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Results of the Survey

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students who were given 75% or 50% as government sponsorship and 25% or 50% was given by the government as loan to be paid back by the student when he/she starts working after graduating.

KIST students on full government sponsorship (category I) were only 3.2%; 1% were in category II and these were sponsored 75% by the government and the remaining 25% was paid for by the student. Category III had 95.8% of the students, these were sponsored at the tune of 75% by the government and 25% was given as a loan to be paid after the student starts working.

KIE had no students who were on full government sponsorship; 99.1% of the students were given a sponsorship of 75% and 25% was given as a loan to be paid for when the recipient graduates and starts working. Only 0.9% of the students got 75% as government sponsorship and they paid 25% for their studies.

SFB had no students who were on full government sponsorship. Category III had 99% of the students and these were given 50% government sponsorship and the remaining 50% was given as a loan to be paid for after completion of their studies and upon commencement of work. As for 1%, they were in category II and were given 50% as government sponsorship and 50% was paid for by the students.

KHI students with full government sponsorship (category I) were only 1%, 0.2% (category II) were given 75% government sponsorship and 25% was paid for by the students. The majority of students was in category III, 98.8%, and was given 75% government sponsorship and 25% was given by the government as a loan.

ISAE students in category I were only 0.3%, in category II they were 0.7% and in category III they were 99%. All students in Eto Gitarama and Tumba College fell under category III. Most of the students on full government sponsorship as highlighted above were in first and second year in 2008 academic year. The Kigali Institute of Science and Technology (KIST) had the highest percentage of students on full government sponsorship followed by the National University of Rwanda.

2. RESULTS OF THE SURVEY

2.1. NUR students' identification

2.1.1. Students' age groups

<table>
<thead>
<tr>
<th>Age group</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 20</td>
<td>12</td>
<td>2.9%</td>
</tr>
<tr>
<td>20 - 25</td>
<td>268</td>
<td>63.8%</td>
</tr>
<tr>
<td>25 - 30</td>
<td>120</td>
<td>28.6%</td>
</tr>
<tr>
<td>35 - 40</td>
<td>18</td>
<td>4.3%</td>
</tr>
<tr>
<td>40 - 45</td>
<td>2</td>
<td>0.5%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>420</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: CCM survey, April - June 2008

As shown on the table above, respondents below 20 years of age were only 2.9%, the majority were in the age group of 20-25 who were 63.8%, followed by those in the age group of 25-30 years who were 28.6%. Those in the age group of 35-40 years were 4.3% and the fewest were those in the age group of 40-45 who were 0.5%.

2.1.2. Students' gender

<table>
<thead>
<tr>
<th>Gender</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>134</td>
<td>31.9%</td>
</tr>
<tr>
<td>Male</td>
<td>286</td>
<td>68.1%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>420</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: CCM survey, April - June 2008

As shown in the table above, male students outnumbered female students; they were 68.1% and 31.9% respectively.
2.1.3 Students' marital status

Table 4. Students' marital status

<table>
<thead>
<tr>
<th>Marital status</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>387</td>
<td>92.1%</td>
</tr>
<tr>
<td>Married</td>
<td>24</td>
<td>5.7%</td>
</tr>
<tr>
<td>Divorced</td>
<td>3</td>
<td>0.7%</td>
</tr>
<tr>
<td>Separated</td>
<td>4</td>
<td>1.0%</td>
</tr>
<tr>
<td>Widowed</td>
<td>2</td>
<td>0.5%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>420</td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

*Source: CCM survey, April - June 2008*

Most of the NUR respondents were single, 92.1%, the married were 5.7%, the divorced were 0.7%, the separated were 1.0% and the widows constituted 0.5%.

2.1.4 Respondents by faculty

Table 5: Respondents by faculty

<table>
<thead>
<tr>
<th>Faculty</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>38</td>
<td>9.0%</td>
</tr>
<tr>
<td>Arts and Humanities</td>
<td>13</td>
<td>3.1%</td>
</tr>
<tr>
<td>Law</td>
<td>35</td>
<td>8.3%</td>
</tr>
<tr>
<td>Medicine</td>
<td>72</td>
<td>17.1%</td>
</tr>
<tr>
<td>Sciences</td>
<td>99</td>
<td>24.6%</td>
</tr>
<tr>
<td>Economics and Management</td>
<td>104</td>
<td>24.8%</td>
</tr>
<tr>
<td>Social, Political and Administrative Sciences (SPAS)</td>
<td>59</td>
<td>14.0%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>420</td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

The table above indicates the number of respondents from NUR faculties. The majority of them were from the Faculty of Economics and Management with 24.8%; followed by those in the Faculty of Sciences that constituted 24.6%; 17.1% represented the Faculty of Medicine; 14.0% represented the Faculty of Social, Political and Administrative Sciences (SPAS); 8.3% represented the Faculty of Law; 39.0% represented the Faculty of Agriculture; and 3.1% represented the Faculty of Arts and Humanities.

2.2 Student's demographic characteristics

a) Do you have parents?

As indicated by the chart above, 43% of the respondents had both parents; 41% had one parent; and 16% were orphans. Female respondents who had parents were 47%; 42% had one parent; and 11% were orphans. Male respondents who had parents were 42%; 40% had one parent; and 18% were orphans. Female respondents had a higher percentage of having parents while male respondents had a higher percentage of being orphans. Male and female orphans were 18% and 11% respectively.

The number of orphans varied significantly according to age groups. Respondents who were below 20 years, 58.33% had parents; 25.00% had one parent; and 16.67% were orphans. For the age group of 20-25 years, 46.64% had parents; 37.69% had one parent; and 15.67% were orphans. As for the age group of 25-35 years, 36.67% had parents; 48.33% had one parent; and 15% were orphans. The age group of 35 - 40 years, 38.89% had parents; 44.44% had lost one of them; and 16.67% had lost all of them. For the age group of 40-45 years, none had both parents; 50% had one parent; and 50% were orphans. This indicates two things; life span in Rwanda is very short and genocide claimed a lot of people.
b) If your parents are alive, do you live with them?

The majority of respondents live with one of their parents, 46%, those who live with their parents were 41% and 13% did not live with them due to different reasons.

Male respondents who lived with their parents were 42%; those who lived with one parent were also 42% and those who did not live with them were 16%. Female respondents who lived with their parents were 39%; 53% lived with one parent and 8% did not live with them. Male respondents who lived with their parents outnumbered female respondents who lived with theirs. And it was the reverse in living with one parent. Also, male respondents who did not live with their parents outnumbered female respondents who didn't.

The number of students who lived with their parents decreased as their age increased; 60% of those below 20 years lived with their parents; 30% lived with one parent and 10% did not live with them. For students aged between 20 and 25, 44.69% of them lived with their parents; 46.46% lived with one parent; and 8.85% didn't live with them. Students aged between 25 and 35, 35.29% of them lived with parents; 46.08% lived with one parent; and 18.63% did not live with them. For the age group of between 35 and 40, only 20% lived with their parents; 33.33% lived with one parent and 46.67% did not live with them. In the age group of 40 to 45 years, 100% of them lived with one of their parents.

Single respondents who lived with their parents were 43.56%; 45.4% lived with one parent and 11.04% did not live with them. Married respondents who lived with their parents were 15%; 30% lived with one parent; and 55% did not live with them. Divorced respondents who lived with their parents were 33.33% and 66.66% lived with one parent. 100% of the separated and divorced respondents lived with one parent.

c. Why don't you live with your parents/parent?

The chart above shows why respondents did not live with their parents. Those who did not live with their parents due to various reasons were 42%; 26% of their parents were separated; 17% of their parents were abroad; 8% had one of their parents in prison; 4% of them were abandoned by their parents; and 3% of their parents lived abroad. None of the respondents had both parents in prison. Male respondents did not live with their parents or one of them due to the following reasons:

- 19% of their parents were separated;
- 19% of one of their parents were abroad;
- 5% of their parents were abroad;
- 5% of one of their parents were in prison;
- 4% of their parents abandoned them; and
- 48% had various reasons for not living with them or one of them.

Female respondents did not live with their parents or one of them due to the following reasons:

- 40% of their parents were separated;
- 13% had one of their parents abroad;
- 13% had one of their parents in prison;
- 5% had been abandoned by their parents; and;
29% did not live with their parents or one of them due to other reasons.

As shown above, female respondents were the majority who did not live with their parents or one of them due to separation of their parents, or one of them being in prison or had been abandoned by them. Male respondents were the majority whose parents or one of them were abroad, and also, were the majority who did not live with their parents or one of them due to other reasons. The respondents did not live with their parents or one of them for reasons which differ according to their age groups as shown below.

Table 6: Why students did not live with their parents according to their age groups.

<table>
<thead>
<tr>
<th>Reason</th>
<th>Below 20</th>
<th>20-25</th>
<th>25-35</th>
<th>35-40</th>
<th>40-45</th>
</tr>
</thead>
<tbody>
<tr>
<td>Separation of parents</td>
<td>33.33%</td>
<td>25.00%</td>
<td>33.33%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>One Parent was abroad</td>
<td>33.33%</td>
<td>18.33%</td>
<td>19.05%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Parents were abroad</td>
<td>0.00%</td>
<td>5.00%</td>
<td>2.38%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>One parent was in prison</td>
<td>0.00%</td>
<td>10.00%</td>
<td>4.76%</td>
<td>10.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Parents were in prison</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Abandoned by parents</td>
<td>33.33%</td>
<td>1.67%</td>
<td>4.76%</td>
<td>10.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Other reasons</td>
<td>0.00%</td>
<td>40.00%</td>
<td>35.71%</td>
<td>80.00%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Source: CCM survey, April – June 2008

Single respondents who did not live with their parents/parent due to their separation were 28.80%; those whose one parent was abroad were 20.62%; 4.12% were those whose parents were abroad; and those whose parents were in prison were 7.22%. Those who were abandoned by their parents were 4.12% and 37.11% did not live with their parents because of other reasons.

Married respondents who did not live with their parents due to various reasons were 100%. Divorced respondents who did not live with their parents because of their parents’ separation were also 100%. Respondents who had separated from their spouses and who did not live with their parents who had separated were 50%; 25% did not live with their parents because one of them was in prison; and 25% had been abandoned by them. Widows who did not live with their parents due to one of their parents being in prison were 100%.

d. If your parents (parent) died, where did they die?

The chart above indicates where the respondents’ parents died. The majority of respondents’ male parents, 66, died at home; 40 died in hospitals; 32 died at unknown locations; 31 died out of their home premises; 28 died abroad; and 4 died in prison. The majority of respondents’ female parents, 43, died at home; 19 died at unknown locations; 16 died out of their home premises; 11 died in hospital; and 10 died abroad.

The fact that many respondents’ parents died at home implies that many Rwandans have not yet realized the importance of going to hospital or health centre whenever they fall sick. However, another reason why they did not go there could be due to long distances to the nearest hospital or health centre.

The male respondents whose mothers and fathers died at home were 45% and 38% respectively.
About 14% of female respondents’ parents died away from home; 12% of their parents died abroad; 12% died in hospital; 17% died at unspecified places; and none of female parents died in prison. As for male respondents’ parents, 13% died at home; 14% died abroad; 19% died in hospital; and 10% died at unspecified locations.

A big number of male respondents’ mothers died at home, away from home and many of them did not know where their mothers died. On the other hand, female respondents whose fathers died at home were 36%; their mothers who died at home were 23%; none of their male parents died in prison, but, 6% of their female parents died there. Male parents who died away from home were 23% and female parents were 21%. Male parents who died abroad were 5% and female parents were 13%. Male parents who died in hospital were 9% and 21% of female parents died there. 27% of the respondents said that, they did not know where their male parents died and 16% said that they did not know where their female parents died. More of female respondents’ male parents died at home and away from home and more of their female parents died abroad and in hospital. Places of respondents’ parents’ deaths differed according to their age groups as shown in the table below.

<table>
<thead>
<tr>
<th>Place of death</th>
<th>Parents’ place of death according to age</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Below 20</td>
</tr>
<tr>
<td></td>
<td>Female</td>
</tr>
<tr>
<td>Home</td>
<td>0%</td>
</tr>
<tr>
<td>Prison</td>
<td>0%</td>
</tr>
<tr>
<td>Away from Home</td>
<td>50.00%</td>
</tr>
<tr>
<td>Abroad</td>
<td>0.00%</td>
</tr>
<tr>
<td>Hospital</td>
<td>0.00%</td>
</tr>
<tr>
<td>Unknown Place</td>
<td>50.00%</td>
</tr>
</tbody>
</table>

Source: CCM Survey, April – June 2009

**Table 7: Where respondents’ parents’ deaths occurred**

*Source: CCM Survey, April – June 2009*

e. If you are an orphan, what caused it?

The chart above indicates causes of respondents’ parents’ death. The majority, 42%, died due to diseases, and 24% died during the 1994 Tutsi genocide. The war led to the death of 14%; 11% died due to miscellaneous causes; accidents and HIV/AIDS each decimated 4%.

The following chart compares male and female respondents’ causes of orphanage:
As shown on the chart above, 20% of male respondents were orphans of genocide; 3% of HIV/AIDS scourge; 17% of war; 46% of diseases; 4% of accidents and 16% of other causes like witchcraft, assassination, etc. As for female respondents, 32% were orphans of genocide; 6% of HIV/AIDS; 10% of war; 36% of disease; 3% of accidents; and 13% were of other causes like poison and assassination. The majority of orphans were females due to genocide and HIV/AIDS. Among the male respondents, the major causes of orphanage were war, diseases, accidents and other reasons.

Among single respondents, 23.94% were orphans of genocide; 3.76% of HIV/AIDS; 15.96% of war; 41.31% of diseases; 3.29% of accidents; and 11.74% of other reasons. Married respondents who were orphans of genocide were 13.33%; 6.67% were orphans of HIV/AIDS; 6.67% were of war; 66.67% of various diseases; and 6.67% of accidents. Among divorced respondents, none was an orphan of genocide, HIV/AIDS and war; 50% of their parents died of diseases and 50% others died of accidents. Respondents who had separated from their spouses and who were orphans of genocide were 50%; 50% others were orphans due to various diseases which killed their parents. Widows whose parents died of genocide were 50% and 50% others died of other causes.

It appears that most of young orphans were genocide survivors; the most affected age group is the respondents who were below 20 years of age. 80% of them lost their parents during the Tutsi genocide. The second cause of orphanage was diseases; 40.56% of respondents aged between 20 – 25 years had lost their parents due to them. Categories of orphans and their age groups are shown below:

Table 8: Categories of orphans and their age groups.

<table>
<thead>
<tr>
<th>Categories of orphans</th>
<th>Age group</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Below 20</td>
</tr>
<tr>
<td>Orphans of Genocide</td>
<td>80.00%</td>
</tr>
<tr>
<td>Orphans of HIV/AIDS</td>
<td>0.00%</td>
</tr>
<tr>
<td>Orphans of War</td>
<td>0.00%</td>
</tr>
<tr>
<td>Orphans of other diseases</td>
<td>0.00%</td>
</tr>
<tr>
<td>Orphans of Accidents</td>
<td>20.00%</td>
</tr>
<tr>
<td>Orphans of Other causes</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Source: CCM survey, April – June 2008

f. Do you have siblings?

The chart above indicates whether the respondents had siblings; 95% had them while 5% had not. According to male respondents, 95% had siblings,
and 5% had none. 96% of female respondents had siblings and 4% had none. Respondents who were single and had siblings were 95.87%, married respondents who had them were 95.83%, and divorced respondents who had them were 100%. Separated respondents and widows who had siblings were 75% and 50% respectively. The findings reveal that more than 90% of the respondents from different age groups had siblings.

g. Are your siblings in school?
Source: CCM survey, April – June 2008

As indicated on the chart above, 78% of the respondents’ siblings were in school, 17% were not in school and 5% of the respondents did no respond. Male respondents who said that their siblings were in school were 76%; 19% said that their siblings were not in school and 5% did not respond. Female respondents who said that their siblings were in school were 83%; 13% said that they were not in school and 4% did not respond. This shows that female respondents’ siblings were more in school than male respondents’ siblings.

Single respondents whose siblings were in school were 79.84%; 16.02% of them were not in school and 4.13% did not respond. Married respondents whose siblings were in school were 62.50%; 33.33% were not in school and 4.17% did not respond. Divorced respondents whose siblings were in school were 33.33%; and 66.67% were

not. Separated respondents whose siblings were in school were 75%; and 25% did not respond. Widow respondents whose siblings were in school were 50%; and 50% did not respond. The following chart shows respondents’ siblings level of education.

h. At what level in school, are your siblings?
Source: CCM survey, April – June 2008

The pie chart above shows that the majority of respondents’ siblings, 45%, were in secondary schools; 27% were in primary school; 17% were in tertiary institutions; 7% were in vocational schools; and 4% were in nursery schools. Male respondents’ siblings who were in school were 5% in nursery; 26% in primary; 44% in secondary school; 8% in vocational schools; and 17% in institutions of higher learning. Female respondents’ siblings who were in nursery schools were 3%; 28% were in primary schools; 43% were in secondary schools; 7% were in vocational schools; and 19% were in institutions of higher learning.

From the above analysis, male respondents had more siblings in nursery secondary and vocational schools while female respondents had more siblings in primary and in institutions of higher learning. Most of the respondents had their
siblings studying in primary schools, secondary schools and in tertiary institutions as the table below shows.

Table 9: Respondents’ siblings’ enrollment in schools.

<table>
<thead>
<tr>
<th>Level of education</th>
<th>Age group</th>
<th>Below 20</th>
<th>20-25</th>
<th>25-35</th>
<th>35-40</th>
<th>40-45</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nursery</td>
<td></td>
<td>8.70%</td>
<td>4.69%</td>
<td>2.60%</td>
<td>8.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Primary</td>
<td></td>
<td>26.09%</td>
<td>28.64%</td>
<td>24.03%</td>
<td>16.00%</td>
<td>50.00%</td>
</tr>
<tr>
<td>Secondary</td>
<td></td>
<td>30.43%</td>
<td>43.95%</td>
<td>46.10%</td>
<td>40.00%</td>
<td>50.00%</td>
</tr>
<tr>
<td>Vocational</td>
<td></td>
<td>8.70%</td>
<td>6.91%</td>
<td>7.14%</td>
<td>16.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Tertiary</td>
<td></td>
<td>26.09%</td>
<td>15.80%</td>
<td>20.13%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Source: CCM survey, April – June 2008

i. Are your siblings dependent on you?

The chart above indicates whether the respondents’ siblings depended on them. The respondents who had dependent siblings were 23%; 72% had no dependants and 5% did not respond. Male respondents who had dependent siblings were 27%; 68% had no dependents and 5% did not respond. Female respondents whose siblings depended on them were 15%; 81% had no dependents; and 4% did not respond. Male respondents had more siblings who depended on them than female respondents and the former had more people who were reluctant to reveal information about this issue than the latter.

Single respondents whose siblings depended on them were 20.93%; 74.94% had no dependents and 4.13% did not reveal this information. Married respondents whose siblings depended on them were 45.83%; 50% had no dependents and 4.17% did not reveal this information. Divorced respondents whose siblings depended on them were 66.67%; and 33.33% had no dependent siblings. Separated respondents whose siblings depended on them were 50%; 25% of them had no dependent siblings and 25% did not reveal this information.

It appears that NUR students with siblings depending on them increased in relation to their age. For example, 8.33% of surveyed students below 20 years said that they were responsible for their siblings while 83.33% were not. Among surveyed students aged 20 to 25 years, 19.40% were responsible for their siblings, whereas 76.12% of them were not.

j. Do you have other dependents?

The chart above indicates whether the respondents had dependents other than their siblings. 79% of them had none while 21% had them. Male respondents had more other dependents than female
respondents; they were 32% and 16% respectively.

In reference to age groups, it becomes obvious that, the older one becomes the more dependents one has. 16.67% of respondents below 20 years and those aged 20 to 25 years had other dependents. A significant change is, however, noticed in the age group of 25-35 years, 29.17% had other dependents. A significant change is, however, noticed in the age group of 25-35 years, 29.17% had other dependents. 77.78% of students aged between 35-40 years and 50% of those aged between 40-45 years had them. Respondents with other dependents were as follows: single respondents were 16.54%; the married were 79.17%; the divorced were 66.67% and the separated and widows were 50% each. The following chart indicates respondents’ relationship with their dependents.

k. What is your relationship with your dependents?

The chart above indicates that the majority of respondents had 56.8% dependents that were not closely related to them; 16.7% were their adopted children; and 9.9% were their children. For male respondents, 11% of their dependents were their own children; 18% were adopted children; and 71% had other kin relationship with the respondents. As for female respondents, 14% of their dependents were their children; 24% were adopted children; and 62% had other kin relationship with them.

Single respondents whose dependents were their own children were 7.21%; 20.33% had adopted children and 72.46% had other kin relationship with them. 61.90% of married respondents had children; 23.81% had adopted children; and 14.29% had other kin relationship with them. Divorcees/divorces that had dependents, 66.67% were their children; and 33.33% had other kin relationship with them. For respondents who had separated from their spouses, 50% dependents were their children and 50% had kin relationship with them. As for widows, 50% had children and 50% had dependents that were related to them. Age group analysis regarding respondents’ relationship with their dependants is shown below.

Table 10: Respondents’ relationship with their other dependents.

<table>
<thead>
<tr>
<th>Relationship</th>
<th>Age group</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Below 20</td>
</tr>
<tr>
<td>Their children</td>
<td>33.33%</td>
</tr>
<tr>
<td>Adopted children</td>
<td>33.33%</td>
</tr>
<tr>
<td>Others</td>
<td>33.33%</td>
</tr>
</tbody>
</table>

Source: CCM survey, April – June 2008

As shown above, the age groups of 35-40 years and 40 -45 years had more dependents who were their children than other age groups. Respondents who were below 20 years and those from 25-35 years had more dependents who were their adopted children. As for age groups of 20-25 years and 25-35 years, their dependents had other relationship with them.
I. Are your other dependents in school?

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th>Series1</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td></td>
<td></td>
<td></td>
<td>79%</td>
</tr>
<tr>
<td>No</td>
<td>5.8%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>15.4%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: CCM survey, April – June 2008

The chart indicates whether the respondents' dependents were enrolled in school. 79.9% of the respondents did not reveal this information; 15.4% said that they were in school while 5.9% said they were not. 13% of female respondents said that their dependents were in school; 2% said they were not; and 85% did not reveal this information. Male respondents whose dependents were in school were 16%; 8% of them were not; and 76% did not reveal this information.

The following chart indicates school levels of dependents' enrollment:

m. At what level are they enrolled?

<table>
<thead>
<tr>
<th>Level of education</th>
<th>Age group</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Below 20</td>
<td>20-25</td>
<td>25-35</td>
<td>35-40</td>
<td>40-45</td>
</tr>
<tr>
<td>Nursery</td>
<td>50.00%</td>
<td>20.69%</td>
<td>24.00%</td>
<td>35.29%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Primary</td>
<td>50.00%</td>
<td>31.03%</td>
<td>44.00%</td>
<td>52.94%</td>
<td>100.00%</td>
</tr>
<tr>
<td>Secondary</td>
<td>0.00%</td>
<td>44.83%</td>
<td>32.00%</td>
<td>5.88%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Tertiary</td>
<td>0.00%</td>
<td>3.45%</td>
<td>0.00%</td>
<td>5.88%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Source: CCM survey, April – June 2008

As shown in the chart above, 41% of the dependents were enrolled in primary schools; in secondary schools there were 30%; 26% were in nursery schools; and 3% were in institutions of higher learning. Male and female respondents had equal percentages of dependents that were enrolled in schools; 28% in nursery schools; 47% in primary schools; 23% in secondary schools; and 2% in institutions of higher learning. The table below shows age group analysis of the respondents' dependents that were enrolled in different levels of schools.

Table 11: Respondents' other dependents' enrollment in schools.

The respondents below 20 years had 50% of their dependents in nursery schools and other 50% dependents were in primary school. The majority of dependents of the 20-25 years age group were enrolled in secondary schools while in the remaining age groups their majority dependents were enrolled in primary schools. The respondents aged 35-40 years had the second biggest percentage of dependents, 35.29%, in nursery schools.

2.3. Economic background of the student

a. Do you have a job?

Viewed from this perspective, 95% of the respondents work.

Source: CCM survey, April – June 2008
The above chart shows the status of respondents' employment; 5% were employed on contracts or on permanent basis. This means that unemployed respondents who had no other sources of income but had siblings and other dependents to take care of, found it very difficult to discharge their responsibilities. Male and female respondents who had jobs were 7% and 1% respectively. Single respondents who had jobs were 2.58%; the married and the divorced were 33.33% each; the separated were 50% and none of the widows had a job.

The following chart shows monthly salaries for those who were employed.

Employed single respondents who earned less than 20,000 FRW were 10%; 60% earned between 20,000 and 50,000 FRW; 20% earned between 50,000 and 100,000 FRW; 10% earned between 100,000 and 150,000 FRW; and there was no one who earned above 150,000 FRW. Most of the married respondents earned between 20,000 and 50,000 FRW; 35% earned between 50,000 and 100,000 FRW. All divorced respondents earned between 50,000 and 100,000 FRW; and 100% of those who had separated from their spouses earned between 20,000 and 50,000 FRW. 90% of the employed were teachers.

There was none among NUR student respondents aged below 20 who were employed. Statistics of those who were employed according to their age groups are as follows: 1.87% of those aged from 20-25 years; 6.67% of those aged from 25-35 years; 38.89% of those aged from 35-40 years; and 50.00% of those aged from 40-45 years.

b. Do you have a regular grant or allowance?

Respondents were asked whether they had a regular grant or allowance in order to find out if students with dependents had a source of supplementary support. The chart above indicates respondents who received regular grant or allowance. The majority, 90.9%, did not have
regular grant or allowance; only 8.8% got it; and 0.3% did not respond on this issue.

None of the NUR respondents aged below 20 had a regular grant; 7.49% of those aged from 20-25 years got it; 12.50% of those aged from 25-35 years did not have it; 11.11% of those aged between 35-40 years had it; and none of the students aged from 40-45 years had it.

The following chart indicates their monthly grant or allowance.

![Chart showing monthly grants](chart.png)

Source: CCM survey, April – June 2008

As shown on the chart above, 32.4% of the respondents received a grant of less than 20,000 FRW; 62.1% received an amount ranging from 20,000 to 50,000 FRW; 0.02% received from 50,001 to 100,000 FRW and none received an amount ranging from 100,001 to 150,000 FRW. Only 0.02% received a grant above 150,000 FRW.

Male respondents who received a monthly grant of less than 20,000 FRW were 13%; 83% received a grant ranging from 20,000 to 50,000 FRW. Only 4% received a grant of over 150,000 FRW. Female respondents who received a monthly grant of less than 20,000 FRW were 64%; 29% received a grant ranging from 20,000 to 50,000 FRW; and only 7% received a grant ranging from 50,000 to 100,000 FRW. Neither female nor male respondents received a monthly grant ranging from 100,000 to 150,000. Only 0.02% received a grant above 150,000 FRW. The following table indicates respondents’ age groups and their monthly grant.

<table>
<thead>
<tr>
<th>Amount of monthly grant</th>
<th>Age group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 20</td>
<td>20-25</td>
</tr>
<tr>
<td>Less than 20,000</td>
<td>25-35</td>
</tr>
<tr>
<td>20,000 - 50,000</td>
<td>35-40</td>
</tr>
<tr>
<td>50,001 - 100,000</td>
<td>40-45</td>
</tr>
<tr>
<td>100,001 - 150,000</td>
<td></td>
</tr>
<tr>
<td>Above 150,000</td>
<td></td>
</tr>
</tbody>
</table>

Source: CCM survey, April – June 2008

As shown on the table above, in the age group of 20-25 years, those who received a grant of 20,000-50,000 FRW were 45%; in the age group of 25-35 they were 80%; and in the age group of 35-40 years they were 100%. None received a regular grant ranging from 100,001 to 150,000 FRW. In the age group of 20-25 years, 5% received a grant ranging from 50,001 to 100,000 FRW. Only 6.67% in the age group of 25-35 years received a monthly grant of over 150,000 FRW.

c. Do you have land?

![Survey results](survey.png)

Source: CCM survey, April – June 2008
As shown above, 16.6% of the respondents owned land that was mainly acquired through customary inheritance; 83% did not own it; and 0.4% did not respond on this issue. Female respondents who had land were 10%, while male respondents who owned it were 20%. Very few students in every age group had land; only 25% of those below 20 years; 11.99% of those aged between 20–25 years; 20.83% of those aged between 25–35 years; 50.00% each for the two age groups of 35-40 years and 40–45 years. For those who owned land, the following chart indicates the dimensions of it.

d. What is the size of your land?

![Chart showing land ownership by size]

Source: CCM survey, April – June 2008

As shown on the chart above, 45% of the respondents owned less than 1 hectare; 36% owned 1-3 hectares; 13% owned 3-5 hectares; and 6% owned above 5 hectares. 50% of male respondents who owned land had less than 1 hectare; 35% owned 1-3 hectares; 11% owned 3-5 hectares; and only 4% owned above 5 hectares. It is obvious that the majority of them owned less than 1 hectare. 46.30% of single respondents owned less than 1 hectare; 37.04% owned 1-3 hectares; 11.11% owned 3-5 hectares; and only 5.56% owned above 5 hectares. Also, the majority of married respondents, 46.15%, owned less than 1 hectare; 23.08% owned 1-3 hectares; also 23.08% owned 3-5 hectares; only 7.69% owned above 5 hectares. 100% of the divorced and separated respondents owned 1-3 hectares. As for widows, 100% owned less than 1 hectare.

The table below shows ownership of land by the respondents in their respective age groups. Most of the students who owned land had less than 1 hectare. The lack of adequate land underlines the fact that surveyed students had very limited source of income because land is among the major sources of income in Rwanda. The following table shows land ownership by the respondents’ age groups.

Table 13: Land ownership by age groups

<table>
<thead>
<tr>
<th>Land dimensions</th>
<th>Age group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 hectare</td>
<td>Below 20</td>
</tr>
<tr>
<td>1-3 hectares</td>
<td>20-25</td>
</tr>
<tr>
<td>3-5 hectares</td>
<td>25-35</td>
</tr>
<tr>
<td>Above 5 hectares</td>
<td>35-40</td>
</tr>
<tr>
<td></td>
<td>40-45</td>
</tr>
</tbody>
</table>

Source: CCM survey, April – June 2008

e. Do you have other assets?

![Chart showing ownership of other assets]

Source: CCM survey, April – June 2008
The chart above shows that only 20% of the respondents had assets apart from land. 23% of male and 13% of female respondents had other assets. Married respondents who owned other assets were 54.17%; single respondents were 16.8%; divorced respondents were 66.67%; separated respondents were 75.5%; and widows did not own any. Other assets included domestic animals (cows, sheep, goats, etc), houses and vehicles. The following chart indicates other assets owned by the respondents.

f. What other assets do you own?

![Chart showing other assets owned by respondents]

Source: CCM survey, April – June 2008

As indicated above, the majority 58.6%, owned cows; 19.5% owned rental house(s); 2.1% owned vehicles; and 19.5% owned other assets. Female respondents who owned rental houses were 33%; 39% owned cows; 6% owned vehicles; and 22% owned other assets. 16% of male respondents owned rental house(s); 35% owned cows; 11% owned vehicles; and 16% owned other assets.

Single respondents who owned rental house(s) were 19.18%, those who owned cows were 57.53%; 2.74% owned vehicles; and 20.55% owned other assets like domestic animals and residential houses. Married respondents who owned rental house(s) were 14.29%; 64.29% owned cows; and 21.43% owned other assets. Divorced respondents who owned rental house(s) were 50% and those who owned cows were also 50%. There were no widows who owned rental house(s), cows, and vehicles. Most of the respondents owned cows; and rental house(s) was other asset owned by a relatively big group. Vehicles were owned by very few respondents as shown on the table below.

<table>
<thead>
<tr>
<th>Other assets</th>
<th>Age group</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Below 20</td>
</tr>
<tr>
<td>Rental house</td>
<td>50.00%</td>
</tr>
<tr>
<td>Cows</td>
<td>50.00%</td>
</tr>
<tr>
<td>Vehicles</td>
<td>0.00%</td>
</tr>
<tr>
<td>Others</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Source: CCM survey, April – June 2008

2.4 Students’ Family Economic Background

a. Are your parents/guardians employed?

![Chart showing employment status of parents]

Source: CCM survey, April – June 2008

The chart above shows the employment status of the respondents’ parents/guardians. Only 10% of their parents had jobs; 27% of one of their parents...
had jobs; and 63% had no jobs. Male respondents whose parents had jobs were 9%; 40% of one of their parents had jobs; and 51% of them had no jobs. As for female respondents, 10% of their parents had jobs; 40% of one of their parents had jobs; and 50% of their parents had no jobs.

In the framework of age groups, 40% of respondents who were below 20 years of age had parents who were employed and 50% others had one of them employed. The age groups of 20-25 years and 25-35 years had better statistics of parents employed in relation to the age groups of 35-40 years and 40-45 years. It appears in general that the rate of parents’ employment was in correlation with respondents’ age groups; the young respondents had more parents/guardians who were employed. However, by considering the fact that the majority of surveyed students were between 20-25 years, 66.7%, and given the fact that 64.49% of their parents were unemployed, it is obvious that they carried the burden of supporting their siblings and other dependents. This implies that these students lived and studied under difficult conditions. The following table shows employment status of students’ parents / guardians:

<table>
<thead>
<tr>
<th>Employment of students' Parents/ Guardians</th>
<th>Age group</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Below 20</td>
</tr>
<tr>
<td>Both have jobs</td>
<td>40.00%</td>
</tr>
<tr>
<td>Both have jobs</td>
<td>50.00%</td>
</tr>
<tr>
<td>None of them has a job</td>
<td>10.00%</td>
</tr>
</tbody>
</table>

Source: CCM survey, April - June

b. What is the gender of the employed parent?

The pie chart above shows the gender of the parents who were employed. The employed respondents’ male parents were 13%; female parents were 11%; and 76% of the respondents did not respond to this issue. Male employees outnumbered female employees and this was due to various factors such as: females being less educated, cultural constraints imposed on females, etc. Male respondents said that 11% of their male and 7% of their female parents had jobs, and 82% of them did not give information on this issue. Female respondents said that 20% of their male and 20% of their female parents had jobs and 60% did not reveal their parents’ status of employment.

Single respondents whose male and female parents were employed were 13.44% and 10.85% respectively; 75.71% of them did not give this information. Married respondents whose male parents had jobs were 4.17%, none of their female parents had jobs and 95.83% of them did not respond to this. 66.67% male and 33.33% female parents of divorced respondents had jobs. 50% of separated respondents said that their female parents had jobs; none of their male parents were employed and the remaining 50% did not respond.
to this question. 50% of the widow respondents said that their female parents had jobs and 50% did not answer this question.

c. What is the occupation of your parent (s) /guardian (s)?

a. Male parents

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Below 20</th>
<th>20-25</th>
<th>25-35</th>
<th>35-40</th>
<th>40-45</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female Farmer/cultivator</td>
<td>22%</td>
<td>50%</td>
<td>13%</td>
<td>12%</td>
<td>4%</td>
</tr>
<tr>
<td>Male Farmer/cultivator</td>
<td>22%</td>
<td>50%</td>
<td>13%</td>
<td>12%</td>
<td>4%</td>
</tr>
<tr>
<td>Female Salary earner</td>
<td>66%</td>
<td>65%</td>
<td>65%</td>
<td>65%</td>
<td>65%</td>
</tr>
<tr>
<td>Male Salary earner</td>
<td>66%</td>
<td>65%</td>
<td>65%</td>
<td>65%</td>
<td>65%</td>
</tr>
<tr>
<td>Female Private sector (Business)</td>
<td>11.11%</td>
<td>17.39%</td>
<td>21.82%</td>
<td>33.33%</td>
<td>16.67%</td>
</tr>
<tr>
<td>Male Private sector (Business)</td>
<td>11.11%</td>
<td>17.39%</td>
<td>21.82%</td>
<td>33.33%</td>
<td>16.67%</td>
</tr>
<tr>
<td>Female Unemployed</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male Unemployed</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female Others</td>
<td>0.00%</td>
<td>4.35%</td>
<td>1.82%</td>
<td>8.70%</td>
<td>4.35%</td>
</tr>
<tr>
<td>Male Others</td>
<td>0.00%</td>
<td>4.35%</td>
<td>1.82%</td>
<td>8.70%</td>
<td>4.35%</td>
</tr>
</tbody>
</table>

Source: CCM survey, April – June 2008
As shown on the table above, most of the respondents' parents were salary earners and farmers/cultivators. Apparently, students aged below 20 and those from 20 to 25 years were the majorities with parents who were salary earners. The reason behind this could be that the young students' parents might have benefited from better educational opportunities in the post-independence era. And this led to their employment in public and private sectors.

d. What is the employment status of your parent(s)/guardian(s)?

![Pie chart showing employment status](source: CCM survey, April – June 2008)

The pie chart above shows the status of those who were employed; 32% were employed on permanent basis; 58% were employed on contract; and employment status of 10% was not known. Male respondents whose parents were employed on permanent basis were 31%; 52% worked on contract; and employment status of 17% was not known. Female respondents whose parents worked on permanent basis were 34%; 64% worked on contract; and employment status of 3% was not known. The table below shows the employment status of the respondents' parents or guardians.

<table>
<thead>
<tr>
<th>Parents/Guardians' employment status</th>
<th>Age group</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Below 20</td>
</tr>
<tr>
<td>On permanent basis</td>
<td>40.00%</td>
</tr>
<tr>
<td>On contract</td>
<td>50.00%</td>
</tr>
<tr>
<td>unknown status</td>
<td>10.00%</td>
</tr>
</tbody>
</table>

Source: CCM survey, April – June 2008

Parents of respondents who were below 20 years with permanent jobs were 40%; those who worked on contract were 50% and those whose status was not known were 10%. 8.98% of parents of respondents aged from 20 to 25 worked on permanent basis; 26.53% worked on contract and the working status of 64.49% was not known. Respondents whose age ranged from 25 to 35 years had 9.18% of parents working on permanent basis; 29.59% worked on contract; and 61.22% worked on unknown basis. As for respondents aged from 35 to 40 years, 100% of their parents worked on contract and parents of respondents aged from 40 to 45 years were unemployed.

e. What type of agriculture are your parent(s)/guardian (s) involved in?

![Pie chart showing type of agriculture](source: CCM survey, April – June 2008)

The pie chart above shows the type of agriculture practiced by respondents' parents who were

---

**Table 17: Employment status of respondents’ parents / guardians.**

<table>
<thead>
<tr>
<th>Parents/Guardians' employment status</th>
<th>Age group</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Below 20</td>
</tr>
<tr>
<td>On permanent basis</td>
<td>40.00%</td>
</tr>
<tr>
<td>On contract</td>
<td>50.00%</td>
</tr>
<tr>
<td>unknown status</td>
<td>10.00%</td>
</tr>
</tbody>
</table>

Source: CCM survey, April – June 2008
farmers or cultivators. 94% of them were subsistence farmers and 6% practiced commercial farming. Parents of the male respondents who practiced commercial farming were only 2% and 98% practiced subsistence farming. Female respondents’ parents who practiced commercial farming were 16% and 84% practiced subsistence farming. Single respondents whose parents practiced commercial farming were 6.60% and 93.40% were involved in subsistence farming. Parents of the married, divorced, separated and widows did not practice commercial farming.

f. What are your parents'/guardians, monthly income?

The chart above indicates monthly income of the respondents’ parents. Those who earned 50.000–100.000 FRW were 32%; also 32% earned 100.001–150.000 FRW; 16% earned 150.00–200.000 FRW; 11% earned 200.001–250.000 FRW and only 9% earned above 250.000 FRW. The majority of the respondents’ parents earned 50.000 -100.000 and 100.001 – 150.000 FRW.

Male respondents’ male parents who were not farmers or cultivators and whose monthly income was 50.000–100.000 FRW were 33%; 30% earned 100.000–150.000 FRW; 15% earned 150.000–200.000 FRW; 7% earned 200.000–250.000 FRW; and 15% earned above 250.000 FRW. The male respondents’ female parents whose monthly income amounted to 50.000–100.000 FRW were 62%; 16% earned 100.000–150.000 FRW; 11% earned 150.000–200.000 FRW; the same percentage earned 150.000-250.000 FRW and none earned 200.000–250.000 FRW.

Female respondents’ male parents who earned 50.000–100.000 FRW were 29%; 35% earned 100.000–150.000 FRW; 18% earned 150.000-200.000 FRW; 18% earned 200.000–250.000 FRW and none earned above 250.000 FRW. Female respondents’ female parents who earned 50.000–100.000 FRW were 75%; 10% earned 100.000–150.000 FRW; 15% earned 150.000–200.000 FRW and none earned 200.000–250.000 FRW.

The chart above indicates that 34.1% of the respondents’ families owned land and 65.9% did not own any. Out of those who owned land, male respondents outnumbered female respondents whose families owned land. The following chart indicates the sizes of land owned by the respondents’ families.

Monthly income of male parents/guardians

Source: CCM survey, April – June 2008

The chart above indicates monthly income of the respondents’ parents. Those who earned 50.000–100.000 FRW were 32%; also 32% earned 100.001–150.000 FRW; 16% earned 150.00–200.000 FRW; 11% earned 200.001–250.000 FRW and only 9% earned above 250.000 FRW. The majority of the respondents’ parents earned 50.000 -100.000 and 100.001 – 150.000 FRW.

Male respondents’ male parents who were not farmers or cultivators and whose monthly income was 50.000–100.000 FRW were 33%; 30% earned 100.000–150.000 FRW; 15% earned 150.000–200.000 FRW; 7% earned 200.000–250.000 FRW; and 15% earned above 250.000 FRW. The male respondents’ female parents whose monthly income amounted to 50.000–100.000 FRW were 62%; 16% earned 100.000–150.000 FRW; 11% earned 150.000–200.000 FRW; the same percentage earned 150.000-250.000 FRW and none earned 200.000–250.000 FRW.

Female respondents’ male parents who earned 50.000–100.000 FRW were 29%; 35% earned 100.000–150.000 FRW; 18% earned 150.000-200.000 FRW; 18% earned 200.000–250.000 FRW and none earned above 250.000 FRW. Female respondents’ female parents who earned 50.000–100.000 FRW were 75%; 10% earned 100.000–150.000 FRW; 15% earned 150.000–200.000 FRW and none earned 200.000–250.000 FRW.

The chart above indicates that 34.1% of the respondents’ families owned land and 65.9% did not own any. Out of those who owned land, male respondents outnumbered female respondents whose families owned land. The following chart indicates the sizes of land owned by the respondents’ families.

Monthly income of male parents/guardians

Source: CCM survey, April – June 2008

The chart above indicates monthly income of the respondents’ parents. Those who earned 50.000–100.000 FRW were 32%; also 32% earned 100.001–150.000 FRW; 16% earned 150.00–200.000 FRW; 11% earned 200.001–250.000 FRW and only 9% earned above 250.000 FRW. The majority of the respondents’ parents earned 50.000 -100.000 and 100.001 – 150.000 FRW.

Male respondents’ male parents who were not farmers or cultivators and whose monthly income was 50.000–100.000 FRW were 33%; 30% earned 100.000–150.000 FRW; 15% earned 150.000–200.000 FRW; 7% earned 200.000–250.000 FRW; and 15% earned above 250.000 FRW. The male respondents’ female parents whose monthly income amounted to 50.000–100.000 FRW were 62%; 16% earned 100.000–150.000 FRW; 11% earned 150.000–200.000 FRW; the same percentage earned 150.000-250.000 FRW and none earned 200.000–250.000 FRW.

Female respondents’ male parents who earned 50.000–100.000 FRW were 29%; 35% earned 100.000–150.000 FRW; 18% earned 150.000-200.000 FRW; 18% earned 200.000–250.000 FRW and none earned above 250.000 FRW. Female respondents’ female parents who earned 50.000–100.000 FRW were 75%; 10% earned 100.000–150.000 FRW; 15% earned 150.000–200.000 FRW and none earned 200.000–250.000 FRW.

The chart above indicates that 34.1% of the respondents’ families owned land and 65.9% did not own any. Out of those who owned land, male respondents outnumbered female respondents whose families owned land. The following chart indicates the sizes of land owned by the respondents’ families.
h. What is the size of your family's land?

The above chart shows that those who owned 1-2 hectares were 59%; 28% owned 2-4 hectares; 7% owned 4-6 hectares; and 6% owned 6 hectares and above. It is obvious that the majority of the respondents' parents had less than two hectares. Female respondents whose parents owned 1-2 hectares were 57%; 29% owned 2-4 hectares; 8% owned 4-6 hectares; and only 6% owned above 6 hectares. Male respondents whose parents owned 1-2 hectares were 61%; 27% owned 2-4 hectares; and 6% owned 4-6 hectares and above.

The statistics above confirms what MINICOFIN (2002b) stated that land scarcity is a major problem in Rwanda; about 60% of all households have plots of land that are less than 0.5 hectares. The national average of land ownership is about 0.75 hectares. FAO (quoted in MINITERE 2004b) estimated that a 0.9 hectares plot are economically viable for an ordinary family. According to MINITERE (2004b), Rwandan population requires 0.75 hectares to meet basic needs of a family. It also pointed out that the current land issue in Rwanda is characterized by the following:

- Rwanda's population is predominantly rural,
- mainly living off peasant agriculture, so, there is a great demand for land as a means of subsistence;
- The population density is extremely high in rural areas;
- Family land holdings, which are the main source of access to land through the custom of inheritance, have reached extremity of fragmentation; some plots are barely large enough to construct a house on (in some cases 0.1 hectares); and Landlessness is on the rise.

i. Does your family have other assets?

The chart above shows that 48% of the respondents' parents had other assets. Male respondents' parents who had other assets were 49% and female's parents were 46%. Single, married, separated and widowed respondents whose families had other assets were 47.55%; 45.83%; 75%; and 50% respectively. The following chart shows other assets owned by respondents' parents.

j. Does your family own other assets?

Source: CCM survey, April – June 2008

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9 Idem
The chart above shows other assets owned by the respondents’ families; 59% owned cows; 29% owned buildings; 5% owned vehicles; and 7% owned assets which were not specified. Male respondents whose families owned cows were 60%; 26% owned buildings; 5% owned vehicles; and 9% owned assets which were not identified. Female respondents whose parents owned cows were 53%; 38% owned buildings; 6% owned vehicles; and 3% owned other types of assets. The following table indicates students’ families who owned assets according to their age groups.

Table 18: Students’ families who owned other assets

<table>
<thead>
<tr>
<th>Other assets</th>
<th>Age group</th>
<th>Below 20</th>
<th>20-25</th>
<th>25-35</th>
<th>35-40</th>
<th>40-45</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cows</td>
<td></td>
<td>37.50%</td>
<td>55.70%</td>
<td>66.67%</td>
<td>66.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Buildings</td>
<td></td>
<td>62.50%</td>
<td>31.01%</td>
<td>23.19%</td>
<td>16.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Vehicles</td>
<td></td>
<td>0.00%</td>
<td>7.59%</td>
<td>1.45%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td>0.00%</td>
<td>5.70%</td>
<td>8.70%</td>
<td>16.67%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Source: CCM survey, April – June 2008

2.5. The Student Financing Agency for Rwanda

a. Are you sponsored by Government or are you self-sponsored?

The chart above indicates that 93% of the respondents were sponsored by the government and 7% were self-sponsored. Male respondents who were sponsored by the government were 94% and those who were self-sponsored were 6%. Female respondents who were sponsored by the government were 89% and those who were self-sponsored were 11%.

b. Are you fully supported (100%) by the Student Financing Agency for Rwanda (SFAR)?

The chart above shows students who were fully supported those who were not fully supported and those who were self-sponsored. The majority, 51%, was those who were fully supported; 42% were not fully supported; and 7% were self-sponsored. Male respondents who were fully supported by the Student Financing Agency for Rwanda were 53%; 40% were partially supported; and 6% did not reveal how they were sponsored. Female respondents who were fully supported were 44%; 45% were partially supported and 1% did not reveal how they were sponsored.

Single respondents who were fully supported by the government were 51.68%; 41.09% were self-sponsored; and 7.24% did not reveal who sponsored them. Married respondents who were fully supported by the government were 37.50%; 58.33% were partially supported; and 4.17% did
not reveal their sponsor. For the divorced respondents, 33.33% were fully supported and 66.67% were partially supported. 50% of respondents who were separated from their spouses were fully supported and 50% did not provide information about how they were sponsored. As for widows, 50% of them were fully supported, and 50% were partially supported.

c. If you are not fully supported, how will you pay back the loan (25% for students studying sciences, medicine and education, and 50% for other disciplines)?

![Pie chart showing options for paying back loans](chart.png)

Source: CCM survey, April – June 2008

The chart above shows how students who were partially supported intended to repay their loans; 20% intended to look for loans in banks; 14% expected to suspend the academic year 2008; 3% intended to drop from the university; 20% intended to seek help from relatives and friends; 5% intended to request funds from external donors; 26% intended to work while studying; 1% intended to join private institutions of higher learning where students pay less; and 11% expected to resort to more than one of the options shown above.

Female respondents without full support of the government said that to raise funds to meet their contributions (50% or 25%) they would use different ways; 20% would look for loans from banks; 12% would suspend the academic year; 1% would drop from the university; 26% would seek help from relatives and friends; 3% would request funds from external donors; 28% would look for jobs while studying; and 10% would combine some of these options mentioned.

As for male respondents:
20% would look for loans from banks; 15% would suspend the academic year; 4% would drop from the university; 17% would ask for help from relatives and friends; 6% would request funds from external donors; 25% would look for jobs while studying; 1% would seek admission in private academic institutions; and 12% would combine some of these options.

For single respondents without full support of the government, their options to pay for their contributions were as follows:
19.05% would look for loans from banks; 13.76% would suspend the academic year; 3.17% would drop from the university; 21.16% would ask for help from relatives and friends; 5.29% would request funds from external donors; 24.34% would look for jobs while studying; 1.06% would seek admission in private institutions for higher learning; and 12.17% would combine some of these options.

For the married respondents who were not fully supported by the government, the following were their strategies to pay for their contributions:
21.05% would look for loans from banks;
15.79% would suspend the academic year; 5.26% would drop from the university; 10.53% would ask for help from relatives and friends; 5.26% would request funds from external donors; 36.84% would look for jobs while studying; and 5.26% would combine some of these options.

d. Do you know vulnerable students (genocide survivors, orphans and students from poor families) who were not selected by SFAR to be fully supported?

![Graph showing the percentage of respondents who know vulnerable students.](image)

Source: CCM survey, April – June 2008

The chart above shows whether respondents knew vulnerable students who were not selected to be fully supported. 49.52% responded that they knew some and 50.48% did not know any. 48% of male respondents said that they knew some vulnerable students who were not selected to be fully supported and female respondents who said so were 53%. All social groups of the respondents knew them: single respondents were 48.32%, the married were 62.50%, the divorced were 100%, the separated were 50% and the widows were 50%. According to these respondents, the selection process suffered from the following weaknesses: the selection criteria were ambiguous, there was lack of information, time allocated for selection was very short and the selection committee suffered from bias, nepotism and corruption.

e. Do you think that SFAR adhered to its procedures?

![Pie chart showing the percentage of respondents' views on SFAR's procedures.](image)

Source: CCM survey, April – June 2008

The chart above shows respondents’ views on how SFAR’s implemented its procedures. Only 4% said that SFAR’s procedures were adhered to; 45% noted that they were not adhered to; and 51% did not respond to this question. Female respondents who responded that SFAR’s procedures were not adhered to were 48%, and male respondents with the same views were 44%. Female and male respondents who did not respond on this issue were 5% and 4% respectively. Single respondents who responded that SFAR’s procedures were well followed were only 3.62%; 44.70% responded that they were not well followed and 51.68% did not respond on this aspect. 12.50% of married respondents said that the procedures were followed, 50% said that they were not followed and 37.50 did not reveal their views. 33.33% of the divorced respondents said that the procedures were followed and 66.67% said they were not. 50% of widows and separated respondents said that the procedures were not followed, and 50% of both groups did not respond on this issue.
f. what are the causes of the inefficient implementation of the new students’ scheme by SFAR?

The chart above indicates students’ views on the causes of inefficient implementation of the new students’ scheme by SFAR in 2008. 37% equated the inefficiency with a lot of work done in a short time; 17% said it was due to incompetence; 10% said it was due to corruption and nepotism; 30% said that it was due to ambiguous criteria of selecting beneficiaries; and 6% said that it was due to other causes.

Male respondents who equated SFAR’s inefficiency with a lot of work in a short time were 38.65%; 17.38% equated it with incompetence; 7.45% said it was due to corruption and nepotism; the factor given by 29.08% was that there was lack of precise criteria of selection and 7.45% gave other reasons like lack of qualified personnel. 35.42% of female respondents were of the view that inefficient implementation of the new scheme was due to a lot of work in a short time; 17.36% responded that it was due to incompetence; 13.89% said it was due to corruption and nepotism; 30.56% said that it was due to lack of precise criteria of selection; and 2.78% gave other reasons. Below are the causes of SFAR’s inefficiency in the implementation of the new students’ loan scheme according to single respondents:

37.66% responded that it was due to a lot of work in a short time;
17.71% responded that it was due to incompetence;
9.48% responded that it was because of corruption and nepotism;
29.18% responded that it was due to lack of precise criteria in the selection process and 5.99% responded that it was due to other reasons.

Married respondents equated SFAR’s inefficiency to the following causes:
31.58% responded that it was due to a lot of work in a short time;
15.79% responded that it was incompetence;
5.26% responded that it was due to corruption and nepotism;
42.11% responded that it was due to the lack of precise criteria in the selection process; and
5.26% responded that it was due to other reasons.

The majority of the divorced respondents, 66.67%, equated the inefficiency to corruption and nepotism, 33.33% said that it was due to a lot of work in a short time. 50% of the separated respondents asserted that it was due to a lot of work in a short time and 50% others said that it was due to lack of precise criteria in the selection process.

g. What problems do you think are related to scholarships in Rwanda?

Limited resources of the country
Lack of clear policy in institutions of higher learning
Poverty of many Rwandan families
Other reasons

Source: CCM survey, April – June 2008
The chart above shows respondents’ perceptions about problems related to scholarships in Rwanda. 31% identified them as limited resources of the country; 26% linked them with lack of clear policy in institutions of higher learning; 35% said they were due to poverty of many Rwandan families and 8% gave other factors.

31.40% of male respondents equated them with limited sources of the country; 27.52% said they were due to lack of clear policy in institutions of higher learning; 33.72% asserted that they were due to poverty of many Rwandan families; and 7.36% noted that they were due to other reasons like corruption and nepotism. As for female respondents, 28.82% said it was due to limited resources of the country; 21.40% identified the major problem being lack of clear policy in institutions of higher learning; poverty of Rwandan families was mentioned by 41.92%; and 7.86% gave other reasons like nepotism, corruption and poor management of SFAR.

Single respondents identified the problems related to scholarships in the country as shown below:
30.45% responded that they were due to limited resources of the country;
24.82% responded that they were due to lack of clear policy in institutions of higher learning;
36.94% responded that they were due to poverty of many Rwandan families; and
7.79% responded that they were due to other reasons.
Below are married respondents’ answers on this issue:
37.50% responded that they were due to limited resources of the country;
30.00% responded that they were due to lack of clear policy in institutions of higher learning;
27.50% responded that they were due to poverty of many Rwandan families; and
5.00% responded that they were due to other reasons.

Divorced respondents identified the problems thus:
20.00% responded that they were due to limited resources of the country;
60.00% responded that they were due to lack of clear policy in institutions of higher learning; and
20.00% responded that they were due to poverty of many Rwandan families.

Below are separated respondents’ perceptions of the problems:
20.00% responded that they were due to limited resources of the country;
40.00% responded that they were due to lack of clear policy in institutions of higher learning; and
40.00% responded that they were due to poverty of many Rwandan families.

All widowed respondents said that the main cause of the problems was the lack of clear policy in the institutions of higher learning in Rwanda.

**h. Compare the former and the current students’ loan schemes**

The chart above provides respondents’ perceptions about the old and the new students’ loan schemes.
16% of the respondents had a view that, the new scheme was better than the old scheme. 53% said
that the new scheme was worse. While 14% responded that both schemes were good, 14% others asserted that both schemes were equally bad. 3% of the respondents had other views unrelated to the above.

16.49% male respondents said that the new students’ loan scheme was better; 13.98% responded that both schemes were equally good; 14.7% responded that both were equally bad; 51.25% had a view that the new scheme was worse and 3.58% had other views. Only 13.39% of female respondents were of the view that the new scheme was good; 14.17% responded that both were equally good; 58.27% asserted that the new scheme was worse; and 0.79% had other views.

Single respondents compared the two schemes as shown below:
15.51% responded that the new scheme was better;
13.90% responded that both were good;
13.10% responded that both were equally bad;
55.08% were of the view that the new scheme was worse; and
2.41% gave other views.

Married respondents compared the schemes as shown below:
20.83% responded that the new scheme was better;
16.67% responded that both were good;
25.00% responded that both were equally bad;
29.17% responded that the new scheme was worse; and
8.33% gave other views.

Below are the perceptions of divorced respondents:
None said that the new scheme was good;
None said that both were good;
33.33% said that both were equally bad; and
66.67% said that the new scheme was worse.

Separated respondents had the following views:
33.33% responded that both were good;
33.33% responded that both were equally bad; and
33.33% were of the view that the new scheme was worse.
As for widowed respondents, 50.00% responded that both were equally bad and 50.00% were of the view that the new scheme was worse.

What impact will the new students’ loan scheme have on female students who are not fully supported?

The chart above shows respondents’ views on how the new students’ loan scheme would have an impact on female students who were partially supported. 2% were of the view that academic performance would improve; 24% said that academic performance would deteriorate; 36% asserted that there would be a high risk of indulging in prostitution; 20% responded that they would be exposed to marriages of convenience; 14% noted that there would be a high rate of dropouts from the university; 3% said that there would be no impact; and 1% had other views.

Source: CCM survey, April – June 2008
The views of female respondents are shown below:
3.54% responded that academic performance would improve;
23.24% responded that academic performance would be adversely affected;
32.28% responded that there would be a high risk of indulging in prostitution;
24.41% responded that girls would be exposed to marriages of convenience;
12.20% responded that there would be a high rate of dropouts from the university; and
4.35% responded that there would be no impact.

The impact on female students who were not fully supported, according to male respondents was the following:
1.62% said that academic performance would improve;
23.94% said that academic performance would deteriorate;
35.9% said that there would be a high risk of prostitution; and
18.05% said that girls would be exposed to marriages of convenience.

As for single respondents the following responses were given:
2.46% responded that their academic performance would improve;
24.02% responded that their academic performance would deteriorate;
34.59% responded that there would be a high risk of prostitution;
20.41% responded that they would be exposed to marriages of convenience;
13.89% responded that there would be a high rate of dropouts from the university;
3.33% responded that there would be no impact; and
1.30% gave other reasons.

Married respondents had the following responses:
20.93% responded that their academic performance would deteriorate;
32.56% responded that there would be a high risk of prostitution;
16.28% responded that they would be exposed to marriages of convenience;
23.26% responded that there would be a high rate of dropouts from the university; and only 6.98% responded that there would be no impact.

Divorced respondents had the following responses:
40.00% responded that their academic performance would deteriorate;
20.00% responded that there would be a high risk of prostitution; and
40.00% responded that they would be exposed to marriages of convenience.

The answers of the separated respondents were:
66.67% responded that there would be a high risk of prostitution;
16.67% responded that they would be exposed to marriages of convenience; and
16.67% responded that there would be a high rate of dropouts from the university.

Widowed respondents had the following views:
50.00% responded that there would be a high risk of prostitution; and
50.00% responded that they would be exposed to marriages of convenience.
j. What strategies should SFAR and MINEDUC undertake to make the loan scheme fair and effective?

![Chart showing strategies suggested by respondents]

Source: CCM survey, April – June 2008

The chart above shows strategies suggested by respondents in order to make the loan scheme fair and effective. 27% suggested that SFAR should increase its capacity; 20% suggested that SFAR should improve its transparency; 12% suggested that SFAR and MINEDUC should create another scheme; 30% suggested that there was a necessity to look for more resources to support students; 7% suggested that universities should find their own resources to support best performing and vulnerable students; and 4% were of the view that SFAR and MINEDUC should find other means to get adequate resources so as to assure loans to all deserving students in institutions of higher learning.

Male respondents had various opinions on what strategies SFAR and MINEDUC should undertake in order to ensure fairness and effectiveness in dispensing loans to students. 28.54% suggested that SFAR should increase its capacity and improve its management; 18.76% asserted that SFAR should increase its transparency; 10.9% were of the view that SFAR should create another scheme; 30.34% suggested that SFAR should look for more resources to support students; and 6.39% suggested that universities should find their own resources to support students. As for female respondents, 24.1% said that SFAR should increase its capacity; 23.29% suggested that SFAR should increase its transparency; 13.25% called for the creation of another scheme; 31.33% said that more resources should be sought to support students; 30.34% suggested that universities should find their own resources to support students; and 0.8% had other various opinions.

3. LOAN RECOVERY AT NUR

According to SFAR, "the loan recovery mechanism labors to oblige whoever received a loan from Government in order to able to undertake higher education studies to pay back the amount having a value of the same amount at the time he/she received it". This repayment mechanism is a system put in place by the Government to facilitate all those who benefited from the Government loans for higher education to pay back. Paying back has been simplified in order to give opportunity to all those that benefited from it to pay back with minimal difficulty.\(^\text{10}\)

At NUR, over 85% of its employees who got loans from SFAR have started to repay them. The directorate of human resources and administration is deducting 8%\(^\text{11}\) of the gross salary.

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\(^{10}\) http://www.sfar.gov.ru/recovery.html, consulted on 20\(^\text{th}\) September 2009

\(^{11}\) Ministerial Order \# 00/08 of 03/09/2008 determining the criteria for proving loans for higher education, repayment, and cost sharing between the government and loan beneficiary, its article 18 states that deductions by 8% from the gross salary are done every month until the amount of repayment by the employee to SFAR is complete.

\(^{12}\) Interview, NUR personnel, June 2009