RESEARCH ARTICLE

INTERNATIONAL NON-GOVERNMENTAL ORGANIZATIONS STRATEGIES AND WEALTH CREATION IN RWANDA A CASE OF RWANDA RED CROSS

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Manuscript Info

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Abstract

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This research was about the International non-governmental organizations (INGOs) strategies and wealth creation. The main objective of this research was to examine the influence of International Non-Governmental Organizations (INGOs) strategies on wealth creation in Rwanda taking a case of Rwanda Red Cross in Nyabihama Village in Gisagara district. The specific objectives of this research were: To investigate the influence of direct support, Income generating projects and model village (Agasozi ndatwa) on wealth creation in Nyabihama village. The study adopted mixed research design where both qualitative and quantitative methods were used. The target population was 114 people of Nyabihama village who are ones of the beneficiaries of Rwanda Red Cross. In selecting sample, the researcher used census sampling and purposive sampling techniques. Primary data was collected using questionnaires and interview. Data collected was analyzed using thematic analysis and SPSS version 26. The results presented that there was a statistically significant relationship between direct support and wealth creation, a significance influence of income generating projects on wealth creation, and a statistically significant relationship between the model village and wealth creation in Nyabihama Village as they were explained in the Research Findings and Discussions section. It was concluded that there was a statistically significant relationship between International Non-Governmental Organizations (INGOs) strategies and wealth creation in Rwanda where to some extent those strategies promoted wealth creation however to another extent wealth creation was not achieved.

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Introduction:-

Poverty concerns have been a specific focus of wealth creation efforts, where many governments have introduced different policies to address poverty such as providing unconditional cash transfers, low rent public housing, medical facilities, etc. Poverty remains the biggest developmental challenge of the world because less than 10 percent of the World population live in extreme poverty (UN 2015) and therefore it is a problem that needs be handled.

According to the World Bank, extreme poor are the people who live on less than $2.15 a day (worldbank.org). Over 8.1 billion of world population 719 million people (9.2%) are living on less than $2.15 a day (worldvision.org).

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Poverty refers to the situation where a person or community cannot afford the basic needs like food, clothes, shelters, etc. Poverty is a situation where a person has no choices and opportunities, where there is lack of basic capacity to participate effectively in society as others do (un.org). It is where a family or community has not enough to feed and clothe, not having a land to grow food, no job to earn income for living, not having access to school, and to clinic.

In 2015, 10% of the World population was extremely poor where they lived under poverty line of US$1.9 per day; however, in 2019 it declined to 8.4% but increased again to 9.4% in 2020 because of the effects of Covid-19 pandemic. The major causes of poverty are conflicts, wars, diseases, disasters, unemployment and other factors, which prevent people from being productive (un.org). According to Kharas and Dooley (2022), 36% of the world people, which equals to 1.9 billion people, lived below the $1.90 per day extreme poverty line in 1990. As poverty continues to remain the development challenge Worldwide, different national and international measure have been put in place to fight against poverty such as the Millennium Development Goals (MDGs) established from 2000 to be achieved in 2015, the Sustainable development Goals established in 2015 to be achieved by 2030, and other initiatives all of them aim to eliminate poverty and poverty eradication remains topmost priority for all World Nations. Regardless of common efforts of different world countries to fight poverty, poverty is still a major global problem.

According to the World Bank poverty was concentrated more in low income countries. By 2030, middle-income countries will have half of the global poor. For example, Nigeria is now facing poverty where in 2019 Nigeria has replaced India as a leading poverty destination, even though India has temporarily regained its title of being the highest poverty destination as the effect of Covid-19 pandemic, which drove many Indians reverse under the poverty line (Kharas & Dooley, 2022). Nigeria had 80 million poor people in 2015, and this number could increase to 107 million people by 2030.

Let us look on Rwanda specifically as a case study. Rwanda is one of the world countries affected by high poverty rate due to a series of interlocking issues such as bad governance, environmental degradation, demography, limited sources of growth and all these issues played a big role in degradation of resources, which increased poverty among Rwandans. The major factor, which caused high poverty rate in Rwanda, is the 1994 Genocide against Tutsi, which killed many people, massive destruction of infrastructures, and increased vulnerable people who needed immediate help. This incident made Rwanda a poor country, and people had to start from zero (imf.org).

According to the UNDP Multidimensional Index (2023), 52% of Rwandans lived under poverty line of $2.15 per day between 2019 and 2020, and 19.7% lived in severe multidimensional poverty. In 2021, 48.8% of Rwandan population lived in multidimensional poverty. Multidimensional poverty is a situation where a poor person suffers from multiple disadvantages at the same time such as lack of wealth, lack of education, poor health, poor quality of work, living in high risk places, lack of clean water, etc. (worldbank.org, 2023).

Therefore, after looking into global, regional, and national perspectives, Poverty is really a global concern. The world leaders in 2015 accepted to work together and took important measures against extreme poverty, disease and hunger, by embracing various anti-poverty goals (United Nations, 2017 as cited in Addo, 2017). Poverty is the first goal among others in SDGs, which needs global priority to address it and this require each state and stakeholders, to develop strategies to handle it effectively. The International Non-Governmental organizations (INGOs) intervened to work together with the States to help them in the journey of fighting against poverty through wealth creation. NGOs are self-governing, independent from states, private and non-profit organizations that have the main purpose of improving the wellbeing of people. They have different purposes where some of them work to grow the wealth creation of people, fight corruption, human rights promotion, etc. NGOs established in the 1970s and in the beginning of 1980s, and since then they have contributed much in poverty reduction.

The involvement of NGOs in reducing poverty through wealth creation is increasing and they are rapidly growing as important players and they contribute to the development (Addo, 2017). The number of NGOs has increased especially in developing countries because these countries are their major attractions, and this is because they are seen as effective actors in responding to the needs and problems of the poor through providing services to vulnerable people, and advocacy with support from donors (Addo, 2017). In Rwanda there are different INGOs which operate to improve the well-being of Rwandans through wealth creation. Rwanda Red Cross is one of them and it has been established in Rwanda since July 1962. Rwanda Red Cross (RRC) has worked and still working together with the

government of Rwanda to support the Government's initiative of poverty reduction through wealth creation especially in Gisagara district. Despite the efforts of the Rwandan Government to alleviate poverty through various programs, a big number of the population remains trapped in conditions of either poverty or extreme poverty. According to the results of the 2022 Housing and Population Census done by National institute of statistics of Rwanda showed that Rwanda's population is now more than 13 million.

An analysis of the census data concerning poverty in Rwanda reveals that 887,508 individuals live in conditions of extreme poverty, while 3,139,395 are struggling with poverty. This aggregates to a total of 4,026,903 individuals living below the poverty line of USD 2.15 per day, which corresponds to 30.4% of the registered population.The pursuit of poverty reduction remains a central pillar of Rwanda's Vision 2050 and the country is committed to eliminating extreme poverty by 2024 under the NST1.There has been some impressive success in reducing poverty among Rwandans in recent times, and some people achieved prosperity. However, this increased prosperity has not reached everyone and there continues to be too many people living in poverty especially in rural areas and not experiencing the improvements in quality of life which come with increased wealth creation.

An obvious disparity between rural and urban areas is evident, with rural regions maintaining the larger proportion of individuals in poverty at 3,502,686, equivalent to 37.3%, compared to 13.4% in urban areas. Moreover, Despite, the increase of the number of NGOs working in Rwanda with the aim of alleviating poverty through wealth creation efforts by using different strategies, yet poverty is still high. This caused the researcher to doubt on the effectiveness of International non-governmental organizations strategies in reducing poverty and wealth creation among Rwandans because wealth creation refers to the process of increasing your financial resources over time to achieve financial stability, however, even though NGOs use different strategies to create wealth of poor such as direct support, and income generating projects but you find that many of their beneficiaries are not yet financially stable, and they still need to depend on the government support or NGOs support. Those strategies though important and needed for the survival of the poor, but they have been criticized for not facilitating the poor to accumulate the wealth needed to elevate themselves out of poverty. This study will determine the effects of International non-governmental strategies on wealth creation in Rwanda a case of Rwanda Red Cross in Nyabihama village-Gisagara district.

The main objective was to examine the influence of International Non-Governmental Organizations (INGOs) strategies on wealth creation in Rwanda taking a case of Rwanda Red Cross in Nyabihama Village in Gisagara district. It was guided by the following specific objectives:
1. To determine the influence of direct support on wealth creation in Nyabihama Village.
2. To investigate the influence of Income generating projects on wealth creation in Nyabihama Village.
3. To identify the influence of Model village (Agasozi ndatwa) on wealth creation in Nyabihama Village.

Theoretical Framework
In understanding the influence of NGOs strategies on wealth creation, this study has adopted Demand and Supply theory.

Demand and Supply Theory
This theory highlights the role of NGOs in communities and the reason behind their existence. Starting from demand theory, this theory explains that NGOs came into existence because of government weakness or failure to respond to the needs of its people. While the supply theory explains that NGOs came into existence because of individual motivation driven by humanitarian reasons (Abakunzi, 2020).

This study adopted demand and supply theory because, basing on the demand theory which emphasizes that NGOs came into existence because some governments failed to respond to the needs of their people, it is true that some states especially in developing countries can not satisfy the needs of their people because the states are still developing and they cannot provide the basic needs to the poor families. This is where the NGOs intervene to help the governments, because NGOs have different purposes such as reducing poverty through wealth creation, advocacy, etc.

Demand theory explains the reason why NGOs exist that they exist to help people meet their needs where the Governments failed to do so. Previous findings show that NGOs are the key organizations that help in poverty reduction through wealth creation in different countries in the world. Their actions are recognized in many sectors

that promote the wellbeing of the individuals and communities such as education, health, child protection and women empowerment, economic strengthening, and livelihoods (Mhaka 2014 as cited in Kabonga, 2023).

Demand theory argues that the main reasons behind the role of NGOs are insufficient markets and lack of information which leads to contract failure. The demand side explains that NGOs play an indirect role in providing services to the people while supply side explains that they play a direct role in providing services to them (Abakunzi, 2020).

The supply theory emphasizes on that NGOs came into existence because of individual motivation driven by humanitarian reasons and yes this is also true because some NGOs intervene to provide humanitarian assistance where needed especially during emergency situations, and even after those situations in order to help victims to jump out of poverty. This assumption highlight their role where Since the time many countries got their independence, NGOs have pushed their socio-economic development through complementing governments efforts aimed at achieving prosperity, and they supported different communities to deal with the problems created by independence wars, and that time they focused on welfare orientation (Kabonga, 2023).

However, in the 1ate 1980s, NGOs shifted from welfare orientation to developmental mode to help different communities from different countries with the projects that created different forms of assets including physical assets, human, social,etc. (Kabonga, 2023). Under welfare orientation NGOs provided the immediate needs of communities to ensure their survival, but after they started to focus on creating projects of assets accumulation.

The demand theory highlights that NGOs are articulators of the people's voice, where they organize and clarify the demand for services from the governments and the markets in order to help people to meet their goals. Some NGOs have the purpose of advocating people's issues to their government and most of the time they influence public policies concerning poor families. According to Bebbington and Mitlin (2018) as cited in Niyibizi and Semana (2021), where states are not able to provide environments that help citizens live in securing livelihoods, or where states are not able to provide enough goods and services, that is where NGOs started to intervene to fill this gap. Many countries in World have attested a notable rise in the number of NGOs providing services of welfare promotion in their communities. NGOs have put more efforts to support various activities in different sectors such as health, infrastructural development, education, financial, etc. to promote development in communities (Hedayat & Ma'rof, 2016 as cited in Niyibizi &Semana, 2021).

Demand and supply theory explanations about the role of NGOs in community through promoting people's welfare, they are true in East African Community, where Tanzania is an example where NGOs like World vision has contributed in fighting poverty through intervening in different sectors like income generating activities, health, education, agriculture, and water and provided various types of assistance in those sectors (Niyibizi &Semana, 2021).

NGOs contributed in fighting poverty in Rwanda especially after the Genocide against Tutsi in 1994 where 57% of the population lived under poverty line which means they couldn't afford the basic needs like food, shelter, clothes, etc. and 37% of the population lived on an income insufficient to afford the minimum calorie requirement of MDG1. During that time Rwanda welcomed different NGOs like Rwanda Red Cross, World vision, USAID which started to fund different sectors like agriculture, education, health, etc. in order to create wealth and improve social economic development (UNDP, 2018 as cited in Niyibizi &Semana, 2021).

The view of demand and supply theory fitted very well with the study on the International non-governmental strategies and wealth creation in Rwanda because NGOs work hand in hand with Rwandan government in helping people to create wealth and poverty reduction. Therefore, based on the demand and supply theory's assumption especially that NGOs came into existence because of government weakness or failure to respond to the needs of its people and supply theory explains that NGOs came into existence because of individual motivation driven by humanitarian reasons, the researcher adopted the demand and supply as the theory used for the study.

Conceptual Framework
According to Adom, et al. (2018), Conceptual framework is a structure, which the researcher believes can explain well the progress of the phenomena because that structure indicates the relation between independent and dependent variables. This research was carried out considering the following conceptual framework: The independent variable

was International non-governmental organizations strategies and dependent variable was wealth creation. The Figure 2.1 shows the connection between the independent variable and dependent variable of the research. Where Independent variable was International non-governmental organizations strategies, which were concerned with direct support, income generating projects and model village, and Dependent variable was wealth creation, which was concerned with physical capital, natural capital, financial capital, human capital, and savings and investments. Below is the figure of conceptual framework:
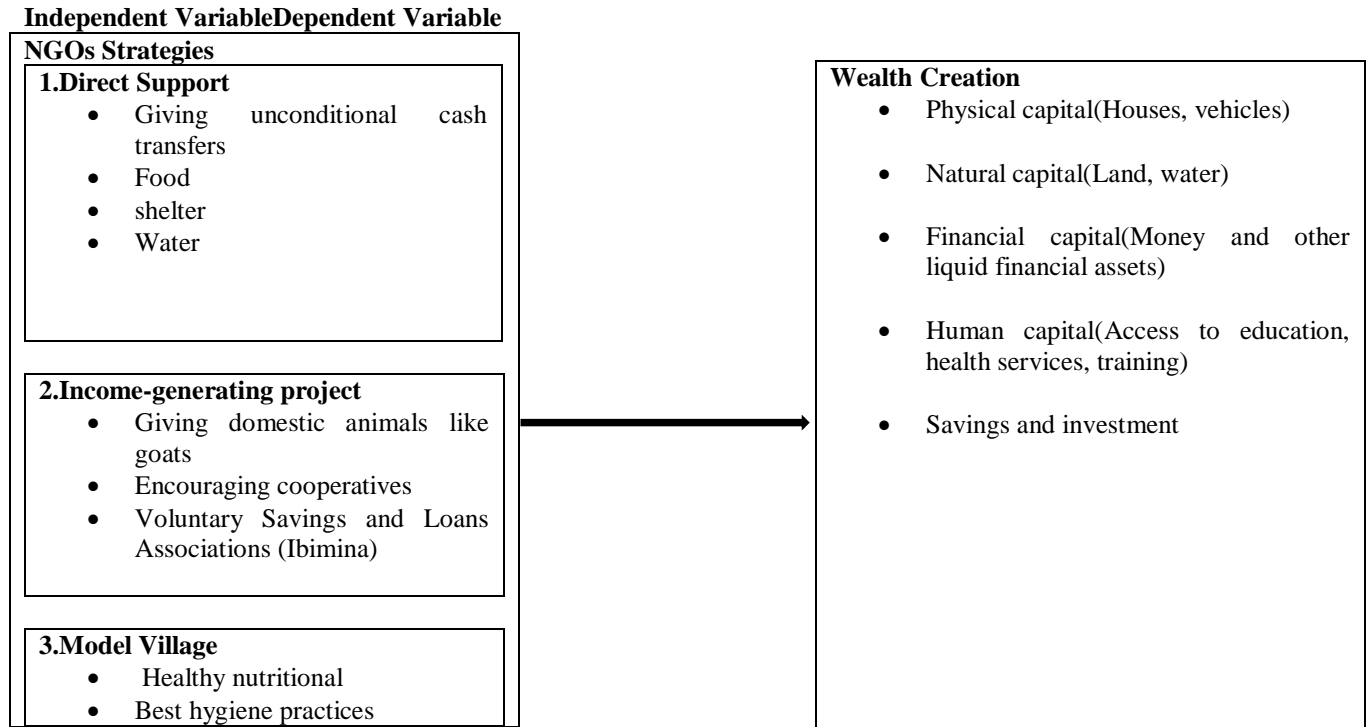
Independent VariableDependent Variable

NGOs Strategies
1.Direct Support   • Giving unconditional cash transfers   • Food   • shelter   • Water
2.Income-generating project   • Giving domestic animals like goats   • Encouraging cooperatives   • Voluntary Savings and Loans Associations (Ibimina)
3.Model Village   • Healthy nutritional   • Best hygiene practices

Wealth Creation
• Physical capital(Houses, vehicles)   • Natural capital(Land, water)   • Financial capital(Money and other liquid financial assets)   • Human capital(Access to education, health services, training)   • Savings and investment

Figure 1:- Conceptual Framework.

The conceptual framework indicates the connection between the concepts of dependent and independent variables. The researcher investigated the link between independent and dependent variables. The independent variable was reflected to denote the effects of International non-governmental strategies on wealth creation. The dependent variable showed how wealth creation has been influenced by the strategies used by International non-governmental organizations such as direct support, income generating projects, and model villages.

Research Methodology:-
Research Design
According to Creswell (2017), a research design is a comprehensive framework that guides the entire research process, including the formulation of research questions and hypotheses and the subsequent reporting of research findings. Therefore, this research adopted mixed research method where quantitative methods were used to examine the influence of International non-governmental organizations (INGOs) strategies on wealth creation in Rwanda. The researcher considered elements of quantitative research approach in order to provide a better and profoundly understanding of the phenomena. Mixed research method research was the most relevant for the study where it has examined the effect of International non-governmental strategies on wealth creation and addressed research questions.

Target Population
The target population of this study was 114 people of Nyabihama village, which is one of the villages of Nyabisagara Cell in Gisagara District. Nyabisagara cell has five villages where Rwanda Red Cross has different projects like model villages, direct support and income generating projects, which help in wealth creation.

Sample Size
In this study, the census method was applied where all population was considered as sample size. The population was 114 people who were the beneficiaries of Rwanda Red Cross project in Nyabihama village.

Sampling Technique
In selecting sample, the researcher used census sampling and purposive sampling techniques. Census sampling technique was used to consider all 114 people of Nyabihama Cell as a sample size, and purposive sampling technique was used to select the study area (Nyabihama village).

Data Collection Methods
Data collection methods include data collection instruments, administration of data collection instruments, and Validity and Reliability.

Data Collection Instruments
Questionnaire and interview guide were used to collect data from the respondents.

Administration of Data Collection Instruments
The researcher first asked Mount Kenya (Mount Kigali) University the permission to collect data and was given the data collection letter authorizing her to seek permission from Rwanda Red Cross to collect data from its beneficiaries in Nyabihama village- Gisagara District. After being granted permission, the researcher booked appointments with potential respondents. Administration of data collection was done in agreement with the respondents.

Research Findings and Discussions:-
Demographic Characteristics of Participants
This study analyzed the demographic characteristics of participants; this information was a baseline statistic to the research findings. The demographic characteristics were gender, educational level, marital status, and years of being supported of participants. The results were presented in the tables as follow:
Table 1:- Gender Distribution of Respondents.

		Frequency	Percent
Valid	Male	69	60.5
	Female	45	39.5
	Total	114	100.0

Source: Primary data, (2024)
Table 1presents the results of gender distribution of respondents. The researcher wanted to know the gender distribution of respondents. Out of 114 respondents, 60.5% of respondents were men and 39.5% were women. The implication of gender in the study was for sampling and representation, where the researcher wanted to ensure that both genders were fairly represented in the sample in order to reach more generalizable and inclusive findings.

Presentation of Findings
This subdivision presents the results from the data analyzed; the study was to examine the influence of International Non-Governmental Organizations (INGOs) strategies on wealth creation in Rwanda taking a case of Rwanda Red Cross in Nyabihama Village in Gisagara district. The analysis was based on the specific objectives of the study; to examine the influence of direct support on wealth creation, to find out the influence of Income generating projects on wealth creation, and to identify the influence of Model village (Agasozi ndatwa) on wealth creation in Nyabihama Village. The results categorized in accordance of objectives.

Influence of Direct Support on Wealth Creation
The first objective examines the influence of direct support on wealth creation in Nyabihama Village. The results are presented and interpreted as follow:
Table 2:- Influence of Direct Support on Wealth Creation.

Statement	Strongly Disagree		Disagree		Neutral		Agree		Strongly Disagree		Total		
	N	%	N	%	N	%	N	%	N	%	N	Mean	Sd
Rwanda Red Cross has	0	0	0	0	0	0	77	67.5	37	32.5	114	4.32	.470

Statement													
provided direct support of Unconditional cash transfer ,Food, Shelter and Water													
Rwanda Red Cross Direct support has promoted your wealth creation	0	0	0	0	0	0	59	51.8	55	48.2	114	4.48	.502
Direct support provided by Rwanda Red cross is not enough for wealth creation	0	0	23	20.2	9	7.9	63	55.3	19	16.7	114	3.68	.980
Some beneficiaries mismanage direct support they receive, which hinder wealth creation	0	0	0	0	0	0	41	36.0	73	64.0	114	4.64	.482
Some local leaders misuse direct support from Rwanda Red cross and provide the support for those who don't deserve it which hinder wealth creation	14	12.3	65	57.0	0	0	35	30.7	0	0	114	2.49	1.058
Overall Mean												**3.922**	

Source: Primary data, (2024)

Table 2 presents the results of the first objective of this study of examining the influence of direct support on wealth creation in Nyabihama Village. The data was analyzed, out of 114 respondents, on that Rwanda Red Cross has provided direct support of Unconditional cash transfer, Food, Shelter and Water, the 67.5% agreed and 32.5% strongly agreed. On that Rwanda Red Cross Direct support has promoted their wealth creation, the 51.8% agreed and 48.2% strongly agreed that Rwanda Red Cross support promote their wealth creation. On that, direct support provided by Rwanda Red cross is not enough for wealth creation, the 20.2% disagreed, 7.9% were on neutral side, 55.3% agreed, and 16.7% strongly agreed that direct support was not enough for wealth creation.

On that, some beneficiaries mismanage direct support they receive, which hinder wealth creation, 36.0% agreed and 64.0% strongly agreed. On that some local leaders misuse direct support from Rwanda Red cross and provide the support for those who don't deserve it which hinder wealth creation, 12.3% strongly disagreed, 57.0% disagreed, and 30.7% agreed that some local leaders misuse direct support from Rwanda Red cross and provide the support for those who don't deserve it which hinder wealth creation. The overall mean was 3.922 that was between neutral (3) and agree (4) which presented that there was a medium influence of direct support on wealth creation in Nyabihama Village

Influence of Income Generating Projects on Wealth Creation
The second objective found out the influence of Income generating projects on wealth creation in Nyabihama Village. The results are presented and interpreted as follow:

Table 3:- Influence of Income Generating Projects on Wealth Creation.

Statement	Strongly Disagree		Disagree		Neutral		Agree		Strongly Disagree		Total		
	N	%	N	%	N	%	N	%	N	%	N	Mean	Sd
Rwanda Red cross has provided income generating projects including Domestic	0	0	0	0	0	0	52	45.6	62	54.4	114	4.54	.500

Statement													
animals, encouraging Cooperatives, encouraging Voluntary Savings and Loans Associations (Ibimina)													
Rwanda Red Cross Income generating projects have promoted your wealth creation	0	0	0	0	0	0	72	63.2	42	36.8	114	4.37	.485
The Income generating projects provided by Rwanda Red cross are not enough for wealth creation	0	0	0	0	0	0	109	95.6	5	4.4	114	4.04	.206
Some beneficiaries mismanage the income generating projects they receive, which hinder wealth creation	0	0	0	0	0	0	86	75.4	28	24.6	114	4.25	.432
Some local leaders misuse the income generating projects from Rwanda red cross and they include in those projects people who don't deserve them which hinder wealth creation	0	0	13	11.4	26	22.8	61	53.5	14	12.3	114	3.67	.838
Overall Mean												**4.174**	

Source: Primary data, (2024)

Table 3 presents the results of the second objective of this study of founding out the influence of income generating projects on wealth creation in Nyabihama Village. The data was analyzed, out of 114 respondents, on that Rwanda Red cross has provided income generating projects including Domestic animals, encouraging Cooperatives, encouraging Voluntary Savings and Loans Associations (Ibimina), the 45.6% agreed and 54.4% strongly agreed. On that Rwanda Red Cross Income generating projects have promoted their wealth creation, the 63.2% agreed and 36.8% strongly agreed that Rwanda Red Cross income generating projects promoted their wealth creation. On that the Income generating projects provided by Rwanda Red cross were not enough for wealth creation, the 95.6% agreed, and 4.4% strongly agreed that the income generating projects provided by Rwanda Red cross were not enough for wealth creation.

On that some beneficiaries mismanage the income generating projects they receive, which hinder wealth creation, 75.4% agreed and 24.6% strongly agreed. On that some local leaders misuse the income generating projects from Rwanda red cross and they include in those projects people who don't deserve them which hinder wealth creation, the 11.4% disagreed, 22.8% were on neutral side, 53.5% agreed, and 12.3% strongly agreed that some local leaders misuse the income generating projects from Rwanda red cross and they include in those projects people who didn't deserve them which hinder wealth creation. The overall mean was 4.174 that was between agree (4) and strongly agree (5) which presented that there was a significance influence of income generating projects on wealth creation in Nyabihama Village.

Influence of Model Village (Agasozi ndatwa) on Wealth Creation
The third objective identified the influence of Model village (Agasozi ndatwa) on wealth creation in Nyabihama Village. The results are presented and interpreted as follow:
Table 4:- Influence of Model Village (Agasozi ndatwa) on Wealth Creation.

Statement	Strongly	Disagree	Neutral	Agree	Strongly	Total

	Disagree								Disagree				
	N	%	N	%	N	%	N	%	N	%	N	Mean	Sd
Rwanda Red cross model village has promoted healthy nutritional in your family	0	0	0	0	0	0	45	39.5	69	60.5	114	4.61	.491
Rwanda Red cross model village has promoted best hygiene practices in your family	0	0	0	0	0	0	66	57.9	48	42.1	114	4.42	.496
Model village (Agasozi ndatwa) has promoted your wealth creation	0	0	0	0	0	0	52	45.6	62	54.4	114	4.54	.500
Model Villages provided by Rwanda Red cross are not enough for wealth creation	0	0	0	0	0	0	81	71.1	33	28.9	114	4.29	.456
Some beneficiaries mismanage the model villages, which hinder wealth creation	0	0	0	0	0	0	49	43.0	65	57.0	114	4.57	.4497
Some local leaders misuse the model village from Rwanda Red Cross and they include in those model village people who don't deserve them which hinder wealth creation	0	0	9	7.9	27	23.7	59	51.8	19	16.7	114	3.77	.820
Overall Mean												**4.366**	

Source: Primary data, (2024)

Table 4 presents the results of the third objective of this study of identifying the influence of Model village (Agasozi ndatwa) on wealth creation in Nyabihama Village. The data was analyzed, out of 114 respondents, on that Rwanda Red cross model village has promoted healthy nutritional in your family, the 39.5% agreed and 60.5% strongly agreed. On that Rwanda Red cross model village had promoted best hygiene practices in their families, the 57.9% agreed and 42.1% strongly agreed that Rwanda Red cross model village had promoted best hygiene practices in your family. On that model village (Agasozi ndatwa) had promoted their wealth creation, the 45.6% agreed and 54.4% strongly agreed that model village (Agasozi ndatwa) had promoted their wealth creation.On that model, Villages provided by Rwanda Red cross were not enough for wealth creation, 71.1% agreed and 28.9% strongly agreed. On that, some beneficiaries mismanaged the model villages, which hinder wealth creation, the 43.0% agreed and 57.0% strongly agreed that some beneficiaries mismanaged the model villages, which hinder wealth creation. On that some local leaders misused the model village from Rwanda Red Cross and they included in those model village people who did not deserve them which hinder wealth creation, the 7.9% disagreed, 23.7% were on neutral side, 51.8% agreed and 16.7% strongly agreed. The overall mean was 4.366 that was between agree (4) and strongly agree (5) which presented that there was a significance influence of model village (Agasozi ndatwa) on wealth creation in Nyabihama Village.

Findings of Wealth Creation

Researcher analyzed the dependent variables of wealth creation in Nyabihama Village. The results were presented and interpreted as follow:

Table 5:- Wealth Creation.

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Disagree	Total	

	N	%	N	%	N	%	N	%	N	%	N	Mean	Sd
Rwanda Red Cross strategies (Direct support, Income generating projects, and Model Village) helped you in wealth creation	0	0	0	0	0	0	59	51.8	55	48.2	114	4.48	.502
Rwanda Red Cross strategies (Direct support, Income generating projects, and Model Village) have helped you to have your own house	0	0	0	0	0	0	45	39.5	69	60.5	114	4.61	.491
Rwanda Red Cross strategies (Direct support, Income generating projects, and Model Village) have helped you to facilitate your transport	0	0	45	39.5	0	0	69	60.5	0	0	114	3.21	.982
Rwanda Red Cross strategies (Direct support, Income generating projects, and Model Village) have helped you to have your own land and water	0	0	16	14.0	0	0	72	63.2	26	22.8	114	3.95	.891
Rwanda Red Cross strategies (Direct support, Income generating projects, and Model Village) have helped you to be able to have saving on your bank account and in making investment	0	0	0	0	0	0	68	59.6	46	40.4	114	4.40	.493
Rwanda Red Cross strategies (Direct support, Income generating projects, and Model Village) have helped you to afford education or health services for yourself/your children without any outside support	0	0	13	11.4	0	0	101	88.6	0	0	114	3.77	.639
Rwanda Red Cross has provided training which improved your well being	0	0	0	0	0	0	61	53.5	53	46.5	114	4.46	.501
Overall Mean												**4.126**	

Source: Primary data, (2024)

Table 5 presents the results of dependent variable of wealth creation in Nyabihama Village. The data was analyzed, out of 114 respondents, on Rwanda Red Cross strategies (Direct support, Income generating projects, and Model Village) helped them in wealth creation, the 51.8% agreed and 48.2% strongly agreed. On that Rwanda Red Cross strategies (Direct support, Income generating projects, and Model Village) had helped them to have their own house, the 39.5% agreed and 60.5% strongly agreed that Rwanda Red Cross strategies (Direct support, Income generating projects, and Model Village) had helped them to have their own house. On that Rwanda Red Cross strategies (Direct support, Income generating projects, and Model Village) had helped them to facilitate their transport, the 39.5% disagreed and 60.5% agreed that Rwanda Red Cross strategies (Direct support, Income generating projects, and Model Village) had helped them to facilitate their transport.

On that Rwanda Red Cross strategies (Direct support, Income generating projects, and Model Village) had helped them to have their own land and water, the 14.0 disagreed, 63.2% agreed and 22.8% strongly agreed. On that Rwanda Red Cross strategies (Direct support, Income generating projects, and Model Village) had helped them to be able to have saving on their bank accounts and in making investment, the 59.6% agreed and 40.4% strongly agreed that Rwanda Red Cross strategies (Direct support, Income generating projects, and Model Village) had helped them to be able to have saving on their bank accounts and in making investment. On that Rwanda Red Cross strategies (Direct support, income generating projects, and Model Village) had helped them to afford education or health services for themself/their children without any outside support, the 11.4% disagreed and 88.6% agreed. On that, Rwanda Red Cross had provided training, which improved their well-being, the 53.5% agreed and 46.5% strongly agreed that Rwanda Red Cross had provided training, which improved their well-being. The overall mean was 4.126 that was between agree (4) and strongly agree (5) which presented that there was a significance wealth creation in Rwanda through Rwanda Red Cross project in Nyabihama Village in Gisagara district.

Relationship Between International Non-Governmental Organizations (INGOs) strategies and wealth creation

This study analyzed the relationship between independent and dependent variables (International Non-Governmental Organizations (INGOs) strategies and wealth creation). The results were presented in tables as follow:

Table 6:- Relationship betweenInternational Non-Governmental Organizations Strategies and Wealth Creation.

		Influence of direct support	Effect of Income generating projects	Influence of Model village (Agasozi ndatwa)	Wealth creation
Influence of direct support	Pearson Correlation	1	.574**	.694**	.522**
	Sig. (2-tailed)		.000	.000	.000
	N	114	114	114	114
Influence of Income generating projects	Pearson Correlation	.574**	1	.896**	.920**
	Sig. (2-tailed)	.000		.000	.000
	N	114	114	114	114
Influence of Model village (Agasozi ndatwa)	Pearson Correlation	.694**	.896**	1	.887**
	Sig. (2-tailed)	.000	.000		.000
	N	114	114	114	114
Wealth creation	Pearson Correlation	.522**	.920**	.887**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	114	114	114	114
**. Correlation is significant at the 0.01 level (2-tailed).					

Source: Primary data, (2024)

Table 6 presents the relationship between the International Non-Governmental Organizations (INGOs) strategies and wealth creation. The aspects of the international Non-Governmental Organizations (INGOs) strategies taken were; influence of direct support, effect of income generating projects and influence of model village (Agasozi ndatwa). The Statistical package for SocialSciences (SPSS) software version 26.0 was used to determine the Pearson

coefficients. The Pearson coefficients relationships are between -1 to 1 whereby -1 to 0 point negative relationship and 0 to 1 point positive relationship. From -1 to -0.5 marks high negative & from -0.5 to 0 marks low negative relationship and from 0 to 0.5 presents low positive & from 0.5 to 1 presents high positive relationship. The results of data analysis presented that the relationship between (influence of direct support, effect of income generating projects and influence of model village (Agasozi ndatwa)) and wealth creation was .522**, .920**, and .887** respectively. It was showed that there was a statistically significant relationship between international Non-Governmental Organizations (INGOs) strategies and wealth creation in Rwanda taking a case of Rwanda Red Cross in Nyabihama Village in Gisagara district.

Table 7:- Model Summary of International Non-Governmental Organizations strategies and wealth creation.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.935[a]	.874	.870	.317
a. Predictors: (Constant), Influence of Model village (Agasozi ndatwa), Influence of direct support, Influence of Income generating projects				

Source: Primary data, (2024)

Table 7 presents the results on the overall model's significance of International Non-Governmental Organizations strategies and wealth creation, the results presented that the R Square=.874. It was clear that the 87.4% of all variables of wealth creation could be explained by one's of all variables of international Non-Governmental Organizations (INGOs) strategies in Rwanda taking a case of Rwanda Red Cross in Nyabihama Village in Gisagara district. The standard error of coefficients was 0.317, which was not high.

Table 8:- ANOVA[a] of International Non-Governmental Organizations strategies and wealth creation.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	76.556	3	25.519	253.648	.000[b]
	Residual	11.067	110	.101		
	Total	87.623	113			
a. Dependent Variable: Wealth creation						
b. Predictors: (Constant), Influence of Model village (Agasozi ndatwa), Influence of direct support, Influence of Income generating projects						

Source: Primary data, (2024)

Table 8 presents the analysis of variance of international Non-Governmental Organizations strategies and wealth creation. The results presented that the variables were statistically significant with regression mean square of 25.519 and residual mean square was 0.101 while F=253.648 and P-value =.000b, it determined that there was a significant relationship between the international Non-Governmental Organizations (INGOs) strategies and wealth creation in Rwanda taking a case of Rwanda Red Cross in Nyabihama Village in Gisagara district. Mean square residual shows the mean squared differences within wealth creation and it is a components of F used to test for differences between variables or is the estimate of the variance of the errors help to determine the variation in the data that is not accounted for by the international Non-Governmental Organizations (INGOs) strategies in the model.

Table 9:- Coefficients of International Non-Governmental Organizations strategies and wealth creation.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	.637	.296		2.154	.033	.051	1.222
	Influence of direct support	-.233	.089	-.124	-2.611	.010	-.409	-.056
	Influence of Income generating projects	.621	.079	.606	7.851	.000	.464	.778
	Influence of Model village (Agasozi ndatwa)	.432	.088	.429	4.888	.000	.257	.607
a. Dependent Variable: Wealth creation								

Source: Primary data, (2024)

Table 9 presents the constant coefficients of independent and dependent variables of international Non-Governmental Organizations strategies and wealth creation. The overall constant results with P value= .033 presented that there was a significant relationship between international Non-Governmental Organizations (INGOs) strategies and wealth creation in Rwanda taking a case of Rwanda Red Cross in Nyabihama Village in Gisagara district. For the detail, it was statistically significant since P-value was less than 0.05. The results presented that influence of direct support was statistically significant with P-value =.010, and the influence of Model village (Agasozi ndatwa) was statistically significant with P value= .000. Researcher considered 95% as confidence interval.

Findings from Interview

The interview guide was conducted to the Nyabihama Village Representative. After collecting the record, the data was analyzed using thematic analysis. The data was examined and debated in detail. Text and the interview tape were turned into content. Researcher asked village representative different questions, including how direct support(Unconditional cash transfers,etc) has promoted their wealth creation, he replied that direct support may not directly promote individual wealth creation for everyone; it can have far-reaching effects that contribute to overall economic growth and prosperity. By investing in human capital, reducing income inequality, stimulating consumer spending, fostering social cohesion, and generating long-term benefits, direct support for poor families plays a crucial role in building a more prosperous and equitable society. He added that to some people, direct support has created their wealth, while to others it did not. On how income-generating projects promoted their wealth creation, He responded that income-generating projects serve as catalysts for wealth creation by fostering entrepreneurship, diversifying income streams, facilitating asset accumulation, promoting skill development, and empowering individuals to achieve financial independence. He added that some people have created wealth through income generating projects while to others they did not.On how model village promoted wealth creation; he responded that through model village, they have been encouraged to have hygiene, healthy nutritional which reduced diseases related to malnutrition and inadequate hygiene and this promoted their wellbeing, having good health and as we know when a person has a good health he/she can work and create wealth. He also added that through model village they were encouraged to join Voluntary Savings and Loans Associations (Ibimina), and cooperatives, which helped some of the beneficiaries to be independent and become financially stable.

On the question of do Rwanda Red Cross strategies including (direct support, income generating projects and model village) helped you to be able to afford your basic needs like food, health services, and education without outside support? He responded that Rwanda Red Cross Strategies aims to create holistic solutions that address both immediate needs and long-term development goals; he said that to some extent those strategies enabled people to afford basic necessities like food, health services, and education without relying solely on external support. While to other extent there are some people who still depend on external support in order to get education, health food, health services, etc. He indicated that effectiveness of these strategies in achieving self-sufficiency depends on various factors, including the level of community engagement, the availability of resources, people's mindset, and the broader socioeconomic context.

On what were the factors hindering the success of Rwanda Red Cross strategies on wealth creation? Why do people receive support but they cannot be able to be financially fit and create wealth? He responded that citizens had low awareness about managing the supports; some mismanage their supports because of their mindset, and he added that these challenges often require a combination of policy interventions, educational initiatives, and individual actions. He added that putting more efforts in encouraging financial literacy, promoting equal access to opportunities, and fostering supportive environments can help people achieve financial fitness and create wealth.

Discussions:-

Direct support including Unconditional cash transfers (UCTs) has been the best tool to reduce poverty and wealth creation, not only in Rwanda but also in other different countries because they have seen it as the best and quick solution to reduce poverty in communities, and where Unconditional cash transfers (UCTs) has used, there the improvement of the well-being of people (Habimana et al., 2021). Based on this study results, the research findings from questionnaires showed that out of 114 respondents, on that Rwanda Red Cross has provided direct support of Unconditional cash transfer, Food, Shelter and Water, the 67.5% agreed and 32.5% strongly agreed. On that Rwanda Red Cross Direct support has promoted their wealth creation, the 51.8% agreed and 48.2% strongly agreed that Rwanda Red Cross support promote their wealth creation.

Rwanda Red Cross created income generating projects in different parts of Rwanda especially in Nyabihama Village-Gisagara district in order to help in increasing the income of poor people. Income generating projects reduce poverty and create wealth level through encouraging labor productivity and employment opportunities which increase the source of income (Mufudza, 2016). The study results showed that Rwanda Red cross has provided income generating projects including domestic animals, encouraging Cooperatives, encouraging Voluntary Savings and Loans Associations (Ibimina), the 45.6% agreed and 54.4% strongly agreed. On that Rwanda Red Cross Income generating projects have promoted their wealth creation, the 63.2% agreed and 36.8% strongly agreed that Rwanda Red Cross income generating projects promoted their wealth creation.

The model village involves interventions in different sectors at the same time, from nutrition, water, hygiene and sanitation, to disaster management, and improving the source of income. Through model village, the people who live there are encouraged to join Voluntary Savings and Loans Associations (Ibimina), and cooperatives which help them to be self-reliant (redcross.eu). This study analyzed the data, out of 114 respondents, on that Rwanda Red cross model village has promoted healthy nutritional in their family, the 39.5% agreed and 60.5% strongly agreed. On that Rwanda Red cross model village had promoted best hygiene practices in their families, the 57.9% agreed and 42.1% strongly agreed that Rwanda Red cross model village had promoted best hygiene practices in your family. On that model village (Agasozi ndatwa) had promoted their wealth creation, the 45.6% agreed and 54.4% strongly agreed that model village (Agasozi ndatwa) had promoted their wealth creation.

The study results from interview questions asked to the Nyabihama village's leader showed that to some extent Rwanda Red Cross strategies (Direct support, income generating projects and Model village) have helped people to accumulate wealth, while to another extent those strategies did not. To some people, direct support has created their wealth, while to others it did not. He added that some people have created wealth through income generating projects while to others they did not. The Village leader emphasized that through model village, they have been encouraged to have hygiene, healthy nutritional which reduced diseases related to malnutrition and inadequate hygiene and this promoted their wellbeing, having good health and as we know when a person has a good health he/she can work and create wealth. He said that to some extent those strategies enabled people to afford necessities like food, health services, and education without relying solely on external support. While to other extent, some people still depend on external support in order to get education, health food, health services, etc. He said that the reason why some people created wealth and others did not is because of mindset, as well as on how they manage the supports.

Conclusion:-

Non-governmental organization (NGO) is an institution which is not profit oriented, and it is characterized by volunteerism, and serving for the interest of people in community where it operates at local, national and international level(UN.org). The study examined the influence of International Non-Governmental Organizations (INGOs) strategies on wealth creation in Rwanda taking a case of Rwanda Red Cross in Nyabihama Village in Gisagara district. The research concluded that to some extent direct support influenced wealth creation in Nyabihama village where some beneficiaries through direct support they have been able to pay for their children's education, health services, saving and make some investment while to other extent some beneficiaries remained poor and dependent to external support.

The research concluded that income-generating projects to some extent influenced wealth creation in Nyabihama village where some beneficiaries have been able to make savings and investment, which improved their financial stability, while others even though they have been included in income generating projects, but they still not yet being financially independent.

The research also concluded that Model village (Agasozi ndatwa) to some extent influenced wealth creation in Nyabihama Village while to another it did not according to data analyzed. To some people, through Model village they have been encouraged to join voluntary savings, whichimproved financial stability. While to others even though they have been encourage to join voluntary savings their financial stability is still low.

It was concluded that there was a statistically significant relationship between International Non-Governmental Organizations (INGOs) strategies and wealth creation in Rwanda, where to some extent NGOs strategies have helped in wealth creation while to another extent they did not. Therefore, there are still needed to put more efforts in order to make all people who received different supports to advance and be financially stable and prosper equally.

The research has found out that there are some challenges, which hinder wealth creations such as some beneficiaries mismanage supports, and at some extent, the supports are not enough for wealth creation.The researcher recommended that the local authorities should put more efforts to increase follow up to the people who received the support to avoid mismanagement, the beneficiaries of Rwanda Red Cross were recommended to use and manage the support properly in order to achieve their wealth creation, and NGOs were recommended to increase the supports they give to their beneficiaries in order to achieve wealth creation to the high level.

The research suggested that more studies should be carried out to investigate the reason why even though NGOs use different strategies to create wealth of poor such as direct support, and income generating projects but you find that many of their beneficiaries are not yet financially stable, and they still need to depend on the governments or NGOs supports.

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