

ROLE OF NONPROFIT ORGANIZATIONS IN SOCIOECONOMIC DEVELOPMENT OF
VULNERABLE FAMILIES IN RWANDA:

A case of CARITAS RWANDA “USAID GIMBUKA” Program in Rubavu District.

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ABSTRACT

Nonprofit organizations (NPOs) are key players and partners of different governments and states in the social domain through various interventions that contribute to the wellbeing of society. Salamon (2013), defined the nonprofit sector as a "collective of organizations that provide voluntary contributions of time and money expected to meet professional standards of performance and efficiency" (p.3). This study aimed to analyze the role of NPOs in the socioeconomic development of vulnerable families in Rwanda. A case study of Caritas Rwanda (a local nonprofit organization) USAID Gimbuka Program in Rubavu District. The specific objectives that guided the study are : (1) to understand the role of USAID Gimbuka program interventions on the health improvement of vulnerable families, (2) to analyze the extent to which microcredit (economic strengthening) services contribute to the economic development of USAID Gimbuka program beneficiaries and (3) to identify the contribution of USAID Gimbuka program to the job creation of vulnerable families supported by the program in Rubavu District.

I used a mixed methods design approach with descriptive research design and correlation design to evaluate both quantitative and qualitative aspects. The study population was program staff, volunteers, stakeholders, and beneficiaries actively involved in the implementation of the USAID Gimbuka Program in Rubavu district. From this population, Caritas Rwanda shared a list of 58 potential research participants, from which I randomly sampled 30, including 4 program staff, 8 volunteers, 4 stakeholders, and 14 beneficiaries. Quantitative data were collected through questionnaires/surveys, whereas qualitative data were collected through open-ended semi-structured interviews. Prior to data collection, I tested the questionnaire's reliability and consistency, ensuring the research is measuring what it intends to measure with a p-value <5 % ($p < 0.05$). The efficiency and effectiveness of the data collected determined the validity measure.

Quantitative data collected were analyzed using SPSS version 21 to produce some tables and graphs, whereas qualitative data analysis was done by analyzing respondents' opinions using in-VIVO coding. Both quantitative and qualitative data were then brought together to deeply examine the role of NPOs in the socioeconomic development of vulnerable families.

The research findings revealed that nonprofit organizations have contributed to socioeconomic development through health improvement, economic development, and job creation for vulnerable families. The majority of respondents (92%) agreed that social/health education and services provided to beneficiaries enhanced their health improvement. Also, 96% of respondents agreed that receiving economic strengthening and microcredit services promoted the culture of savings and running small and medium income generating activities that helped them cover their families' basic needs. Lastly, 93% of respondents agreed that the vocational training and business development services provided to vulnerable families have allowed them to get employment, whether employed by others or starting their own. The relationship between nonprofit organizations and socioeconomic development was established through multiple regression analysis. As indicated, research findings showed that nonprofit organizations and socioeconomic development had a coefficient of 0.450 with a R square of 0.068, which is positive. Therefore, nonprofit organizations led to and socioeconomic development of vulnerable families. The study therefore concluded that beneficiary capacity building, strong community volunteer structures, adequate stakeholder engagement, positive government/donor policies, and institutional management practice resulted in the success of USAID Gimbuka Program in Rubavu District in Rwanda. The study recommends government, policymakers, and project donors closely work and support nonprofit organizations in delivering community services to achieve the common goal of positive social change in society.

DEDICATION

This work is dedicated to my family. An exceptional appreciation goes to my husband, Jean d'Amour Kubwimana, and my daughters, Anabella Kubwimana and Ariella Kubwimana, with whom we went through this journey together. I also dedicate my work to my loving mother, Athanasie Ngwinondebe, who taught me perseverance, to set boundaries, and keep moving forward no matter the obstacle. Indeed, I can't forget my sister, Prudence Imanishimwe, and brother Aime Fiacre Makiriro whom we have shared everything since our childhood and who tirelessly took my hands, showing me the way to school. Finally, I extend my appreciation to wider family for all their contribution; I am very grateful for everyone's moral, social, or financial support throughout my studies.

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ACRONYMS AND ABBREVIATIONS

AIDS	Acquired Immunodeficiency Syndrome
ASRHR	Adolescent Sexual Reproductive health and Rights
ECD	Early Childhood Development
FMP	Family Matter Program
GBV	Gender Based Violence
HIV	Human Immunodeficiency Virus
IGA	Income Generating Activity
M&E	Monitoring and Evaluation
NPO	Nonprofit Organization
OVC	Orphans and Vulnerable Children
PEPFAR	President’s Emergency Plan for AIDS Relief
REB	Research Ethics Board
RGB	Rwanda Governance Board
RQ	Research Question
RwF	Rwandan Francs
SACCO	Saving and Credit Cooperative Society
SPU	Saint Paul University
SRHR	Sexual Reproductive health and Rights
STIs	Sexually Transmitted Infections
TVET	Technical and Vocational Education and Training
USAID	United States Agency for International Development

DEFINITIONS

This section summarizes the definitions and explanations of keywords of the current research.

Nonprofit organizations (NPOs): the nonprofit sector is a "collective of organizations that provide voluntary contributions of time and money expected to meet professional standards of performance and efficiency" (Salamon, 2013, p. 3). The common condition for NPOs is not receiving paying out profits (NPOs do not make profits for any private shareholder or individual).

Socioeconomic development: socioeconomic development is progress in terms of economic and social determinants within a set period (Jan Marie Fritz, 2021). Economic development refers to a process of raising the level of prosperity through increased material or financial income. Social development, on the other hand, involves the complexity of social dynamics (e.g., health, education, etc.) of positive change in a person's wellbeing. Therefore, socioeconomic development is a positive change process combining economic and social development factors such as health, education, social inclusion and justice, equity, employment, and income level, all of which lead to the improvement of an individual or family's wellbeing.

Vulnerable population: Vulnerable populations are individuals, families or communities under a low socioeconomic status, low incomes, or impoverished. The vulnerable population can also refer to individuals at risk due to health conditions, disability, gender, age, and social or economic level.

USAID: is an acronym for the United States Agency for International Development, an independent agency of the U.S. federal government primarily responsible for administering civilian foreign aid and development assistance.

Caritas Rwanda: Caritas Rwanda is a nonprofit organization established in Rwanda in 1960 by the Catholic Bishops of Rwanda with the aim to promote human dignity without any discrimination through social welfare, health, and development activities, with a particular focus on vulnerable people who are provided with technical, social and financial capacities to achieve their self-reliance.

USAID Gimbuka: Gimbuka is a local word that means "Be Resilient" in English. This is a program funded by USAID and implemented by Caritas Rwanda since 2012. This program (like other similar ones in many countries) is a United States President's Emergency Plan for AIDS Relief (PEPFAR) initiative to improve the socioeconomic wellbeing of orphans and vulnerable children (OVC) and their families mostly affected by HIV/AIDS. The government of Rwanda has numerous non-governmental organizations (NGOs) both international and local, and their funding come from different donors such as the government, United Nations (UN), European Union (EU), World Bank, United States Government (through PEPFAR, USAID, CDC,...) among others. Local organizations like Caritas Rwanda implement these PEPFAR community programs by receiving funds from the PEPFAR directly or through USAID as an intermediate donor, depending on each country's context. For example, in Rwanda, Caritas Rwanda—like other organizations implementing similar programs in Rwanda—receive funds and technical support from USAID, which are used to implement the Gimbuka program named “USAID Gimbuka” to recognize the program donor. USAID Gimbuka is implemented through a community-led program of sustainable care and support across 14 of 30 districts of Rwanda by 27 employees and 182 volunteers where 63,164 vulnerable children and caregivers were supported with OVC comprehensive services.

CHAPTER 1: INTRODUCTION

Nonprofit organizations (NPOs) are key players and partners of different States in the social innovation domain through various interventions that contribute to the wellbeing of society. According to Salamon (2013), the nonprofit sector is a "collective of organizations that provide voluntary contributions of time and money expected to meet professional standards of performance and efficiency" (p.3). This study addressed the role of NPOs in the socioeconomic development of vulnerable families in Rwanda. The importance of understanding the level at which NPOs contribute to socioeconomic development is relevant to the social innovation discipline, primarily since most studies focused on how NPOs empower vulnerable populations – leaving a gap in the level to which NPOs contribute their socioeconomic development and wellbeing, which was covered by this study.

This study contributes to positive social change by providing research that will better inform the Government, civil society, and the community of the meaningful role of NPOs in ensuring the socioeconomic development of the vulnerable population. This chapter discusses the literature that has addressed the roles of NPOs in the socioeconomic development of vulnerable populations and the gaps in knowledge to which this study contributes. The problem statement, research purpose, and questions are also presented in this chapter.

Background

Countries worldwide, especially developing countries, identify collaborative partners to assist their socioeconomic development initiatives. For example, in Rwanda, NPOs are fundamental key partners for social innovation, mainly in improving the socioeconomic wellbeing of vulnerable families in various sectors, including health, welfare, and economic empowerment. Civil society

remains a strategic partner for the Government of Rwanda to achieve its development goals, ensuring good health and well-being, quality education, and poverty alleviation among vulnerable populations. Nonprofit organizations achieve this by empowering vulnerable people and those with accessibility barriers. Capacity building is a crucial approach that nonprofit organizations use to ensure people know the services available to them and are supported to make the right choices and access the services they need. A study conducted by transparency international in collaboration with United Nations Development Programme (UNDP) (Rwanda Governance Board, 2015), revealed that “Rwanda civil society contributed to the empowerment of vulnerable people at 73.8%” (p.65). NPO community empowerment including service delivery to individuals, families and wider community different campaigns all that aims at improving the life of populations.

NPOs are classified under the private sector and most of the time, they implement their activities with a specific timeframe on specific targeted individuals, groups, or communities. NPOs mostly support population through the families targeting all members of the family so that they attain sustainable development. Sustainable development requires to work together and include everyone without leaving anyone behind. In this study, I aimed to understand the role of NPOs in socioeconomic development of vulnerable families in Rwanda using the local case study of CARITAS Rwanda as one of the key government partners operating in Rwanda since 1960. The study investigated the interventions provided to vulnerable families under the USAID Gimbuka program of CARITAS Rwanda in Rubavu District and explored claims that they impact the life of its beneficiaries. The rationale of selecting Rubavu among other USAID Gimbuka operating districts was based on their specificities as a district on the borders between Rwanda and the Democratic Republic of Congo (DRC). Being on the border creates a lot of movement among populations, overpopulation, and high risks of various diseases, poverty, and job accessibility

among others. With these claims, I intended to have more meaningful assessment and analysis of the contribution of USAID Gimbuka program on the life of Rubavu District population.

USAID Gimbuka which is “Be Resilient” in English, is a USAID-funded program implemented by Caritas Rwanda under the USAID-Caritas Rwanda Cooperative Agreement since 2012. The USAID Gimbuka program supports vulnerable families, with a particular focus on Orphans and Vulnerable Children (OVC) and their families especially those infected/affected by HIV/AIDS or victims of Gender Based Violence (GBV) and those under extreme poverty.

Problem statement

NPOs provide voluntary support to the public using their means without the intention to receive any profit from their efforts. However, NPOs by design are not financially lucrative and need to raise funds from different donors, including the governments, to fulfill their organizational mission. Moreover, by relying on financial grants and donations, NPOs struggle to remain operational and provide long-term support to targeted beneficiaries.

According to Omura and Forster (2014), "Most NPO's projects are short-time periodic, leaving critics that they may not necessarily add value to the nation's socioeconomic development" (p.3). Furthermore, implementing short term projects have become a challenge to most NPOs since their projects end before a significant impact of their interventions are discernible. Despite the criticisms around NPOs' work, they are considered the best community implementing partners with a clearer understanding of community needs than governments. NPOs contribute to health services, eradicating poverty, and social transformation. In addition, they bring expertise in different areas and assist governments in implementing their initiatives. For example, the Rwandan government has various NPOs intervening in health system strengthening by providing training and mentorship

to health care providers and professionals around the country. In addition, Rwanda Civil Society is assisting the government in implementing economic empowerment initiatives by building the capacity of project beneficiaries and the community.

According to Wright (2015), NPOs encounter pressing global challenges around infrastructure, technology, economy, and social sphere, and there is no doubt that they do play a vital role in the socioeconomic development of vulnerable families. In Rwanda, the problems that mainly affect vulnerable families include the size of families, poverty, literacy, service information and accessibility. Other issues include limited access to the labour market, discrimination in the labour market, lack of education and capacity, and language barriers (Bertrand & Mullainathan, 2004).

In Africa, NPOs are leading most of the interventions addressing pressing social issues in different communities besides the struggles they face to get sustained funding sources. According to Patel and Dubey (2010) “NPOs perform variety of roles including humanitarian function and bringing the citizen to the concerns of the Government and play crucial role in the development of population” (p.13). Different governments welcome both local and international nonprofit organizations to intervene in the humanitarian, health and social development of various communities. For example some intervene in disaster management and response, other in education and economic development activities.

Globally, NPOs face various challenges including limited government and donor funding, and a significant increase in the need for nonprofit services. Additionally, NPOs face high pressure on them to show results and strategic solutions for social complex issues.

In Rwanda, as in many countries, there are still some challenges faced by NPOs during support services, including limited funds compared to community needs (Rwanda Governance Board / RGB, 2015). Based on each community type, many of them especially developing communities,

have different needs that NPO interventions would fill. For example, in Rwanda, vulnerable families may need support in different areas like health, education, economic and financial support, and psychological support, among others. The government through its governance board, supports NPOs to implement various policies like for example national nutrition, early childhood development policy, business development policy and others. However, government support is limited compared to the technical and financial support NPOs need. In this regard, the relationship between the government and NPOs remains mutual reciprocity and complementarity as they try to achieve sustainable development for Rwandas.

With all these challenges, and due to limited time and resources, NPOs are only able to provide some services to some in need. And to overcome all these challenges, NPO apply case management approaches, to be able to identify beneficiaries in most need who can benefit from their services.

NPOs invest in finding solutions to vulnerable people's problems, which governments sometimes neglect, such as availing medical health insurance for all, accessibility to clean water, quality of education, and economic empowerment for vulnerable people. In this regard, NPOs assist the Government in delivering interventions to the population since the Government and its entities may not have enough resources and time to focus on specific individual issues as they deal with many human development activities for all communities. Because the Government cannot respond to individual needs, more and more vulnerable people need support to move from one level to another development level, and this is where NPOs come in. NPOs focus and do all to help those who need special help, in other words, the most vulnerable, by filling the Government's gaps. However, NPOs' work is also limited in time and resources, leading them to limit their support to a specific number of beneficiaries and services.

Although NPOs serve marginalized and vulnerable populations, mostly in remote and rural areas, people will not easily notice and value their efforts in the development of society. Not every day will people see the change, especially if the supported beneficiary has come from far. Vulnerable people are not public figures; they are marginalized, and their involvement in decision-making is low; hence, society will not pay attention to the change in their lives. Because of these problems, this research examined the contribution of NPOs' work to the social transformation of vulnerable families, analyzed their practices and implications, and offered recommendations.

Purpose of the Study

The central point of this descriptive mixed methods study is to analyze the role of NPOs on the socioeconomic development of vulnerable families with a focus on their interventions in health improvement and social and economic development. NPOs assist the government in delivering services to vulnerable families covering the gaps left by the government that cannot handle individual-specific issues. Furthermore, the government oversees the wider community, and its efforts and resources might not be enough to provide the support everyone needs. Therefore NPOs being key government partners, intervene in fulfilling the gaps the government leaves. However, NPOs face numerous challenges while delivering their services, especially since there are many vulnerable populations in need while NPOs are limited to a specific number of beneficiaries, services, and geographic areas. Due to these ongoing challenges and limitations NPOs face, this research project aims to understand and analyze the role of NPOs in the socioeconomic development of vulnerable families.

Social vulnerability research has identified socioeconomic status, limited access to the labour market, discrimination in the labour market, lack of education and capacity, limited information,

and access to services as the main problem affecting vulnerable families (Bertrand & Mullainathan, 2004). In this vein, this study analyzed how USAID Gimbuka program interventions contributed to the health improvement of vulnerable families regarding service information, use, and accessibility. Moreover, this research examined the extent to which the microcredit services provided to vulnerable families enhanced their economic development. Microcredit is an approach used to help people, especially those with limited finances, access community microfinance services, including saving and borrowing small amounts of money to run their income-generating activities. In this regard, Caritas Rwanda provides financial literacy training to beneficiaries, explaining to them why it is important to work with microcredit, and then they connect them with these services with full support in terms of coaching and monitoring their partnerships with microcredit institutions. Finally, this study identified the contribution of program interventions to the job creation of supported beneficiaries. Job creation may include linking beneficiaries to employers or helping them to start their own employment.

Research Objectives

In this study, the role of NPOs in the socioeconomic development of vulnerable families in Rwanda was explored and guided by the following Objectives:

- i) To understand the role of USAID Gimbuka program interventions on the health improvement of vulnerable families.
- ii) To analyze the extent to which microcredit services contribute to the economic development of USAID Gimbuka program beneficiaries.
- iii) To identify the contribution of USAID Gimbuka program to the job creation of vulnerable families supported by the program.

Understanding the role of NPOs in the socioeconomic development of vulnerable families is relevant to the social innovation discipline, primarily since most studies focused on how NPOs empower vulnerable populations—leaving a gap in the level to which NPOs contribute their socioeconomic development and wellbeing. For example, the study conducted by Services Catholic Relief (2010) focused only on empowering vulnerable families through NPOs' support to become more productive by engaging them in different activities like micro-enterprises, agricultural activities, and other development projects. Therefore, this study analyzed the level at which NPO contributed to the socioeconomic development of vulnerable families in different areas.

Research Questions

General Question

- What role do nonprofit organizations play in the socioeconomic development of vulnerable families in Rwanda?

Specific Research Questions (RQs)

- **RQ1:** What role do USAID GIMBUKA program interventions have on the health improvement of vulnerable families?
- **RQ2:** To what extent do microcredit services contribute to USAID GIMBUKA program beneficiaries' economic development?
- **RQ3:** What is the contribution of the USAID GIMBUKA program to the job creation of vulnerable families supported by the program?

Summary

Supporting and empowering vulnerable families is the government's responsibility. However, the government alone may not respond to all the needs of vulnerable families in terms of capacity building, health, social and economic empowerment. Hence, NPOs come in to assist the movement in supporting vulnerable populations in society. This work is systematized into six chapters: the first one is the introduction that focuses on the background information, problem statement, purpose, conceptual framework, scope, research limitations, and significance. The second chapter addressed the literature review while the third chapter presented the conceptual framework while the fourth chapter discussed the research methodology. The fifth chapter discussed and presented research findings and was followed by the last chapter providing the study's summary of findings, recommendations, and conclusions.

CHAPTER 2: LITERATURE REVIEW

This study aims to analyze the role of nonprofit organizations in the socioeconomic development of vulnerable families in Rwanda. Literature conducted exhibits that NPOs assist the government in providing health, social, moral, and financial support to vulnerable populations that the government cannot afford with all their limitations. Nonprofit organizations (NPOs) support focuses much on the capacity building of individuals, families, and communities to ensure sustainability even after the support ends. A study conducted by transparency international revealed: "Rwanda's civil society contributed to the empowerment of vulnerable people at 73.8%" (RGB, 2015, p. 65). As such, NPOs effectively implement community programs to support vulnerable populations with various interventions to improve their health and socioeconomic development. In this chapter, I discussed the literature search process, strategy, and results from the review, which will frame the research with both academic and analytical contexts.

Literature Search Strategy

In the literature review, I explored previously published articles, books, reports, and internet entries to inform my knowledge about the NPO's work to improve the socioeconomic development of vulnerable families. Kirby et al. (2017) defined a literature review as an objective, critical summary of published research literature relevant to a topic under consideration (p. 108). In this study, I drew on digital sources including Saint-Paul University Library, University of Ottawa Library, and Google Scholar to consult and segment various databases for scholarly articles, books, and other publications deemed relevant to the topic of study.

I consulted various research databases, mainly through "Omni, "the primary search tool for the University of Ottawa Library, which helped me to access various published articles, books,

reports, theses, and dissertations available at the University of Ottawa and Saint-Paul University library. Moreover, I explored other databases, including ProQuest, ERIC, Academic search complete, and Google Scholar, among others. In my search, I focused on the sources published from 2015 onwards to ensure my references are on recent articles to reflect the current understanding and sources' accuracy and reliability.

Keywords used in the literature search included nonprofit organizations, non-governmental organizations (NGOs), charity organizations, foundations, social groups, nonprofit groups, and private organizations. More keywords used were vulnerable families, poverty, unemployment, financial instability, homelessness, social isolation, family conflicts, single parents, orphans, parenting, disability, violence, and substance abuse. The review of related literature focused on the role of nonprofit organizations in the socioeconomic development of vulnerable families. Specifically, the review deeply addressed attributes of NPOs on health improvement, economic empowerment, and job creation for vulnerable families.

Nonprofit Organizations

Nonprofit organizations, commonly known as nonprofit-making institutions, strive for collective and social benefits for served communities. NPOs are organizations that work to pursue a goal deemed as meaningful by society without the aim of making a profit. Nonprofit organizations are either public or private institutions formed to provide services to either members or the general public with the objective of not primarily making a profit (Salamon & Anheier, 2012, p. 1). NPOs come with ideas and strategies to effectively support the community based on government and their priorities. In other words, NPOs are known for promoting the diversity of opinions of their members and are aware of society's different views, interests, and needs (Banks

& Hulme, 2012). NPOs usually do not necessarily implement new activities; however, they come to the community to support government initiatives by bringing new ways of doing things to accelerate the achievement of the government's goals. According to Nel, Binns, and Motteux (2001), "NPOs serve as an external catalyst that reinforces the change process" (pp.57-58). Thus, without the NPOs' intervention, it would be challenging for many countries to overcome the complex problems their communities face, including inequality and social inclusion.

NPOs try to comply and stay loyal to government policies, although they influence these policies when necessary to scale the change. NPOs being private organizations implement their interventions independently; however, collaboration with the government is vital to their success. For example, in Rwanda, NPOs are governed by the State through its Rwanda Governance Board (RGB); hence, they follow government regulations and direct their work to government priorities.

An NPO is a broad concept that different entities may describe differently, leading to people describing it with various terms. These terms may include but are not limited to charity, foundation, trust, voluntary association, advocacy group, philanthropy group, civil society, and nongovernmental organization. For example, in Rwanda, NPOs are commonly known as nongovernmental organizations (NGOs). NPOs comprise voluntarily established civil groups at local, national, and international levels. Different states develop and avail specific regulations that regulate NPOs; for example, in Rwanda, Rwanda Governance Board (RGB) is mandated to monitor and evaluate NPOs' work around the country. Nguyen (2006, p. 7) argued that institutions should meet the minimum requirements for a social organization that addresses social issues by implementing nonprofit activities-oriented programs to become a nonprofit organization.

The reviews conducted around nonprofit organizations showed that they are private or public nonprofit making organizations that invest their efforts to support the population. NPOs'

services are critical as they focus on societal gaps not addressed by the governmental sectors (Wright, 2015, p. 1). However, NPOs need to collaborate with the government to implement their programs by complementing and strengthening the existing government initiatives, not replacing them. Since the government's key responsibility is to protect the population, they closely monitor community programs being implemented in the community; trying to analyze their impact on the welfare of the community (RGB, 2015, p. 7). The literature showed that government could not meet the community and population needs alone, which requires collaboration with various partners, including nonprofit organizations, to meet the community needs. Wright (2015) reported that governments are increasingly not meeting community demands leading nonprofits to take over to cover the government gaps.

This review of the above studies showed that nonprofit organizations play a crucial role in empowering and supporting populations, especially those vulnerable and left behind by existing government initiatives. Based on the reviews, many scholars extendedly examined the impact that NPOs at the government level. Moreover, the reviews showed that NPOs are organizations that are doing great work on developing various states, helping them meet their strategic goals. This study will focus on analyzing the contribution of NPOs' work from the grassroots level, considering community opinions and experiences on the NPO' work in social change.

Health Improvement

Health improvement seems to be broad, but it involves dynamic actions to enhance good health and ensure the wellbeing of individuals and communities. On the side of health, good health requires making the right decisions and choices at the right time by elaborating the health needs, choosing medical services needed, and accessing them at the right time with the right care

providers. Ensuring the wellbeing of population may include but is not limited to addressing issues that may affect the life of people, such as poverty, lack of education, and lack of social and psychological support. These dynamics create a need to take together health and social aspects to improve the health and life of the population. According to research by Suresh (2013), “nonprofit organizations play a significant role for humanitarian development through joint efforts that seek solutions to health, social, and economic issues across various communities” (p. 10).

Vulnerable people have vast experiences in their everyday life, including inequality, poverty, and lack of involvement in decision making among others. Governments do the best with their limitation to support vulnerable people with health and social services, for example, in Rwanda, the government implements various strategies to cover medical services and education for vulnerable families. However, some governments such as Rwanda government has limitations in capacity, time, and resources, which prevent them from filling all the gaps in the community. Hence, NPOs assist them in empowering vulnerable populations by understanding, developing, and finding solutions to the social problems vulnerable populations have.

One approach NPOs use is capacity building of vulnerable families through different pieces of training, exchange learning visits among different groups, and most education and awareness activities. Depending on the issues they are to respond to, NPOs invest in providing individual, family, or community-based interventions. In addition to the government, NPOs collaborate with other community partners, including churches and social and charity groups, to deliver services to beneficiaries.

According to Zajacova and Lawrence (2018), “Education and health are central to individual and population well-being” (p.17). The highlighted study and many others have proven that less educated populations are experiencing social and health declines and challenges. Education and

schooling is a process and involves different stages in terms of education attainment. Moreover, the education levels differ from one context to another, however, commonly there is four main levels including primary level (1-6 grades), high school (7-12 grades), undergraduate (bachelor) and graduate level (Master/PhD) level. Zajacova and Lawrence (2018) highlighted that people with higher educational attainment live healthier and longer lives compared to their less educated peers. Having a formal education may contribute to the health and well-being of population. Educated people are not only efficient in school subjects but also in general knowledge like the best way to live healthier life, strategies to economically and socially succeed in their life. I understand that not every educated person meet the minimum life style, however, more researches showed that people with a certain level of education make informed decisions in their life. Zajacova and Lawrence (2018) argued that educated people make relevant decisions the services they would access making education crucial for health improvement.

Some of the NPO consider providing the education support to supported groups by helping them in attending and progressing in their schools though providing the education subsidies, fees, and materials to ensure they stay in school. Additionally, NPOs also consider providing education awareness not necessarily formal schooling education especially for adults and individuals who can't attend formal schools due to their age, capacity, and other barriers. NPOs reach those individuals by forming small groups and cooperatives that bring people with the same characteristics together for a common goal. According to Singh and Bodhanya (2014), NPOs contribute to community development through the strategy of learning from experience, uplifting humanity, and promoting equality.

Health improvement may involve dynamic actions to promote good health and wellbeing of individuals and communities. Various researchers defined good health differently; however, they

all have a common idea that enhancing good health involves making the right and timely decisions and choices on health services to seek. Health services may primarily include medical and other health-related services. Accessing health services at the right time with the right care providers is essential to maintain the good health and wellbeing of a human being. Additionally, the capacity and support to make the right and timely health decisions are to be considered, and some people, especially vulnerable, may have accessibility barriers that prevent them from accessing services. With this, social inclusion is at the centre of health interventions, where they should be designed and delivered in a way to meet everyone's specific needs.

Microcredit

Microcredit is a practice of providing small loans to individuals or groups at the community level. Microcredit institutions primarily work with people who do not have access to traditional banking services; for example, in the Rwandan context, these microcredit institutions are beneficial for most communities, especially in rural areas where there are no commercial or formal banks. In addition, microcredit institutions are designed in a way that they can offer affordable services to people with low capacity to help them economically grow. In some contexts, microcredit is considered as microfinance or micro-enterprise; however, their difference is that microcredit institutions focus on credit services while microfinance institutions offer a broader range of financial services, including savings and insurance, in addition to credit. Following the interventions included in the microcredit approach, it is considered an effective way of alleviating poverty among vulnerable families. With microcredit services, individuals or groups can create or expand their small or medium income-generating activities. According to Uma Devi (2013), vulnerable families have created different income-generating activities through microcredit

support. Even if the microcredit approach mainly helps vulnerable populations, people from different classes can benefit from microcredit services; the only difference may be the amount of money people save and borrow according to everyone's capacity. Microcredits provide small loans to members, especially those financially growing, to help them run small or medium income-generating activities or businesses. For example, with loans from microcredit institutions, some vulnerable families in rural areas are able to start their businesses, such as small commerce, farming, or livestock.

Economic development is a complex journey; it may require joint efforts from different people and organizations. However, according to Beggington (2008, p. 5), the overall economic development of vulnerable families remained an essential aspect of poverty alleviation. Due to the persistence of poverty among vulnerable families, NPOs basically empower affected communities through the strategy of job creation. In addition, saving and lending groups practices are created and help throughout easy accessibility of microcredit within financing groups, contributing to increased saving and investment. Therefore, mobilizing people to work with microcredit institutions remains the main component of social organizations that targets vulnerable families. In addition, nonprofit organizations are effective mechanisms for poverty reduction and service delivery worldwide, specifically in developing countries, by bringing innovations, new projects, and approaches.

NPOs are the public welfare service's leading distribution arm, so social development welfare relies greatly on them for service delivery. However, even if NPOs independently provide services to the population in the community, they collaborate and engage with the government at some point, mainly since the government oversees all the interventions implemented in the community. Thus, they conduct various campaigns to increase awareness of vulnerable families

and support them in starting their own small and medium businesses to help them overcome poverty.

Considering that in some communities, there are no commercial/ formal banks, and in some communities with those, individuals or groups with small incomes can not afford commercial bank services (e.g., bank charges and interests), microcredit institutions could be a solution for many. Ciucescu and Alecsandri (2009, p. 13) argued that NPOs' work help marginalized people who are usually left behind to have equal access to opportunities and contribute to their social transformation. The NPOs' support in accessing microcredit services may include financial literacy training to ensure vulnerable individuals or groups understand finance practices, including working with banks and microcredit institutions.

Literature reviews conducted under this section showed that microcredit institutions benefit individuals and groups with low income to access small loans that help them run or expand their small or medium businesses. Moreover, based on the literature review, nonprofit organizations provide various services to vulnerable individuals to access microcredit services, including training and linking them with microcredit services for their economic development. In addition, NPOs provide coaching and monitoring services to vulnerable individuals/groups to ensure they effectively use the loans they receive from microcredit services. Although many studies revealed that working with microcredit institutions enhanced the economic development of vulnerable populations, there is no assurance that everyone working with microcredit services succeeds. Therefore, With this, the current study intends to analyze the extent to which microcredit services contribute to the economic development of vulnerable families.

Job Creation

Job availability and accessibility remain an issue in most countries especially developing ones. Job creation involves actions and efforts to provide new jobs to the population in need, especially those unemployed. In many cases, people target the government to give them jobs, yet not everyone can work in the government, and indeed the government cannot afford to employ the whole population. This brings the fundamental idea that people should find ways to create their jobs, and this is where NPOs intervene to support vulnerable populations to create jobs.

As government development partners, NPOs focus their work on poverty reduction through different strategies, including job creation for the population in need, especially the youth. According to Berg (2013), NPOs are providers of sustainable employment opportunities; thus, they require specialized personnel to run their day-to-day operations with goods and services.

The support associated with job creation may include but is not limited to practical training, internships, business development services, and materials such as computers, internet services, utilities, and any other required material to facilitate job performance and results. According to Salamon et al., (2013), NPOs employ 10% of the workforce globally making them one of the largest employers. NPOs employees are engaged in delivering various services associated with capacity building and job creation.

NPOs empower communities by creating employment and enhancing access to employment opportunities locally, regionally, and internationally. People may be involved in internships or volunteer jobs and get minimum wage to get work experience and prepare for immense future opportunities. In addition, their small and medium income may assist them in getting the basic needs for themselves and their families. For example, when supported families start small

businesses and getting some income, they may be able to pay some costs related to health services, education, getting food and clothes as basic needs.

Empirical literature review

This section provides an empirical review or examines past studies as the basis of drawing their implications to the current study. Thus, this is brought from global, regional, and national perspectives to conclude the current research project. Different researchers and scholars have documented the historical role of nonprofit organizations in the socioeconomic development of vulnerable populations. In this section, I summarized key articles I reviewed to inform my research and build on their findings as I deeply searched for a specific phenomenon.

This study analyzed the role of nonprofit organizations in the socioeconomic development of vulnerable families. According to Fritz (2021), socioeconomic development is progress in terms of economic and social determinants within a set period (p. 9). Socioeconomic development is a positive change process combining economic and social development factors such as health, education, social inclusion and justice, equity, employment, and income level, all of which improve an individual or family's wellbeing. This development process involves progress from a certain vulnerability level to an improved level. A study by Appleton (1996) described vulnerability as a continuum in which families move in and out of various life cycle stages depending on the ability to cope with internal and external stressors (p. 23). In the study, the author assessed the vulnerability model and revealed the internal and external stressors that impact the level of vulnerability. Internal and external vulnerability factors revealed included the lack/limited access to social and health services and poverty. Building from these factors revealed by the author,

I intend to analyze how and the extent to which the NPOs support vulnerable families to overcome these vulnerability challenges.

On the economic development side, development is a journey that requires working together to reach a certain desired outcome. Working together includes benefitting from the existing social assets and networks available in the community. Vulnerable populations need capacity building for them to understand the best practices that enhance their economic development. Specifically, these best practices include saving culture, working in groups, collective activities, etc. Research conducted by Gamage, Kuruppuge, and Nedelea (2016) assessed the socioeconomic determinants of the wellbeing of urban households in Sri Lanka using descriptive statistics and logistic regression techniques. The study revealed that working with the formal financial sector and participating in community activities have a positive and significant effect on the wellbeing of households. However, I understand that only some have access to formal financial institutions like commercial banks; for example, in Rwanda, in some rural areas, you will only find microcredit institutions, not formal banks. This pushed me to search on how working with informal platforms can also help to overcome the economic challenges that face vulnerable families in rural areas. Informal platforms here refer to saving and lending groups where people voluntarily come together and form a group where they are able to save and borrow money among themselves or from community microcredit institutions. Since vulnerable families do not have information about these platforms and where NPOs come in to provide financial literacy training and support them to join saving groups and work with community microcredit institutions. A study conducted by Alshami (2016) provided evidence from Malaysia to show that microfinance empowered women and other vulnerable families towards equality through the accessibility of financial capital, income generation opportunities, protection of their rights, and strengthening them towards the capacity

and improvement in social status. The current study analyzed how NPO collaborate with microfinance institutions to support vulnerable families in accessing financial services, including savings and borrowing money from the bank.

In conclusion, it is important to understand the role of nonprofit organizations in the socioeconomic development of vulnerable families. NPOs empower vulnerable populations in different ways through education, awareness, and services. For example, services Catholic Relief (2010) conducted a study in Kenya that concluded that NPOs empower vulnerable families towards socioeconomic development by assisting them in being more productive by engaging in different activities like microcredit services, agricultural activities, and other development projects in the social working environment. However, considering that other factors like government initiatives can also influence the socioeconomic development of vulnerable populations, this study went beyond assessing how NPOs empower vulnerable families; it also examined the extent to which they contribute to the socioeconomic development of vulnerable families.

Critical review and research gap identification

Following the above section on an empirical review that analyzed the past studies, this section sheds light on studies previously conducted by other researchers and identifies some gaps that the current study will fulfill. Therefore themes and gaps that popped out will be discussed in this section. For example, a study conducted by Appleton (1996), focused on a few vulnerability factors, including lack/limited access to social and health services and poverty. However, from this research, I identified a research gap in this study where it should have discussed other vulnerability factors such as job availability. Therefore, I intend to explore various vulnerability factors in this study, including job availability and accessibility.

Moreover, research conducted by Gamage, Kuruppuge, and Nedelea (2016) has left the gap since they have generally focused on only working with the formal financial sector to reach economic development. The study ignored informal platforms such as saving groups and cooperatives that may benefit vulnerable families' economic development, especially for the communities without formal financial institutions like commercial banks. In the study context, a saving group is made of between 15 and 30 members who came together with a common goal of financial development. These members meet regularly (for example, once a week) and save money depending on everyone's capacity. Members are able to borrow money from the savings they made and return them with a small interest that all members can afford. Participating in group activities may bring a quick understanding of the saving model and boost the moral support that vulnerable families usually need to get hope for the future.

Lastly, a study conducted by Services Catholic Relief (2010) only focused on empowering vulnerable families towards socioeconomic development through NPOs' support to become more productive by engaging in different activities like micro-enterprises, agricultural activities, and other development projects in the social working environment. However, the study does not show the level at which NPOs have assisted vulnerable families in their development, which will be the main focus of this research. Therefore, in this study, I focused on assessing in detail to role of NPOs' work on the socioeconomic development of vulnerable families, especially in terms of health improvement, economic development, and job creation. We have chosen these aspects as many vulnerable families do not have information and access to health and social services, and many are unemployed and struggle to meet their basic needs.

Summary

The literature review section dealt comprehensively with the existing studies and frameworks around nonprofit organizations' work and their role in the socioeconomic development of vulnerable populations. Previous researchers have indicated that nonprofit organizations play a vital role in improving the vulnerable population's health and social and economic development (Suresh, 2013, p. 10). NPOs invest their time and money to support vulnerable families in communities with different interventions, including health, social, and economic development activities. With this in mind, the literature review synthesis established that NPOs implement different interventions that contribute to the socioeconomic development of vulnerable families. The analysis demonstrated that NPOs played a significant role in the capacity building of vulnerable families, especially in educating them on the social and health services available for their health improvement.

Moreover, NPOs also provide economic development services to vulnerable families, such as linking and supporting them to join saving groups and work with microcredit institutions. Working with microcredit banks helps them to access small loans to run or expand their small or medium businesses. Owning or running these businesses contributes to the job creation for vulnerable families in addition to the vocational training they receive from NPO.

In this chapter, I critically reviewed current studies where my research will fill identified gaps. For example, a study conducted by Services Catholic Relief (2010) has only focused on how NPOs empower vulnerable families towards socioeconomic development; however, the study does not show the level at which NPOs have assisted vulnerable families in their development, which will be the main focus of this research.

CHAPTER 3: CONCEPTUAL FRAMEWORK

A theoretical or conceptual framework is a set of theories and concepts that guide researchers to approach a research problem with evidence-based knowledge. Imenda (2017, p. 5) defined a theoretical framework as an approach that applies a theory or a set of concepts to shape a particular phenomenon, which informs how the researcher formulates the research problem. A practical, theoretical framework provides the study's foundation justifying the research's significance. In this section, I will discuss theories selected to effectively guide my study. Imenda (2017) argued that a good theory is a theory that clearly states two characteristics; it must have large class observations and predict a definite future outcome. Therefore the success of the research depends upon a conceptual and theoretical framework that identifies the research problem and research variables explored throughout the study. This study analyzed nonprofit organizations' role in the socioeconomic development of vulnerable families, where the independent variable is the role of nonprofit organizations, and the dependent variable is the socioeconomic development of vulnerable families.

Theoretical Orientation for the Study

This study analyzed the role of nonprofit organizations in the socioeconomic development of vulnerable families. Imenda (2017) highlighted that research results should be explainable and measured by a framework to the degree that the findings agree or disagree with the framework. In order to scientifically measure research findings and respond to stated research questions, I selected the two theories that guide the current study: the theory of change and social capital theory.

The theory of change

Weiss (1995) defined a theory of change as an explicit process of thinking through and analyzing how a program or intervention is supposed to work, its feasibility, its benefits, who will benefit, and its requirements for success. Nonprofit organizations implement community programs aiming at socioeconomic change for their beneficiaries. Nel, Binns, and Motteux (2001) described NPOs as an external catalyst reinforcing the change process (pp.57-58). I selected the theory of change to guide this study because it aligns with the purpose of NPOs' work to reinforce the change process among individuals, families, or communities they serve.

Change Theory describes how a program or intervention is designed, how it will work, and what it will achieve in the long run. In this study, the theory of change served as a roadmap from what nonprofit organizations aim to achieve to what they achieve regarding socioeconomic development. However, continuous monitoring and evaluation of a program is crucial to assess the progress and implement adjustments when needed. In this study, I aimed to analyze the change that program interventions made in the health improvement, economic development, and job creation of vulnerable families.

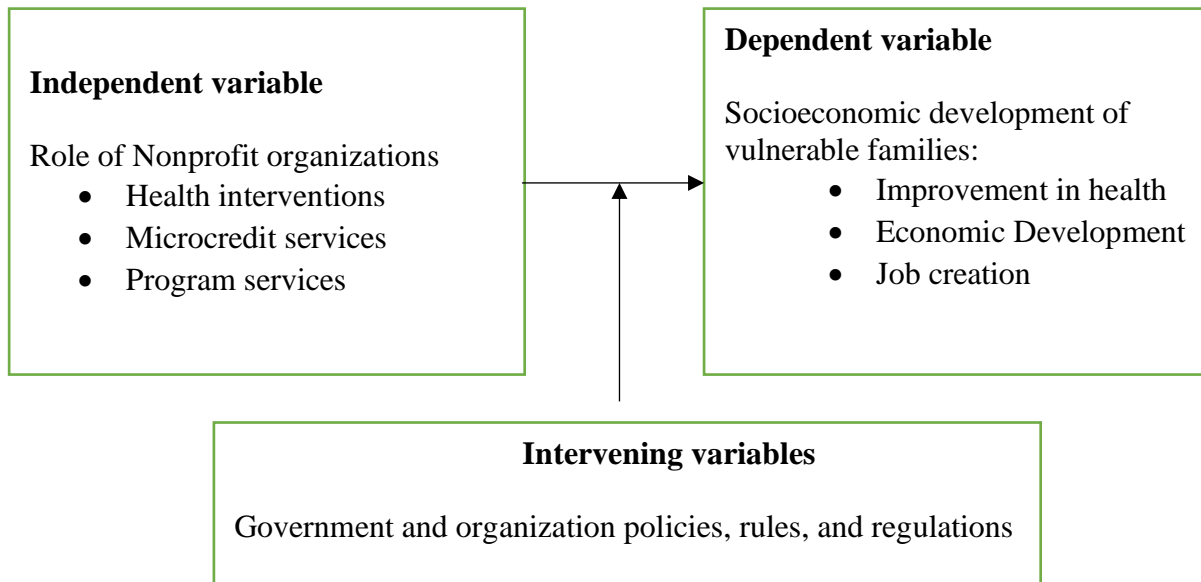
Social capital theory

As conceived in this study, the nonprofit sector is a collective of organizations that provide voluntary contributions of time and money expected to meet professional performance and efficiency standards" (Salamon, 2013, p. 3). NPOs are engaged in the community to implement initiatives designed to identify and address issues affecting the community. Their approach is to bring together beneficiaries and support them through small groups based on their characteristics. Bourdieu (1986, p. 241) defined social capital as the capital or resources people gain from existing

social networks. The above scientist developed the social capital theory with the concept centered on the ability to leverage social connections to solve problems, improve wellbeing, pursue shared objectives, and take collective action. The current study was guided by the social capital theory, considering that social capital is an economic and social exchange that promotes collective change and development. Though there are similarities between the NPOs perspective and social capital theory, the concept of social capital guided this study in a way that NPOs encourage community members to connect with one another and work together to achieve a common goal. Community engagement is beneficial for communities because it inspires community members to connect with one another, work together and support each other toward shared goals that benefit everyone in the community (Lee, 2008, p. 253).

In this study, social capital is conceived as resources embedded in social relationships between beneficiaries and how receiving collective services enhance their positive change. In line with this study, I analyzed the extent to which microcredit services contribute to economic development and how program interventions contribute to the social and health improvement of program beneficiaries. As presented below, I developed a conceptual framework from the above theories that will guide this study.

Figure 1. Conceptual Framework (developed by researcher)



Suresh (2013), argued that “nonprofit organizations play a vital role in the improvement of health, social and economic development of the vulnerable population (p. 10). Hence, in this study, I assessed to what extent “USAID GIMBUKA” project interventions contributed to health improvement. Vulnerable families often face challenges in accessing health and medical services, affecting their daily lives. In addition, lack and limited job opportunities are a pressing issue that various communities face. This study explored how microcredit services also contributed to the job creation and economic development of vulnerable families as a whole.

Relationship of research variables

Health interventions and health improvement: health improvement is a process that involves dynamic actions to enhance good health and ensure the wellbeing of individuals and communities Suresh (2013, p. 17). Good health requires making the right and timely decisions and choices on health needs and medical services and accessing them when needed. By assuming that NPOs may invest various efforts to ensure good health, this study will analyze and understand the health

services that NPOs provide to beneficiaries toward health improvement. In other words how health improvement depends on health interventions provided by the program. Health services may include health education and promotion, health insurance coverage, referral, and linking beneficiaries to health services.

Microcredit services and economic development: Microcredit provides small loans to individuals or groups at the community level. Microcredit institutions are community-based initiatives designed to offer affordable services to people with low capacity to help them grow financially. Microcredit services are beneficial, especially for people living in rural areas who do not have access to banking services. One of the NPOs' approaches is to connect their beneficiaries to microcredit services so that they can access small loans that will enable them to run small and medium businesses towards their economic development. Economic development is a complex journey that requires joint efforts from different people and organizations. However, according to Beggington (2008), the overall economic development of vulnerable families remained an essential aspect of poverty alleviation (p. 5). In this regard, this study will analyze the extent to which microcredit services contribute to the economic development of vulnerable families.

Program services and job creation: Job availability and accessibility remain an issue in most countries especially developing ones. Job creation involves actions and efforts to provide new jobs to the population in need, especially those unemployed. NPOs' support involves interventions that will help vulnerable families to get employment. These services can be vocational training that will enhance the technical skills among beneficiaries to practice those skills and generate income. Business development services are another component that will help people have a business mind and be involved in various businesses like commerce, farming, or livestock. In this study, I will identify how such services result in job creation among vulnerable families.

Scope of the study

This study was limited to the role of NPOs in socioeconomic development of vulnerable families in Rwanda. NPOs were selected for the study because they are fundamental key partners of the Rwandan government for socioeconomic development, mainly in improving the wellbeing of vulnerable families in various sectors, including health, welfare, and economic empowerment. The research was designed to investigate the contribution of NPOs in the socioeconomic development of vulnerable families supported under the “USAID Gimbuka” program implemented by CARITAS Rwanda in Rubavu District. Specifically, this research focused on assessing the contribution of USAID Gimbuka Program interventions on health improvement, economic development, and job creation for vulnerable families supported.

Since this study was limited in time and resources, I collected the information from Rubavu District (which is one of 12 districts where the program was implemented), and it was considered a representative area of study. Both time and means compel I to limit the study to three levels: time, space, and domain. Research participants involved USAID Gimbuka program staff, volunteers, stakeholders, and beneficiaries.

These populations were selected for the study because they are actively involved in implementing, monitoring, and evaluating the USAID Gimbuka program. Program staff are key service providers, along with volunteers who directly interact with program volunteers. Stakeholders included government officials at decentralized levels, such as sector executive secretaries, those in charge of social affairs, and others who closely monitor the implementation of community programs.

Limitations of the study

Based on the nature of the research questions, this study was based on both quantitative and qualitative research methods. I used a survey questionnaire to directly collect data from participants. In order to gather more insights on this study, I also conducted interviews with some participants to collect data through qualitative open-ended interview questions.

Considering both qualitative and quantitative data was crucial to respond to research questions. However, the research was limited by the sample size, where not everyone involved in the program implementation could participate in the study; therefore, the respondents were effectively sampled through a random sampling technique.

In addition to primary data collected from respondents, I also considered secondary data, including program reports, documented success stories, and other documents available online. I appreciate that there was historical and programmatic data about the involvement of NPOs in the socioeconomic development of vulnerable families. However, there are no consistent measures of their involvement. Therefore, the study was limited to the role of the Caritas Rwanda / USAID Gimbuka Program in the development of vulnerable families.

Caritas Rwanda – Gimbuka program has been implemented since 2012 in various districts of Rwanda; however, due to limited time and resources, the study was limited to only Rubavu district. Therefore, the information gathered from respondents was about their own experiences with the USAID Gimbuka program in Rubavu district.

Another limitation was language barriers; since I am following my course in English, all the data collection tools were initially in English, which might not be understood by many of the participants. I overcame this limitation by working with a professional translator who helped to translate all the tools into the local language, "KINYARWANDA" which is the first language for

all research participants and myself. Translated tools were reviewed by different people, including Caritas Rwanda staff to ensure they clearly reflected the original questions. Additionally, during the interviews, I was able to clarify the questions to the participants before they responded.

The study was limited by respondents' availability where; some participants might think that this was time-consuming, which would lead to not participating or rushing while filling out questionnaires. Luckily, I solved this problem by allowing the respondents to fill questionnaire electronically whenever they felt free to do so.

Finally, this study was limited by cost and time. I financed the required logistics to conduct the surveys and interviews, such as internet costs, since data were collected electronically. Additionally, I offered incentives to participate in the research. I also invested time in preparing data collection tools, including questionnaires and interview guides, as well as seeking approvals from the research supervisor and Caritas Rwanda. More time was also spent on data collection, analysis, writing and disseminating research findings.

Significance of the study

In this study, I examined how and the extent to which NPOs contribute to the socioeconomic development of vulnerable families. I selected Caritas Rwanda / USAID Gimbuka Program implemented in Rubavu District as a case study. NPOs fill the gaps left by the governments and provide direct services to the disparate community. NPOs invest time and money in supporting the population and strive for positive social change and transformation of society. NPO operations are funded by different donors such as the government, international entities like USAID, and others which limit their intervention to specific target beneficiaries in a specific time period. The

sustainability of NPOs' work is assured by the appropriate collaboration with the decentralized government levels that continues follow-up even after the program is ended.

In this study, I assessed the role of nonprofit organizations on the socioeconomic development of vulnerable families with the following objectives: (1) To determine the role of USAID GIMBUKA project interventions on the health improvement of vulnerable families; (2) To analyze the extent to which microcredit services contribute to the economic development of USAID GIMBUKA project beneficiaries, and (3) To identify the contribution of USAID GIMBUKA project to the job creation of vulnerable families supported by the project. Data collected from this descriptive mixed methods approach helped me respond to the following question: What role do nonprofit organizations play in the socioeconomic development of vulnerable families in Rwanda? The previous studies conducted by different researchers did not specifically reveal how nonprofit organizations contribute to the development of vulnerable families. For example, the study conducted by Services Catholic Relief (2010) only focused on empowering vulnerable families towards socioeconomic development through NPOs' support. However, the study did not show the level at which nonprofit organizations have assisted vulnerable families in their development which was the focus of this research. This study is worthy because its results will help formulate a systematic application of NPOs initiatives, improve the implementation and maintenance of viable projects. Moreover, this study further resulted in a better understanding of the work of NPOs and their contribution to the socioeconomic development of the vulnerable population. Furthermore, this study contributes to positive social change by providing research that better informs local and international NPOs in serving vulnerable populations. Understanding the contribution of NPOs will also contribute to the field of social innovation regarding how best to support NPOs in delivering essential services to vulnerable families. Finally, this research

contributed to the scientific knowledge base for academic purposes and project implementation, accomplishment, and sustainability of social innovation initiatives at national and international levels.

Summary

The chapter has examined the conceptual framework of nonprofit organizations and their effects on the socioeconomic development of vulnerable families. A conceptual framework is a set of theories and concepts that guide researchers to approach a research problem with evidence-based knowledge. This study was guided by two theories: The theory of change and the Social Capital Theory. The theory of change is a process of thinking through and analyzing how a program or intervention benefits and changes the life of its beneficiaries. I selected the theory of change to guide this study because it aligns with the NPOs' work to reinforce the change process among individuals, families, or communities they serve. Therefore, I will analyze and understand if there was a change that NPOs' work brings to the socioeconomic of vulnerable families. Another theory considered was the social capital theory, which states that social capital is a set of social assets and resources people gain from existing social networks. This theory guided the current study considering that capital is not only economic but also social exchanges that promote collective change and development. Referring to the above theories, this study analyzed the extent to which microcredit services contribute to economic development and how program interventions contribute to the social and health improvement of program beneficiaries. In addition, this chapter also discussed the scope, limitations and significance of the study.

CHAPTER 4: METHODOLOGY

In this study, I assessed the role of NPOs in socioeconomic development of vulnerable families in Rwanda. Case of Caritas Rwanda – USAID Gimbuka Program in Rubavu District. This chapter describes the research methodology applied, which includes the research design, target population, sample size, sampling techniques, data collection methods and data analysis procedures. This section also contains the validity and reliability checks on the research instruments as well as ethical factors considered in this study.

Research design

The purpose for this research is to analyze the role of NPOs in socioeconomic development of vulnerable families in Rwanda, Case of Caritas Rwanda – USAID Gimbuka Program. The central questions framing this research are:

- **RQ1:** What role do USAID Gimbuka program interventions have on the health improvement of vulnerable families?
- **RQ2:** To what extent do microcredit services contribute to USAID Gimbuka program beneficiaries' economic development?
- **RQ3:** What is the contribution of the USAID Gimbuka program to the job creation of vulnerable families supported by the program?

This study applied a mixed-method approach with a descriptive research design through quantitative and qualitative aspects. According to Creswell (2009), a mixed methods study does not rely on only qualitative or quantitative research; this combination of the two methods provides the best information for the research questions and hypotheses (p. 33)" I selected a mixed methods

research design to maximize the information needed to respond to the research questions, where both questionnaire and interview for data collection.

The justification for picking a quantitative method is to have measurable statistics (percentages) to compare data from participants regarding how beneficiaries are satisfied with project services and how they impact their socioeconomic life. The quantitative component involved questionnaires developed and distributed to participants through an online survey. Questions were in the form of closed-ended questions to maximize the response rate of research participants.

The reason for choosing a qualitative design was that I wanted to gain a detailed awareness of the role of NPOs on the socioeconomic development of beneficiaries and its impact on their life. The qualitative component covered the individual interview discussions between researcher and participants to get more insights on the program. The reason for choosing qualitative design was that I sought to gain detailed information on USAID Gimbuka program implementation and its outcomes.

Target population

The research was conducted on 58 participants, including 8 program staff, 8 stakeholders, 16 volunteers, and 26 program beneficiaries who have actively participated in this project. Program staff included Caritas Rwanda employees involved in the implementation and monitoring of the USAID Gimbuka program from all levels (from management staff to field officers). Stakeholders included officials/leaders from the sector, cell, and village decentralized government levels involved in implementing the program. Moreover, volunteers are individuals selected in the community who volunteer to collaborate and help staff deliver the services to beneficiaries.

Finally, beneficiaries are vulnerable families and individuals who have benefited from the program interventions through its different components.

The participants were selected from all 12 sectors of the Rubavu District; were all 18 years and above and 50% of them are male and 50% are female. I closely worked with Caritas Rwanda – USAID Gimbuka program to get a list of potentials participants equipped with the information needed for this study.

Table 1. Target population

Category	Number
Program staff	8
Volunteers	16
Stakeholders	8
Beneficiaries	26
Total	58

Source: Primary Data 2023

Sample size

Sampling refers to the process of selecting a collection of entities from a total constituent group. The selection of participants was random, where the list of potential participants (58) was given to I who randomly selected 30 participants to participate in the study. While sampling beneficiaries, all participants were given code numbers that were used to sample those to proceed according to the targeted sample size. The sample size of this study was 30 (4 program staff, 8 volunteers, 4 stakeholders and 14 beneficiaries involved in Caritas Rwanda – USAID Gimbuka Program chosen from 58 (8 program staff, 16 volunteers, 8 stakeholders and 26 beneficiaries).

Table 2. Sample size

Category	Number	Sample	Proportion
Program staff	8	4	0.50
Volunteers	16	8	0.50
Stakeholders	8	4	0.50
Beneficiaries	26	14	0.58
Total	58	30	0.52

Source: Primary Data, 2023

Data Collection Methods and Instruments

Primary Data

The study used a descriptive mixed methods approach where primary quantitative and qualitative data were collected using a questionnaire and interviews. I applied a questionnaire with closed-ended questions to all 30 sampled participants, whereas 6 of them also participated in the interviews.

Questionnaire: I developed a questionnaire that was reviewed and approved by the supervisor before quantitative data collection. The questionnaire was administered online (as a Google form) to facilitate easy access. All the questions (13) were designed based on research questions to respond to them. The justification for picking the questionnaire was to have measurable statistics (percentages) to compare all case studies regarding how beneficiaries are satisfied with program services.

Interviews: Interviews were also conducted virtually using Microsoft Teams technology, where I set the meeting with specific participants. The interviews were conducted directly between researcher and participants with reference to the interview guide (9 questions) developed to guide the discussions. Using interviews was important to get the perspectives and experiences of USAID Gimbuka Program Staff,

volunteers, stakeholders, and beneficiaries in terms of the program's effects on the social well-being of vulnerable families.

In this study, I accounted for language barriers, where not all participants could freely and fully respond to questions in English. To overcome this issue, I worked with a professional translator who helped translate all the data collection tools into the local language, "KINYARWANDA," the first language of all research participants and myself. Translated tools were reviewed by different people, including Caritas Rwanda staff, to ensure they clearly reflected the original questions. Also, translated tools were administered online for access. Additionally, participants were financially and technically supported to be able to participate fully in the study.

Before data collection, I pretested a questionnaire with about 5 participants to measure the reliability and validity of the research. In addition, the research pretesting tested if the questionnaire measures what is intended to measure with ($p < 0.05$) and the efficiency/effectiveness of data collected. what is intended to measure with ($p < 0.05$) and the efficiency/effectiveness of data collected.

Secondary data / Document analysis

To get more information on USAID Gimbuka Program implementation, I also collected secondary data through a document analysis approach. "Document analysis refers to an integrated and conceptually informed method, procedure, and technique for locating, identifying, retrieving, and analyzing documents for their relevance, significance, and meaning" (Altheide & Schneider 2017, p.5).

During the document analysis process, I reviewed current articles such as reports, books and dissertations, and reviews on internet sites. Moreover, I collaborated with CARITAS Rwanda to access various organization and project documents, electronic and hard copies, to get more information on my project. The documents I reviewed included the current organization's strategic plan, various policies and

guidelines, USAID Gimbuka Program description, work plan, Monitoring and evaluation / M&E plan, some reports, and documented success stories.

Data analysis Procedure

Data analysis is considered as a process of gathering data collected, reviewing them and summarizing them in a way to give them a sense. "Analyzing and interpreting data is a complex process of bringing meaning to the piles of data you gather; a single piece carries no real meaning by itself" (Rossman & Rallis 2017, p.2). Data analysis is a critical process that follows data collection for review collected data, sorting, and grouping them in a meaningful way. To ensure the efficiency and effectiveness of the data collected, I first edited them, coded them based on similarities, and entered them into SPSS version 21 for analysis. "Code is a short phrase or word that symbolically assigns a summative, silent, essence-capturing, and evocative attribute for a portion of language-based or visual data" (Saldana, 2015, p.3). During the coding process (especially for qualitative data), I mostly used in-VIVO codes by using specific languages and terms from data to gain an in-depth understanding of the direct stories.

Quantitative data were analyzed using SPSS (Statistical Package for Social Science) version 21 with regression analysis. Therefore, the statistical analysis helped me to get frequency tables, pie charts, and their related percentages. The qualitative analysis was done by analyzing respondents' opinions on the role of NPOs in socioeconomic development. Finally, the research findings were interpreted through cote based on interview discussion.

Afterward, qualitative and quantitative data were gathered for further analysis to assess their connections. Lastly, I documented and interpreted the research findings based on the stated objective and conceptual framework to respond to the research questions.

Ethical Considerations

“Research Ethical considerations are a set of principles that guide a research design and practice where researchers and scientists must always adhere to a certain code of conduct when collecting data from people” (Bhandari 2021, p.1). Research ethics are principles that guide a research design throughout the whole process, including data collection, data analysis, data interpretation, and presentation of study findings. For example, in a specific study involving humans, I adhered to a specific code of conduct while collecting data and mitigate the anticipated risks and issues related to the study. By considering participants' health and social circumstances, I ensured all participants are treated fairly, equitably, and with dignity by avoiding exposure to unnecessary risks. I believed that some risks may occur at any research stage for research that engages with humans. Therefore, I did the best to avoid harming whoever participated in the research. Harm includes any negative effects on individuals' welfare, whether social, behavioral, psychological, physical, or economic harm.

This study does involve not only risks but also benefits. For example, potential benefits of this research may include academic and career advancement on the side of I; improving service delivery on the side of the program (GIMBUKA), which will improve the welfare of participants and society in general, as a result of their participation. Therefore, I ensured that the study balanced the risks and potential benefits appropriately by keeping participants informed on their participation and any anticipated risks and benefits.

Participation was voluntary, where participants gave informed consent before participating (See Appendix I for consent form). A primary research investigator conducted interviews virtually with a close monitoring and support of participants to minimize risks and ensure the safety of both researcher and participants.

Confidentiality was critical in this study, where privacy and anonymity remained respected while analyzing and reporting the findings from the research. Finally, the study was free of any biases for the interest of participants, researchers, and whoever will benefit from this study. Finally, before starting the data collection, I presented the thesis proposal to the thesis committee and was approved by Saint-Paul University (SPU) through its Research Ethics Board (REB).

CHAPTER 5: RESULTS

Introduction

This chapter summarizes participants' demographics and study results gained from the answers provided by research participants. I scientifically developed questions so that they respond to research questions. In this study, I aimed to assess the contribution of NPOs in the socioeconomic development of vulnerable families. NPOs serve marginalized and vulnerable populations, mostly in remote and rural areas, where many people will not easily notice and value their efforts in the development of society. Vulnerable people are not public figures; they are marginalized, and their involvement in decision-making is low; hence, society will not pay attention to the change made in their lives. This is what motivated me to examine the contribution of NPOs' work to the social transformation of vulnerable families.

In this study, I investigated NPOs' contribution in health improvement, economic development, and job creation among vulnerable families in Rubavu District. In this mixed methods research, I collected both quantitative and qualitative data from Caritas Rwanda - USAID Gimbuka Program Staff, volunteers, stakeholders, and beneficiaries, as summarized in the table below.

Description of the Sample

The sample for this study comprised of 30 participants (n = 30) including program staff (n= 4, 13.3%), 8 program volunteers (n = 4, 26.7%), stakeholders (n = 4, 13.3%) and program beneficiaries (n = 14, 46.7.%). Inclusion criteria were limited to participants whose ages ranged from 18 and above with 50% males (n = 15) and 50% females (n = 15). The largest group of participants were in the 45-54 age group, (n = 40%), with the smallest group in the 25-34 age

group, (n = 17%). Regarding the educational attainment level, 3% have no formal education, 37% completed primary school, 27% secondary school (college), 30% bachelor degree and 3% completed their graduates' studies (master/PhD). The largest group attained only primary school due to the fact that the study involved many program beneficiaries whom have the low education as part of their vulnerability status. Thirty-six respondents participated in the survey; however, after the data review, cleaning and removing incomplete answers and no responses, the usable data set consisted of 30 participants. Research participants are presented in Table 3.

Demographic Characteristics of Respondents

In many situations, the contextual of the respondent determines the extent to which they are aware to give satisfactory information on study variables. The following tables indicates the information on descriptive characteristics of the respondents to determine their experience, level of understanding, knowledge; it includes their ages, gender and educational level of the respondents. The current study involved a total of 30 participants (n = 30) including program staff (n= 4, 13.3%), 8 program volunteers (n = 4, 26.7%), stakeholders (n = 4, 13.3%) and program beneficiaries (n = 14, 46.7.%). Research Participants are presented in Table 3.

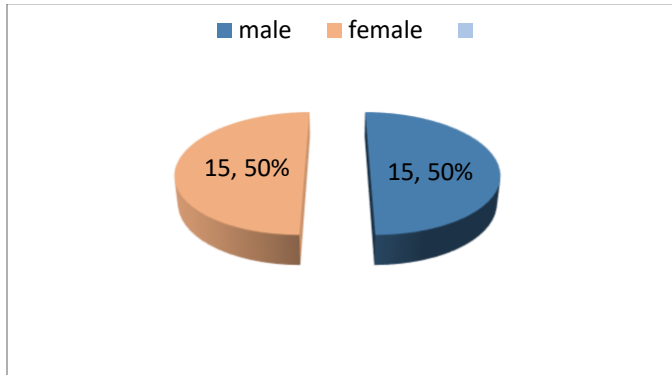
Table 3. Research Participants

Category	N	%
Program Staff	4	13.3
Program Volunteers	8	26.7
Stakeholders	4	13.3
Beneficiaries	14	46.7
Total	30	100.0

Note. n = 30.

Regarding the gender, 50% (n = 15) identified as Males and 50% (n = 15) as Females. This enabled that both men and women’s views were considered as they are differently exposed at their family level. Gender data is presented in Figure 2.

Figure 2. Gender of Participants



Regarding age group, 17% (n = 5) were 25-34; 23% (n = 7) were 35-44; 40% (n = 12) were 45-54 and 20% (n = 6) were 55-64. The largest age group represented was participants from 45-54 years of age. Age distribution is presented in Table 4.

Table 4. Age of Participants

<i>Age group</i>	<i>n</i>	<i>%</i>	<i>Cumulative %</i>
25-34	5	17	17
35-44	7	23	40
45-54	12	40	80
55 -65	6	20	100
Total	30	100	

Note. n =30.

Regarding the educational attainment level, 3% have no formal education, 37% completed primary school, 27% secondary school (college), 30% bachelor degree and 3% completed their graduates’ studies (master/PhD). Educational attainment is presented in Table 5.

Table 5. Education level of Participants

<i>Education</i>	<i>n</i>	<i>%</i>	<i>Cumulative %</i>
No Formal education	1	3	3
Primary School	11	37	40
Secondary (College)	8	27	67
Bachelor Degree	9	30	97
Graduate degree	1	3	100
Total	30	100	

Note. n =30.

Presentation of Findings

Quantitative results

Research findings are presented both statistically and thematically based on research questions. I collected quantitative data to investigate the contribution of NPOs in socioeconomic development of vulnerable families. This study was guided by three research questions: first, what role do USAID GIMBUKA program interventions have in the health improvement of vulnerable families? Second, to what extent do microcredit services contribute to USAID GIMBUKA program beneficiaries' economic development? Third, what is the contribution of the USAID GIMBUKA program to the job creation of vulnerable families supported by the program?

I used a questionnaire to collect data on a total of 13 specific questions and participants got chance to respond to the questions independently as presented in the below tables. Interview participants included 2 program staff (paid employees), 1 volunteer (unpaid volunteer who deliver volunteer services), 1 stakeholder (a local leader as program partner) and 2 beneficiaries as service recipients.

RQ 1: What role do USAID GIMBUKA program interventions have in the health improvement of vulnerable families?

Table 6. Role of USAID GIMBUKA program interventions in the health improvement of vulnerable families?

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
USAID Gimbuka program provided trainings and awareness that improved beneficiaries' health habits and decision-making on health services and choices.	0%	0%	3%	47%	50%
USAID Gimbuka program beneficiaries are assisted in accessing health care services when needed (e.g., by offering health insurance, referrals, accompaniment, and home visits).	0%	7%	9%	37%	47%
USAID Gimbuka project provided health/social services (e.g., child rights protection, Gender-Based Violence (GBV) prevention and response, positive parenting, sexual reproductive health and rights (SRHR), psychosocial. Support, ...) that improved the well-being of beneficiaries and their communities.	0%	3%	10%	33%	54%
USAID Gimbuka program supported vulnerable children to attend and remain in school by providing school subsidies (school / feeding fees, materials...) which improved their attendance, progression, discipline, and performance.	0%	0%	0%	43%	57%

Source: Primary Data, 2023.

The above table shows that out of the 30 participants, on average (across four statements above) 92% agreed that USAID Gimbuka program interventions contributed in the health improvement of vulnerable families supported. Specifically, the results showed that 97% of participants agreed that USAID Gimbuka program provided trainings and awareness that improved beneficiaries'

health habits and decision-making on health services and choices. Moreover, 84% agreed that USAID Gimbuka program beneficiaries are assisted in accessing health care services when needed (e.g., by offering health insurance, referrals, accompaniment, and home visits). Also, 87% agreed that USAID Gimbuka project provided health/social services (e.g., child rights protection, Gender-Based Violence [GBV] prevention and response, positive parenting, sexual reproductive health and rights [SRHR], psychosocial. Support, etc.) that improved the well-being of beneficiaries and their communities. Finally, 100% of the participants agreed that USAID Gimbuka program supported vulnerable children to attend and remain in school by providing school subsidies (school / feeding fees, materials, etc.) which improved their attendance, progression, discipline, and performance.

RQ 2: To what extent do microcredit services contribute to USAID GIMBUKA program beneficiaries' economic development?

Table 7. The extent to which microcredit services contribute to USAID GIMBUKA program beneficiaries' economic development?

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Financial literacy trainings provided to program beneficiaries have helped them to actively participate in the economic strengthening and microcredit services.	0%	0%	2%	61%	37%
USAID GIMBUKA Program beneficiaries have bank accounts in community microfinance institutions and can borrow money from the bank to start or expand their businesses (individual or collective).	0%	0%	10%	70%	20%
Being a member of the saving groups and working with microfinance institutions promotes self-esteem and stimulate a culture of savings among supported beneficiaries.	0%	0%	0%	37%	63%

Household Economic Strengthening services received have reduced the economic vulnerability of vulnerable families and empowered them to get the basic needs of their families.	0%	0%	3%	47%	50%
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Source: Primary Data, 2023.

Table 7 table shows that out of the 30 participants, on average (across four statements above) 96% agreed that microcredit services provided to USAID Gimbuka program beneficiaries contributed to their economic development. In detail, the results revealed that 98% of participants agreed that financial literacy trainings provided to program beneficiaries have helped them to actively participate in the economic strengthening and microcredit services. Again, 90% agreed that USAID GIMBUKA Program beneficiaries have bank accounts in community microfinance institutions and can borrow money from the bank to start or expand their businesses (individual or collective). Furthermore, 100% agreed that being a member of the saving groups and working with microfinance institutions promotes self-esteem and stimulate a culture of savings among supported beneficiaries. Lastly, 97% of the participants agreed that household economic strengthening services received have reduced the economic vulnerability of vulnerable families and empowered them to get the basic needs of their families.

RQ 3: What is the contribution of the USAID GIMBUKA program to the job creation of vulnerable families supported by the program?

Table 8. Contribution of the USAID GIMBUKA program to the job creation of vulnerable families supported by the program.

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Technical Vocational Education Training (TVET) support provided to USAID GIMBUKA beneficiaries has allowed them to gain practical experience in their chosen field (tailoring, welding, mechanical, etc).	0%	0%	3%	47%	50%

Beneficiaries supported through TVET successfully completed their training and received the start-up kits that helped them get employment (self-employed or employed by others).	0%	3%	9%	45%	43%
Business development training and services provided to program beneficiaries have helped them to run and maintain individual and/or collective income-generating activities.	0%	0%	3%	40%	57%
Through the assistance of the USAID Gimbuka program, vulnerable families are involved in small and medium trading activities (commerce, livestock, farming...).	0%	3%	7%	77%	14%
USAID Gimbuka program interventions have resulted in the job creation of vulnerable families supported by the project.	0%	0%	7%	63%	30%

Source: Primary Data, 2023.

The above table also shows that out of the 30 participants, on average (across five statements above) 93% agreed that USAID GIMBUKA program contributed to the job creation of vulnerable families supported by the program. In particular, the results revealed that 97% of participants agreed that Technical Vocational Education Training (TVET) support provided to USAID GIMBUKA beneficiaries has allowed them to gain practical experience in their chosen field (tailoring, welding, mechanical, etc). Similarly, 88% agreed that beneficiaries supported through TVET successfully completed their training and received the start-up kits that helped them get employment (self-employed or employed by others). Also, 97% agreed that business development training and services provided to program beneficiaries have helped them to run and maintain individual and/or collective income-generating activities. Moreover, 91% of the participants agreed that through the assistance of the USAID Gimbuka program, vulnerable families are involved in small and medium trading activities (commerce, livestock, farming, etc.). Finally, 93%

of the participants agreed USAID Gimbuka program interventions have resulted in the job creation of vulnerable families supported by the project.

Qualitative Findings

The intent of the qualitative portion is to capture the experiences of USAID Gimbuka program staff, volunteers, stakeholders and beneficiaries on the program implementation and results. I developed interview guide with questions that focused on: what services USAID Gimbuka Program offers to program beneficiaries and their impact of the health, social and economic development of supported families.

As discussed in research method, the current study was mixed methods research where both quantitative and qualitative data were collected and considered. In this study, I interviewed 6 participants including 2 beneficiaries (1 male and 1 female); 2 Program Staff (one at management level and one on field level); on program volunteer and one stakeholder. The interviews were conducted after collecting their consents and were conducted privately through Microsoft Teams platform.

Using semi-structured interviews helped me to identify the perspectives of program staff, volunteers, stakeholders and beneficiaries on USAID Gimbuka program of Caritas Rwanda. Results from qualitative data are interpreted using representative cotes as presented in table below.

Table 9. Representative Quotes of Qualitative Themes

Theme	Subtheme	Representative Quotes
Health Improvement	Trainings and awareness	<ul style="list-style-type: none"> • <i>We received various pieces of training from the program. As a result, we now know what services are available for our families, and we are supported to access them.</i> • <i>My wife and I were educated about family planning services and use them.</i> • <i>We have changed health habits; we can make nutritious food at home for our children who were malnourished before the program, the hygiene for our home and ourselves have improved, and we can make better choices.</i>

		<ul style="list-style-type: none"> As a result of the USAID Gimbuka program, when we call community meetings, everyone comes. However, before those vulnerable people couldn't make any community activity, they didn't want to join others, and they were behind! "A local government officer (stakeholder) declared.
	Access to health and social services	<ul style="list-style-type: none"> We received education on positive parenting, child rights protection, and Gender-Based Violence (GBV) prevention. This has promoted effective parent-child communication among us; we are against any violence among our families and communities. We have learned a lot from the program; we are also helping our neighbors who are not in the program to know about preventing GBV and sharing opportunities among women and men (Boys and girls). Volunteers conduct home visits and continue helping us; they provide counseling when needed. We feel supported.
	Access to health care services	<ul style="list-style-type: none"> The program pays health insurance to the most vulnerable families. My family got one last year, and we can pay for ourselves this year. We (volunteers) provide adolescent sexual reproductive health and rights services and support beneficiaries, including youth, to access those. This contributes to preventing unwanted pregnancies or other Sexual Transmissible Infections (STIs). We (volunteers) provide beneficiaries with referrals and accompaniment when they need to access health services, especially those living with HIV/AIDS.
	Education Support	<ul style="list-style-type: none"> My son (16 years old) dropped out of school before the program because we could not afford his education. The program provides school fees, feeding, and hygiene and school materials to all vulnerable students. Before the program my child used only 2 notebooks for all subjects but now they receive enough materials to use which enhance their performance. Because of this support, my child is regularly attending school, he progresses well, and I am happy about his discipline and performance.
Economic Development	Financial literacy training	<ul style="list-style-type: none"> As starting point, we received financial literacy training to understand the basic finance concept. As a result, we understand why and how we should work and save money. My family is actively participating in economic strengthening and microcredit services due to the training we received.
	Saving Groups	<ul style="list-style-type: none"> I am a savings group member; we are 25 members in total. We meet regularly every week and save money depending on everyone's capacity. I have a bank account in Saving and Credit Cooperative Society (SACCO). SACCO, and being in a group stimulates a savings culture. Before, I was not able to save, but now, I save money on a regular basis. Through the saving group, we can borrow money to run income-generating activities with little interest. For example, a few weeks ago, I borrowed 50,000 Rwandan Francs (RwF) equivalent to \$60, and with this amount, my wife started a small business, and we are making money. In the Saving Group, we are like a family; we support each other, we have a portion of the social fund, and we intervene when anyone has a problem (like sickness, death...).

	Microfinance / Microcredit services	<ul style="list-style-type: none"> • <i>Only some people in our community have bank accounts! However, we are grateful that USAID GIMBUKA Program helped all its beneficiaries open bank accounts and use them for economic purposes. Local leader (stakeholder) declared.</i> • <i>USAID Gimbuka program has linked us to microcredits/microfinance services. Through their support, those banks trust us and give us some loans to run individual or collective income-generating activities.</i> • <i>Last year, USAID Gimbuka gave us a grant of 400,000 RwF (\$ 500,000) in our saving group; we are using this money in our businesses, and banks can give us more because we have the necessary amount to qualify for different types of loans they offer.</i>
Job creation	Technical Vocational Education Training (TVET)	<ul style="list-style-type: none"> • <i>USAID Gimbuka program supports youth to attend Technical Vocational Education Training (TVET) to gain practical experience in their chosen field. For example, in my catchment, 5 youths were supported to attend TVET (2 in the hotel industry, 2 in welding, and one in mechanical. Volunteer Declared.</i> • <i>The TVET support included tuition fees, materials, internships, business development services and start up kits.</i>
	TVET start-up kits and employment	<ul style="list-style-type: none"> • <i>When TVET youths graduate, they receive individual or group start-up kits depending on their trades. They also get support to attend internships; for example, we currently have a youth undergoing her internship in a nearby hotel called "Centre d'Accueil Saint Francois Xavier".</i> • <i>After the internship, youths choose to stay where they did internships (when employers decide to continue with them) or find other jobs (employed or start their employment).</i>
	Individual and collective income-generating activities (IGA).	<ul style="list-style-type: none"> • <i>My family now has two businesses; my wife is involved in commerce, selling fruits and vegetables. And, I am doing livestock. With our income, we can cover the family's basic needs, including health insurance, food, and clothes, and contribute to our children's education.</i>
General	Program success/failure	<ul style="list-style-type: none"> • <i>I think USAID Gimbuka Program has even achieved more than we expected.</i> • <i>When they came, they conducted a need assessment for all families enrolled in the program and developed a care plan on how they will deliver services to them. I saw that as a dream, but I am happy and confident that my dreams came true due to USAID Gimbuka Program and Caritas Rwanda.</i> • <i>The program closely monitors their activities with the support of volunteers, and they make revisions when needed. For example, when they started, they only supported students in boarding schools, but now they have added those in day schools, and they are even more.</i> • <i>USAID Gimbuka program collaborate well with all stakeholders and other community program. That stakeholder engagement helps in sustaining the program interventions.</i>
	Recommendations	<ul style="list-style-type: none"> • <i>We wish Caritas Rwanda / USAID Gimbuka Program could also consider supporting children under six years who are not yet in schools with Early Childhood Development Services (ECD).</i> • <i>USAID Gimbuka Program provides a positive parenting evidence-based curriculum called (Family Matters Program!), but they reach very few parents, so it could be better to achieve more parents with FMP.</i> • <i>We recommend for more program staff to be able to reach more beneficiaries with services.</i>

		<ul style="list-style-type: none"> • <i>Increase of community mobilization to reach wider community with awareness and education on different areas especially health and social promotion.</i> • <i>The Financial Grant they provide to beneficiaries in saving groups is fundamental for them to start their savings and activities. However, the amount is still low compared to the number of saving group members, which varies between 15 and 30 members.</i> • <i>I thank Caritas Rwanda and USAID Gimbuka Program for all they did for us. Our life has changed! My only recommendation could be to focus on the graduation model so that there is a rotation of beneficiaries because many people out there need support, and the program cannot reach everyone at once!.</i>
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Discussion of research findings

In this study, 94% of research participants generally agreed that USAID Gimbuka program interventions contributed to the socioeconomic development of vulnerable families in the Rubavu District. This was at the same time proven by qualitative findings that revealed that USAID Gimbuka program interventions enhanced the health, social and economic development of supported families. Particularly, 92% reported that USAID Gimbuka program interventions contributed to the health improvement of vulnerable families. Specifically, research participants confirmed that USAID program improved beneficiaries’ decision-making level as a result of the training and awareness they received. Moreover, the findings revealed that the program has helped beneficiaries to make the timely and right choices on health and social services and accessing them.

Additionally, participants also revealed that economic strengthening and microcredit services provided to vulnerable families contributed to their economic development at 96%. In this area, qualitative findings revealed that financial literacy training provided to vulnerable families has helped them to actively participate in economic strengthening and work with microcredit services to enhance their economic development. Furthermore, 93% of participants reported that USAID Gimbuka Program implemented by Caritas Rwanda contributed to the job creation of vulnerable

families. For example, qualitative findings revealed that USAID Gimbuka program helped beneficiaries, especially youth, to get knowledge and skills in their preferred trades to create jobs for them. As part of the support, research participants shared that beneficiaries supported to attend technical, vocational, and education training also receive the start-up kits according to their trades so that they are able to start their own employment and be employed by others. Also, business development services provided to beneficiaries have helped them start, run and manage their small and medium businesses. Some beneficiaries prefer to get involved in their individual income-generating activities, and others in collective activities. As a result of these individual and collective activities, research participants revealed that vulnerable families are now able to cover their family's basic needs.

The above findings are supported by the study conducted by Suresh (2013) on the concepts and functions of nonprofit organizations, which revealed that NPOs play a significant role in humanitarian development through joint efforts that seek solutions to health, social, and economic issues across various communities. This study also revealed that NPOs assist governments in reaching out to citizens who may not easily access government services due to various factors. The factors that prevent vulnerable families from accessing services include a lack of information on available services, lack of education, and capacity.

In summary, both quantitative and qualitative findings revealed that program beneficiaries are satisfied with the services they received from Caritas Rwanda through its USAID Gimbuka Program. Statistical data revealed that USAID Gimbuka Program has contributed to socio economic development of vulnerable families at 94% which was confirmed by qualitative data. For example, one participant reported the following.

I am a program volunteer of USAID Gimbuka Program for 3 years; this program provides many services to its beneficiaries including accompanying them to health centers for care and treatment especially for people living with HIV/AIDS. Other services include but not limited to gender-based violence (GBV) prevention and response, Adolescent sexual reproductive health and rights (ASRHR), education, economic strengthening, vocation trainings and business development services. What I like the most, is that we (volunteers) conduct need assessment and we offer beneficiaries the services they need. Example, one beneficiary may need support to access health care services while another needs economic strengthening service.

The research participants have also shared their perspectives in terms of how USAID Gimbuka program has assisted them in accessing health care services when needed. As vulnerable families, beside the lack of the information on health services, they are not even able to access them when they need. According to them, the service availability and accessibility was a main gap that was covered by USAID Gimbuka Program.

My family and my self has been in USAID Gimbuka Program for 2 years, we are a family of 6 (4 children, my wife and myself). The program provided us many trainings and education, now we know the services we need and we are supported to access them. Gimbuka program provided health insurance to the most vulnerable families, they accompany us to health centres and they come to visit us home, we are family!. Our children are supported to attend school, we got everything we needed.

USAID Gimbuka program assist its beneficiaries in many economic strengthening services including financial literacy trainings, saving groups and microcredits services. At the initial stage, they provide series of training on financial literacy to beneficiaries for them to understand the importance of being in saving groups and working together with others on their development. From there they form saving groups and start participating in saving group activities. Each saving

group has between 15 and 30 members. USAID Gimbuka intervenes to link beneficiaries with community microfinance (microcredit) institutions where they can access to individual or collective loan to start or expand their income generating activities. According to the beneficiary,

I am an active saving group member since I joined in 2021. We meet weekly and do savings. Everyone saves depending on capacity, some of us save 500 Rwandan Francs (RwF), others 800 or 1000Frw depending on their capacity. I personally save 1000 RwF (equivalent to 2 Canadian Dollars) every week. Saving this big amount of money after covering the family basic need such as food, cloths, health insurance, is a big achievement. Our children are studying, my wife is involved in small commerce, we are now able to cover the basics we need. I thank Caritas Rwanda and USAID Gimbuka for the life saving.

To conclude, NPOs are involved in a range of activities like health and social activities, social welfare, and education. NPOs play a significant role in the socioeconomic development of many people, especially those with limited access to services. Many researchers suggested more studies to investigate more on the work of NPOs in different domains, including social and economic development, which the current study focused on. In my study, I assessed the work of Caritas Rwanda through its USAID Gimbuka program specifically on the health improvement, economic development and job creation among supported beneficiaries as shared in results above. And due to time and resources limitations, I was not able to cover everything around NPOs work therefore some recommendations will be shared in the next chapter.

Relationship between NPOs and Socioeconomic Development

The relationship between NPOs and the Socioeconomic Development was established through multiple regression analysis and presented in the below tables.

Table 10. Model Summary

Multiple R	.450
R Square	.068
Adjusted R Square	.068
Std. Error of the Estimate	.100
Log-likelihood Function Value	57.449

Source: Primary Data 2023

According to the Table above the relationship between NPOs and the Socioeconomic Development had a coefficient of 0.450 with a R square of 0.068. The relationship was positive confirming that NPOs contribute to the socioeconomic development.

Table 11. Analysis of variance (ANOVA)

	Sum of Squares	Df	Mean Square	Sig.
Regression	.074	1	.042	.005
Residual	.681	66	.010	
Total	.756	216		

Source: Primary Data 2023

The relationship was significant at $p = 0.05$ with a mean square of regression at 0.042 implying no difference in the square. The coefficients of regression are presented in Table 12.

Table 12. Regression Coefficients

	Unstandardized Coefficients		Standardized Coefficients		T	Sig.
	B	Std. Error	Beta	Std. Error		
(Constant)	1.040	.119			8.679	.000
Health interventions	.062	.053	.315	.124	2.565	.006

Microcredit services	.110	.089	-.067	.117	-.569	.015
Program services	.058	.077	-.118	.123	-.970	.009

Source: Primary Data 2023

The intercept of the regression was 1.040 and statistically significant (p= 0.000). While the coefficient of health interventions was 0.062 and p = 0.006. Microcredit services had an intercept of 0.110 but significant and finally program services had it at 0.058 and also positive.

The findings justify the following model relationship: $y = \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \varepsilon$

Where NPOs and constants, $\beta_{1,2,3,4}$ $x_{1,2,3,4}$ are constants and variables (health interventions, microcredit services and program services respectively). Substituting the coefficients, the model therefore is modified as; socioeconomic development 0.062 (health interventions) + 0.110 (microcredit services + 0.058 (program services) + 1.23.

CHAPTER 6: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

In this chapter, I provide a discussion, conclusions, and recommendations based on the study's findings. This mixed methods descriptive study aimed to explore the role of NPOs in socioeconomic development of vulnerable families. A case study of Caritas Rwanda – USAID funded Gimbuka program. This study was guided by the three questions (RQ1) what role do USAID GIMBUKA program interventions have in the health improvement of vulnerable families? (RQ2) to what extent do microcredit services contribute to USAID GIMBUKA program beneficiaries' economic development? (RQ3) what is the contribution of the USAID GIMBUKA program to the job creation of vulnerable families supported by the program?

In this study, I applied both quantitative and qualitative research paradigms to deeply explore NPOs work and their impact on the wellbeing of vulnerable populations. Therefore, this chapter provides an overview of findings, conclusions and recommendations from this research project entitled “Role of nonprofit organizations in socioeconomic development of vulnerable families in Rwanda. Case Study of Caritas Rwanda – USAID Gimbuka Program in Rubavu District”. The findings are summarized by specific objective of the study.

Summary of findings

Objective one: To understand and describe the role of USAID GIMBUKA program interventions on the health improvement of vulnerable families.

As the objective one of the study, I intended to determine the role of USAID GIMBUKA program interventions and its influence on the health improvement, towards socioeconomic development of vulnerable families in Rubavu District. As indicated in table 6, the study revealed that out of the 30 participants, 97% of participants agreed that USAID Gimbuka program provided trainings and awareness that improved beneficiaries' health habits and decision-making on health services and choices; 84% agreed that USAID Gimbuka program beneficiaries are assisted in accessing health care services when needed (e.g., by offering health insurance, referrals, accompaniment, and home visits); 87% agreed that USAID Gimbuka project provided health/social services (e.g., child rights protection, Gender-Based Violence (GBV) prevention and response, positive parenting, sexual reproductive health and rights (SRHR), psychosocial. Support, ...) that improved the well-being of beneficiaries and their communities and 100% of the participants agreed that USAID Gimbuka program supported vulnerable children to attend and remain in school by providing school subsidies (school / feeding fees, materials...) which improved their attendance, progression, discipline, and performance.

The above results showed that on average, 92% of the participants agreed that USAID Gimbuka program interventions contributed to the health improvement of vulnerable families supported. These quantitative results are confirmed by the qualitative findings from the interviews I had with USAID program staff, volunteers, stakeholders, and beneficiaries. Based on the cotes summarized in chapter four, participants shared their experiences and perspectives around USAID Gimbuka program confirming that this program has contributed to the health improvement of vulnerable families supported by the program. Specifically, qualitative findings revealed that program interventions provided to vulnerable families enhanced that capacity to make better choices on social and health services and accessing them where needed. The above results are connected to

the theory of change (Weiss 1995) that stipulates the change process that results from the implementation of a program or intervention and its benefits to service recipients or beneficiaries. The USAID Gimbuka Program implemented by Caritas Rwanda has contributed to the change process of vulnerable families supported by to program in terms of enhancing their capacity to make better choices on social and health services – improving their health behaviors.

Objective Two: To analyze the extent to which microcredit services contribute to the economic development of USAID GIMBUKA program beneficiaries.

The findings according to the objective two summarized the extent to which microcredit services contribute to the economic development of USAID GIMBUKA program beneficiaries.

As indicated on table 7, the investigation discovered that microcredit services have significantly reflected the economic development of vulnerable families. According to the great number of respondents I discovered that 98% had agreed that financial literacy trainings provided to program beneficiaries have helped them to actively participate in the economic strengthening and microcredit services, 90% agreed that USAID GIMBUKA Program beneficiaries have bank accounts in community microfinance institutions and can borrow money from the bank to start or expand their businesses (individual or collective), 100% agreed that being a member of the saving groups and working with microfinance institutions promotes self-esteem and stimulate a culture of savings among supported beneficiaries, and 97% of the participants agreed that household economic strengthening services received have reduced the economic vulnerability of vulnerable families and empowered them to get the basic needs of their families.

In conclusion, based on both the above quantitative results and qualitative findings summarized in table 9, on average, 96% of the participants agreed that microcredit interventions provided to

vulnerable families have contributed to their economic development. The economic development provided to beneficiaries included financial literacy and business development training that helped them to participate in economic development services. Specifically, qualitative findings revealed that bringing vulnerable families into saving groups and working with microcredit institutions (community banks) have helped them to grow economically. Bourdieu (1986) described social capital as the capital or resources people gain from existing social networks. This study revealed these social relationships and receiving collective services enhanced their economic development. Collective services received by beneficiaries included working in saving groups. In addition, beneficiaries were linked to the existing community resources like microcredit institutions that help them to improve their culture of savings and work with the banks to enhance their economic capacity.

Objective Three: To identify the contribution of USAID GIMBUKA program to the job creation of vulnerable families supported by the program.

The findings according to objective three summarized the role of USAID Gimbuka program interventions on the job creation of vulnerable families in Ribavu District. As presented in table 8, research findings revealed that 97% of participants agreed that Technical Vocational Education Training (TVET) support provided to USAID GIMBUKA beneficiaries has allowed them to gain practical experience in their chosen field (tailoring, welding, mechanical, etc); 88% agreed that beneficiaries supported through TVET successfully completed their training and received the start-up kits that helped them get employment (self-employed or employed by others); 97% agreed that business development training and services provided to program beneficiaries have helped them to run and maintain individual and/or collective income-generating activities; 91% of the

participants agreed that through the assistance of the USAID Gimbuka program, vulnerable families are involved in small and medium trading activities (commerce, livestock, farming...) and 93% of the participants agreed USAID Gimbuka program interventions have resulted in the job creation of vulnerable families supported by the project.

In summary, based on both the above quantitative results and qualitative findings summarized in table 8 and 9, on average, 93% of the participants agreed that USAID GIMBUKA program contributed to the job creation of vulnerable families supported by the program. Specifically, research findings revealed that technical, vocational, and education training provided to beneficiaries, especially youth, has enhanced their knowledge and skills in different trades that helped beneficiaries get employment to overcome socioeconomic issues. A theory of change (Weiss 1995) guided my research where the main focus was to assess how the program services contribute to social and economic change (development). The above results showed that various training and support provided to beneficiaries helped them to gain employment – enhancing their social and economic stability.

Conclusions

The current study aimed to assess the role of nonprofit organizations in the socioeconomic development of vulnerable families in Rwanda. A case study of Caritas Rwanda – USAID Gimbuka Program implemented in Rubavu District. To respond to research questions, I collected both quantitative and collective data regarding the implementation of the USAID Gimbuka Program. A total of 30 participants, including 4 program staff, 8 volunteers, 4 stakeholders, and 14 beneficiaries, participated in a survey sharing their experience with the program. Additionally,

I interviewed 6 participants to share more insights, perspectives, and experiences on the USAID Gimbuka program interventions and their effects on the life of supported beneficiaries.

In reference to the findings and the directions from the literature review, it was clear that nonprofit organizations play a vital role in assisting the government in implementing community programs and promoting positive change among vulnerable and marginalized populations.

The study concluded that training, awareness, and education efforts enhanced vulnerable populations' wellbeing. Many vulnerable people do not have information on social and health services available to them and how/where they can access them.

Based on research findings, 92 % of research participants reported that the training, awareness, and services (direct or referrals) provided by Caritas Rwanda through USAID Gimbuka Program improved their health. Moreover, this study has also concluded that microcredit services provided by the USAID Gimbuka program through community microcredit/microfinance institutions enhanced the economic development of vulnerable families. Being in saving groups is a great motivation for vulnerable families to stick to the culture of savings and run income-generation activities for their economic development. Among research participants, 96% reported that microcredit services, economic strengthening training, and services they received contributed to the economic development of vulnerable families. Lastly, based on research findings, this study concluded that USAID Gimbuka program interventions, including vocational training support, contributed to the job creation of vulnerable families, where 93% of research participants confirmed the above statement.

In conclusion, research findings revealed that nonprofit organizations contribute to the socioeconomic development of vulnerable families where NPOs and socioeconomic had a coefficient of 0.450 with a R square of 0.068 which is positive. These statistics confirmed that

NPOs contribute to the socioeconomic development of vulnerable families. Furthermore, adequate USAID Gimbuka program implementation, monitoring and evaluation, and stakeholder involvement were crucial to achieving its goals, mainly to improve the socioeconomic development of vulnerable families.

Therefore, the study concluded that beneficiary capacity building, strong community volunteer structures, adequate stakeholder engagement, positive government/donor policies, and institutional management practice resulted in the success of the USAID Gimbuka Program in Rubavu District in Rwanda.

Recommendations

The importance of understanding the level of which NPOs contribute to socioeconomic development is relevant to the social innovation discipline, primarily since most studies focused on how NPOs empower vulnerable populations. For example, the study conducted by Services Catholic Relief (2010) in Kenya revealed that NPO empowered vulnerable families to become more productive by engaging them in different activities like micro-enterprises, agricultural activities, and other development projects. NPOs play a vital role in serving the most vulnerable in different communities, directly and indirectly contributing to the immediate and long-term health and social wellbeing of vulnerable populations and their communities.

As noted by Omura and Forster (2014), "Most NPO's projects are short-time periodic, leaving critics that they may not necessarily add value to the nation's socioeconomic development". This was the main reason of this study, where besides the challenges behind NPO work, I intended to deeply assess their contribution to the socioeconomic development of vulnerable families. Nevertheless, NPOs assist the government in implementing community programs targeting vulnerable people. The study has concluded that USAID Gimbuka Program services and

microcredit interventions significantly contributed to health improvement, economic development, and job creation of vulnerable families.

The study concluded that the social, health and economic services provided to vulnerable families have contributed to their socioeconomic development, specifically in health improvement, economic development, and job creation. In addition, based on the research findings, adequate training, awareness, and education practices resulted in positive changes in the social and health habits of vulnerable families in the Rubavu District.

Capacity building was a critical component that helped the USAID Gimbuka program achieve its goals. As participants reported, USAID Gimbuka program trained beneficiaries on financial literacy and business development, contributing to beneficiaries' development. Bringing beneficiaries into groups (saving groups) was remarkable in promoting the savings culture, running income-generating activities, and working together to achieve a common goal. Additionally, the program provided vocational training, internships, and start-up kits that helped them to get employment enhancing their economic development. Education support (school subsidies) to vulnerable children was also vital for students to remain and perform in their schools.

Moreover, USAID was involved in community mobilization, providing awareness education services to the broader community, including GBV prevention, child rights protection, and SRHR education and services, among others. Another program aspect was stakeholder engagement, where USAID Gimbuka Program collaborated with different partners and government entities to implement and evaluate the USAID Gimbuka program. This collaboration involved working with health centres (community clinics), schools, microfinance institutions, and others, which enhanced program sustainability in the long run.

According to research findings, community volunteers were vital in monitoring and implementing program interventions. They better understand what would work for them as they live in the same communities as beneficiaries. In addition, these volunteers assist program staff in delivering services to beneficiaries; they y beneficiaries get health services and perform home visits for follow-up when needed.

We cannot conclude without mentioning that institutional management practice was also crucial for the USAID Gimbuka Program's success. As some staff highlighted, they regularly get training and refresher training to ensure they appropriately implement the program with high standards. Having staff with capacity in place is important for any organization's mission.

Recommendations to nonprofit organizations

Based on research findings, recommendations to nonprofit organizations, in general, include focusing on beneficiary capacity building, establishing strong community volunteer structures to support the implementation, adequate stakeholder engagement, availability and use of policies and guidance, and institutional management practice. This was proven by research findings where the application of all the above strategies resulted in the success USAID Gimbuka Program implemented by Caritas Rwanda in Rubavu District, Rwanda.

Specific recommendations to Caritas Rwanda and USAID Gimbuka program

Recommendations to Caritas Rwanda were based on the experiences shared by research participants and I's analysis. Firstly, we recommend that it would be better for Caritas Rwanda to strengthen its graduation model. This means that beneficiaries who reach a certain level or spent a certain period with the program would graduate based on specific graduation benchmarks so that the program can enroll new other beneficiaries. This is again because due to limited resources

(received grant), Caritas Rwanda and USAID Gimbuka program cannot reach everyone in need of their services; therefore, graduation would be a solution. This recommendation is drawn based on the fact that research participants revealed that community service needs is still higher compared to the available program resources – leading to many unserved vulnerable population and limited services to those enrolled in the program.

Secondly, as Caritas Rwanda tries to provide as many services as possible, it was recommended to consider integrating Early Childhood Development (ECD) interventions targeting children under five and their parents. Also, to see how they can reach more parents with positive parenting evidence-based curriculum (FMP) in all sectors because this service is being provided in a few Rubavu sectors and with very few beneficiaries. Besides that, FMP services might be very expensive based on their conception and delivery mode, but they can be beneficial for many beneficiaries.

Thirdly, we recommend Caritas Rwanda increase its community mobilization activities that reach the wider community. These community awareness activities reach many people at a minimum cost and time.

Lastly, It was appreciated to see how community volunteers intervene in service delivery and program follow-up; however, staffing was shared as an issue, where the program seems to not have enough staff to support the implementation. Research findings noted that more than one field staff per 3 or 4 sectors is needed to monitor the implementation and support volunteers and beneficiaries in the catchment area.

Recommendation to Government and donors

Based on research findings, we recommend that the Government and donors ensure adequate policies and guidance are in place and help implementers apply them appropriately and promptly. Moreover, the Government and donors are recommended to learn from the implementation processes so as to adjust the scope of work when needed. For example, availing enough resources and sufficient program employees or adding a new service in case the need is there and so on. Finally, the study recommends that Government, policymakers, and project donors closely work and support nonprofit organizations in delivering community services to achieve the common goal of positive social change in society.

Recommendations for Future Research

This study aimed to assess the role of nonprofit organizations in the socioeconomic development of vulnerable families in Rwanda. The study focused only on Caritas Rwanda – USAID Gimbuka Program looking at only three areas: health improvement, economic development, and job creation. This study did not capture all NPOs working domains, therefore, I recommend more research on other socioeconomic development domains such as nutrition, hygiene, water, and others. However, it is also important to mention that NPO invests in different sectors to ensure the development of various communities such as infrastructures and technology. Furthermore, due to time and resource constraints, this study covered only some aspects of socioeconomic development; therefore, further studies should be carried out on socioeconomic development aspects that were not explored in this study.

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APPENDIX I: Summary table of methodology

Method/Tool	Data Sources/Sample	Instrument(s)	Data Analysis
<p>RQ 1: What role do USAID GIMBUKA project interventions have on the health improvement of vulnerable families?</p>	<p><u>Primary Data</u></p> <ul style="list-style-type: none"> • Project beneficiaries, staff, volunteers, and stakeholders. <p><u>Secondary Data</u></p> <ul style="list-style-type: none"> • Publicly accessible organization and program documents. 	<ul style="list-style-type: none"> • Questionnaire (Appendix IV) • Interview protocol (Appendix V) 	<p><u>Quantitative Data</u></p> <ul style="list-style-type: none"> • Data review and coding • in-VIVO codes (using specific languages and terms from data collected) • Emergent code where necessary (creation of appropriate language and terminology based on collected data) • Data analysis using SPSS (Statistical Package for Social Science) version 21 • Regression and Correlation analysis. <p><u>Qualitative Data</u></p> <ul style="list-style-type: none"> • Analysis of respondents' opinions • “Cote” based analysis on interview discussions. <p><u>Mixed Data</u></p> <ul style="list-style-type: none"> • Afterward, qualitative, and quantitative data will be gathered for further analysis on their connections.
<p>RQ 2: To what extent do microcredit services contribute to USAID GIMBUKA project beneficiaries' economic development?</p>	<p><u>Primary Data</u></p> <ul style="list-style-type: none"> • Project beneficiaries, staff, volunteers, and stakeholders. <p><u>Secondary Data</u></p> <ul style="list-style-type: none"> • Publicly accessible organization and program documents. 	<ul style="list-style-type: none"> • Questionnaire (Appendix IV) • Interview protocol (Appendix V) 	<p><u>Quantitative Data</u></p> <ul style="list-style-type: none"> • Data review and coding • in-VIVO codes (using specific languages and terms from data collected) • Emergent code where necessary (creation of appropriate language and terminology based on collected data) • Data analysis using SPSS (Statistical Package for Social Science) version 21 • Regression and Correlation analysis. <p><u>Qualitative Data</u></p> <ul style="list-style-type: none"> • Analysis of respondents' opinions

			<ul style="list-style-type: none"> • “Cote” based analysis on interview discussions. <p><u>Mixed Data</u></p> <p>Afterward, qualitative, and quantitative data will be gathered for further analysis on their connections.</p>
<p>RQ 3: What is the contribution of the USAID GIMBUKA project to the job creation of vulnerable families supported by the project?</p>	<p><u>Primary Data</u></p> <ul style="list-style-type: none"> • Project beneficiaries, staff, volunteers, and stakeholders. <p><u>Secondary Data</u></p> <ul style="list-style-type: none"> • Publicly accessible organization and program documents. 	<ul style="list-style-type: none"> • Questionnaire (Appendix IV) • Interview protocol (Appendix V) 	<p><u>Quantitative Data</u></p> <ul style="list-style-type: none"> • Data review and coding • in-VIVO codes (using specific languages and terms from data collected) • Emergent code where necessary (creation of appropriate language and terminology based on collected data) • Data analysis using SPSS (Statistical Package for Social Science) version 21 • Regression and Correlation analysis. <p><u>Qualitative Data</u></p> <ul style="list-style-type: none"> • Analysis of respondents' opinions • “Cote” based analysis on interview discussions. <p><u>Mixed Data</u></p> <p>Afterward, qualitative, and quantitative data will be gathered for further analysis on their connections.</p>

APPENDIX II: Consent form

Title of the study:

ROLE OF NONPROFIT ORGANIZATIONS IN THE SOCIOECONOMIC DEVELOPMENT OF VULNERABLE FAMILIES IN RWANDA.

This research has been approved by the Saint Paul University Research Ethics Board (REB).

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Invitation to Participate: I am invited to participate in the above-mentioned research study conducted by Adeline Manikuzwe and her supervisor Prof. Christopher John Gunter.

Purpose of the Study: The purpose of the study is to assess the Role of Nonprofit Organizations in the socioeconomic development of vulnerable families in Rwanda.

With the following objectives:

- (1) To determine the role of USAID GIMBUKA program interventions on the health improvement of supported beneficiaries.
- (2) To analyze the extent to which microcredit services contribute to the economic development of USAID GIMBUKA program beneficiaries.
- (3) To identify the contribution of USAID GIMBUKA program to the job creation of vulnerable families supported by the project.

Participation: My participation will consist essentially of attending one session of 45 minutes, freely responding to interview questions virtually (using zoom). Research participants (Project staff, volunteers, stakeholders, and beneficiaries) will participate in filling a questionnaire electronically using monkey survey which will take approximately 30 minutes. Then after, those who will choose to also participate in the interviews will receive an invitation to attend virtual interviews (for up to 45 minutes) to provide more insights on the research.

Risks: My participation in this study will entail that: I volunteer very personal information, and this may cause me to feel emotionally and psychologically touched with my life experience. I have received assurance from I that every effort will be made to minimize these risks by allowing me time to express myself, keep and treat my information with high confidentiality.

Benefits: My participation in this study will contribute to the design of current and future socioeconomic development projects. Moreover, my contribution will help CARITAS Rwanda to improve the services being provided by GIMBUKA Project to align with beneficiaries 'needs.

Confidentiality and anonymity: I have received assurance from I that the information I will share will remain strictly confidential. I understand that the content will be used only for academic purposes and that my confidentiality will be protected by keeping anonymity. To minimize the risk of security breaches and to help ensure confidentiality especially for participants who will participate in electronic survey and virtual interviews, I will use standard safety measures such as signing out of her account, closing the browser and locking screen or device when she is no longer using them or when she has completed the study. Anonymity is assured since I will not reveal the identity of the participants anywhere.

Conservation of data: The data collected (both recordings/ transcription of virtual interview and electronic data from survey) will be kept in a secure manner where electronic data will be locked and hard copies (including taken notes) will be kept in locked file cabinets. Original data or a copy of the data will be kept on university campus during the full period of retention.

I will respect the university research office requirements in terms of the way and how long research data should be kept. However, this research data will be kept for five years to ensure that data are accessible whenever needed. After the storage period, electronic data will be permanently deleted from the university devices and hard copies will be shredded by respecting the waste management standards in the region.

Voluntary Participation: I am under no obligation to participate and if I choose to participate, I can withdraw from the study at any time and/or refuse to answer any questions, without suffering any negative consequences. If I choose to withdraw, all data gathered until the time of withdrawal will not be used for this research.

Acceptance: I,, agree to participate in the above research study conducted by Adeline Manikuzwe from Élisabeth-Bruyère School of Social Innovation, Faculty of Human Sciences at Saint-Paul University, which research is under the supervision of Dr. Christopher John Gunter.

If I have any questions about the study, I may contact I or his supervisor.

If I have any questions regarding the ethical conduct of this study, I may contact the Office of Research and Ethics, Saint Paul University, 223 Main Street, Ottawa, ON K1S 1C4
Tel.: (613) 236-1393.

There are two copies of the consent form, one of which is mine to keep.

Participant's signature: Date:

Researcher's signature: Date:

APPENDIX III: Questionnaire

Dear participant,

I am called Adeline MANIKUZWE, a Master student in Social Innovation at Saint Paul University in Ottawa, Canada. The purpose of this survey is to look at the “*Role of Nonprofit Organizations in socioeconomic development of Vulnerable Families in Rwanda*”, a case study of CARITAS Rwanda “USAID Gimbuka” Program in Rubavu District. The results from this survey will only be used for academic purposes. Therefore, I would be very thankful if you would take a couple of minutes (about 30 minutes) to respond to this list of questions. Your feedback is essential, and I guarantee that your contribution will stay confidential, and you are free to not respond to any question that you do not feel comfortable to respond. Thank you for your time.

Did you read and consent to your participation in this research?

YES

NO

If **YES**, start responding to the questions below.

If **NO**, stop by here.

SECTION A: DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

Kindly tick / Select.

1. Respondent Category

- a) Program Staff
- b) Program Volunteer
- c) Stakeholder
- d) Beneficiary

2. Gender of respondents:

- a) Male
- b) Female
- c) Other
- d) Prefer to not disclose

3. Age of respondents:

- a) Below 25
- b) 25-34 age
- c) 35-44 age
- d) 45-54 age
- e) 55-64 age
- f) 65 age and above

4. Education qualification (tick the highest level completed):

- a) No Formal education d) Undergraduate studies (Bachelor)
- b) Primary School e) Graduate Studies (Master/Doctorate)
- c) Secondary/high School

SECTION B: SPECIFIC QUESTIONS

5. What role do USAID GIMBUKA program interventions have in the health improvement of vulnerable families?

Please state the degree to which you agree/disagree on the aspects below.

1 - Strongly Disagree 2 – Disagree 3 – Neutral 4 – Agree 5 – Strongly Agree

Statement		Rating scale				
		1	2	3	4	5
1.	USAID Gimbuka program provided trainings and awareness that improved beneficiaries' health habits and decision-making on health services and choices.					
2.	USAID Gimbuka program beneficiaries are assisted in accessing health care services when needed (e.g., by offering health insurance, referrals, accompaniment, and home visits).					
3.	USAID Gimbuka project provided health/social services (e.g., child rights protection, Gender-Based Violence (GBV) prevention and response, positive parenting, sexual reproductive health and rights (SRHR), psychosocial. Support, ...) that improved the well-being of beneficiaries and their communities.					
4.	USAID Gimbuka program supported vulnerable children to attend and remain in school by providing school subsidies (school / feeding fees, materials...) which improved their attendance, progression, discipline, and performance.					

6. To what extent do microcredit (economic strengthening) services contribute to USAID GIMBUKA program beneficiaries' economic development?

Please state the degree to which you agree/disagree on the aspects below.

1 - Strongly Disagree 2 – Disagree 3 – Neutral 4 – Agree 5 – Strongly Agree

Statement		Rating Scale				
		1	2	3	4	5
5.	Financial literacy trainings provided to program beneficiaries have helped them to actively participate in the economic strengthening and microcredit services.					
6.	USAID GIMBUKA Program beneficiaries have bank accounts in community microfinance institutions and can borrow money from the bank to start or expand their businesses (individual or collective).					
7.	Being a member of the saving groups and working with microfinance institutions promotes self-esteem and stimulate a culture of savings among supported beneficiaries.					
8.	Household Economic Strengthening services received have reduced the economic vulnerability of vulnerable families and empowered them to get the basic needs of their families.					

7. What is the contribution of the USAID GIMBUKA program to the job creation of vulnerable families supported by the program?

Please state the degree to which you agree/disagree on the aspects below.

1 - Strongly Disagree 2 – Disagree 3 – Neutral 4 – Agree 5 – Strongly Agree

Statement		Rating Scale				
		1	2	3	4	5
9.	Technical Vocational Education Training (TVET) support provided to USAID GIMBUKA beneficiaries has allowed them to gain practical experience in their chosen field (tailoring, welding, mechanical, etc).					

10.	Beneficiaries supported through TVET successfully completed their training and received the start-up kits that helped them get employment (self-employed or employed by others).					
11.	Business development training and services provided to program beneficiaries have helped them to run and maintain individual and/or collective income-generating activities.					
12.	Through the assistance of the USAID Gimbuka program, vulnerable families are involved in small and medium trading activities (commerce, livestock, farming...).					
13.	USAID Gimbuka program interventions have resulted in the job creation of vulnerable families supported by the project.					

Finally, would you like to also participate in the interviews to share more insights on this research? YES NO Maybe

If yes, please leave your email address and/or phone number in the box below or contact I at amani035@uottawa.ca or adelinemanikuzwe@gmail.com.

I will contact you to confirm if you are selected for the research interview. Interviews will be conducted virtually in near future.

This is the end of our survey; I thank you very much for your contribution. The information provided is essential for my academic research, and I assure you that your contribution will remain confidential and anonymous. I may contact you again if I have follow-up questions and will inform you when the study is completed.

Thank you for your participation!

Note : This questionnaire was translated in local language « KINYARWANDA

APPENDIX IV: Interview Guide

Note: All questions are translated in local language “ KINYARWANDA”

Q1. How were you involved in the implementation of USAID Gimbuka Program of Caritas Rwanda? from which category (program staff, volunteer, stakeholder, or beneficiary)?

Ni uruhe wagize mu ishyirwamubikorwa ry’umushinga USAID Gimbuka Program wa Caritas Rwanda? Ubarizwa/wabarizwaga mu kihe kiciro (Umukozi w’umushinga, Umukorerabushake w’umushinga, Umufatanyabikorwa cg Umugenerwabikorwa)?

Q2. What services or interventions does USAID Gimbuka Program offer to project beneficiaries to improve their socioeconomic development? (List all that apply).

Ni izihe serivisi umushinga wa USAID Gimbuka utanga ku bagenerwabikorwa bawo mu rwego rwo kuzamura ubukungu n’imibereho myiza yabo? (Tanga urutonde rwa serivisi zose uzi).

Q3. From your experience with this program, how do its interventions contribute to the health improvement of supported beneficiaries?

Ushingiye k’ubumenyi ufite kuri uyu mushinga, ni uruhe ruhare ibikorwa by’umushinga USAID Gimbuka bigira mu kuzamura imibereho y’imiryango itishoboye?

Q4. Which services does the USAID Gimbuka program provide to vulnerable children in the line of education support? How do they contribute to education of support students?

Ni izihe serivisi umushinga wa USAID Gimbuka utanga ku bana baturuka mu miryango itishoboye mu gushyigikira imyigire yabo? Ese ubona izi serivisi zigira uruhe ruhare mu kazamura imyigire y’abanyeshuli bafashwa?

Q5. As someone involved (or who were involved) in this program, do you think the microcredit / economic strengthening services impacted the economic development of Gimbuka project beneficiaries? Give examples.

Nk'umuntu uzi cg wakurikiranaye hafi iby'uyu mushinga, utekerezako serivisi z'iterambere mu bukungu z'uyu mushinga hari umusanzu zatanze mu iterambere ry'ubukungu rusange bw'abagenerwabikorwa b'umushinga wa USAID Gimbuka? Tanga ingero.

Q6. Is there any way the USAID Gimbuka program intervenes in the job creation of vulnerable families supported by the program? Elaborate more with examples.

Ese ubona hari uruhare umushinga USAID Gimbuka ugira / wagize mu gufasha imiryango itishoboye kubona imirimo (akazi)? Sobanura birambuye utanga n'ingero.

Q7. Do you think program services provided to beneficiaries effectively enhance expected health, social and economic stability among program beneficiaries? If necessary, how could CARITAS Rwanda – USAID Gimbuka Program improve program services and service delivery?

Ese utekerezako serivisi zatanzwe n'umushinga wa USAID Gimbuka zatanze umusaruro wari witezwe mu kuzamura ubuzima, imibereho, n'iterambere mu bukungu by'abagenerwabikorwa b'umushinga? Bibaye ngombwa ni iki ubona CARITAS Rwanda mu mushinga wa USAID Gimbuka bahindura cg bakongera muri serivisi zabo n'imitangire yazo?

Q8. As we conclude, do you feel that the USAID Gimbuka program was successful? Why, or why not? What factors contributed to success or failure? If anything is to be improved, what could it be?

Dusoza, ubona umushinga USAID Gimbuka warageze ku ntego zawo? Kubera iki wazigezeho cg utazigezeho? Ni kuzihe mpamvu ubonako umushinga wageze ku ntego zawa cg utazigezeho? Hari ikintu cyo guhindura k'umushinga, ubona hahinduka iki?

Q9. Do you have any additional information that you would like to share regarding CARITAS Rwanda's USAID Gimbuka program?

Waba ufite andi makuru wifuzza kudasangiza k'umushinga wa USAID Gimbuka ushyirwa mu bikorwa na CARITAS Rwanda?

APPENDIX V: Map of Rubavu District

