General Studies and Communication Skills

Student's Book

Senior 6

FOREWORD

Dear Student,

Rwanda Education Board is honoured to present to you General Studies and Communication Skills book for Senior six which serves as a guide to competence-based teaching and learning to ensure consistency and coherence in the learning of General Studies and Communication Skills subject. The Rwandan educational philosophy is to ensure that you achieve full potential at every level of education which will prepare you to be well integrated in society and exploit employment opportunities.

The government of Rwanda emphasizes the importance of aligning teaching and learning materials with the syllabus to facilitate your learning process. Many factors influence what you learn, how well you learn and the competences you acquire. Those factors include quality instructional materials available, assessment strategies for the learners among others. Special attention was paid to activities that facilitate learning process develop your ideas and make new discoveries during concrete activities carried out individually or with peers.

In competence-based curriculum, learning is considered as a process of active building and developing knowledge and meanings by the learner where concepts are mainly introduced by an activity, a situation or a scenario that helps the learner to construct knowledge, develop skills and acquire positive attitudes and values. For effective use of this textbook, your role is to:

– Work on given activities which lead to the development of skills
– Share relevant information with other learners through presentations, discussions, group work and other active learning techniques such as role play, case studies, investigation and research in the library, from the internet or from your community;
– Participate and take responsibility for your own learning;
– Draw conclusions based on the findings from the learning activities.

To facilitate you in doing activities, the content of this book is self-explanatory so that you can easily use it by yourself, acquire and assess your competences. The book is made of units whereby each unit comprises: the key unit competence, followed by the introductory activity before the development of General Studies and Communication Skills that are connected to real world situation.

I wish to sincerely extend my appreciation to REB staff who organized the editing process of this textbook. Special gratitude also goes to lecturers, teachers, illustrators and designers who supported the exercise throughout. Any comment or contribution would be welcome to the improvement of this textbook for the next edition.

Dr. MBARUSHIMANA Nelson
Director General, REB
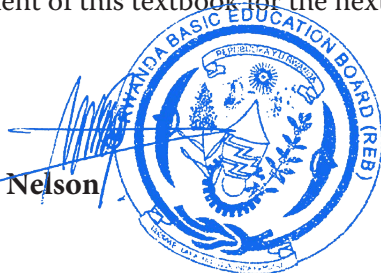
ACKNOWLEDGEMENT

I wish to express my appreciation to all the people who played a major role in editing process of this General Studies and Communication Skills book for Senior six. It would not have been successful without their active participation.

Special thanks are given to those who gave their time to read and refine this textbook to meet the needs of competence based curriculum. I owe gratitude to different Universities and schools in Rwanda that allowed their staff to work with REB to edit this book. I therefore, wish to extend my sincere gratitude to lecturers, teachers, illustrators, designers and all other individuals whose efforts in one way or the other contributed to the success of this edition.

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Joan Murungi,
Head of CTLRD

Contents

Genocide

Key unit competence: To be able to analyse the causes and consequences of genocide with a special emphasis on the Genocide against the Tutsi and devise ways of reconstructing the Rwandan society as well as preventing genocide from happening again

Introductory Activity

1. Write a brief history on what happened during the Genocide against the Tutsi.
2. What were the consequences of the genocide in question (1) above?
3. What do you think can be done to prevent any future occurrence of genocide in Rwanda?

1.1   Concept of genocide

Activity 1

Answer the following questions.
1. Explain the meaning of the term genocide.
2. Research and find out the difference between genocide and other mass atrocities/crimes.
3. Discuss acts perpetrated on victims of genocide and other mass atrocities/crimes.

According to the A Jewish, Polish lawyer Fled German invasion in 1939; who lost 47 members of his family in the Holocaust, only 1 brother survived, Coined the term, Genocide (1943): Greek word genos (people) and Latin suffix -cide (murder). Lemkin in general defines the term genocide as "a coordinated plan of different actions aiming at the destruction of essential foundations of the life of national groups, with the aim of annihilating the groups themselves. Genocide has two phases: one, destruction of the national pattern of the oppressed group; the other, the imposition of the national pattern of the oppressor. Generally **it is the mass extermination of a whole group of people, an attempt to wipe them out of existence.**

Scientifically and legally, the definition of the term «Genocide» on the international level, adopted by the UN Convention, has remained substantially the same since it was initially formulated on 9th Dec 1948 in article 2 of the Convention on the Prevention and Punishment of the Crime of Genocide. It defines the crime of

genocide as "Any of the following acts committed with intent to destroy, in whole or in part, a national, ethnical, racial or religious group, as such [...] whether committed in time of peace or in time of war". The provisions of the Convention are also stipulated in article 114 of Rwanda organic law No 01/2012/OL of 02/05/2012 instituting the penal code, because the states that have ratified the convention are also responsible for establishing domestic laws punishing the crime of genocide.

The definition is followed by a series of characteristics of the crime of genocide, representing serious violations of the right to life and the physical or mental integrity of members of the group such as:

– Killing members of the group;

– Causing serious bodily or mental harm to members of the group;

– Deliberately inflicting on the group conditions of life calculated to bring about its physical destruction in whole or in part;

– Imposing measures intended to prevent births within the group;

– Forcibly transferring children of the group to another group.

The Convention states that it is not just the acts of genocide themselves that are punishable, but also "conspiracy to commit genocide," "direct and public incitement to commit genocide," the "attempt to commit genocide" and "complicity in genocide." It is the specific intention to destroy an identified group, either "in whole or in part", that distinguishes the crime of genocide from a crime against humanity. The Convention also states that any country or state which endorsed the convention has the rights and legal authority to request any other state that ratified the convention to prevent against this crime of genocide.

Mass Atrocities or other crimes against humanity: According to international law and Rwandan organic law no01/2012/OL of 02/05/2012 instituting the penal code article 120, define crimes against humanity as "any of the following acts when committed as part of a widespread or systematic attack directed against any civilian population because of its national, political, ethnic or religous affiliation: murder, extermination, enslavement, deportation [...], imprisonment in violation of law, torture, rape [...] or any other form of sexual violence [...], persecution [...], enforced disappearance of persons, the crime of apartheid, other inhuman acts of a similar character [...]."

"In contrast with genocide, crimes against humanity do not need to target a specific group. Instead, the victim of the attack can be any civilian population, regardless of his/her affiliation or identity. Another important distinction is that in the case of crimes against humanity, it is not necessary to prove that there is an overall specific intent. it suffices for there to be a simple intent to commit any of the acts listed.

Activity 2

Discuss and answer the following questions.
1. From the above listed acts, identify countries where acts of genocide have taken place.
2. Identify the violent acts of genocide inflicted on the Tutsi in 1994.
3. In your own opinion;
    a) What do you think should happen to people who incite others to commit genocide?
    b) What do you think should happen to people who conspire to commit genocide?

In 1994, the government intended to exterminate Tutsi people. This is why it is called the Genocide against the Tutsi. The five acts highlighted on page 2 were perpetrated against the Jews by the Nazi (Holocaust/Shoah) in Germany. Mass atrocities have been witnessed in China, Cambodia, Tibet, Argentina, El Salvador, Chile, Guatemala, Colombia, Sudan (Darfur) and Bosnia. However, they are not forms of genocide.

Activity 3

Research and answer the following questions.
1. What led to collective or group violence in the following countries:
    a) Chile   b) Sudan (Darfur)
    c) Bosnia   d) Tibet
2. Discuss the forms of violence meted out to the victims in the countries listed in question (1) above.
3. Do you think a solution would have been arrived at to prevent the collective violence that happened in the countries listed in question (1)?

Genocide is an international crime. For the Genocide to happen, it must be supported by the government. The government deliberates intentionally on eliminating part of its citizens and ensures that the plan is successfully executed. The government intending to commit genocide puts in place effective plans and measures to achieve the crime. The victims are killed not because of the crime they have committed, but as a consequence of belonging to a certain group of people meant to be eliminated or unwanted.

Activity 4

Discuss and answer the following questions.
1. Find out the information or propaganda used to incite others to commit genocide in the following countries.
    a) Rwanda   b) Germany

2. Justify the claim below in reference to question (1) above.
   a) Comment on the view that leaders prepare the ground for genocide by using propaganda against those who are not on their side.
   b) Prior preparations and financing are done deliberately to commit acts of genocide.

1.2 Stages of genocide

Activity 1

1. Examine the Genocide against the Tutsi in Rwanda and identify factors that led to it.
2. In distinct steps, describe how the Genocide against the Tutsi in Rwanda occured.

The Genocidal government starts with **classifying its people** and divides them in **"us versus them",** telling the people that there is a certain group of people within the country that has different origins and is distinguishable by nationality, ethnicity, race, or religion. It tries to show to the favored group that the targeted ones are the problem in the society and constitute an obstacle to the social well-being and development of the nation. This stage of classification of people is a primary method of dividing society and creating a power struggle between groups.

This targeted group is then given symbols and dehumanizing names. The targeted group's humanity is denied, the victim group is made subhuman. Words such as "vermin", "snakes" and "cockroaches" are used to define the "other", as well as comparisons to diseases, animals, or beasts. Hate gatherings are organized for torturing and exterminating the members of the targeted group in secret and in public, as a hatred campaign in different areas of the country is led by the people and politicians heading the state in different institutions.

The state usually organizes, arms and financially supports the groups that conduct the genocidal massacres. Often militias are organized to carry out the Genocide, in order to provide deniability to the state. The government and powerful citizens or hate groups provide the necessary arms, equipment, and instructions to torture and perpetrate the Genocide. Extremists drive the groups apart. Hate groups broadcast and print **polarizing propaganda**. **Full extermination** is the aim of the killing, because the perpetrators do not believe the victims to be truly human.

Finally, after the Genocide or extermination of the targeted group, the perpetrators and their sympathizers, seek methods to cover up the truth and evidences, denying that they committed any crimes, intimidating and attacking the Genocide survivors and many other efforts to block investigations that could reveal those who planned and executed the Genocide.

The different genocides recognized by the UN and international institutions have some differences and similarities. The essential difference of the 1994 Genocide against the Tutsi in Rwanda is that it is the only Genocide, committed by Rwandans versus Rwandans themselves and at the same time being stopped by Rwandans. Next to that, during the Genocide against the Tutsi, over one million of innocent people vanished within the extremely short period of only three months.

People in Rwanda killed their fellow Rwandans, neighbors, relatives, intimate friends and people who had intermarried, to mention but a few, in different areas all over Rwanda in 1994. The Genocide against the Tutsi was planned and committed in front of the eyes of UN peacekeeping and other international troops, who acted as mere bystanders instead of stopping or preventing the Genocide. Shockingly, they decided to withdraw their so called UN peacekeeping troops that were stationed in Rwanda while the Genocide against Tutsi was being committed.

The 10 stages of genocide according to Gregory H. Stanton

1. **Classification:** Classification is a primary method of dividing society and creating a power struggle between groups. In Rwanda, these ID cards were later used to distinguish Tutsis from Hutus in the 1994 Genocide perpetrated against the Tutsi.

2. **Symbolisation:** Ethnicity, religion, race, or other identifying factors may become mandated information for use by the government.

3. **Discrimination:** The ruling class, caste, or ethnic group excludes "inferior" groups from full rights. Laws are passed segregating and separating disfavored groups in housing, schools, transportation, hotels, and establishments, as well as laws against intermarriage.

4. **Dehumanisation:** One group denies the humanity of another group, and makes the victim group seem subhuman. Words such as "vermin" and "cockroaches" are used to define the "other", as well as comparisons to disease, animals, or beasts.

5. **Organisation:** Genocide is a group crime, so it must be organized. The state usually organizes arms and financially supports the groups that conduct the genocidal massacres. Often Militias are organized to carry out the genocide to provide deniability to the State. The government and powerful citizens or hate groups provide the necessary arms, equipment, and instructions to perpetrate genocide.

6. **Polarisation:** Extremists drive the groups apart. Hate groups broadcast and print polarizing propaganda. Laws are passed that forbid intermarriage or social interaction.

7. **Preparation:** Meetings are held by perpetrators and plans are drafted for the impending genocide. Military plans and orders are drafted, and weapons

are stockpiled and distributed. Sometimes former territories are annexed or invaded, and divisive treaties with neighboring States are developed.

8. **Persecution:** Members of victim groups are forced to wear identifying symbols. Segregation based on ethnic or religious identity. segreagation into ghettoes is imposed; victims are forced into concentration camps. Victims also deported to famine-struck regions for starvation.

9. **Extermination:** is the method of killing because the perpertrators do not believe the victims to be truly human. Often the genocide results in revenge killings creating a downward spiral of death.

10. **Denial:** the perpetrators and their sympathizers begin using the forms of denial to defend their actions. Destruction of evidence, victim blaming and refusal to relinguish power will ensue. 5 forms of denial: deny the evidence, attack the truth tellers, deny genocide intent, blame the victims and deny that the facts fit the legal definition of genocide.

Violence usually evolves from one stage to another. In most situations, limited discrimination transforms into progressive discrimination, persecution and violence against victimised groups. Occurrence of intense violence and discrimination leads to a higher chance of it progressing to mass killings, however, the role of government in these massacres will determine if it is genocide or not.

Activity 2

Answer the following questions.
1. Discuss each of the ten steps in the continuum of violence as developed by Gregory H. Stanton.
2. Identify the similarities and differences between the steps identified in Activity 1 on page 3 and those presented in the continuum of violence on page 3.
3. Examine the Genocide against the Tutsi in Rwanda and explain relating it using the continuum of violence developed by Gregory H. Stanton.

Lesser acts of discrimination and violence against the victim group, change and transform the perpetrator group negatively. Actions against the victim group are based on devaluing them. They are seen as less human hence the need to be removed from the perpetrators' 'world'. All efforts by the perpetrator group are geared towards committing violence against them.

Consequently, there is a bad change in the behaviour of the perpetrator group due to these efforts. Institutions are also changed or where possible, new ones are created to help further the goals of the perpetrator group. The attitude of by-standers and the rest of the population undergoes change too, for the worse. The victim group is then subjected to high level of intense violence which culminates in genocide.

Activity 3

Research and examine the continuum of violence in ten steps as devised by Ervin Staub, RLB and adapted by Aegis Trust.

1.3   Genocide in the world

Genocide has been observed in different parts of the world at various times. The main examples have been the Genocide against the Tutsi in Rwanda and the Jews (Holocaust) in Germany. Genocide- where it happened around the world–often came after or as an advanced form of crimes against humanity which in many of these cases were crimes organizing, preparing, or signaling genocide crime. The Genocide against the Tutsi in 1994, in which over one million Tutsi perished within only three months, comes as the third Genocide recognized by the UN in the 20th century. Before that occurred, the Holocaust between 1940-1945, in which 5 to 6 million members of the Jewish community lost their life. During the Holocaust, 2/3 of the Jewish population that stayed in Europe were murdered, equaling 40% of all Jews living around the world during World War II. Between 1992 and 1995, there was Genocide against Bosniaks (Muslim Bosnians) in Bosnia, committed by the government of Serbia, in which around 30,000 Bosniaks perished.

The Genocide against the Tutsi in Rwanda happened 45 years after the Holocaust genocide committed by the German Nazis headed by Adolf Hitler. After the Holocaust, the international community and the UN decided to prevent such crimes and human-made catastrophes around the world by creating legal provisions.

1.3.1 The Genocide against the Tutsi

Activity 1

Using genocide related resources such as testimonies, reports, publications and stories from survivors and perpetrators of the Genocide against the Tutsi, answer the following questions.
1.   Explain what happened in Rwanda during the Genocide against the Tutsi.
2.   Do you think what happened in question (1) above was just a culmination of an already planned move by the extremists regime to kill the Tutsi?
3.   Where did the weapons used during the genocide come from?

Ideology of hate was taught for a long time with an intention of isolating Tutsi people from the rest of Rwandan community. People were taught that a Tutsi is their enemy and they should fight him and kill him/her if necessary. In 1957 a document notoriously known as Hutu Manifesto was written emphasizing the policy of excluding the perceived Tutsis from the national cake. The notorious document was supported by some clerics in Catholic Church and facilitated its compilation and distribution into citizens.

In September 1959, there was declaration of what was called "10 Hutu

Commandments" that were written by Joseph Habyarimana Gitera who was president of APROSOMA political party. Many people think that the 10 Hutu commandments were introduced by Kangura in October 1990. This is not true though. Gitera is the one who first wrote, disseminated and promoted them. This started in the meeting Gitera held in Ngoma (Huye) on 27th /9/1959. He used a hateful language in launching those "commandments "where he declared that a relationship between Tutsis and Hutus is impossible. " a relationship between a Hutu and a Tutsi is like a chronic wound on one's leg, a leech in one's body or pneumonia in one's rib" (Umubano w'umuhutu n'umututsi ni umufunzo ku kaguru n'umusundwe mu mubiri, n'umusonga mu Rubavu) he said.

In the country's history, those commandments were a basis of mass mobilization for hatred against Tutsi, what started as an ideology of hatred resulted into acts of killing one section of Rwandans and denying them rights to their country since 1959. The Tutsi killings of 1959 were preceded by writings inciting hatred and speeches by politicians full of an ideology of hatred against Tutsi and calling on their killing. Mechanisms used to disseminate the genocide ideology include use of political parties that were created along ethnic lines such as PARMEHUTU and APROSOMA; these political parties had also launched media platforms like Jyambere, Ijwi Rya Rubanda Rugufi which all spread harmful propaganda and inciting violence against Tutsis. All this was backed by colonialists and some white clerics. A revolution based on hatred and injustice towards the Tutsi continued even during the first Republic (1962-1973) which was led by Kayibanda Gregoire and second Republic (1973-1994) that was led by Habyarimana Juvenal. This revolution which was based on what was termed a "revolution of the mass" (by the mass he meant the Hutu) was also supported by a political party in Belgium called "Internationale Démocrate Chrétienne".

After gaining independence, on the 1/7/1962 until July 1994, the leadership of the PARMEHUTU political party led by Kayibanda and MNRD led by Juvenal Habyarimana, instead of correcting the past mistakes left by colonialists, they were rather encouraged the ideology by cementing hatred and divisionism towards the Tutsi as they denied them basic human rights including right to their country, education, job opportunities, etc.

The killing of Tutsi continued after 1959 turning into a genocide by 1963 when in Gikongoro alone between twenty thousand (20,000) and thirty thousand (30,000) were killed. This was described as genocide by international opinion and was reported in media platforms including "Le Monde" of 4/2/1964 and was affirmed by Radio Vatican of the Catholic Church. Such massacres were also committed in other parts of the country like Cyangugu, Kibuye, Gisenyi, Ruhengeri, Byumba, Bugesera, Kigali and Kibungo. Tutsis were once again exiled in neighboring countries as it happened in 1959. Persecution of Tutsi continued where they experienced segregation in schools, in jobs and other spheres of life. Due to living

under constant surveillance, most of them left jobs and engaged in trade. In 1973, Tutsis were killed and others were chased out of schools and jobs. Many Tutsi students in secondary schools and tertiary institutions went into exile, those in private companies as well. Those Tutsi refugees who were exiled in 1959, 1963, and 1973 were deprived of their rights of returning to the country they once called home, for more than 30 years. They are the first African refugees who had spent such a long period in exile.

These examples indicate how the genocide in Rwanda was a project that was prepared for a long time, but its implementation became evident to the wider public beginning 1990 after the beginning of the liberation struggle by RPF-Inkotanyi. Genocide against the Tutsi in 1994 was not caused by the downing of president Habyarimana's plane. Killing of Tutsi and plans for their annihilation started way back during his presidency. In October 1990, Kangura newspaper which was published by Hutu extremists led by Hassan Ngeze republished the "10 Hutu commandments" which described a Tutsi as their sole enemy. Between 1990 and 1993 there were killing of Tutsis in former Byumba, Gisenyi, Ruhengeri prefectures, in Bugesera, Mbogo (Kigali Ngari), Kibuye, , etc. Those killings were the beginning of the genocide which climaxed between April and July 1994. Since 1990, Tutsi were killed in various places under the watch of Habyarimana's government. A report of the Special Commission on France's role in genocide against Tutsi which was published in August 2008 shows that 12,277 people were killed between 1990 and 1993.

Mass killing of Tutsi in such a short period was preceded by a three year period of mass sensitization of people preparing them for the genocide. Such sensitization was characterized by sowing hatred against the Tutsi, portraying them as evil beings and thus Hutus must do something to defend themselves. An atmosphere of an eminent killing of Hutus by Tutsis was created and thus a need to retaliate by killing the enemy beforehand. The false propaganda and ideology of hate was further spread mainly by media and political parties including CDR, MRND, MDR Power and some artistes. The role played by the Coalition for the Defense of the Republic (CDR) party in the history of the Genocide perpetrated against Tutsi is paramount. The party was headed by Martin Bucyana and its foundation was entirely based on nothing else other than inciting Hutus to kill their perceived enemies-the Tutsi without sparing anyone even those of their own who refused to join the bandwagon. The CDR ideology was evidenced in their many writings and publications especially in 1993 and 1994 before and after the signing of Arusha Peace Agreements between the then Rwanda government and RPF-Inkotanyi. CDR also organized meetings in different parts of the country urging citizens (Hutus) to oppose the ongoing peace talks. The political ideology of CDR was to rally Hutus and fight any possibility of power sharing between the RPF rebels and the government of the masses (Hutus).

In order to prepare a big mass that will carry out genocide, from late 1992 until early 1994, the Interahamwe and the Impuzamuambi militias under MRND and CDR respectively, underwent intensive military training. The training was carried out in military camps such as Gako, Kanombe, Bigogwe, Gabiro, Mukamira and many other places across the country like Nyandungu, Nyakinama, Nyungwe forest, in tea factories of Mata, Kitabi, Gisakura, Pfunda, Gisovu, etc. Those military trainings were conducted by Rwandan army soldiers in partnership with French military. At Mukamira and Bigogwe a selected group of militia called Turihose received a high military training in killing a large number of people within a short period. The training involved use of ropes called "Cordolette" in strangling people,and other tools as well.

1991 civil Self-defense: According to confidential files obtained from state intelligence office dating from 1991 to 1993, in November 1991 President Habyarimana himself gave orders of establishing what was known as Civil Defense Committee which was responsible for enforcing civil defense. Citizens were equipped with killing weapons like machetes and grenades. Since the year 1991, the government distributed guns among citizens mostly in the northern region of the country in Byumba Prefecture, Ruhengeri, and Gisenyi. It's under what was called Civil Self-defense. Distribution of the weapons was preceded by giving military training to those who were selected. Those weapons were used during the genocide against the Tutsi.

Activity 2

Discuss and answer the following questions.
1. Describe what the international community and regional organisations could have done to prevent the Genocide against the Tutsi from happening.
2. How effective are the testimonies from the survivors, repenting perpetrators, genocide memorials and reports on the genocide in educating the people of Rwanda?
3. What ideas, behaviours and actions do you think may lead to a recurrence of genocidal violence in Rwanda if left to develop further?
4. Give solutions to problems identified in question (3) above.

1.3.2 The Holocaust or Shoah

Activity 3

With the help of your teacher, identify a movie that is based on the Holocaust and watch it. After watching the movie, answer the following questions in groups.

1. Explain the events that lead to the occurrence of the Holocaust.
2. Identify Human Rights that were violated during the Holocaust.
3. Examine methods used by the Nazi to identify Jews during the Holocaust.
4. Describe how survivors were able to escape the Nazi during the Holocaust.

The term **Holocaust** is derived from two Greek words *holos* (whole) and *Kaustos* (burnt). It thus literally means 'burning of the whole'. This term is used today to describe the Nazi extermination of the Jews and other anti-Jewish activities. This was done between 1939 and 1945 during the Nazi regime period in Germany under Adolf Hitler.

This period also witnessed the killing of other targeted groups such as the Soviet citizens and Soviet prisoners of war, ethnic Poles, physically and mentally challenged Germans, members of Jehovah Witness, Roma and other ethnic, sexual and political minorities. The number of people killed was 11 million, of which, 6 million were Jews.

Table1.1: Number of Jews killed during the Holocaust

Year	Jews killed
1939-1941	1,100,000
1942	2,700,000
1943	500,000
1944	600,000
1945	100,000

Source: Lowe: Modern World History, 2005

The Holocaust took place in four distinct stages. They include:

a) Enactment of legislation against the Jews which was undertaken prior to the outbreak of the Second World War.
b) Establishment of concentration camps where people were used as slave labourers until they died.
c) Mass killings of Jews and political opponents by specialised units called *Einsatzgruppe C.*
d) Transportation of victims in boxcars by freight train to extermination camps where they were killed in gas chambers.

The Nazis did this on the pretext that they wanted to keep the Aryan race pure. This is what the government referred to as the 'final solution' *(Endlosung)* to the 'Jewish problem'. The Wannsee Conference was convened to discuss measures needed to implement decisions that included killing all Jews. Large sections of the German population were either directly or indirectly involved in the mass killings. Jews and other targeted groups were killed in extermination camps or worked to death in concentration camps established in different parts of Europe. The table below shows the number of Jews killed in the extermination camps.

Table 1.2: Number of Jews killed in different extermination camps

Extermination camp	Estimate number of Jews killed
Auschwitz-Birkenau	1,000,000
Treblinka	870,000
Belzec	600,000
Majdanek	79,000-235,000
Chelmno	320,000
Sobibór	250,000

Source: Lowe: Modern World History, 2005

Fig. 1.1: Aushwitz extermination camp

Hitler's followers supported an anti-Semitic policy, that is, 'the final solution to the Jewish problem'. The Germans had been made to attribute all their sufferings to the Jews. The anti-Semitic policy was pursued cautiously. However, the Nazi, under Adolf Hitler, took it to greater heights.

Not all Germans participated in the genocide against the Jews. Some Germans protected them by arranging for their safe exit. Unfortunately, those caught by the Nazi suffered the same fate that befell the Jews. The genocide was stopped when the allied troops managed to remove the German forces from the occupied territories and later from Germany itself. It was during the Nuremberg trials that the scale of the genocide perpetrated against the Jews and other targeted groups came to the limelight.

Activity 4

Research more on the Holocaust and answer the following questions.
1. Why do you think the Nazi blamed the Jews for all their problems?
2. Describe what used to happen to the Jews and other targeted groups in extermination camps.
3. Discuss the Holocaust using the ten steps according to the continuum of violence developed by Gregory H. Stanton.
4. Was the international community in a position to stop the Holocaust from taking place?
5. Discuss why the international community and other nations took a long time to stop the Nazi from killing the Jews.
6. Explain measures taken by the international community to ensure genocide never takes place again in the world.
7. Identify actions taken by the Jews to keep the memory of the Holocaust and promote healing and reconciliation.
8. Comment on the Holocaust and identify lessons learnt from it.
9. Assess the similarities and differences in the occurrence of the two genocides we have discussed (Holocaust and Genocide against the Tutsi).
10. Was the international community's response similar in the two genocides above? Give reasons for your opinions.

1.4   Consequences of genocide in general

Activity 1

Assess the effects of genocide on an individual, community and country.

The world has witnessed genocide and mass killings in different places. Genocide has the following consequences:

1. Loss of lives

Many lives are lost in the event of a genocide occurring, for instance, 6 million Jews and more than 1,074,017 Tutsi were killed in the genocides.

2. Sustainment of injuries

Many people sustain injuries during genocide perpetration. Such injuries change the lives of survivors forever.

Activity 2

Answer the following questions.
1. Discuss the kinds of bodily injuries that the Jews and the Tutsi sustained during the genocides that befell them.
2. How did the injuries sustained by victims of the Genocide against the Tutsi affect or change their lives?

3. **Post-traumatic stress disorder (PTSD)**

    The occurrence of a genocide creates traumatic situations for the victims. Those who manage to survive do suffer from Post-Traumatic Stress Disorder (PTSD). The ugly scenes survivors witness and many troubling conditions they endure during the genocide bring about PTSD. Victims also experience other psychological disorders, depression and excessive anger.

4. **Displacement of persons**

    Some victims flee from areas where genocide is taking place. to look for safety.

Fig. 1.2: A photo showing some of the victims of genocide against the Tutsi who fled from their homes to Remera Stade Amahoro to look for safety

Activity 3

Identify a genocide survivor near your school. Pay him or her a visit and ask the following questions.

1. How did he or she survive the genocide?
2. Does he or she experience PTSD?
3. What has been done to help him or her to overcome PTSD?
4. How can survivors who experience PTSD be helped to enable them lead productive lives?
5. During the genocide, was he or she displaced?
6. Where did he or she flee to for safety?
7. What was his or her experience as an internally or externally displaced person?

5. **High number of orphans and other vulnerable dependants**

The high number of deaths associated with genocide usually results in a high number of orphans and other vulnerable dependants. As a result, the society is tasked to take care of the orphans. In worse cases, such children are left to fend for themselves and most end up as child-headed families.

Fig. 1.3: A photo displayed at the Kigali Genocide Memorial showing children orphaned during the Genocide against the Tutsi

Activity 4

Examine what was done in support of orphans whose parents or guardians died during the Genocide against the Tutsi in Rwanda.

6. **Spread of sexually transmitted diseases and infections**

Women and girls are raped and in some cases, contract sexually transmitted infections and diseases such as HIV and AIDS, gonorrhoea, herpes or syphilis.

7. **Damaged or destroyed relationships**

The victim group and the perpetrator group usually develop mistrust towards one another. This may prevent them from working together in future. Genocide damages or destroys the good relationships that existed between the victims and perpetrators.

8. **Destruction of property**

During the occurence of a genocide, the victims' properties are usually targeted too. Some are destroyed while others are illegally or forcefully acquired by the perpetrators.

All the genocides witnessed in the world have led to negative impacts. This is why the occurrence of genocide should be avoided by any society. Human beings should not plan or implement a plan to murder others.

Rationality should guide us into solving any perceived or real problems in a peaceful and an amicable manner.

Fig. 1.4: A photo displayed at the Kigali Genocide Memorial showing a damaged building during the Genocide against the Tutsi

Activity 5

Discuss and fill in the table below as instructed.

Compare and contrast the two genocide situations that we have learnt about in the form of a table. Below is a format for the table, fill in the remaining sections.

	Targeted groups	Planning and execution of the genocide	Acts of violence perpetrated against the victims	Conse-quences of the genocide	How the post-genocide society handled the issues
Holocaust					
Genocide against the Tutsi					

1.5   Prevention of genocide in general

Activity 1

Discuss interventions that individuals, nations, regional and international organisations should undertake to prevent the occurrence of genocide.

All efforts should be made to keep the occurrence of genocide at bay. This should be done at the individual, societal and national as well as international levels. Some of the ways that promote peace, social cohesion and peaceful coexistence in order to prevent genocide include the following:

1.5.1 Development of critical thinking

Critical thinking lies at the heart of social cohesion. When people think critically, they are able to make conscious, responsible and positive decisions.Therefore, when incited to kill others they fail to honour such calls.

Activity 2

1. Evaluate the effects of spreading propaganda, stereotyping, and racial and ethnic profiling leading to the occurence of genocide.
2. Discuss what can be done to prevent the effects evaluated in question (1) above.
3. In your own opinion, what brings about hatred among groups of people living together in a country?

1.5.2 Promotion of empathy

Empathy is critical in achieving social cohesion, which keeps genocide at bay. **Empathy** is the ability to sense and understand the feelings of other people as if they were our own. Developing the feeling of empathy begins from the mind. We need to process feelings through successive mental activities by thinking, understanding, learning and remembering to feel the pain of others.

Being empathetic/empathic does not lower ones value in any way. Instead, it makes us humane and goes a long way in trying to help the victims. Empathy enables us to understand the perspective and to feel the pain of fellow human beings.

Activity 3

1. Identify vulnerable members in your society.
2. Discuss how you can show concern for the pain of vulnerable people in your society.

1.5.3 Active bystandership

A **bystander** is a person who is in a position to know about or see events happening in his or her environment. However, they are not directly involved in them. There are two types of bystanders, internal bystanders (members of the population where violence is occurring) and external bystanders (outside groups, organisations and nations).

Active bystandership means that individuals, organisations and nations should intervene whenever situations that may lead to violence in a country occur. People should promote morality with responsibility and render both material and non-material support when called upon or on their own initiative when violence occurs. Active bystandership should be promoted in all segments of the population. All leaders should speak against any form of verbal and physical attacks in any section

of the population. To increase acts of active bystandership, it is vital to foster values such as empathy, love, respect and care for other people's welfare.

Activity 4

1. Describe incidences you think would have been avoided had the society been empathetic/emphatic and acted as active bystanders.
2. Look at the pictures below and write a one page summary of the events taking place.

A
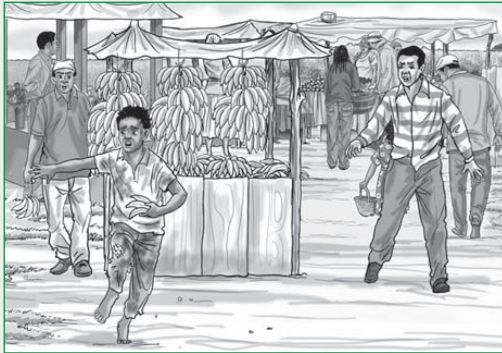
B

C
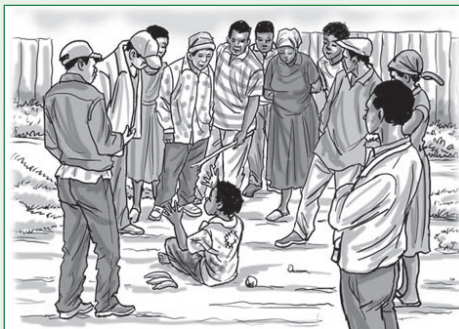
D

E

F
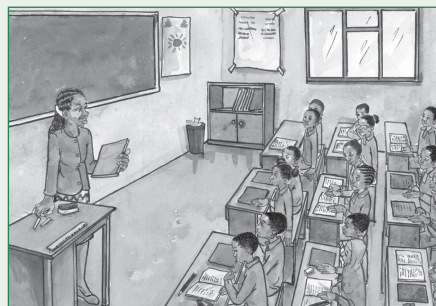
1.5.4 Individual responsibility

It is every individual's responsibility to prevent any act of violence from taking place. We should condemn violence through our actions and encourage practices or activities that promote a culture of peace in our communities. Where possible, we should pay attention to the following guidelines in an effort to resolve conflicts:

a) remain calm after conflict
b) set the tone, do not overreact
c) analyse and understand where the conflict comes from
d) take total responsibility for personal action
e) use messages to communicate and express our needs and feelings
f) attentively and actively listen to the needs of others
g) list and evaluate possible solutions. While doing this, be objective and fair
h) agree on a solution. It should not always work for you. It may work against you
i) keep your word and follow the agreement settled on. If you are dissatisfied, communicate it as soon as possible to clear the air
j) ask for assistance from a trusted friend if the conflict cannot be resolved.

1.5.5 Resistance to manipulation and incitement to violence

In most cases, leaders and those in authority are responsible for manipulating and inciting people to violence. As individuals and law-abiding citizens, we are supposed to resist calls to engage in violence. We should be guided by the principle that a leader is a first among equals. We should not shy away from identifying their mistakes to enable us live harmoniously in the society. Bringing pressure on our leaders will make them desist from hate speech and incitement that encourages violent attacks on other groups.

Case study

A German pastor named Martin Niemoller wrote a poem "First they came". The poem is about the cowardice of the Germans during the Holocaust as they did little to stop the genocide. The poem calls on individual responsibility as a way of preventing genocide. Niemoller was a critic of the Nazi regime and was an anti-communist.

> ***First they came***
> First they came for the socialist and I did not speak out
> Because I was not a socialist
> Then they came for the trade unionist and I did not speak out
> Because I was not a trade unionist
> Then they came for the Jews and I did not speak out
> Because I was not a Jew
> Then they came for me and there was no one left to speak for me

Activity 5

1. Analyse the poem above and discuss lessons you can learn from it.
2. From the poem, justify if Martin Niemoller played the role of a passive bystander or was it a personal confession.
3. Recommend ways in which individual responsibility can be used to educate people to prevent the spread of violence.
4. Using the structure of Martin's poem, write a 5 stanza poem referring to the genocide against the Tutsi.
5. Write a letter to the editor of a local daily in Rwanda. In the letter, give your views on measures every Rwandan citizen should put in place to ensure prevention of the recurrence of genocide.
6. With the help of your teacher, look for video or audio clips of recordings of incitement and hate speech before and during the Genocide against the Tutsi. Listen or watch the clips and answer the following question.

   If you were a leader, describe what you would have done differently to ensure that people would not have given in to manipulation and incitement to violence.

1.6   Consequences of Genocide against the Tutsi in Rwanda

Activity 1

Write a report about the consequences of the Genocide against the Tutsi.

In the aftermath of the genocide against the Tutsi, Rwanda was exposed to several problems; thousands of people suspected to have perpetrated the genocide against the Tutsi were provisionally detained pending trial whereas the judicial systems had been destroyed, necessitating new restructuring as well as establishing legislations on prosecution of the crime of genocide.

Most of the survivors of the genocide against the Tutsi had their homes destroyed and were very penurious, most of them needed to be healed of physical, mental and spiritual wounds; the young survivors also needed to rebuild by returning to schools. The sooner after genocide, those who had perpetrated the genocide, hid and invaded Rwanda in the infiltrators war (intambara y'abacengezi) from the Democratic Republic of Congo (DRC).

Later on, security became fragile in Rwanda–DRC borders due to bullets falling into Rwanda following the fight between M23 rebels and the DRC's Armed Forces (FARDC).

The enemies of the government of Rwanda started then spreading falsehoods slandering Rwanda and some of her top leaders, as well as denying and trivializing the genocide against the Tutsi. In these periods, the hearts of Rwandans had to be

healed. They had to be comforted, to be taught about their unity and reconciliation and to overhaul trust in their leaders who have always backed them.

The Genocide against the Tutsi had various consequences. Some of them include the following:

1. **Massive loss of lives**

    1,074,017 Tutsi were killed during the genocide. The Genocide against the Tutsi was carried out by the genocidaires, the majority executed it while those in authority mostly supervised it.

2. **Destruction of property**

    Destruction of property occurred during the Genocide against the Tutsi, where anarchy and lawlessness reigned supreme. Private and public property was destroyed and looted. Homes were torched and destroyed and animals killed during the mayhem.

3. **Increased insecurity**

    In 1994, Rwanda was the third highest importer of weapons in Africa. Most of these weapons had been bought deliberately to perpetrate the genocide. Wrong use of arms caused violence and unrest in the country leading to insecurity.

4. **Post-traumatic stress disorder**

    The genocide had psychological consequences for people who witnessed horrible scenes. They experienced depression and post-traumatic stress disorder (PTSD). The trauma experienced by the survivors was deep and those who healed from it were left with psychological scars.

5. **High incidence of orphans**

    Many children lost their parents during the Genocide against the Tutsi. Some of these children were left to fend for themselves. This led to the increase in the phenomenon of child-headed households (CHHs).

6. **Human Rights violation**

    Violation of Human Rights began prior to the genocide but it reached its peak during the genocide.

Activity 2

1. Discuss the types of Human Rights that were violated during the Genocide against the Tutsi in Rwanda.
2. Explain the consequences of violation of Human Rights during the genocide.
3. Identify steps taken by the government and society to support vulnerable survivors of the genocide.

7. **Destruction of the social systems**

    The traditional protective structures, which held society together for many years, were totally destroyed. Family networks and the judicial and education

systems were severely affected. Efforts at rebuilding the structures were challenging. All these challenges made the post-genocide government experience problems in rebuilding the country. The country was also affected by the spread of HIV and AIDS and poverty. These issues were serious challenges to the efforts of the new government at rebuilding the society.

Activity 3

Examine efforts by the post-genocide government at rebuilding the damaged social structures in Rwanda.

8. Mistrust among neighbours

Participation in the genocide by people known to the victims spoiled relations among neighbours. The victims mistrusted their neighbours who had participated in the genocide or had been passive bystanders. Relations between the two groups were affected.

Additional consequences of genocide:

– Thousands of handicapped, horrified and vulnerable
– A highly divided, suspicious and traumatized population
– The whole economy and existing physical infrastructure had been destroyed
– There was rampant insecurity resulting from perpetrators of genocide.
– The country's capacity to enforce law and order had completely been shattered
– The judicial system and other state management mechanisms had been totally destroyed
– Over 120,000 suspects of genocide in prisons
– New Rwandan refugees in neighboring countries: As the perpetrator government was failing the war against RPF, it brought almost all people into exile.

1.7 Ways of addressing the consequences of genocide with special application to Rwanda

Activity 1

1. Explain ways in which the post-genocide government, civil society groups, non-governmental organisations, individuals and the community have used to address the consequences of Genocide against the Tutsi.
2. Examine ways in which community members can help reduce mistrust between the survivors and perpetrators of the Genocide against the Tutsi.
3. Talk about the Gacaca Courts that have promoted communal healing and rebuilding national cohesion.

The government alongside other partners and citizens, has actively led in efforts aimed at addressing the consequences of genocide. Various measures have been

adopted to deal with the consequences of genocide. Some of these measures include the following:

1.7.1 Gacaca courts

Gacaca jurisdiction, in matter of reconstructing of the country and revamping the unity of Rwandans, helped by some Rwandan cultural values for the purpose of making and streamlining the programs of home-grown solutions to overcome the intense challenges to the nation after genocide. Among the home-grown solutions, was Gacaca jurisdiction, which derived from the roots of our past gacaca traditional culture which was responsible to convey reconciliatory justice assumed by the citizens, purposely to return the unity of Rwandans. That's when, the government of Rwanda enacted the organic law n° 40/2000 of 26th January which establishing the organization, competence and functioning of Gacaca Courts charged with prosecuting and trying the perpetrators of the crime of genocide and other crimes against humanity, committed between October 1st,1990 and December 31, 1994.

From 2002, Gacaca Courts assisted in prosecuting and trying the thousands of genocide cases which would be prosecuted and tried after genocide against Tutsi. The cases of crime of genocide were 1.958.634 which prosecuted and tried by gacaca courts. Those courts were fundamental of peace and unity and reconciliation of Rwandans, and finished its tasks officially on June 2012. The government also released out children's who committed genocide from prisons and took them to the rehabilitation centers and they continued their studies schools, and today, they are among the best people to serve or build the Country Rwanda.

1.7.2 Social reconstruction and reconciliation

The Rwandan society was gravely affected by the genocide. Its social structures were completely destroyed. **Social reconstruction** means rebuilding the social structures that were once destroyed. **Reconciliation** refers to the process of making parties in a conflict mend and then go on improving relations with each other. The two parties, after reconciling, re-establish friendly relations having put aside their differences.

A third party usually facilitates reconciliation by bringing the two parties in conflict to an agreement. Through the third party, the aggrieved parties open up for dialogue to arrive at a peaceful reconciliation. Reconciliation is an interactive process that requires a cooperative effort between the parties involved. Individuals or groups are encouraged to talk about the painful experiences they went through during the genocide. This enables healing to take root among the survivors and perpetrators alike. The government can do this by making efforts to improve active bystandership, and promoting positive moral values and peaceful coexistence through policies and practices.

Activity 2

Identify ways through which individuals, the society and government ensured social reconstruction and reconciliation were achieved in the post-genocide Rwandan society.

Reconciliation is usually an interactive process which demands that parties involved move together for its attainment. It takes place over time, requires trust and risk taking. Trudy Govier provides the following 11-step process as being vital in the reconciliation process. The steps include:

Acknowledgement: The perpetrators should acknowledge wrongdoing and apologise to the victim group. This creates room for dialogue, speeds up the reconciliation process and removes fear and suspicion between the two groups.

Apology: Apology is important towards attaining reconciliation and repairing broken relationships. It serves to inspire forgiveness and reunion between the perpetrator and victim group.

Forgiveness: Forgiveness contributes to reconciliation. The wronged party should be able to forgive. Forgiveness enables the wrongdoer and the wronged person to move on.

Fairness: The victims and perpetrators should be treated fairly without bias. This improves the relations between the two groups and eliminates mistrust.

Mutuality: Mutuality between the two groups in conflict creates impartiality and prepares a way for reconciliation.

Justice: Victims should feel that justice has been served for the wrongs committed by the perpetrators.

Peace: Reconciliation demands the existence of peace for it to be meaningful after conflicts occur.

Reintegration: Perpetrators should be reintegrated in the community with new roles which offer socio-economic support. The victims should re-accept the perpetrators. This improves social trust which is essential in the reconciliation process.

Reparation: These are the resources given to the victims of conflict such as finances and counselling. Such help is vital for reconciliation.

Restitution: This means giving back what was wrongly taken away from the victims by the perpetrators.

Redress: The perpetrator group should do something to correct wrongs they had done to the victim group.
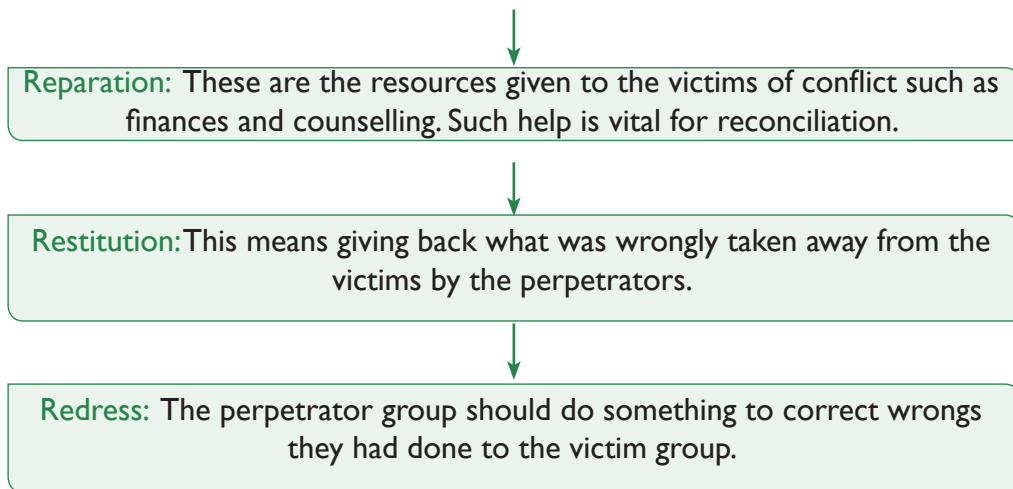
Fig. 1.5: The 11-step reconciliation process as adapted by Trudy Govier

(Source: Govier, T. (2006) page 45-177)

For social reconstruction and reconciliation to be achieved, all parties involved in conflict should go through the reconciliation process. Redress should take place for social reconstrucion of the Rwandan society to be achieved. This will bring about restoration of the broken social structures.

Activity 3

Discuss and answer the following questions.

1. Examine the steps used to achieve social reconstruction and reconciliation in post-genocide Rwanda.
2. Compare the steps in (1) above with the 11-step process of reconciliation as published by Trudy Govier.
3. Assess how the social reconstruction and reconciliation process was handled in Rwanda after the genocide.
4. Explain challenges faced by individuals, the community and the post-genocide government in Rwanda during the social reconstruction and reconciliation process.
5. Discuss how individuals, the community and the post-genocide government resolved the challenges mentioned in (4) above.
6. Examine the importance of apologising towards the improvement of relationships destroyed in a conflict.

1.7.3. In Political level.

After stopping the genocide against the Tutsi by the FPR, the immediate strategy was to rebuild peace and security as well as reconstructing Rwanda especially infrastructures which was demolished during the time of genocide against Tutsi.

In July, 1994, immediately the government of national unity was implemented and was composed of different political parties head by the FPR Inkotanyi. This government implemented major strategies derived from the pillars: unity and reconciliation among Rwandans, good government, economic development of the country, security sustainability as well as social welfare of the Rwandans.

The government also implemented major mechanisms such as government agenda of not revenge and punish those who try to revenge after genocide, converging the RPF soliders and XFAR Army and form RDF force, repatriation of refugees who left from Rwanda before genocide and after genocide in 1994 as well as return all properties to their owners, sharing the land among Rwandans, remove ethnics from national identity and remain with one national identity card as a Rwandan, the merit on education and employments to all young generation in Rwanda.

In 1996, Rwanda force entered into DRC, for the purpose of preventing insecurity to Rwanda and fight against soldiers and militia who had participated in the genocide fled to the Democratic Republic of Congo (DRC), then known as Zaire,and (abacengezi) back from DRC and attacked Rwanda mostly in north and northwest and western party of Rwanda and return back the million civilians refuges, most of them Hutu who had been told that the RPF would kill them. Thousands died of water-borne diseases. The camps were also used by former Rwandan government soldiers to re-arm and stage invasions into Rwanda. The attacks were one of the factors leading to the war between Rwanda and the Democratic Republic of Congo that took place in 1996. Former Rwandan forces continue to operate in the DRC alongside Congolese militia and other armed groups. They continue to target civilian populations and cause deaths, injury and harm.

Between May 1998 and 1999 in the office of the President "Urugwiro Village" ensued different meetings had discussion talks called "urugwiro talks" and it happened after four years the time of RPF Force stopping the genocide against Tutsi. The reasons of urugwiro talks was to find solutions of rebuilding the nation after it ruins during the time of genocide against Tutsi, this led all Rwandans to rise up and meet together and design the policy and vision of the country. These dialogue talks took also most one year and a half and happened every weekend and people meet at Urugwiro and discuss how the Rwandans can easily outing from transitional period and build new peaceful and development Rwanda. The talks was participated by the ministers, heads of prefectures, advocates, lecturers from university of Rwanda, people who were representatives of the past political parties such as MDR, MRND, PSD who did not immersed themselves in the genocide against Tutsi.

These talks or dialogues came up with a lot of strategies and new innovations such as implementing national constitution voted by the citizens and drafted by the researches and that's why its preparations spent almost three and a half years and citizen be involved to add their ideas and views as well as owning it as their national constitution.

The led dialogue and discussions built the program of vision 2020, different institutions including office of the Ombudsman, OAG, and Senate mention but a few.

The establishment of the Government of National Unity after the Genocide against the Tutsi. Institutional reform:

Creation of the National Commission for Unity and Reconciliation; the National Commission for the Fight against Genocide; the National Commission for Human Rights; the National Electoral Commission and National Itorero commission as well as Rwanda governance Board.

The abolition of different identity cards with ethnic mention, the annual national dialogue conference, etc.

In context of preventing and fighting against genocide and its ideology, the government established national commission for the fight against genocide (CNLG) as well as FARG to matter of supporting genocide survivors in

1.7.4. Forgiveness

Forgiveness is the process of letting go feelings of anger and resentment towards an individual who has done something bad or caused harm. Forgiveness benefits both parties to a conflict and is crucial in helping to preserve and enhance relationships. Forgiveness usually takes time and demands patience from the parties involved.

Counsellors have a role to play in achieving this process. Forgiveness is usually voluntary and people should not be forced to forgive. After forgiveness is achieved, reconciliation can now set in. Forgiveness enables victims and perpetrators of genocide to achieve reconciliation and sustainable peace. According to Trudy Govier, forgiveness demands that the wrongdoer acknowledges his or her misdeeds to pave way for forgiveness.

Victims should not take revenge on the perpetrators. This is because forgiveness is better and healthier in a post-genocide environment. We should remember that in forgiving the offender, the victim acknowledges him or her as a human being worthy of dignity and with the moral freedom to change his or her ways.

1.7.5. In Judicial system.

Implementing the special chambers for genocide perpetrators trials.

The aftermath of genocide against Tutsi, Rwanda faced invasive challenge of trial judging cases of the genocide perpetrators suspects and those who committed the crimes against humanity for the purpose of delivering justice for genocide victims as well as eradicating the culture of impunity. The genocide suspects were imprisoned, the number was very huge and over the judicial organs capacity, which was actually ruined and destroyed during the genocide against Tutsi.

To find the solution of the challenge, in 1996, enacted the organic law no 08/96 on 30th/08/1996 dealing with the crimes that constitute the crime of genocide as well as crimes against humanity.

The major elements included of this law were:

Implement special chambers within the first instance courts for specifically trying and judging the people who accused crime of genocide and crimes against humanity in Rwanda from 01 October 1990.

To put those who accused of genocide in different categories depending of tense of the crimes committed and related sentences in crime categories.

Implement the ways of how the accused perpetrators can have a chance of agree the crime they committed, repent and ask forgiveness, testify the truth-telling testimonies of genocide against Tutsi which based on reducing their penalties.

In 1998, genocide crime and crimes against humanity prisoners was counted to 130.000 and trial cases was only 1.300. This to say that, if trial and judging of this way of all genocide prisoners continued, it would take over 100 years. That's why the government of Rwanda, find the solution of this challenge, which was easier, genuine and fast of trying and judging the genocide cases. It is the "Rebirth of Gacaca".

1.7.6. The Laws that punish genocide ideology and other related offenses.

During the period of the government of Rwanda solved the intense challenge of prosecuting and trying the genocide perpetrators, it's also enacted the laws punishing the genocide ideology and other related offenses including the denying and trivializing the genocide against Tutsi.

Activity 4

1. Look at the pictures below and write a summary of what is happening.

2. Justify why forgiveness is good as opposed to revenge.
3. Examine the impact of revenge on an individual and the society at social and political levels.

1.7.7 Benevolence

Benevolence refers to the willingness to help, being generous or performing acts of kindness. Human beings are usually capable of expressing benevolence regardless of whether they are victims or perpetrators of violence. It involves development of empathic/empathetic feelings, which leads an individual to take responsibility for assisting victims.

People who have suffered usually care about other peoples' suffering especially if they have experienced protective and healing processes. This involves having been helped by others or acting on other peoples' behalf at the time of suffering. Therefore, the victim group reaches out to assist other groups undergoing similar situations to them. Thomas Vincent Flores developed a continuum of benevolence which together with relevant ideas from Ervin Staub, served as a basis for an adaptation that was made by Aegis Trust in the framework of the Rwanda Peace Education Programme in 2013. This adapted continuum of benevolence by Aegis Trust comprises ten steps as shown on page 28.

There is a need to have peace to address the consequences of genocide. We should all feel part of the Rwandan community and appreciate one another. This can be achieved by living together in harmony without conflict and tension.

The process of benevolence goes through the ten steps above. The 8th step, **community**, a feeling of fellowship with others resonates well with '*Ndi Umunyarwanda*' which means 'I am Rwandan'. It enables us to see one another, regardless of the differences that may exist between us, as one people belonging to one community. This has the potential of healing the wounds that were inflicted by the genocide against the Tutsi. We are all brothers and sisters; we belong to one family, Rwanda.

Ndi Umunyarwanda means a call for individual and collective responsibility in rebuilding the broken social structures. It also rekindles the true Rwandan spirit of oneness, offers a reflection on the painful past and provides the determination to build a brighter future. It invokes the promotion of patriotism, integrity, self-worth, solidarity, tolerance, self-reliance, nationalism, social cohesion and shared language, values, norms and cultural practices.

All citizens of Rwanda need to keep the spirit of *Ndi Umunyarwanda* alive as they owe it to themselves and to future generations. This will ensure that the social reconstruction and reconciliation process is not compromised and brings about national cohesion.

10. Peace (Kugira amahoro): harmonious relations, free from disturbance, conflict, anxiety or tension.

9. Love (outwards towards others) (Kugaragariza abandi urukundo) a deep feeling of compassion, trust, caring, giving towards others.

8. Community (Kumva uri mu muryango mugari): a feeling of fellowship with others, as a result of sharing common attitudes, interests and goals.

7. Connection (Kugirana ubusabane) when a person feels a positive relationship with someone else.

6. Caring (Kwita ku bandi)(service towards others): displaying kindness and concern for others.

5. Empathy (Kugira impuhwe) the ability to understand and share the feelings of another.

4. Respect (Kubaha ibitekerezo by'abandi) a positive feeling of esteem for another person; to be able to listen and learn from other points of view without prejudice; dignity.

3. Acceptance (Kwakira): agreeing to receive something that's offered; to listen to what is being said…

2. Opening up (Gufungukira abandi): being open to other ideas, other stories, other explanations, other people.

1. Indifference (Kwishishanya): having no interest, concern or sympathy for others. There may also be fear, mistrust, anger and resentment at this stage.

High (Hejuru)

Social cohesion (Imibanire myiza mu bantu)

Low (Hasi)

A process and journey that can take along time (Uru ni urugendo rusaba igihe)

Fig. 1.6: The continuum of benevolence in 10 steps as developed by Thomas Vincent Flores with ideas from Ervin Staub and adapted by Aegis Trust

Activity 5

Discuss and answer the following questions.

1. Using the continuum of benevolence adapted by Aegis Trust, bring out its relevance to various benevolent acts carried out in Rwanda.

2. Align the 8th step of the continuum of benevolence with *'Ndi Umunyarwanda'* and show how it can help in healing the wounds inflicted by the Genocide against the Tutsi.

3. Look at the pictures below and discuss what is happening. Explain what individuals and members of the community can do to alleviate poverty in the country.
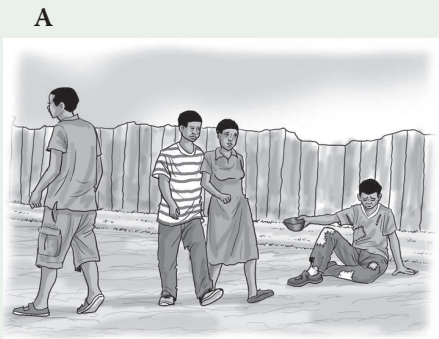
4.   Hold a talk in class based on *Ndi Umunyarwanda*; *Turi Abanyarwanda*.

1.8   Prevention of any future occurrence of genocide in Rwanda

Activity 1

Examine measures taken by the post-genocide society in Rwanda to prevent any or the future recurrence of genocide.

Prevention of genocide demands a concerted effort from all individuals, the government and its partners alike. It should take a political, economic, social and psychological approach. Economic development, increased security during post-conflict reconstruction, prevention of new cycles of violence, an effective judicial system and development of other structural elements are important steps towards preventing any future occurrence of genocide. Essential to the prevention of genocide in Rwanda is the promotion of humanistic and national values such as the following:

1.8.1 Peace building

Genocide begins in the minds of the people; therefore, it is also in the people's minds that defences of peace must be constructed. Peace building involves various efforts that usually begin with the creation of a culture of peace which is accompanied by harmony, cooperation and co-existence among the people.
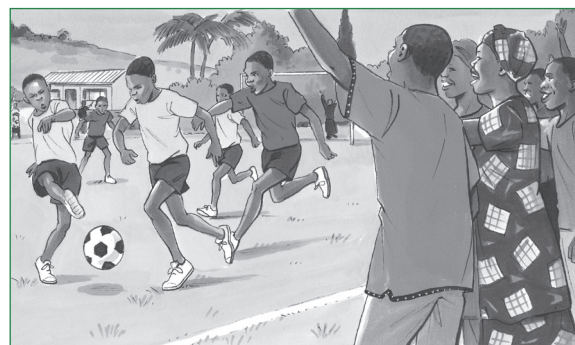
Fig. 1.7: Sports as a way of engaging people for peace building efforts

A peaceful environment gives rise to behaviour that respects life and human dignity. It promotes observance of Human Rights and fundamental freedoms, rejection of violence and commitment to principles of freedom, justice, solidarity, understanding between people, observance of open communication, cooperation, harmony and observance of the rule of law.

Every effort should thus be channelled to the fulfilment of these needs to enable peace building to be achieved. This requires that we all put our forces together as individuals and members of the community to help the government and other partners, both local and international, to promote peace. Some of the peace building activities may include rebuilding ruined houses, cleaning up neighbourhoods, participating in business projects and sports. Such measures reduce mistrust, antagonism and hostility between conflicting groups.

Peace building equally requires the administration of justice in post-genocide society. Punishment of key perpetrators usually helps in reconciliation. In addition, victims are relieved when public discussions are held and other forms of justice are set on course, for example, the Gacaca courts and *Ndi Umunyarwanda* talks or retreats.

Activity 2

1. Discuss efforts you can make to promote peace building in a post-conflict community.
2. Identify hurdles you are bound to face in your efforts?
3. How can you overcome the hurdles identified in question (2) above?
4. With the help of your teacher, invite a peace ambassador to give a talk in class. Ask him or her about the achievements he or she has witnessed after initiating peace-building projects in the community.

1.8.2 Resilience

Resilience refers to a person's ability to recover easily and quickly from a problem or illness. The Genocide against the Tutsi was a great misfortune to individuals, community and the state. People went through horrendous moments during the 100 days of genocide. Survivors recovered at different rates. This is because the rate of resilience varies from individual to individual.

Survivors need to gain renewed trust with those they interact with in life. This is cultivated by taking care of other people. This experience leads to strong feelings of empathy, caring, sympathy and responsibility to help those in need. Generally, survivors should be exposed to experiences that express love, hope and care. One also needs moral courage to help those in need. This may only be possible where the basic and psychological needs of the survivors are adequately catered for.

1.8.3 Benevolence

Benevolence means the desire or inclination to do good to others. We should be good and generous to those around us regardless of the differences we have. This enables us to prevent any harm being done to other people. Benevolence should be expressed in our words and actions to fellow human beings. This demands that we develop trust, care and love for other people.

Activity 3

Conduct research on individuals who went to great lengths to protect the victims of the Genocide against the Tutsi in our country. Select one individual and write a testimony based on what he or she did for the victim(s).

1.8.4 Awareness and memory

Awareness and memory about the genocide against the Tutsi should be made through a variety of ways such as:

* Inclusion of genocide studies in the curriculum.
* Establishing genocide memorials and museums.
* Establishing days for genocide commemorations.
* Coverage of the horrors of the genocide in mass media.
* Recording genocide events in books and other sources.

Through the above measures, awareness and memory of the genocide will remain in the minds of all people.

Fig. 1.8: Photographs taken inside the Kigali Genocide Memorial (KGM)

Activity 4

1. Visit a genocide memorial site near your school. Ask the resource person at the site to tell you the history of the place. Alternatively, you can visit a key site online for a virtual tour of a genocide memorial that you know.
2. Write a report of how the genocide ideology was spread, the preparation and executions of mass killings at the site of the memorial.

3. Give an account of how survivors survived the ordeal.
4. Explain what could have been done to prevent the mass killings.
5. Explain how the inclusion of genocide studies in the curriculum is beneficial in preventing the reccurence of genocide in the country.

1.8.5 Telling the truth

To prevent any future occurrence of genocide, we should be truthful about what occurred. Telling the truth is one of the ways that enables a society to give room for reconciliation.

1.8.6 Repentance and forgiveness

Activity 5

1. Examine the impact of revenge in a post-genocide society.
2. Analyse the effect of repentance and forgiveness in post-genocide Rwanda.

All religions stress the importance of repentance and forgiveness in addressing human conflict. Those culpable of genocide should repent and the survivors should forgive. As we have already observed, the perpetrators must acknowledge their culpability of acts of genocide and apologise. This gives room for reconciliation and peace building efforts in a post-genocide society.

Several Genocide survivors around the country accepted to live peacefully with perpetrators who had asked for forgiveness for their role in the 1994 Genocide against Tutsi

Example: Genocide survivors hug with repentant perpetrators at Kibirizi Catholic Church in Gisagara District as a way of reconciliation.

1.8.7 Reconciliation

Any attempts at reconciliation should begin with justice, individual and collective responsibility, acknowledgement and forgiveness. These factors are vital in the journey towards reconciliation. In a post-genocide society, the need for reconciliation can arise at the following levels:

- Individual
- Family
- Small group or community
- Intergroup or intercommunity
- National
- International

For reconciliation to occur, the elements of truth, mercy, peace and justice must be present. It is vital to repent, forgive and focus our attention on how we can rebuild our country. Reconciliation demands looking at the past and asking what was done. In the future, we need to ask how one can move beyond the wrongs of the past, having understood and acknowledged those wrongs.

Reconciliation leads to positive and constructive relationships. This makes former enemies see each other as fellow human beings who live and work together. It brings forth relationships characterised by respect, acceptance and trust. To enable healing, the survivors and perpetrators should both feel associated with the experience of commemorating the genocide against the Tutsi.

THE 'RECONCILIATION VILLAGES' WHERE GENOCIDE SURVIVORs AND PERPETRATORs LIVE SIDE BY SIDE. '

RWERU-Bugesera, Rwanda

For Tutsis who survived the genocide against Tutsi or watched as their loved ones were slaughtered or raped, reconciling with the Hutu attackers once seemed unimaginable.

Today, however, reconciliation has become a reality.

This year, Rwanda marks the decade of remembrance of the genocide, and time after time a 100-days reflection period began, commemorating the lives of nearly over million people killed – many by their friends and neighbors. The majority of those killed were Tutsis and moderate Hutus.

Since then, Rwanda has pushed forward with programmes aimed at healing wounds and bridging divisions: Hutus and Tutsis now becomes Rwandans and participate in mandatory community service programmes each month; School children are taught to identify as **"Rwandan"** rather than along ethnic lines; and, perhaps more surprisingly, hundreds of Hutu and Tutsi families now live side by side in "reconciliation villages" which they have built together and work together to maintain. Many are in the villages due to National Unity and Reconciliation Commission mission.

Activity 6

1. Research and find out challenges experienced by the post-genocide society in Rwanda in their efforts to promote reconciliation.
2. Explain how the challenges were resolved in regard to their impact on the survivors, perpetrators, regional stability and peace.

1.8.8 Dialogue and consensus building

Genocide reccurence finds a fertile ground where people do not talk to each other or disagree on issues. Everyone should be enabled to freely communicate their ideas. An open environment and mutual respect gives rise to dialogue and consensus building. It also demands accommodation of diverse opinions. Any emergence of controversial views should be handled in an honest manner.

1.8.9 Active listening

Active listening involves effective communication. Freedom of expression should be allowed for all individuals in a post-genocide society. However, such freedom comes with restrictions which call for responsibility to refrain from its abuse. Active listening demands that we shun ignorance and irresponsibility in our day-to-day lives. It also demands that we avoid being passive listeners. We should

Fig. 1.9: Members of a community engaged in a discussion

know what other people think and feel and avoid being selfish and equally take responsibility where we see Human Rights are being violated.

Activity 7

1. Identify instances where dialogue, consensus building and active listening enabled members of the society to resolve conflicts.
2. Role-play such a scenario in question (1) above.
3. Explain the importance of dialogue, consensus building and active listening in post-genocide Rwanda.

1.8.10 Inclusiveness

All human beings are equal and no one should be discriminated against in any way. All members of the society, regardless of the differences that may exist, should be treated equally and fairly. All people should be given all the services they require and equal opportunities and be subjected to similar laws by the state and its agents. Exclusivity has been known to engender genocide. Every effort should thus be made to bring every citizen on board.

Fundamental principles, in article 10 for national constitution all derived from "Urugwiro talks" another principles emanated from Arusha peace agreements. These fundamental doctrines, 6 of them, its in arcle 10 for 2013 national constitution, as it amended in 2015 are as follows:

- To prevent and punish genocide crime perpetrators, fight against genocide denials as well as uprooting genocide ideology and its related cases.
- Uprooting discriminations and divisionisms stems from ethnicity, district origins etc and promoting unity among Rwandans.
- Power-sharing without greed
- Build the constitutional and democratic government based on different political opinions, equality of Rwanda as weel as gender equality which ephasised 30% of women in different positions in decision making organs.
- Build the government that struggle for social welfare of the citizens as well as implementing different ways of having the equal social welfare opportunities
- Find the solutions for the government through peace talks and mutual consensus.

Activity 8

Debate the motion 'The international community has made every effort to prevent the recurrence of genocide in the world'.

Assessment Exercise 1.0

1. Explain the concept of genocide.
2. Identify the stages of genocide using the continuum of violence devised by Gregory H. Stanton.
3. Compare and contrast the following genocides that have been experienced in the world.
   a) Holocaust/Shoah
   b) The Genocide against the Tutsi
4. Discuss the consequences of genocide.
5. Examine ways in which genocide can be prevented in any society.
6. Analyse the causes and consequences of the Genocide against the Tutsi.
7. Explain ways of addressing the consequences of genocide with special application to Rwanda.
8. Discuss ways through which future occurence of Genocide in Rwanda can be prevented.
9. Describe Rwandan values and explain how they contribute to preventing genocide ideology.
10. Examine the way members of your community live with each other. Does the behaviour that individuals display fit into a cohesive society?
11. Describe how you can dissociate from and speak out against evil and violent actions in society.
12. What are your feelings on the Genocide against the Tutsi and the Holocaust?

Project

Refer to the Student's Book on page 3 on the Genocide against the Tutsi and analyse the practices in ten steps as developed by Gregory H. Stanton. Devise ways that would prevent each step of the genocide from happening again and help reconstruct the Rwandan society.

Unit 2

Democracy and good governance

Key unit competence: To be able to analyse and appreciate the role of democracy in enhancing good governance

Introductory Activity

1. Research and find out the differences between a state and a nation.
2. Explain the meaning of democracy and good governance.
3. Discuss the role of democracy in enhancing good governance.

2.1 Concept of state

Activity 1

1. Find out the meaning of the word state.
2. From the description in (1) above, give examples of states.
3. From the answers in (2) above, describe the identity of Rwanda.

A **state** is defined as a sovereign political power, the territory of a community, or territory considered as an organised political community. A state usually has people, territory, boundaries and leadership. This gives a state the legitimacy that enables it to exercise power within its borders. All states have laws (written or unwritten) which guide them in their day-to-day operations. States usually go out of their way to protect their interests. More often than not, a state will strive to protect its sovereignty without which, it ceases to be.

Fig. 2.1: Map of Eastern Africa showing the 11 sovereign states

Activity 2

1. Conduct research on how the state of Rwanda was formed.
2. Write a brief history of how Rwanda developed from a kingdom to the modern-day state of Rwanda.
3. Explain how the Rwandan state has tried to promote its interests in Africa and the world.
4. 'I am proud to be a Rwandan citizen'. Comment on this statement.

Modern African states owe their origin to European colonisation. Upon obtaining their independence, most of the colonial boundaries were maintained hence the modern-day African nation-states. Citizens have equal rights according to the laws of the state. States usually exercise judicial, executive and legislative powers. Additionally, states can be changed in terms of both their status and their boundaries. For example, South Sudan was created from Sudan in 2010 making it the youngest state in Africa.

Thomas Hobbes, a philosopher, was of the opinion that a state has four duties. These are:

- to defend the nation against foreign enemies
- to preserve peace and internal security
- to allow subjects to enrich themselves
- to allow freedom that does not threaten security.

(Source: Cranston, M. (1964) page 45-53)

Activity 3

1. Write an essay on the four duties of a state as envisaged by Thomas Hobbes.
2. Identify states you think do not carry out their duties fully. Give reasons for your answers.
3. In your own opinion, explain what could have been done by the states mentioned in question (2) above.

2.2 Concept of democracy

Activity 1

Discuss and answer the following questions.
1. Find out the meaning of the term democracy.
2. Does your school allow room for democracy?
3. Give the pros and cons of democracy in schools.
4. Describe how Rwandan citizens participate in democracy in the country.
5. Look at the pictures on page 32 and answer the questions that follow.
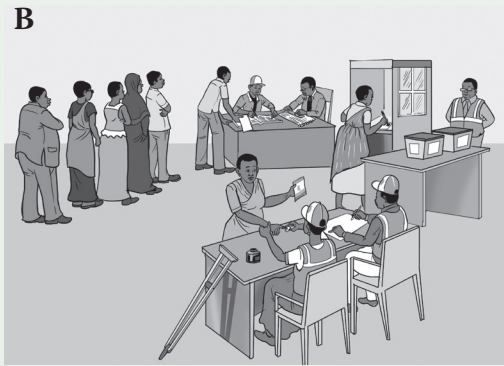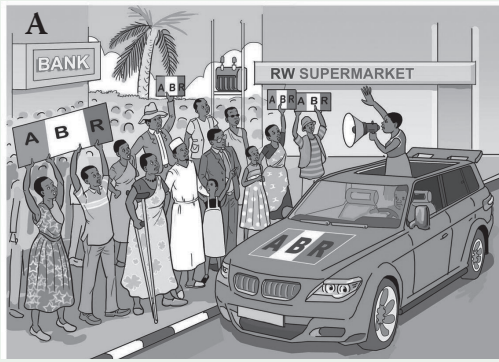
a) From the above pictures, which ones depict the meaning of democracy?
b) Give reasons why you think the pictures depict the meaning of democracy.
c) Explain why you think some pictures do not depict the true meaning of democracy.

The word **democracy** originated from two Greek words "*Demos*" and "*Cratia*" which respectively translate to "people" and "power". Democracy is defined as a form of government where power ultimately rests with the people. The following people defined democracy as:

'A government in which everyone has a share' Seeley.

A form of government in which the ruling power of a state is largely vested, not in any particular class or classes, but in the members of the community as a whole' Lord Bryce.

'A government of the people, for the people and by the people' Abraham Lincoln.

Source: Gicheru and Miano (1987) page 45

Activity 2

1. Research and find out countries that are democratic and those that are undemocratic in Africa and the world. Give reasons to support your answers.
2. Find out the pros of living in countries that are democratic and cons of living in those that are undemocratic.

3. Find out personalities in the world who have fought for democracy in their countries.
4. Write a brief history of one such personality you have named in (3) above.

There are three main aspects of democracy, that is, political, social and economic. Politically, the government is based on people's consent. Socially, it increases and recognises the worth of human dignity. Economically, it aims to provide equal opportunities to all citizens and to eliminate exploitation of the people. For democracy to flourish, the following requirements should be put in place:

- being conscious of political rights and duties
- solidarity among the citizenry
- spirit of peaceful coexistence among the people
- opportunity for individuals to develop their full potential
- active participation of citizens in the affairs of the state
- adequate education of the citizens about public affairs.

Types of democracy

Activity 3

Research and answer the following questions.
1. Identify the different types of democracy. Give an explanation for each.
2. Cite examples where each type of democracy is practised in the world.

There are two types of democracy, that is, **direct** (pure or participatory) democracy and **indirect** (representative) democracy. In direct democracy, citizens directly run the affairs of their government. Whenever a need arises, the citizens are called upon to formulate and express the will of the state. Direct democracy can only be exercised in areas with few people. However, direct democracy is practised during a referendum or recall of elected representatives.

Activity 4

1. Discuss scenarios where direct democracy has been practised in Rwanda.
2. Role-play two incidences in class showing direct democracy and indirect democracy at school.

Indirect democracy is practised in many states in the world where citizens elect representatives who make decisions or laws that govern them on their behalf. It is restricted to the act of voting for their preferred representatives at periodic intervals during elections. This makes the process brief and infrequent. The elected representatives rule on behalf of the citizenry. However, citizens can change their elected representatives at will.

Activity 5

1. Conduct research on the merits and demerits of each of the two types of democracy. Make a class presentation of your findings.
2. Read the following speech excerpts from the 44th president of the USA, Barack Obama.

   'The work of democracy has always been hard, contentious and sometimes bloody'. 'Democracy does not require uniformity. Our founders quarrelled and compromised and expect us to do the same'.
   'Democracy is threatened whenever we take it for granted'.
   'Democracy can be complicated… But it is better than the alternatives because it allows us to peacefully work through our differences and move closer to our ideals'.

   From the above statements,
   a) Comment on how democracy has been practised in Africa and in Rwanda in particular.
   b) In your own opinion, how true are the speech excerpts in regards to democracy in Africa.
3. Debate the motion, 'Democracy is the best form of government'.

2.3   Concept of good governance

Activity 1

1. Find out the meaning of good governance.
2. Describe the achievements the government of Rwanda has made to improve good governance in service delivery.

Good governance is a term used to describe how public institutions conduct their affairs in the management of their activities and resources. It should be witnessed in all types of governance; public, state, corporate and global. Governance analyses 'what is' and good governance analyses 'what ought to be'. Therefore, individuals entrusted with responsibilities should be held responsible and accountable for ethical and moral consequences of their actions.

Promotion of good governance in a country involves three key actors. They are the public/state sector, private/corporate sector and the civil society organisations. Ultimately, good governance seeks to promote the wellbeing of the citizenry. It includes tackling a wide range of issues such as the following:

- Attempts at eliminating poverty
- Stakeholder engagement
- Transparency and accountability

- The equity and equality agenda (gender, ethnic, race, age, ability, religion)
- Ethical, honest behaviour and absence of corruption (moral governance)
- Sustainability, effectiveness and predictability
- Legitimacy
- Fulfilling peoples' basic needs
- Respect for Human Rights and the rule of law
- Participation in democratic elections and nation building activities
- Judicial independence from other arms of government
- Effective utilisation of public resources (sound financial management)
- Democratic pluralism
- Strategic vision of leaders
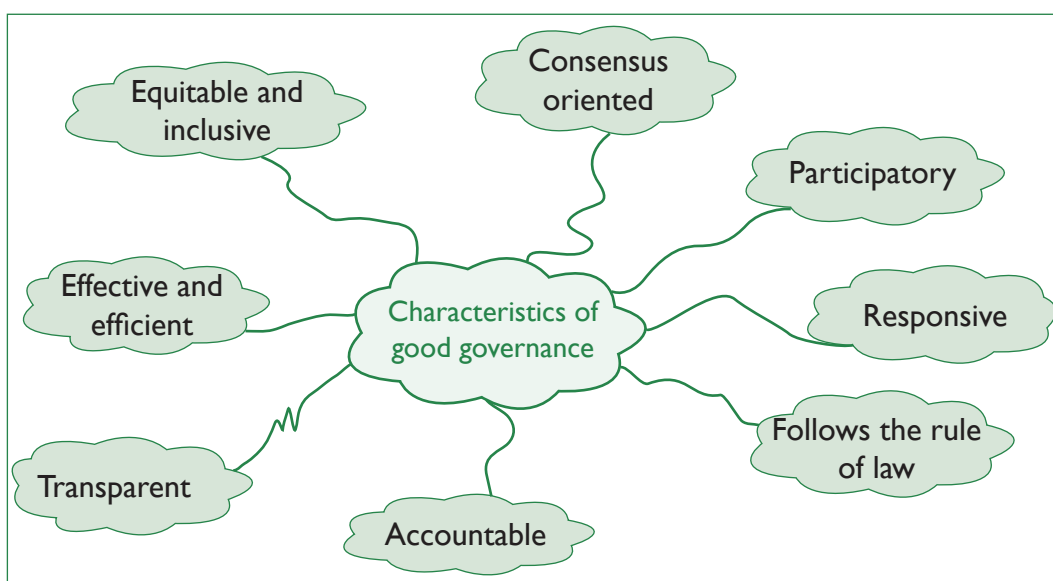
Fig. 2.2: Characteristics of good governance
Source (www.unescap.org/sites/default/files/good-governance.pdf)

Activity 2

1. Assess issues that the government of Rwanda has addressed towards achieving good governance.
2. Discuss challenges facing good governance today.
3. Identify possible solutions to the challenges discussed in question (2) above.
4. Relate the practice of good governance in the country towards the achievement of Sustainable Development Goals (SDGs).

Case study

In the world today, good governance goes hand in hand with information and communication technology (ICT). Governments should put in place the necessary infrastructure, develop and nurture the necessary human resources and provide

adequate financial resources. The Rwandan government has made major strides towards achieving this. In most of its operations, it has adopted e-governance. Government services are easier to access through an online platform locally known as *irembo*. This has greatly improved service delivery which enhances good governance.

Fig. 2.3: Irembo portal

Activity 3

Answer the following questions.

1. Examine the importance of e-governance towards service delivery and good governance in the country.
2. Assess the impact of e-governance in reducing corruption and impunity in the country.
3. Assess the role of the private sector and civil society organisations in the promotion of good governance in Rwanda.
4. Identify the kind of services available to the people of Rwanda on *Irembo*.

2.4 State governance and the three powers

State governance comes in various forms such as environmental, regulatory, participatory and neo-liberal governance of states. Various actors in state governance include; the government, intergovernmental and non-governmental organisations, private sector and civil society organisations. The government is the main actor of state governance.

Activity 1

Research and answer the following questions.
1. Discuss the roles of various actors of state governance in Rwanda.
2. Explain the challenges faced by state actors, identified in question (1) above, while discharging their duties.
3. How can the challenges in question (2) above be overcome?
4. Appreciate the role of various state actors in the society.

The government executes its responsibilities guided by the principles and provisions of the constitution. The constitution gives leaders the mandate to discharge their responsibilities. It also expects them to obey the rule of law and serve the citizenry. Governments are based on a structure taking the form of three powers. That is the **legislature**, **judiciary** and **executive**. Each arm of government enjoys distinct power which enables decentralisation of government services to the people. It also gives room for checks and balances between the three arms of government. This enables the government to uphold accountability and transparency in its day-to-day operations.
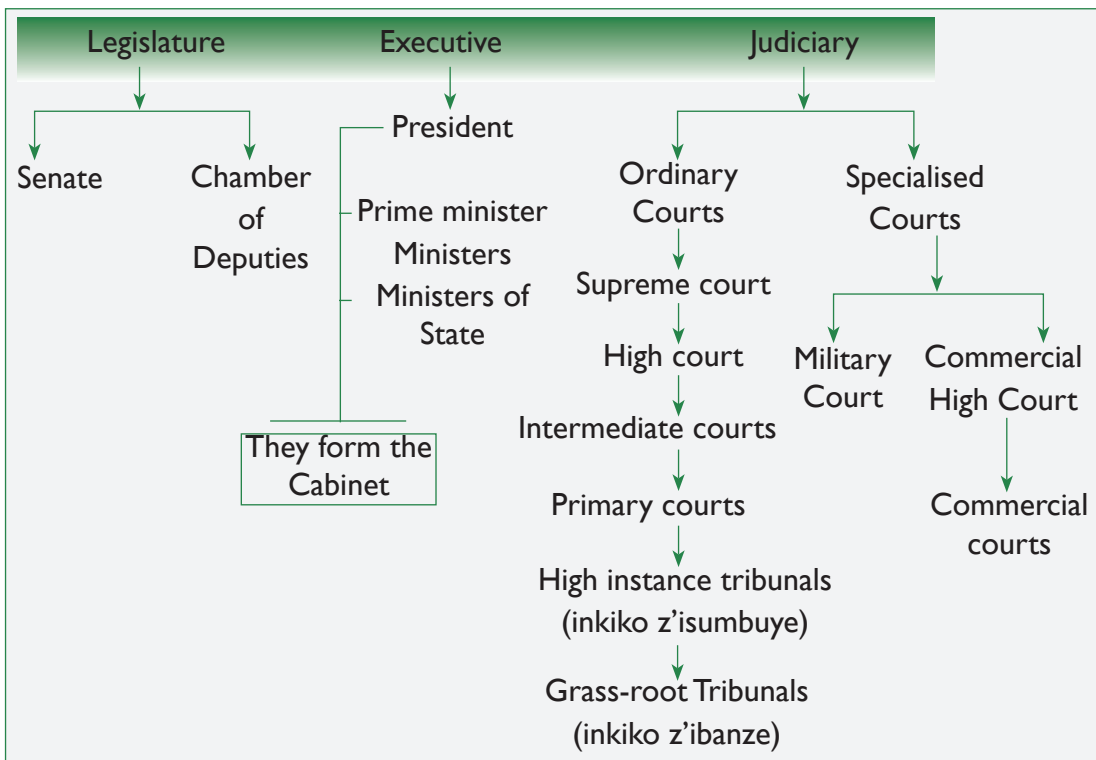
Fig. 2.4: The three powers (arms) of government

Source: The Constitution of the Republic of Rwanda

Some countries have both national and local governments. In such situations, the two levels of government operate in the spirit of interdependency and complementarity. This is the position in most countries. The principle of separation of powers enables the government to function smoothly. The following are advantages of having the three powers of government.

- It makes coordination and administration easy.
- Facilitates division of labour and reduces concentration of power in a single arm.
- Reduces or eliminates the possibility of abuse of power.
- Enhances efficiency and smooth functioning of the government.
- Promotes the principle of checks and balances.
- Engenders transparency and accountability in the operations of government.
- Provides quality service to the people.
- Eliminates or reduces incidences of corruption in the management of public affairs.

In Rwanda, the legislative power is vested in Parliament that consists of two chambers, that is, the Chamber of Deputies and the Senate. Parliament debates and passes laws. The executive power is vested in the President and the Cabinet. The Cabinet implements government policies. The judicial power is vested in the Supreme Court and other courts established by the constitution and other laws. The three branches are separate and independent from each other but are all complementary.

Activity 2

Answer the following questions.

1. Using the Constitution of Rwanda, examine the functions of the three powers of government. Use a table such as the one shown below to describe their functions.

Power (Arm of government)	Function
Executive	
Judiciary	
Legislature	

2. Assess how the three powers of government are able to promote transparency and accountability in their operations.

2.5 The role of democracy in promoting individual citizenship

Activity 1

1. Define the meaning of the term citizenship.
2. Using the Constitution of Rwanda, explain ways of becoming a citizen.
3. Examine the rights and responsibilities of citizens in a country.

Democracy is crucial in promoting individual citizenship. **Citizenship** is the legal right to belong to a particular country. Citizens have rights, duties and responsibilities to the countries they belong to. They are expected to obey the laws of their countries. Democracy is crucial in promoting individual citizenship in the following ways:

1. Enables individuals to exercise their rights and fundamental freedoms

Democracy allows an individual to exercise his or her rights and freedoms. This improves the quality of one's citizenship. It also enables citizens to respect the rights and freedoms of other citizens.

2. Allows for individual participation in various activities

Active participation of individuals in their day-to-day activities is possible where democracy thrives. Therefore, individuals are able to promote the wellbeing of the society in both socio-political and economic sectors.

Activity 2

1. Assess various activities that citizens are able to perform in a democratic state.
2. Identify difficulties citizens may encounter in undemocratic states.
3. Examine the rights and fundamental freedoms that citizens fail to enjoy in countries that are undemocratic.

3. Creates a bond of unity

Democracy promotes unity among all individuals in a country. This enables them to help one another when need arises. It also contributes to social justice in the society. This is because all people respect one another, obey the rule of law and actively participate in nation building activities.

4. Enables peaceful coexistence

Democracy enables peaceful coexistence among individuals. This enables them to respect the opinions and decisions of other people.

5. Respect for the rule of law

Respect for the rule of law is vital in a democratic society. By observing the law, one avoids conflict with people. A law-abiding citizen does not violate the law.

Activity 3

Answer the following questions.
1. Justify how democracy enables peaceful coexistence among citizens.
2. With examples, explain how the government has curbed impunity and enhanced respect for the rule of law in Rwanda.

6. Free flow of information

Democracy enables citizens to make well-informed decisions because there is free flow of information. It also gives room for, and encourages open debates among the people. Individuals are able to give and share their opinions with other people.

7. Promotion of gender equity and equality

Democracy promotes gender equity and equality among citizens in a democratic country. Both men and women should be given equal rights, responsibilities and opportunities so that no gender should trample on the rights and freedoms of others.
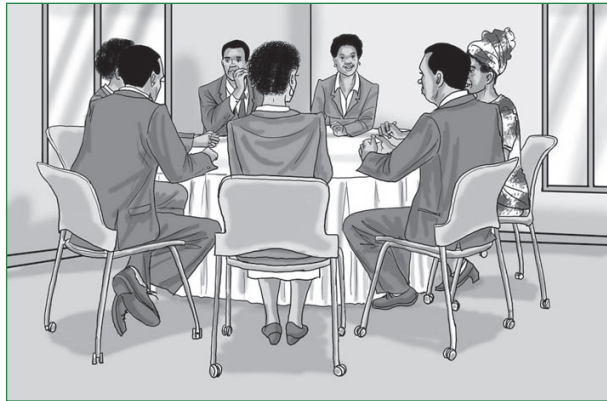
Fig. 2.5: Gender equality in work places

Activity 4

1. Assess how democracy has promoted free flow of information among citizens in our country.
2. Describe efforts taken by the government of Rwanda towards the achievement of gender equity and equality.
3. Explain ways in which other countries in Africa can promote gender equality and equity.

8. Commitment to negotiation

Democracy uses a give-and-take or win-win approach that helps individuals to develop negotiation skills. These skills are exercised when dealing with issues that confront people in their day-to-day lives.

9. **Promotion of equity and equality in the society**

   In a democratic state, all citizens are equal and are entitled to equal rights and equitable privileges. Individuals are thus able to enjoy various services while at the same time carry out their responsibilities. Democracy gives no room for discrimination of individuals.

10. **Observance of honesty and integrity**

    Democracy is anchored on high integrity and honesty. Based on the respect for the rule of law, democracy develops integrity and honesty in all individuals.

Activity 5

1. Describe how democracy has promoted observance of honesty and integrity among the citizens and elected leaders in our country.
2. Explain the barriers to democracy in a country.
3. Examine how the state, civil society organisations and the public sector may eliminate barriers of democracy in a country.
4. Analyse daily life scenarios that show how democracy contributes to individual citizenship.

2.6   Role of democracy in enhancing good governance
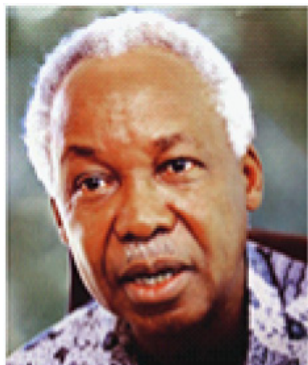
Mwalimu (Teacher)
Julius Kambarage
Nyerere

Nelson Mandela

Kwame Nkrumah

Activity 1

Analyse life scenarios that show how democracy enhances good governance. Give relevant examples in Rwanda.

Democracy is crucial in promoting good governance in a state. The following are ways in which democracy promotes good governance.

1. **Allows for checks and balances in administration of the state**

   The three powers of government ensure there are checks and balances in their administrative duties. Through these measures, abuse of power and misuse of public resources is minimal. Therefore, those in power will exercise their responsibilities with the interest of their citizens at heart.

2. **Promotes transparency and accountability**

   Democracy ensures that those entrusted with responsibilities observe high levels of transparency and accountability. Consequently, good governance is greatly improved.

3. **Encourages efficiency in service delivery**

   Democracy ensures those entrusted with various responsibilities do their best in service delivery. Failure to do so means citizens will hold them accountable. Therefore, every effort is made to accomplish the set tasks.

Activity 2

1. Identify the different ways in which democracy allows for checks and balances in the government.
2. Examine how democracy has encouraged efficiency in service delivery of the state, private sector and civil society organisations in our country.
3. Assess the relationship between powers and the impact of impunity.

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4. **Respect for the rule of law**

   Democracy is founded on the rule of law. No individual is above the law. This promotes development in a country as members of the society adhere to the laws of a country.

5. **Involvement of citizens in decision-making processes**

   Democracy ensures that people are directly involved in decision-making on issues that affect them. Where elected leaders underperform in a country, democracy grants citizens an opportunity to remove such leaders through free and fair elections.

6. **Encouragement of private initiative**

   Democracy encourages private initiative. This enables an individual to exploit his or her potential to the optimum. Consequently, it improves the lives of citizens by eradicating poverty and promoting growth and development.

Activity 3

Answer the following questions.
1. Describe how democracy has encouraged citizens' involvement in various decision-making processes undertaken in the country.

2. With examples, identify ways in which democracy encourages private initiative among the citizens in your district.

7. Promotion of equity and equality

In most places, affirmative action has been accepted as a feature of democracy. It is meant to achieve uniform development by targeting the vulnerable members of the society. Their voices are heard and their interests are catered for during the allocation of development resources. This reduces marginalisation in a society.

Human beings, regardless of the differences in them, are all the same. This is because they are equal and possess the same rights and social status. This demands that all people be treated similarly at all times. Democracy does not encourage segregation of persons. It advocates that we should all treat people uniformly despite the differences in us.

8. Creation of an enabling environment for development

Democracy creates an enabling environment for development which positively influences good governance. Such an environment is useful in stimulating various programmes that ultimately promote growth and development.

9. Facilitation of open communication

Democracy encourages open communication. As people express their views freely and exchange information, they are bound to be actively involved in the governance process. They articulate their interests, mediate their differences and freely exercise their rights and obligations.

10. The concept of decentralization:

Political decentralization refers to the transfer of political decision- making authority to local structures, usually occupied by elected officials. ... Thus, political decentralization aims to increase the voice of citizens by deciding who leads them through free, democratic regular vote. The National Decentralization Policy is based on the Government of Rwanda's commitment to empower its people to determine their own future. The policy also has its foundations in the fundamental laws of the country as well as in the political and administrative reforms the government has already implemented.

Leadership has been dispersed closer to the population; the people participate in choosing their leaders and in deciding on activities of their interests. Those local administrative entities start from the village upwards; they take decisions after consulting the people and have to provide them with quality services regarding their mandates and responsibilities.

Activity 4

Debate on this statement. 'The opposition plays a vital role in democracy.'

Assessment Exercise 2.0

1. Explain the following concepts:
   a) State
   b) Democracy
   c) Good governance
   d) Transparency
   e) Accountability
2. Describe the relationship between good governance, transparency and accountability.
3. Explain the role of democracy and individual citizenship.
4. Analyse the role of the three powers of government.
5. Describe the relationship between the three powers of government.
6. Assess the role of democracy in enhancing good governance.
7. In your own opinion, why is good governance important in promoting economic and social development?
8. Show the importance of democracy and good governance.
9. Appreciate the role of democracy and good governance towards eliminating arrogance, abuse of power and impunity.
10. Give your views on the following statements.
    a) Democracy is the best practice a society should embrace.
    b) 'Good governance is an indication of progress in a society'.

Project

1. Write a daily life scenario showing how democracy contributes towards enhancing good governance.
2. Analyse how democracy contributes to enhancing good governance.

National service and self-reliance

Key unit competence: To be able to analyse and appreciate the importance of national service and self-reliance in development

Introductory Activity

Answer the following questions.
1. Discuss how national service is carried out in Rwanda.
2. Discuss various ways in which members of the community worked together as a team in the traditional African society.
3. How can the youth in Rwanda emulate good traditional African values and practices to ensure socio-political and economic development?

3.1   Concept of national service

Activity 1

1. What do you understand by the terms national service and self-reliance?
2. From your definition in question (1) above, is national service carried out in Rwanda?

National service is a system where young people, upon completing a given level of education and meeting certain conditions, offer their services to the state. During this period, they are expected to provide free and voluntary services to the state. They are also expected to serve their nation with dignity and pride. This makes training compulsory. In some countries, national service is voluntary. The recruits are given basic military training and other courses such as First Aid, disaster response, patriotism and community service.

In most countries, national service takes the form of rendering military service to the state for a specific period upon completion of a given level of education. National service is identified with programmes in which people volunteer for civil service. The specific shape of the service is greatly influenced by socio-cultural variables of the particular society in which it is implemented. National service is crucial in the socio-economic and political development of countries. It also fosters social cohesion and patriotism among the youth in a country. The youth become self-reliant and cases of unemployment and drug abuse are reduced.

Urugerero is a form of national service aimed at developing programmes that enhance growth in all sectors of the economy in Rwanda. The model is voluntary to all youths aged between 16-30 years. *Itorero* is a home-grown initiative that helps to instil positive values among the Rwandan youth and develop love for the nation. It aims at ensuring the youth develop a value system that promotes voluntary service to the nation with the aim of promoting unity, tolerance, patriotism and democratic governance. *Intore,* is a person who has undergone the training of Itorero and is expected to volunteer for Urugerero. *Umuganda* is a form of community service that is compulsory to all able-bodied citizens and aims at establishing social cohesion among communities. The efforts of Urugerero, Itorero and Umuganda lead to sustainable social and economic transformation in our country.

Activity 2

1. Examine the structure and ideals of Urugerero and identify the socio-cultural values which greatly influence the service in Rwanda.
2. Assess the statement, 'Urugerero is the driving force towards achieving development in Rwanda.'

Models of national service

Three models of national service have been adopted by world states. These are:

1. **Compulsory service**: this is where people of a given age, upon completing studies at a given level, must offer services for a specific period to the state.
2. **Voluntary service:** this is where those providing their service to the state do so out of their own will.
3. **Blended service:** this is a mixture between compulsory service and voluntary service. People of a given age are mandated to provide their service. Others, not falling into the compulsory categories but wish to provide their service to the state are equally allowed.

Activity 3

Using Urugerero as an example of national service, identify the characteristics of national service.

3.2   Concept of self-reliance

Self-reliance is defined as being independent, which means relying on one's own resources to satisfy ones' needs. This implies the ability to do or make decisions on our own. In most cases, the performance of the task is based on the individual's or state's ability, powers and resources. This is done without help or support from others.

Self-reliance arises out of the realisation that we can put our resources and abilities to use in an effort to satisfy our needs. It demands diligence, patience, sacrifice, patriotism and commitment from the individual and the state. Self-reliance requires

a change in mentality and strengthening the commitment of participants towards its implementation. People are empowered to undertake various responsibilities having realised their needs. Such an approach is characterised by:

1. identification of peoples' needs
2. active participation of people in activities
3. exchange of ideas, skills and values.

Source: Community development (2005) page 14.

Activity 1

Discuss the relationship between self-reliance and national service towards the development of a nation.

People and nations are expected to meet their needs in a sustainable manner. This can be achieved through self-reliance. Social interaction and consensus building are central to attaining self-reliance and giving people a duty to create a culture of dialogue. Self-reliance pays attention to the socio-economic and political needs of the people. It refers to the ability of people or states to:

1. achieve social cohesion
2. enable social accountability
3. mobilise resources
4. build and maximise interpersonal capacity to address issues and take initiatives
5. access material and monetary assets
6. manage materials and monetary assets.

Self-reliance encourages people to improve their living conditions using home-grown initiatives and resources at their disposal. This concept is critical in spearheading community development. It also discourages over-reliance on external assistance. A nation's development is propelled and sustained by internal resources. Self-reliance is a strategy based on endogenous socio-economic engineering. Its philosophy is improvement from within.

Activity 2

1. Examine some community development projects that the youth in Rwanda may engage in to achieve self-reliance and reduce poverty.
2. Identify challenges the youth in Rwanda are bound to face in undertaking the projects.
3. Explain how the youth may solve the challenges identified in question (2) above.

3.3 Provision of national service in Rwanda, Africa and the world

1. Identify countries where national service is carried out in Africa.
2. Describe what is common in the provision of national service in Africa.

Many countries in the world have established systems to promote national service. They include the following:

3.3.1 National service in Rwanda

The Constitution of the Republic of Rwanda provides for national service in Article 47. This section reads:

All citizens have the duty to participate, through work, in the development of the country; to safeguard peace, democracy, social justice and equality and to participate in the defence of the motherland. The law shall organise national service, whether civil or military.

The drafters of our constitution acknowledged the crucial role of national service (*Urugerero*) in the socio-political and economic development of our country. Plans for the implementation of *Urugerero* began towards the end of 2012. Actual *Urugerero* activities started on 17/1/2013, but it was officially launched on 22/1/2013.

Rwanda adopted a blended model. This was meant to cater for different categories of participants. The compulsory category brings together the youth (16-30 years). Other categories of the population are allowed to participate through voluntary service. Their participation depends on their time, professional background and identified priorities.

Priorities focused on during *Urugerero* are identified at least 3 months before the date of commencement of mobilisation and training of the participants. The cost of the service is shared between the state and beneficiary institutions or organisations. Activities of national service are coordinated by the Office of the President through the National Itorero Commission (NIC).

Urugerero aims at developing programmes, which enhance efforts put in place to accelerate growth in all sectors of the economy. Participants undergo training related to domains of service, civic education
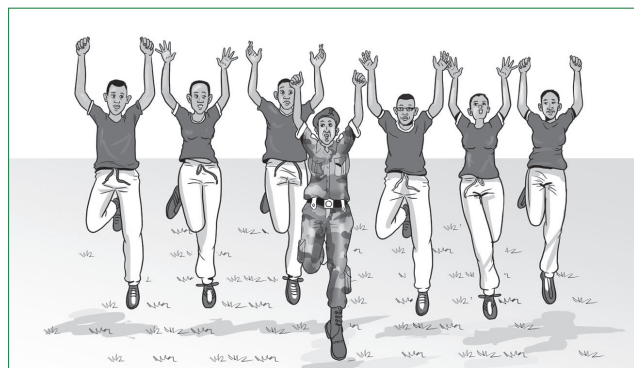
Fig. 3.1: Participants of Urugerero receiving training

and basic military training. Upon completion of training, participants are expected to implement what they learnt in the training.

The *Intore*, a person who has received the teachings from *Itorero*, engages in activities such as awareness campaigns in development projects for HIV and AIDS, gender balance, family planning, adult literacy and community work (*Umuganda*). They also engage in environmental protection activities, construction of shelter for vulnerable groups and support local leaders in implementation of government policies. Throughout the programme, the students are taught values and attitudes such as integrity, humility and patriotism. This enables them to change their attitudes and contribute towards the development of their country.

Activity 2

1. Examine the performance of *Urugerero* in your district.
2. Discuss some of the challenges facing *Urugerero* in your district.
3. Role-play how you would advocate for national service to youths in your district.

Urugerero is open to all Rwandan citizens, those living in the diaspora and non-nationals who may desire to participate and provide service to the country. In addition, university graduates who have previously participated in *Urugerero* are permitted to participate again. Participants are drawn largely from their own local communities and deployed to other areas.

The length of service for the compulsory category is usually 12 months. Out of which 2 months is for training (*Gutozwa*), basic military training and training in the specific domains of service during *Urugerero*. For the voluntary participants, the length of time varies from individual to individual. Participants go through three phases, for the compulsory category. The phases include:

1. Mobilisation and training
2. Placement
3. Graduation

Activity 3

Research and answer the following questions.
1. Describe what happens during the three phases participants are expected to undergo during *Urugerero*.
2. Suggest how the *Urugerero* initiative in Rwanda may be improved.

3.3.2 National Service in Kenya

An Act of Parliament created the Kenya's National Youth Service (NYS) in 1964. The act mandated training and employment of the youth in service of the nation. The NYS is a voluntary programme targeting the youth between 18-22 years of age. At its inception, it aimed at creating a pool of trained,

disciplined and organised youth through training and participation in national socio-economic programmes. Its primary roles had been nation building through volunteerism and service in the military during a state of war or public emergency.

The programme collapsed due to inadequate financial sustenance and was discontinued in 1989. The programme was relaunched in 2013 by President Uhuru Kenyatta. This has enabled the country to reduce high rates of unemployment in both the formal and informal sectors of the economy. In consultation with the Ministry of Public Service,

Fig. 3.2: NYS youth participating in community projects (Kenya)

Youth and Gender Affairs, the government of Kenya launched a 5-point vision in which the youth learn and provide services to the nation. The vision encompasses paramilitary training and service regulation, national service and youth re-socialisation, dam and road construction, slum civil works and traffic control. The restructuring, rebranding and relaunching of the NYS was done to ensure the youth are empowered and meet the set goals.

Membership is open to interested applicants all over the country. The recruits must be medically and physically fit, unmarried and without dependants. They must have a minimum of D+ grade in the Kenya Certificate of Secondary Education. The youths are given a daily wage and expected to save 30% of their earnings to execute economic development projects of their own and improve their living standards. Upon completion of service, the recruits can take up free trade training in various courses.

Being an institution for the youth, the NYS has adopted four broad strategies. They include:

a) empowering the youth to engage in productive activities,
b) providing the youth with the necessary financial support and market linkages,
c) moulding the character of young people through training,
d) strengthening programmes which advance the health of the youth and their wellbeing.

The service is funded through national budgetary allocations. It also gets revenue from its commercial ventures in different parts of the country and to a limited extent, external funding from various development partners. Some of the commercial ventures include agriculture and infrastructural building including roads, bridges, dams and irrigation canals.

The recruits have managed to improve sanitation and human dignity in the country's largest slums of Kibera and Mathare. The youth also engage in other activities such as vector control in areas prone to tsetse flies and mosquitoes, construction of access roads in informal settlements, dam construction and improving food security. The service has considerable reach and spread. Its activities are carried out both at its headquarters and at satellite stations across the country. Since April 2013, the recruits have participated in public works in different parts of the country.

Source: www.nys.go.ke

Activity 4

Research and answer the following questions.
1. Discuss some of the challenges facing the Kenya National Youth Service.
2. Identify those challenges that are similar and those that are different from the ones encountered by the national service in Rwanda.
3. Identify possible solutions to the common challenges facing the national service in the two countries.
4. Compare and contrast the Kenyan and Rwandan national service models.

3.3.3 National Service in South Africa

The National Youth Development Agency (NYDA) was established in 2008. Government departments, civil society organisations and NYDA itself run the programmes. Some of the aims of NYDA are:

- Inculcating a culture of service by supporting the youth to participate in constructive nation-building activities.
- Enabling the youth to understand their role in the promotion of civic awareness and national reconstruction.
- Developing skills, knowledge and ability of young people to enable them make a smooth transition to adulthood.
- Improving youth employment.
- Harnessing the nation's untapped human resources to provide a vehicle for enhancing the delivery of the country's development objectives.

By 2013, the programme was voluntary, however, there are plans to make it compulsory. The programme is open to young people who are out of school and are below 35 years of age. However, some specific areas of the programme demand that the beneficiaries be 25 years of age and above. Youth targeted in

the programme include the unemployed, those in conflict with the law and students in higher institutions of learning. The participants must have completed Grade 10.

Participants serve for various lengths of time. There are both below one year and more than a year programmes. They involve volunteering in fields such as health and social development, housing and community infrastructure, environment and nature conservation, water and sanitation and education. The NYDA activities are organised in three categories. The first category involves unemployed, out-of-school and unskilled young people in a year of service. It comprises accredited learning and skills development, community development and exit opportunities. The second category involves high school and university students. They participate in community service activities as they undertake their studies. The last category is open to the young people and adults. They work in ad hoc community volunteer opportunities.

Apart from NYDA, the National Rural Youth Service Corps (NARYSEC) was created in 2010 by the Department of Rural Development and Land Reform to develop young people in rural areas. It undertook a pilot programme in 2008 to 2011. As a result, the Department of Environmental Affairs established the Youth Environmental Service (YES), which was launched in 2013. This programme targets youth aged 18 to 35 years who have successfully completed Grade 12. Both the NYDA and NARYSEC are voluntary. These programmes target the youth for national service enrolment. The country also has a compulsory community service for health graduates. It was established in the 1990s.

Source: www.nyda.gov.za

Activity 5

1. Compare the National Youth Development Agency in South Africa with the provision of national service for youth in our country.
2. Discuss the challenges that are common to models of national service in Africa.
3. Research and find out how national service is carried out in the following African countries:
   a) Botswana *(advanced democracy)*
   b) Eritrea *(under-developed democracy)*
4. Debate the motion, 'Africa is able to achieve self-reliance by promoting national service'.

3.3.4 National Service in Israel

Israel's model of national service is mandatory, where conscription into military service is for all citizens over the age of 18 years. Exemptions are made on religious, psychological and physical grounds. The Israeli Defense Forces Law regulates the laws of service, duties and exemptions. The army educational corps

is greatly involved in teaching students history, and geography as well as other educational subjects. This is done to prepare them for military service once they finish high school. The national military service in Israel is compulsory for both men and women, where men serve for 3 years and women serve for less than 2 years.

Once one has completed military service, he or she is free to either continue serving in the military or enrol for further education in a university or college. From the military service, the youth are equipped with leadership skills, planning, teamwork and analytical skills that provide a base for building a career later on in life. They also train in basic military training, discipline, First Aid, physical fitness and chemical and biological warfare.

Women who choose to pursue national service in terms of community work or those who are married or have children are exempted from military service. This also provides a substitute national service for religious girls. The programme arose due to the reluctance of orthodox Jews to expose girls to military service and therefore, there arose a need for the formation of a national service for girls. The Ministry of Labour and Social Affairs runs the programme called *Sherut Leumi*, whose literal meaning is national service. The programme is now open to male and female participants who are not serving in the army. They serve for a period of 1 or 2 years doing vocational work in schools, hospitals and nursing homes. They also volunteer to work in areas regarding law, teens at risk, immigrant assistance, special education, administration, geriatrics, environment, disadvantaged communities, internal security and other related non-profit organisations.

Israel's national civilian service is voluntary. It draws participants from high school graduates. The beneficiaries are free to offer service in any part of the country. Volunteers are also entitled to a host of benefits such as living in rented homes or being given an allowance to rent a house, a stipend, transport allowance, bonus at the end of service, grants and scholarships, reduced tuition and mortgage and allocation of land for settlement.

Activity 6

1. Compare and contrast the model of national service in Rwanda and Israel.
2. Debate the motion, 'Rwanda's model of national service is the best in the world'.

3.4 Activities through which national service is carried out in Rwanda

Activity 1

1. Identify activities through which national service is carried out in Rwanda.

2. Write a letter to youths in your district encouraging them to participate in national service activities.

National service is carried out through various activities. In Rwanda, communities have made use of many tested ways. These have been utilised to help the country develop all sectors of the economy. Since the pre-colonial era, Rwandans have made tremendous developments through the spirit of volunteerism. Volunteerism and volunteering are strongly embedded in the Rwandan culture. This is featured through mutual aid, community service and self-help activities. A volunteer activity is defined as a self-motivated action performed by an individual or a group of individuals who contribute their time, skills, advice, talent and passion to the provision of services for the benefit of the larger commnunity, without expecting a salary.

Very many Rwandan values and practices such as *Ubutwari*, *Ubwitange* and *Ubunyangamugayo* that evolved during the pre-colonial period are of relevance to the present societies. These practices can be harnessed to help build our modern states. The government has re-introduced these values and practices thereby promoting socio-political and economic progress in the whole nation. All able-bodied citizens, both old and young, should strive to participate in these activities.

The term volunteerism is refered to as **Ubwitange,** which translates as 'free will action'. It is often performed out of self-motivation and passion. The people have undertaken various activities through mutual help such as *Umuganda, Gutanga umusanzu, Guheka Abarwayi, Ubudehe, Abunzi* and *Abajyanana b'ubuzima*. These activities bring together several families in providing community service. The main activities include the following:
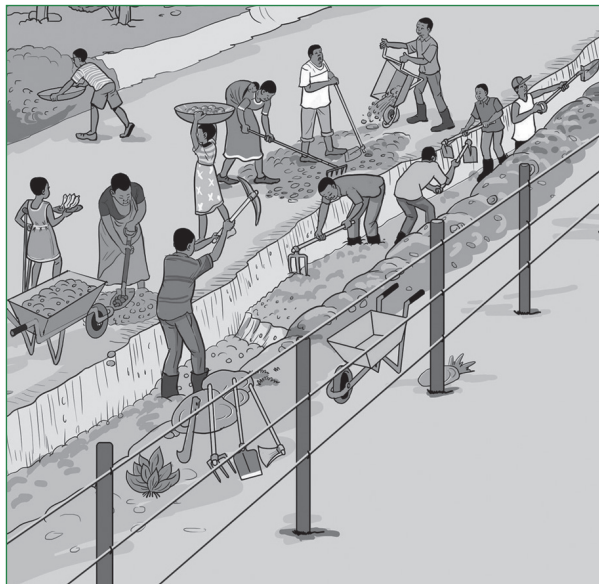
Fig. 3.3: Community members participating in Umuganda activity

3.4.1 Umuganda

Umuganda means coming together with a common purpose to achieve an outcome. In traditional Rwandan society, members of the community would call upon their family, friends and neighbours to help complete a hard task. The government adopted *Umuganda* service as part of its vision 2020 development programme. It has envisioned community service policy as being central in

supplementing the national budget utilised in the construction and repair of basic infrastructure. Members of the community are expected to organise themselves in carrying out these voluntary activities.

No pay is given for services rendered. *Umuganda* service is carried out every last Saturday of the month in the whole country. Organisation of *Umuganda* activities is undertaken at council meetings. The activities are planned prior to actual participation. Local leaders organise mobilisation and sensitisation of the local communities. Once this has been done, people meet and plan a date, usually over the weekend. Participation in *Umuganda* activities is compulsory for all able-bodied citizens. *Umuganda* brings social cohesion among community members.

Source: www.rgb.rw/fileadmin/templates/Documents_pdf_word_jpeg/HGS/ UMUGANDA_2017.pdf

Activity 2

1. Assess the major strides that have been achieved through *Umuganda* .
2. Examine the challenges affecting the execution of *Umuganda* activities in your district.
3. Explain what can be done to solve the problems identified in question (2) above.
4. Discuss the areas of interest as outlined in the *Umuganda* law.

3.4.2 Ubudehe

Ubudehe is a policy rooted in Rwanda's culture of mutual assistance. It involves members of the community coming together to plan and implement anti-poverty measures. Through *Ubudehe*, members of the community in each village identify poor families. They come up with strategies to help alleviate poverty in the identified households. The government has identified economic categories to assist members of the community who are in need of intervention.

Table 3.1: The categories of households in Rwanda

Category of household	Characteristics
Category 1	These people need to beg to survive. They have no land or livestock and lack shelter, adequate clothing and food.
Category 2	These households have some land and housing. They produce food on their own land and they have no savings. They have no surplus produce to sell.
Category 3	This group can afford three meals per day, access health care and earn some income. They have livestock, land and are able to take their children to school.
Category 4	This group has larger landholdings with fertile soil and enough food to eat. They have livestock, paid jobs or own businesses and can access health care. They also have good housing, enough money to lend and can get credit from the bank.

From the table on page 54, the categories eligible for help under *Ubudehe* are the first two; categories 1 and 2. The *Ubudehe* categories are used equally in other programmes meant to cushion vulnerable or disadvantaged groups from the effects of poverty. They also benefit from mutual health insurance, school assistance and basic entitlements under the national policy for orphans and vulnerable children.

Activity 3

1. Identify the aims of *Ubudehe*.
2. Discuss the benefits of *Ubudehe* realised in the country.

3.4.3. *Itorero* and *Ingando*

During the pre-colonial era, Rwandans had sound systems and practices which should be emulated. *Itorero* was a cultural school where Rwandans would learn language, patriotism, social relations, sports, songs and defence. *Itorero* nurtured and fostered the culture of volunteerism. It trained and inculcated in peoples' minds a set of values such as *Indangagaciro* and preached against taboos and vices such as *Kirazira*. This enabled it to offer benchmarks upon which our value systems are anchored. The word *Ingando* comes from the word '*Kugandika*' which means going to stay in a place far from home, often in a group for a specific reason. Ingando traces its roots to the pre-colonial era. This practice has been re-introduced by the government to help in the re-integration of ex-combatants after the genocide against the Tutsi. The concept and practice has been since expanded to include school age youths and other groups.

Today, the government has re-established *Itorero* to inspire positive values among Rwandans and boost volunteerism. This has instilled a high sense of patriotism, responsibility, selflessness and unity among the people. These attributes are crucial in promoting social cohesion, peace, reconciliation and democracy.

3.4.4 *Urugerero*

Urugerero goes hand in hand with *Ubukorerabushake*. It is from the latter that *Urugerero* is built. All able-bodied youth are thus expected to provide voluntary and compulsory service to the state.

Activity 4

1. Discuss how *Itorero* and *Ingando* have helped create social cohesion, peace and reconciliation in Rwanda.
2. Examine the benefits of *Itorero* and *Ingando* to the citizens of Rwanda.

3.4.5 *Ubukorerabushake* (volunteering)

Development needs to begin at the community level. This makes *Ubukorerabushake* vital in development of a community in various ways. It is embedded in Rwandan values and practices, and has enabled us to develop our country. Community leaders have been instrumental in mobilising and sensitising people to provide free services to the community collectively. Communities have therefore, contributed to the socio-political and economic development of Rwanda. Such efforts have enabled our country to rise from the ashes of the post-genocide era.

3.5 Measures put in place to achieve self-reliance in Rwanda

Self-reliance is crucial in the socio-political and economic development of a country. As individuals, we should support government efforts aimed at attaining these crucial aims. The Rwandan government is keen to promote self-reliance in the country. Towards this, it has come up with various measures. Some of these include the following:

3.5.1 Sensitisation of the community to the importance of self-reliance

Self-reliance has empowered communities to provide for themselves without relying on external assistance. In an effort to achieve self-reliance, the government has geared its efforts towards creating awareness of the importance of self-reliance. This has been done through its inclusion in the curriculum and campaigns to raise awareness to the population through publicity and advocacy measures.

3.5.2 Introduction of policies aimed at building inclusion and social cohesion

The government has introduced policies geared towards building inclusion and social cohesion in the population such as deepening the decentralisation process, citizen involvement and increasing local community empowerment.

3.5.3 Poverty reduction initiatives

The government has introduced policies to help address poverty in the country. Partnership programmes have been initiated between the government and development partners to help in poverty reduction. Many strategies and programmes have thus been introduced to further alleviate poverty in the country such as Vision 2020 Umurenge Program *(VUP)*, *Ubudehe* and *Girinka.*
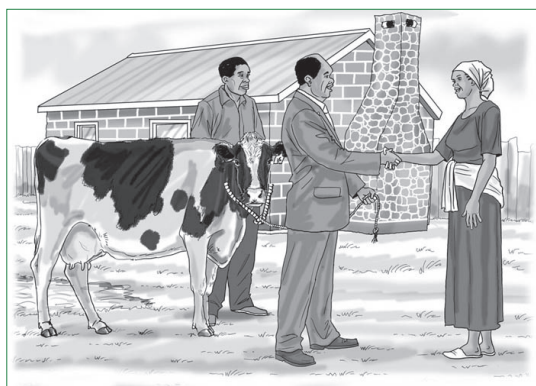
Fig. 3.4: Girinka munyarwanda initiative

Activity 1

1. Explain the policies established by the post-genocide government aimed at building inclusion and social cohesion.
2. Assess the importance of sensitising the community about self-reliance.
3. Examine the poverty reduction initiatives that have been established in Rwanda.

3.5.4 *Urugerero*

Urugerero has changed the attitude of young people towards assisting the government in carrying out its development activities. This has enabled the country to reduce its expenses to some extent. The money saved is used for other development activities.

3.5.5 *Ubukorerabushake* (volunteering)

Members of the community, guided by their leaders, have come up with solutions to their problems. This is done with little or no assistance from the government and other external partners. Pursuance of community development approaches promotes self-reliance among the citizenry.

Activity 2

Assess the achievements of *Urugerero* and *Ubukorerabushake* in your district.

3.5.6 Promotion of the culture of Ubutore

The government has gone out of its way to promote the culture of *Ubutore* among the population. Through this, it has helped promote and entrench people's dignity. This has enabled leaders to promote cultural values among its citizens. It has also been able to train *Intore* mentors and establish structures of the same in government institutions and the population as a whole *'Intore Ntiganya-Ishaka Ibisubizo'*.

3.5.7 Promotion of health insurance scheme

People can only be self-reliant if they are in good health. This is the reason behind the government's promotion of a health insurance scheme for its citizens. Various strategies have been undertaken towards this goal, for example, the change of government policy on health coverage. By 2013, over 90% of Rwandans had benefitted from the *Mutuelle de Sante* health insurance policy. The same initiative has over 45,000 health workers trained to reach out to the rural communities who are in dire need of health services.

Activity 3

Examine how the Rwandan government has promoted the health of its citizens.

3.5.8 Establishment of the Agaciro Development Fund

The Agaciro Development Fund has been greatly instrumental in promoting self-reliance among Rwandans. As a home-grown solution, many people have found it useful in addressing their day-to-day needs. Through this initiative, the people of Rwanda help raise money for the fund annually. Money raised through the Agaciro Development Fund helps the country to finance some of its own development programmes. This minimises the rate of government borrowing from other countries.
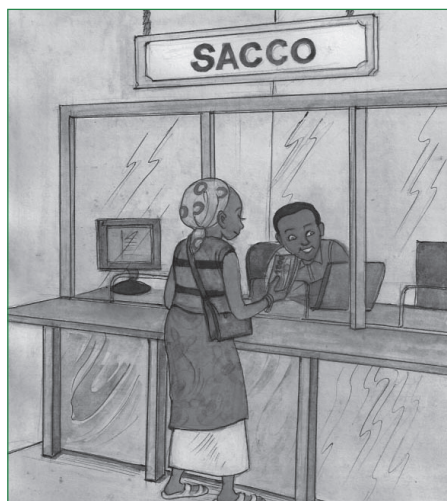
Fig. 3.5: A Community member accessing financial services in a SACCO

3.5.9 Formation of cooperative societies

Cooperative societies are crucial in promoting a culture of self-reliance among the people. Rwandans have formed these societies in various areas and different parts of the country. The government has facilitated these initiatives by creating an enabling environment for their formation and operation. People have pooled their resources together hence enabling them to develop economically. People are able to access finances through the cooperatives enabling them to make investments.

Activity 4

1. Discuss the challenges facing Rwanda's effort to promote self-reliance in the country.
2. How can the government and the people of Rwanda overcome these challenges?

Assessment Exercise 3.0

1. Explain the concepts of national service and self-reliance.
2. How has national service and self-reliance helped in improving the socio-economic development of Rwanda?
3. Describe the relationship between national service and self-reliance.
4. a) Explain activities through which national service is carried out in Rwanda.
   b) Which of these activities are relevant to Secondary 6 leavers?
   c) Examine ways in which activities identified in question (b) above are of help to Secondary 6 leavers.
5. Assess measures put in place in Rwanda to achieve self-reliance.
6. Analyse the ability of Africans towards attaining self-reliance.
7. Write a letter to your friend in another school advocating the need to participate in national service activities after completing Secondary 6.
8. 'As a citizen of Rwanda, I am ready and willing to participate in national service and self-reliance activities'. Comment on this statement.

Project

Analyse the importance of national service and self-reliance activities towards promoting development.

Pluralism in the world

Key unit competence: To be able to analyse and appreciate the role of pluralism in fostering development in the world

Introductory Activity

1.   With examples, define the term pluralism.
2.   Discuss the importance of pluralism in the world.

4.1   The concept of pluralism

Activity 1

Find out the meaning of pluralism.

The term **pluralism** means a situation where people of different races, social classes, religion and culture live together in a society. The term also means the existence of many different groups of people in one society or the belief that it is possible for different groups of people to live together in peace in one society.

Pluralism deals with respect for diversity in different aspects of life. It is based on dialogue, peaceful coexistence and respect for the differences inherent in human life. Pluralism accommodates individual choices alongside collective compromise and mutual obligation as a springboard to peace, stability and human development. Pluralism is an ideal model of democracy in a society where all the different groups of people are able to give their opinions and ideas.

Activity 2

1.   Give examples of situations that show diversity among the people of Rwanda.
2.   Discuss the importance of pluralism in your district.
3.   Compare and contrast a pluralist with a non-pluralist society.
4.   Identify the building blocks of pluralism.

In the world today, pluralist societies are products of public investment. They are characterised by good governance, strong civic institutions and sound public policies that promote respect for diversity. Diversity becomes a public good that enables citizens to realise their rights and responsibilities. The state plays a vital

role in the attainment of pluralism in the society as it is expected to bring diverse groups together. It should also ensure that available public resources are equitably allocated to different sections of its citizenry.

Forms of pluralism

Two broad forms of pluralism are evident in the world. These are natural and chosen pluralism.

a) Natural pluralism

This form of pluralism is God-given and we have no control over it. In most cases, we are born with it. Examples include race, ethnicity, culture, gender, height and native language.
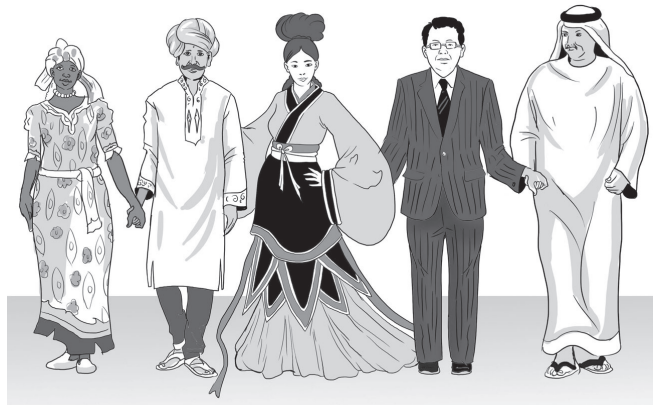
Fig. 4.1: Natural pluralism - people of different races, cultures and gender in the world

Activity 3

1. Identify other examples of natural pluralism.
2. Discuss why citizens in a country should embrace the different forms of natural pluralism.
3. Examine ways in which your community can promote awareness of cultural pluralism in Rwanda.

b) Chosen pluralism

This form of pluralism is based on choices that individuals make. One can either choose to belong or not. Examples include political, religious, occupational or professional and ideological views. People have freedom to participate in chosen pluralism. We should respect the position that somebody has taken. *Figure 4.2* shows symbols of some of the major religions in the world that coexist.

Coexist

Fig. 4.2: Chosen pluralism - symbols of different major religions in the world

Activity 4

1. Explain the concept of chosen pluralism and give some examples of it.
2. Relate the concept of chosen pluralism with your immediate community.
3. Give reasons why it is necessary for people to appreciate chosen pluralism in our societies.
4. Research and discuss different religions. Identify the religions' main symbols, reference text, main figures, places of worship, days of worship and basic beliefs and practices. Explain what you have found interesting or learnt from another religion.

4.2   Role of pluralism in promoting development

Activity 1

Write an essay on any of the following statements.
1. Advantages of religious pluralism are much greater than its disadvantages in a society.
2. Political pluralism promotes democracy in a society.
3. Discuss chosen pluralism as a way of helping students develop a pluralistic perspective.

Pluralism is crucial in promoting development. It facilitates this through a variety of ways. The main ones include the following:

1. Respect for diversity

Pluralism brings about respect for diversity. This allows all people to make an effort for the wellbeing of the whole community. By making a collective effort, despite their underlying differences, people are able to contribute to the common socio-political and economic development.

Case study

John Hick was a professor of philosophy of religion. He held a pluralistic outlook towards religion. He wrote an essay, 'God and the universe of faith'. He argued that each major religion has a different interpretation of the same ultimate reality, that is, the same salvation. He explained this using a story of four visually challenged men who had never encountered an elephant before. One man felt the elephant's leg and described it as a living pillar. The second man felt the elephant's trunk and described it as a big snake. The third man felt the elephant's tusks and described it as a sharp ploughshare. The fourth man felt the elephant's body and described it as a big wall. They argued about who was right. Each claimed his description was right and the others had false accounts of what they felt. Each description was true

because each man was referring to one aspect of the total reality. Therefore, their arguments were imperfect as they did not see from each other's perspective.
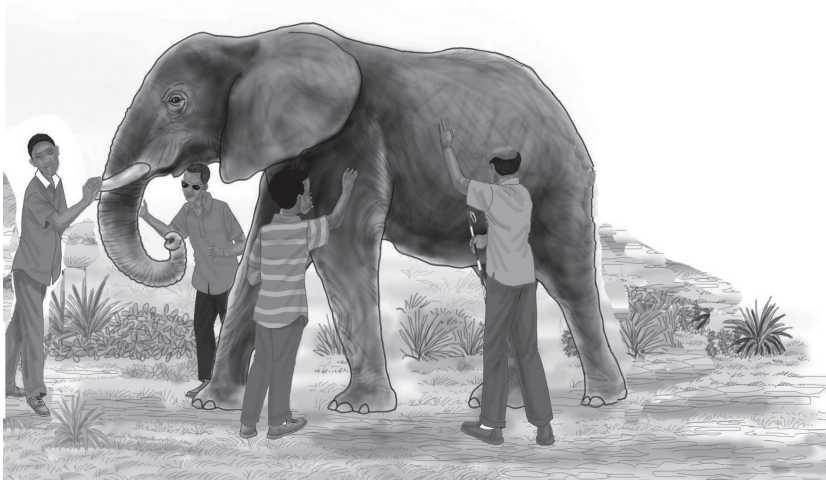
Fig. 4.3: Visually challenged persons' encounter with an elephant for the first time

Activity 2

1. Discuss lessons you can learn from the above story.
2. Promotion of diversity enriches communities". To what extent do you agree or disagree with this statement?

2. Unity in diversity

Through pluralism, people should be united despite their differences. When people are united, they are able to achieve their set objectives. Diversity provides multi-talents which enable individuals to work with ease and finesse. This brings about development in a society.

Fig. 4.4: Show of unity among different political leaders

3. Promotion of peaceful coexistence

Peaceful coexistence requires tolerance, recognition of other people's rights and respect for differences. Tolerance requires knowledge of our differences. A tolerant society will undertake developmental ventures and reduce cases of violence.

Activity 3

1. Analyse how diversity shapes the need for tolerance and creates a pluralistic society.
2. Discuss whether we should be tolerant to those who do not tolerate us. Give reasons for your answer.
3. Role-play acts that show the need for tolerance and those that show problems that occur with being intolerant in a society.

4. Creation of harmony

Societies that develop always pursue harmonious relationships within and without. Pluralism therefore, promotes harmonious living in the society. This is usually instrumental in promoting socio-political and economic development.

5. Creation of healthy competition

Many forms of pluralism give rise to healthy competition among many players in our society. Pluralism creates a level playing field where competition is possible. For example, where many political parties are involved, each will do its best to attract as many followers as possible. This will make them come up with better policies that ultimately bring people to them. Healthy competition usually facilitates development in society.

6. Promotion of equality and equity

In a pluralistic society, all people are considered equal. In situations where some sections of the society are disadvantaged, attempts are made to bring them at par with the advantaged groups.

Activity 4

1. Research how the Rwandan government has promoted equity and equality in the society today.
2. Assess how pluralism has enabled the creation of healthy competition and harmony among the Rwandan people.

7. Enabling citizens to realise their rights and responsibilities

People are given an opportunity to operate to their fullest potential in a pluralistic society. Attention is also paid to the observance of Human Rights.

Consequently, members of the society are able to develop their socio-political and economic dimensions.

8. Fostering citizenry participation

A pluralistic society involves equal participation of all citizens in their socio-political and economic life. Through it, citizens are able to express their cultural, linguistic, religious and other identities within a framework of shared citizenship. Consequently, its ethics and practices foster equitable and peaceful human development. Fairness and respect are the cornerstones of a pluralistic society.

Activity 5

1. Giving examples from your immediate environment, discuss how pluralism has promoted development in your society.
2. Appreciate the role of pluralism in promoting development.

4.3 Consequences arising from people's misunderstanding of the importance of pluralism

People have often misunderstood the importance of pluralism and have taken it for granted. Consequently, societies have experienced untold suffering. In the modern world, there are numerous examples of societies that have borne the consequences of this misunderstanding.

Some of the consequences that have arisen from the misunderstanding of pluralism include the following:

- Inter-ethnic conflicts
- Religious conflicts
- Political conflicts and instability
- Domestic violence
- Gender inequality
- Genocide and mass killings
- Intolerance
- Underdevelopment
- Racial disharmony or discrimination
- Mistrust in the society
- Displacement of persons
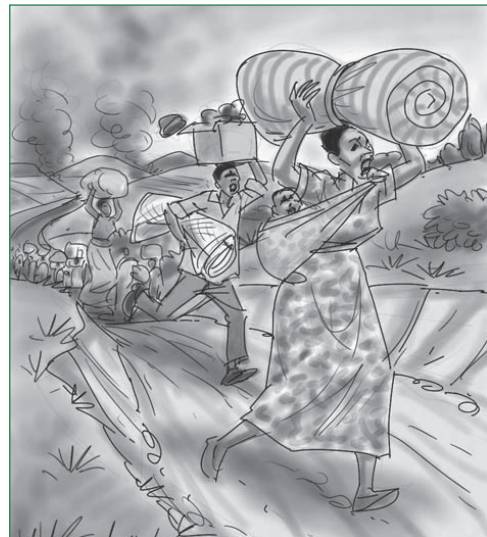
Fig. 4.5: Displacement of persons during a war

Activity 1

1. Referring to relevant examples, write an essay on the consequences that have arisen from the misunderstanding of pluralism in the society.
2. Using the examples referred to in question (1) above, explain how people can address the consequences arising from the misunderstanding of the importance of pluralism.

Assessment Exercise 4.0

1. a) What do you understand by the term pluralism?
   b) Explain the concept of pluralism using various examples.
2. Analyse how each form of pluralism contributes to fostering development in the world through daily life scenarios.
3. Describe the relationship between pluralism and development in the modern world.
4. Discuss the consequences that have arisen from people's misunderstanding of the importance of pluralism.
5. Appreciate the role of pluralism in promoting development in a country.
6. 'Diversity is both God-given and human sought'. Comment on this statement.

Project

1. Write an essay on the role of pluralism in promoting development in the world.
2. Analyse scenarios that may arise from peoples' misunderstanding of the importance of pluralism. Make a presentation in class.

Communication, international relations and cooperation

Key unit competence: To be able to analyse and appreciate the power of communication with special emphasis on speech and its impact on international relations and cooperation.

Introductory Activity

1. Explain steps one would take to write a speech.
2. Identify the characteristics of a good speaker.
3. Discuss how you would use PowerPoint to make a presentation.

5.1   Speech writing and delivery

Activity 1

1. Is there a talk that you have listened to and really liked?
2. Was there a talk that you listened to and disliked?
3. Identify things that made you like or dislike the talk.
4. In your own opinion, what should the speaker have done to improve the talk and make it memorable?

A **speech** refers to an address or the spoken expression of ideas, opinions or facts delivered by someone who is speaking to an audience. Speeches are important in our official and social life. One may have listened to many speeches made in different situations. There are those that are still fresh in our minds yet others have faded away. This is because some speeches moved one to take an important action, drove one to make an important decision or touched one emotionally. The speeches that are forgotten had little effect on one and that is why they have faded away from memory. Such is the power of speech.

Some speeches are spontaneously delivered without prior preparation while others are written before delivery. A written speech could be based on sketched out notes to which the speaker adds more information during presentation. In other cases, it could be written

Fig. 5.1: Speech writing

in detail, so that little or nothing at all is added during the speech delivery.

Speech writing is a process. One has to ensure the content is both meaningful and interesting to listen to. The speech needs to capture the attention of the audience and express the speaker's thoughts in a logical way. Therefore, one's speech should be well organised, easy to understand and fit for the intended audience. It is important to analyse your audience according to their age, gender, cultural background and profession, as well as the occasion and purpose of the speech.

Activity 2

If you were to give a speech during your school assembly, identify steps you would take to write and deliver your speech.

How to write and deliver a good speech

A good speech should not exceed 20 minutes (Neale and Ely, 2007: page 10). When faced with the task of writing a speech, one may experience difficulties coming up with ideas. However, it is possible to make progress if one follows some simple steps. A good way to write and deliver a speech is to divide the process into the following stages.

Plan a speech: This involves preparing for a well organised speech in terms of the occasion, theme and audience. The nature of the occasion determines the duration, tone, content and expectations of your audience. The intended message of your speech communicates the theme. Knowing the type of intended audience will help you with useful information or content to use for the speech.

Structure of the speech: When writing a speech, consider having an introduction that will captivate the audience. The body of the speech should be organised in a logical flow. Have a summary or conclusion at the end of the speech to help the audience to remember the key message of the speech.

Create a speech outline: Develop an outline for the speech. This forms a skeleton upon which more information can be added.

Draft your speech: Add more information to the skeleton of your speech. Changes can be made on the draft.

Get feedback on your speech: Ask for feedback on your draft from other people. Accept relevant criticism and make the necessary changes.

Final version of your speech: Fine-tune your speech to ensure everything is okay.

↓

Prepare to make a speech: Read it several times and practice presenting it. Familiarisation will ensure one is comfortable while delivering it. Ensure you are aware of your audience, venue and public speaking tools beforehand.

↓

Delivering your speech: Deliver your speech with enthusiasm and confidence.

Fig. 5.2: Speech writing and delivery process

Source: www.speechtips.com

Activity 3

1. Discuss why it is necessary to know the occasion and one's audience for your speech during planning.
2. Imagine you are having a farewell party for one of your colleagues at work. Write a speech outline for the occasion and ensure you have points for the speech opening, body and closing.
3. Explain why one needs to know the venue and public speaking tools before delivering a speech.
4. Write a speech one would deliver during your school's annual general meeting day on behalf of the students. Use the steps required to prepare and deliver your speech.
5. Let some groups deliver the speech from memory and others to read the speech from a notebook. The class should comment on the strong and weak points of each presentation from all groups.
6. Research and find out other guidelines for effective speech writing, delivery and principles of speech writing.

5.2   Elements required for a public speech

5.2.1 Audience awareness

While delivering the speech, one needs to adjust the style depending on the audience. One has to select appropriate words, use an appropriate tone and speak in a socially acceptable manner. One also needs to consider the cultural diversity of the audience and take note of cultural differences in interpretation of gestures. Once you have done some research about the topic and content, think of how to make it appealing for the specific audience you will address.

Source: http://webuser.bus.umich.edu/Organizations/umbstoastmasters/file/ members/prepare/PlanningSpeech.pdf

Activity 1

Answer the following questions.
1. When writing a speech, what kind of background information will you need?
2. Explain what you would do if your audience is sceptical about the topic of your speech.
3. Identify the tone that should be used with a younger and mature audience respectively . Give reasons for your answers.

5.2.2 Adequate preparation

The quality of your presentation is directly related to the quality of your preparation. Therefore, to achieve a good speech delivery, adequate preparation is required. Develop an eagerness to share knowledge with the audience.

Source: http://webuser.bus.umich.edu/Organizations/umbstoastmasters/file/members/prepare/PlanningSpeech.pdf

5.2.3 Establishing credibility

Credibility means being trustworthy or believable. It is important for a public speaker to establish credibility by earning the trust and respect of the audience. Credibility usually comes from the audience perception of the speaker's competence and character. To achieve credibility, one needs to present oneself as an authority on the topic by being knowledgeable on what one is speaking about. Your credibility as a speaker will depend on your trustworthiness and competence. The following are three types of credibility:

Initial credibility is that which an individual has before delivering the speech, mostly based on the reputation and credentials of the speaker.

Derived credibility is acquired while delivering a speech if the quality of the speech and the professionalism of the speaker are commendable.

Terminal credibility is the credibility a speaker gains or loses after delivering a speech. It relates to the lasting impression that the speech leaves with the audience.

Source: Griffin, Cindy, L. page 293

Fig. 5.3: A speaker using PowerPoint presentation

5.2.4 Technology test

One should arrive early to test the public speaking tools and resolve any hitches. If one plans to use audio-visual aids such as PowerPoint slides, test all equipment. Ensure there is a backup plan for delivering the presentation if technology fails. Never assume that technology will always work. Practise how to make any adjustments before the presentation.

Source: Metcalfe, Sheldon. (2013) page 208

Activity 2

1. Explain how one would ensure technology does not fail when delivering a speech.
2. Characterise the positive preparation required to achieve an effective speech.
3. Identify ways in which an individual can attain credibility as a speaker.

5.2.5 Valid or relevant content

For one to achieve a successful speech, one needs to have solid content. The content should be appropriate for the type of audience one is addressing. The speaker should use the content and develop it into a fine story. However, do not give the audience too much information that is not relevant to them.

Familiarity with one's content and adequate preparation before speech delivery eliminates nervousness. One needs to write a logically flowing speech, rehearse the speech several times and answer anticipated questions. This will help build the confidence needed for successful delivery of a speech.

Source: McGraw-Hill . (1995) page 32

Activity 3

Analyse the following speeches according to the content, audience, occasion and outcome.

'An ideal I am prepared to die for'. By Nelson Mandela
This speech was delivered in 1964 in a Pretoria courtroom, having been in jail two years by then.

I have always regarded myself, in the first place, as an African patriot. After all, I was born in Umtata, forty-six years ago. My guardian was my cousin, who was the acting paramount chief of Thembuland, and I am related both to Sabata Dalindyebo, the present paramount chief, and to Kaiser Matanzima, the Chief Minister for the Transkei. Today I am attracted by the idea of a classless society, an attraction which springs in part from Marxist reading and, in part, from my admiration of the structure and organisation of early African societies in this country. The land, then the main means of production, belonged to the tribe. There was no rich or poor and there was no exploitation.

It is true, as I have already stated that I have been influenced by Marxist thought. But this is also true of many of the leaders of the new independent states. Such widely different persons as Gandhi, Nehru, Nkrumah, and Nasser all acknowledge this fact. We all accept the need for some form of socialism to enable our people to catch up with the advanced countries of the world and to overcome their legacy of extreme poverty. But this does not mean we are Marxists… I have been influenced in my thinking by both West and East. All this has led me to feel that in my search for a political formula, I should be absolutely impartial and objective. I should tie myself to no particular system of society other than that of socialism. I must leave myself free to borrow the best from West and from the East.

…The complaint of Africans, however, is not only that they are poor and whites are rich, but that the laws which are made by the whites are designed to preserve this situation …There is compulsory education for all white children at virtually no cost to their parents, be they rich or poor. Similar facilities are not provided for the African children…The quality of education is also different…The Government often answers its critics by saying that Africans in South Africa are economically better off than the inhabitants of the other countries in Africa. I do not know whether this statement is true and doubt whether any comparison can be made without having regard to the cost-of-living index in such countries. But even if it is true, as far as African people are concerned, it is irrelevant. Our complaint is not that we are poor by comparison with people in other countries, but that we are poor by comparison with white people in our own country, and that we are prevented by legislation from altering this imbalance.

… Above all, My Lord, we want equal political rights, because without them our disabilities will be permanent. I know this sounds revolutionary to the whites in this country, because the majority of voters will be Africans. This makes the white man fear democracy. But this fear cannot be allowed to stand in the way of the only solution which will guarantee racial harmony and freedom for all. It is not true that the enfranchisement of all will result in racial domination. Political division, based on colour, is entirely artificial and, when it disappears, so will the domination of one colour group by another. The ANC has spent half a century fighting against racialism. When it triumphs as it certainly must, it will not change that policy.

This then is what the ANC is fighting. Our struggle is a truly national one. It is a struggle of the African people, inspired by our own suffering and our own experience. It is a struggle for the right to live. During my lifetime I have dedicated my life to this struggle of the African people. I have fought against white domination, and I have fought against black domination. I have cherished the ideal of a democratic and free society in which all persons will live together in harmony and with equal opportunities. It is an ideal for which I hope to live for and to see realised. But, My Lord, if it needs be, it is an ideal for which I am prepared to die.

'I have a dream' by Dr. Martin Luther King Jr.

I am happy to join with you today in what will go down in history as the greatest demonstration for freedom in the history of our nation. Five score years ago, a great American, in whose symbolic shadow we stand today, signed the Emancipation Proclamation. This momentous decree came as a great beacon light of hope to millions of Negro slaves who had been seared in the flames of withering injustice. It came as a joyous daybreak to end the long night of their captivity.

But one hundred years later, the Negro still is not free. One hundred years later, the life of the Negro is still sadly crippled by the manacles of segregation and the chains of discrimination. One hundred years later, the Negro lives on a lonely island of poverty in the midst of a vast ocean of material prosperity. One hundred years later, the Negro is still languishing in the corners of American society and finds himself an exile in his own land. So we have come here today to dramatize a shameful condition.

In a sense we have come to our nation's capital to cash a check. When the architects of our republic wrote the magnificent words of the Constitution and the Declaration of Independence, they were signing a promissory note to which every American was to fall heir. This note was a promise that all men, yes, black men as well as white men, would be guaranteed the unalienable rights of life, liberty, and the pursuit of happiness.

It is obvious today that America has defaulted on this promissory note insofar as her citizens of color are concerned. Instead of honoring this sacred obligation, America has given the Negro people a bad check, a check which has come back marked "insufficient funds." But we refuse to believe that the bank of justice is bankrupt. We refuse to believe that there are insufficient funds in the great vaults of opportunity of this nation. So we have come to cash this check — a check that will give us upon demand the riches of freedom and the security of justice. We have also come to this hallowed spot to remind America of the fierce urgency of now. This is no time to engage in the luxury of cooling off or to take the tranquilizing drug of gradualism. Now is the time to make real the promises of democracy. Now is the time to rise from the dark and desolate valley of segregation to the sunlit path of racial justice. Now is the time to lift our nation from the quick sands of racial injustice to the solid rock of brotherhood. Now is the time to make justice a reality for all of God's children.

It would be fatal for the nation to overlook the urgency of the moment. This sweltering summer of the Negro's legitimate discontent will not pass until there is an invigorating autumn of freedom and equality. Nineteen sixty-three is not an end, but a beginning. Those who hope that the Negro needed to blow off steam and will now be content will have a rude awakening if the nation returns to business as usual. There will be neither rest nor tranquillity in America until the Negro is granted his citizenship rights. The whirlwinds of revolt will continue to shake the foundations of our nation until the bright day of justice emerges. But there is something that I must say to my people who stand on the warm threshold which leads into the palace of

justice. In the process of gaining our rightful place we must not be guilty of wrongful deeds. Let us not seek to satisfy our thirst for freedom by drinking from the cup of bitterness and hatred.

We must forever conduct our struggle on the high plane of dignity and discipline. We must not allow our creative protest to degenerate into physical violence. Again and again we must rise to the majestic heights of meeting physical force with soul force. The marvelous new militancy which has engulfed the Negro community must not lead us to a distrust of all white people, for many of our white brothers, as evidenced by their presence here today, have come to realize that their destiny is tied up with our destiny. They have come to realize that their freedom is inextricably bound to our freedom. We cannot walk alone.

As we walk, we must make the pledge that we shall always march ahead. We cannot turn back. There are those who are asking the devotees of civil rights, "When will you be satisfied?" We can never be satisfied as long as the Negro is the victim of the unspeakable horrors of police brutality. We can never be satisfied, as long as our bodies, heavy with the fatigue of travel, cannot gain lodging in the motels of the highways and the hotels of the cities. We cannot be satisfied as long as the Negro's basic mobility is from a smaller ghetto to a larger one. We can never be satisfied as long as our children are stripped of their selfhood and robbed of their dignity by signs stating "For Whites Only". We cannot be satisfied as long as a Negro in Mississippi cannot vote and a Negro in New York believes he has nothing for which to vote. No, no, we are not satisfied, and we will not be satisfied until justice rolls down like waters and righteousness like a mighty stream.

I am not unmindful that some of you have come here out of great trials and tribulations. Some of you have come fresh from narrow jail cells. Some of you have come from areas where your quest for freedom left you battered by the storms of persecution and staggered by the winds of police brutality. You have been the veterans of creative suffering. Continue to work with the faith that unearned suffering is redemptive.

Go back to Mississippi, go back to Alabama, go back to South Carolina, go back to Georgia, go back to Louisiana, go back to the slums and ghettos of our northern cities, knowing that somehow this situation can and will be changed. Let us not wallow in the valley of despair. I say to you today, my friends, so even though we face the difficulties of today and tomorrow, I still have a dream. It is a dream deeply rooted in the American dream.

I have a dream that one day this nation will rise up and live out the true meaning of its creed: "We hold these truths to be self-evident: that all men are created equal." I have a dream that one day on the red hills of Georgia the sons of former slaves and the sons of former slave owners will be able to sit down together at the table of brotherhood. I have a dream that one day even the state of Mississippi, a state sweltering with the heat of injustice, sweltering with the heat of oppression, will be transformed into an oasis of freedom and justice.

I have a dream that my four little children will one day live in a nation where they will not be judged by the color of their skin but by the content of their character. I have a dream today. I have a dream that one day, down in Alabama, with its vicious racists, with its governor having his lips dripping with the words of interposition and nullification; one day right there in Alabama, little black boys and black girls will be able to join hands with little white boys and white girls as sisters and brothers. I have a dream today. I have a dream that one day every valley shall be exalted, every hill and mountain shall be made low, the rough places will be made plain, and the crooked places will be made straight, and the glory of the Lord shall be revealed, and all flesh shall see it together.

This is our hope. This is the faith that I go back to the South with. With this faith we will be able to hew out of the mountain of despair a stone of hope. With this faith we will be able to transform the jangling discords of our nation into a beautiful symphony of brotherhood. With this faith we will be able to work together, to pray together, to struggle together, to go to jail together, to stand up for freedom together, knowing that we will be free one day. This will be the day when all of God's children will be able to sing with a new meaning, "My country, 'tis of thee, sweet land of liberty, of thee I sing. Land where my fathers died, land of the pilgrim's pride, from every mountainside, let freedom ring."

And if America is to be a great nation this must become true. So let freedom ring from the prodigious hilltops of New Hampshire. Let freedom ring from the mighty mountains of New York. Let freedom ring from the heightening Alleghenies of Pennsylvania! Let freedom ring from the snowcapped Rockies of Colorado! Let freedom ring from the curvaceous slopes of California! But not only that; let freedom ring from Stone Mountain of Georgia! Let freedom ring from Lookout Mountain of Tennessee! Let freedom ring from every hill and molehill of Mississippi. From every mountainside, let freedom ring.

And when this happens, when we allow freedom to ring, when we let it ring from every village and every hamlet, from every state and every city, we will be able to speed up that day when all of God's children, black men and white men, Jews and Gentiles, Protestants and Catholics, will be able to join hands and sing in the words of the old Negro spiritual, "Free at last! free at last! thank God Almighty, we are free at last!"

5.3   Characteristics of a good speaker

Activity 1

1. 'Public speaking is one skill no successful person can afford to be without'. Discuss this statement.
2. Find out the differences between a speaker and an orator.
3. Research three personalities who you think have delivered good speeches.
4. Analyse five characteristics they seemed to have exhibited during their speech delivery.

We can learn how to improve our public speaking skills by understanding the characteristics of effective public speakers. They possess characteristics that we should emulate to become influential and effective in public speaking. They can also help us overcome the fear and nervousness that is sometimes felt before one engages in public speaking.

Source: www.publicspeakinghottips.com/qualities-of-a-good-public-speaker/

Such characteristics include the following:

5.3.1 Confidence

A speaker who exhibits confidence is deemed by the audience to be competent, credible and well informed. Confidence in a person enables him or her to control their tone and this reduces stammering while delivering a speech. Making a public speech can cause anxiety for many people. However, if you have practised your speech thoroughly, you should be able to compose yourself.

5.3.2 Enthusiasm

A good speaker should be interested in the topic he or she is discussing. If one is not enthusiastic about the topic, it will be noticed in the speech. In order to be effective while delivering a speech, you need to have enthusiasm about your subject. The audience needs to feel sincerity in your emotions, for them to be moved by your presentation.

Fig. 5.4: Martin Luther King Jr was a passionate speaker on equal Human Rights in the USA

5.3.3 Humour

Great speakers find ways to make their audience laugh and become more receptive to the speech. A good sense of humour makes the speaker look confident and brings him or her closer to the audience. Having a good sense of humour also entails having the ability to joke without offending anyone in the audience.

Activity 2

1. Identify ways in which one can boost one's confidence while delivering a speech.
2. Describe ways in which a good public speaker can use humour in his or her speech.
3. Research a topic you are passionate about and write a speech. Deliver the speech in class. Ensure you exhibit confidence, enthusiasm and humour.
4. Find out speakers who are humorous, enthusiastic and confident while delivering a speech. Discuss why such individuals are effective speakers. Give reasons for your answer.

5.3.4 Sincerity

Good speakers care about and mean what they say. If the speaker acts differently on and off the stage, people may doubt his or her sincerity and credibility.

5.3.5 Resourcefulness

Good speakers are creative in the way they use information to engage the audience. They also know how to create a warm and trusting environment with their audience.

5.3.6 Knowledge

Good speakers yearn for knowledge. In addition, they are usually well informed about the topic they are speaking about. Being knowledgeable about your content ensures that you are able to successfully deliver a good speech.

5.3.7 Organisation

Good public speakers are well organised and prepare adequately before delivering a speech. They also know how to organise their speech so that the presentation is flawless.

Activity 3

1. Describe resources you may use to research the following topics for your speech:
   - Climate change and global warming
   - Human Rights, and gender equality and equity
   - Genocide and peace education
   - Conservation of the environment
2. Explain how you would present your speech on the topic of your choice in question (1) above.
3. Highlight points you may use to develop content for your speech using the topic chosen in question (2) above.

5.3.8 Being a good storyteller

A good speaker uses stories to connect with the audience. He or she makes the stories relevant to the topic of presentation.

5.3.9 Having an effective voice

Besides being able to make a good speech, good speakers have a powerful and clear voice that does not irritate the audience. They also speak in a natural voice.

5.3.10 Maintaining good eye contact

A good speaker will always strive to maintain good eye contact with the audience. This is not continuously done with a single person, but with several people in the audience. This builds trust between the speaker and the audience.

Activity 4

1. Conduct a survey in school and find out the following:
   - What makes students like a public speaker?
   - What would make students dislike a speaker or his or her presentation?
   - What makes most students fear public speaking?
   - What can be done to prevent fear of public speaking?
2. Analyse the data you get from the survey and choose the most suitable method to present it.
3. Evaluate strengths that are witnessed during speech delivery.
4. Choose a topic of your choice, prepare a good speech on it and deliver it.
5. Identify common mistakes that speakers make during speech delivery.
6. Explain how a speaker can avoid such mistakes as identified in question (5) above.

5.4 Impact of communication on international relations and cooperation

Communication has led to lots of development in our communities and the entire country. It has also sped up and made certain processes easier.

Activity 1

Describe the developments that have been witnessed as a result of access to mobile phones, media and use of the Internet in Rwanda.

The use of mobile phones, satellites and the Internet have led to developments in global communication and technological advancements. Such developments and advancements have reduced technological, economic, social, political and cultural boundaries. Some of the problems that countries face such as terrorism, corruption,

poverty, drug trafficking, wars, global warming, human trafficking, fraud, money laundering and diseases have become global in nature and call for communication and cooperation among nations.

Activity 2

Discuss how access to global media, the Internet and mobile phones has led to solving global problems experienced in the world. Give relevant examples for the points made.

There is a need for us to be able to communicate effectively, especially when interacting with people from other cultures and countries. This is because people from different cultures and languages interpret things differently. Effective communication reduces the chances of misunderstandings.

Activity 3

Examine how ICT has played a major role in improving international relations and cooperation among world nations.

Information and Communication Technology (ICT) has reduced geographical barriers caused by different time zones in the world. The use of ICT has played a major role in the internationalisation and liberalisation of economic activities. International financial institutions have been created to facilitate trade in the world. Through these institutions, communication and negotiations that foster cooperation and improved international relations are conducted. A global market has now emerged where people communicate and transact commerce across the globe with ease. This has also facilitated economic cooperation between states. ICT has also enabled rapid and easy transfer of information and technological ideas from the developed countries to the developing countries. This has led to increased cooperation in research among states, as well as cooperation on development projects and programmes.

Activity 4

1. Conduct research on international conferences and conventions that have been held to solve and deliberate global issues.
2. Examine the outcome of such gatherings in enhancing international relations and cooperation among world nations.

International conferences and conventions have provided opportunities for people from different countries to interact and share their experiences. Representatives from different nations deliberate global issues such as environment and health and negotiate for a common understanding. The ability to communicate effectively has great bearing on the commitments made during such gatherings. Such commitments enhance international relations and cooperation among nations.

Activity 5

1. Describe how global communication has enabled conflict resolution in the world.
2. Assess how regional blocs in Africa have managed to solve problems and promote international relations and cooperation among African states.

Communication carries the potential to enhance conflict resolution and peace building. Conflict resolution relies on skilful communication and diplomacy. Many conflicts experienced in different countries have compelled world leaders to work together on resolution strategies. The conflict resolution process usually requires international cooperation to either enforce or support cessation of hostilities. This fosters cooperation and peace building efforts among nations in conflict.

Communication is critical for international cooperation when combating the spread of diseases. This includes diseases such as Zika Virus, Ebola, Cancer, Malaria, Cholera and HIV and AIDS. Through communication, affected countries are able to promote common methods for responding to the various health challenges in the world.

Regional blocs such as the East African Community (EAC) and Common Market for Eastern and Southern Africa (COMESA) are an important feature in the development agenda of countries in Africa. These regional organisations rely on cooperation and interaction among member states. This is built through the mutual understanding and trust that is developed through effective communication.

Activity 6

1. Examine the use of social media in enhancing interactions and relations with people from different parts of the world.
2. Discuss how the media enables people to challenge Human Rights violations and make an impact on international relations in the world.

Thanks to the development of global communication facilities, students are now able to secure admission and study in different parts of the world. The exchange of students from different countries leads to enhanced interaction of people from different cultures. Such interactions lead to increased international relations and cooperation.

International communication increases our ability to challenge Human Rights violations that exist in our societies. It is now easier to publicise such violations and obtain international support to fight against them across the globe. Developments in communication have also created global civil societies which have enhanced international relations and diplomacy. Global communication networks have led to the emergence of global interconnectedness and cooperation among such organisations. Digital diplomacy has grown tremendously, enabling governments to communicate with much ease and speed. This is attributable to communication, cooperation and international relations.

Activity 7

1. Assess other impacts of communication on international relations and cooperation.
2. Conduct research to find out the impact of communication on cooperation and international relations between Rwanda and other countries in the world.

5.5 Using technology (PowerPoint) to make effective presentations

Activity 1

1. Have you ever used Microsoft PowerPoint? If so, share your experience with your classmates.
2. Why is PowerPoint the most important format to use for making a good presentation?
3. Identify visual representations that you may use to present data on PowerPoint.

PowerPoint is a Microsoft Office program that is specifically designed to make slideshows for presentations. The presentations are created on pages called slides. PowerPoint presentations are supposed to give summarised points and make presentations easier and more interesting to follow. To capture the interest of the audience, one needs to prepare engaging and effective slides.
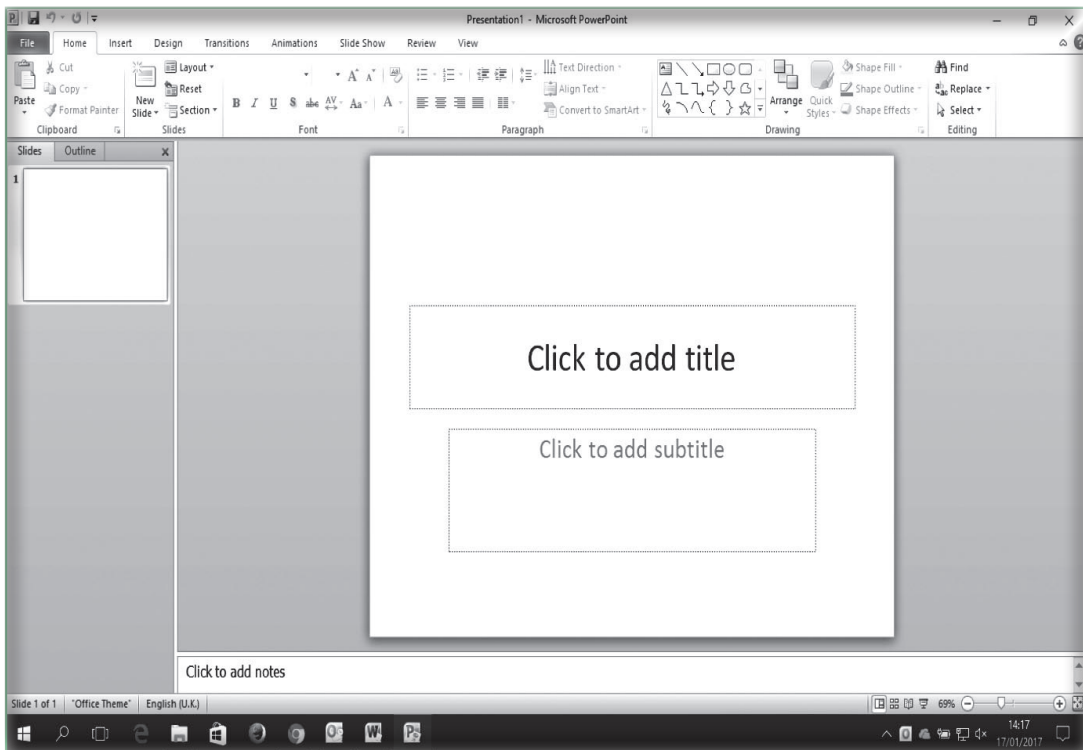
Fig. 5.5: A PowerPoint slide

PowerPoint is easy to use because the slide templates on which content is created are available in the program itself. You only need to add appropriate content in the templates. The following steps may assist you to create effective PowerPoint presentations.

> ### Step 1: Plan your presentation
> Familiarise yourself with your audience and determine the key message and points.

> ### Step 2: Prepare the content
> Collect facts and data that will support your presentation. The content should be appropriate and captivating to the audience.

> ### Step 3: Plan the structure
> As you plan the structure, visualise the logic of your content and flow of your presentation. The presentation should have an introduction, body and summary or conclusion. The transition from one part to another should flow smoothly.

> ### Step 4: Create the slides
> Put the content of your presentation in the slides. Ensure information that you give is relevant and appropriate to your audience.

Fig. 5.6: How to create PowerPoint presentations

Source: http://mi.eng.cam.ac.uk/~cipolla/archive/Presentations/MakingPresentations.pdf

PowerPoint slides are based on summaries. If you have a lot of text, reduce it to the most important points. Some details can be reduced by using statistics or photographs to summarise information. As you build content, choose your text and visual aids wisely. Too much text and bad visual representations can spoil a good presentation.

A general rule is often used to ensure one develops good PowerPoint slides. The rule states that **one should have ten slides that last less than twenty minutes and contain no font smaller than thirty points (10/20/30).** Ensure that each slide is brief in content, uncluttered and readable from a distance. Try to convey only one message or idea per slide. Select a font type and size that is readable from the back of a room. Be consistent throughout the presentation with the font type and size that you have selected to use. A good slide should be easy to read.

Activity 2

1. Discuss tips one can use to make an effective PowerPoint presentation.
2. Using the steps we have learnt, imagine a topic of your choice and make PowerPoint slides on it.

Effective PowerPoint presentation

After preparing your presentation slides, you need to crown it with an effective presentation. The following points will enable you to make an effective presentation:

• Spend some time practising before delivering your presentation. Ensure that your speech matches with your slides and is properly timed.

• To make your presentation interesting and engaging, present as if there is no PowerPoint. PowerPoint should be used as a prompt. The speaker can refer to his or her notes to explain visuals and brief points on the slides. Use bullet points for important information and expand on it while presenting.

• If you can, give handouts that provide more information than what is on the slides.

• Remove unnecessary sounds and visuals that may distract the audience or add no value to your content.

• Ideally, presentations should be short, say 20 minutes or less. For long presentations, insert activity breaks.

• Try to inspire your audience by being enthusiastic about what you are presenting.

• Do not read from your slides word for word.

• Remind your audience of key points at the end of the presentation.

Activity 3

Make an effective presentation of the PowerPoint slides you created in Activity 2.

Assessment Exercise 5.0

1. Identify key steps one should follow when writing a speech.
2. Explain the characteristics of a good speaker.
3. Describe the three basic parts of a speech and their importance.
4. Explain how one can make a good presentation using ICT.
5. Discuss the importance of understanding the purpose, the audience and the venue when preparing to make a speech.
6. Watch the video of Martin Luther King Jr's famous speech 'I have a dream'. Express the values and attitudes it aroused after watching the clip.
7. Assess how communication affects international cooperation and relations globally.

8. Give five reasons why you would use PowerPoint to make an effective presentation.
9. Describe the potential power of effective speeches on an audience.
10. Using knowledge that you have learnt, explain why one should develop the desire to speak responsibly in public.

Project

Write an essay analysing the impact of communication on international relations and cooperation.

How to manage money

Key unit competence: To be able to manage money as an individual, family and member of society

introductory Activity

1. If you had access to funds, identify different ways in which you might save the money for future use.
2. Examine possible ways in which a person in Rwanda may make investments.
3. Identify reasons for borrowing money.

6.1 The link between savings and investment

Activity 1

Answer the following questions.
1. What do you understand by the following terms:
   a) Saving   b) Investment
2. With examples, show the differences between saving and investment.

The term **saving** refers to the process of putting aside part of an individual's income for future anticipated goals. To invest refers to the process of using savings to acquire new or additional productive assets. **Investment** is the acquisition of additional productive assets capable of growing income (wealth creation). These additional assets generate more income (wealth) to the investor in future.

Financial institutions receive deposits as savings from members of the public, business organisations and government agencies. Depositors (savers) receive interest rates on the amount deposited in the financial institutions. High interests rates received on deposits attract more deposits from members of the public and business organisations.
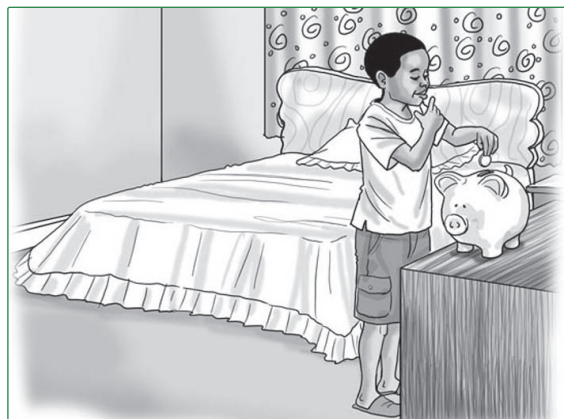

Fig. 6.1: Saving as a culture should be instilled at an early age

Savings are carried out on an incremental basis, for example, monthly. The individual's motivational drive to save is usually guided by his or her set goals. These goals are categorised into time frame periods, for example, short-term, mid-term and long-term goals. These goals usually motivate people to save part of their income. The more the need to accomplish the goals, the larger the amount of money will have to be kept aside as savings.

Activity 2

1. Identify financial institutions in Rwanda that enable people to save.
2. Imagine you are currently an employee; suggest personal goals you may want to accomplish with your savings in future.
3. Examine measures you would put in place to ensure you are able to make regular savings from your income.
4. Categorise goals identified in question (2) into different time frames, that is, short-term, mid-term and long-term goals.

Savings are accessed once the specified amount of money is realised. Investments are meant to create wealth. Saving is one avenue of raising enough capital for investment. The amount saved is converted into investment in the form of purchasing or developing real estate property, buying machinery, purchasing stocks and bonds, educating children or developing agricultural land through agri-business.

There is a link between savings and investment. Saving is a source of money needed to make investments. There is a continuous chain of savings and investments in every economy for economic growth to be realised. Investments generate more income, which is then saved or re-invested. Savings continuously provide a pool of capital needed for investments. Savings and investments are guided by goals needed to be attained in the process of wealth creation.

Activity 3

Discuss and answer the following questions.
1. Examine major determinants of investment in our country.
2. In the wealth creation process, saving and investment have a relationship. Justify this statement.
3. Explain three ways in which a financial institution's rates on savings influence investment.

6.2 Personal reasons for investing rather than saving

Activity 1

Analyse the statement below and answer the question that follows.
A high proportion of the population in Sub-Saharan Africa lives in poverty.

Suggest ways in which people in Sub-Saharan Africa may reduce poverty levels and create wealth in the region.

Savings in financial institutions have lower rates of return than investments, which continuously yield higher returns. However, the risk associated with the two are proportionate to the yielded returns. The value of interest rates on long-term savings in financial institutions is eroded by high rates of inflation. **Inflation** is the increase in prices of goods and services which ultimately cause a decline in the value of money over time.

The amount of money saved in financial institutions, over a long period, may buy fewer goods and services in future. Therefore, it is safer to convert savings into physical assets to gain real value for money in an economy characterised by high rates of inflation. The value of physical assets investment appreciates over a long period. The rate of appreciation of physical assets is higher than the country's rate of inflation. Therefore, investment provides an avenue for a strong financial security in future.

It is for this reason that individuals and organisations should convert their savings into investments to gain real value for their money. Investments do not only appreciate in real money value over time but also yield additional income. Therefore, the rate of return on the amount saved in financial institutions is lower than the rate of return on investments such as land, shares, stocks, bonds or starting a business.

Activity 2

Conduct an interview with people who have invested in shares, stocks, bonds, land or started a business. Ask them the following questions and write a report.
1. How did you get capital to finance your investment?
2. What are your reasons for investing your money in the ventures you chose rather than saving the money? Analyse the testimonies given.
3. How did you get financial advice?

6.3   Impact of saving and investment on wealth creation

Activity 1

Appreciate the effectiveness of savings in securing one's future.

Personal wealth is a wide range of individually owned physical and financial assets. These include cash deposits, real estate property, bonds and stocks, retirement benefits, life insurance and mutual funds. People strive to increase their personal wealth in their lifetime.

Wealth creation provides financial security to people and improves their standards of living. As pointed out earlier, savings and investments are critical to wealth creation. Savings provide seed capital for investment. Short-term savings should be invested to gain value for money and increase the stock of personal wealth.

Long-term savings, cash deposits held in financial institutions for a long period, impact negatively on wealth creation. This is because inflation erodes the value of cash deposits held in financial institutions over a long period. Wealth creation may either stagnate or reduce in real value due to high rates of inflation. Therefore, it is beneficial for people to invest in short-term goals to gain value for their money and increase the stock of personal wealth.

There is a need to make wise decisions when choosing the type of investments. Before investing, an investor should consider the rate of return of each investment and the risks involved. If the rate of return on the specific type of investment is low, then the growth of personal wealth may not be guaranteed. Risks are defined as uncertainties of receiving expected returns or the possibility of losing money in a prioritised investment. Therefore, there is need for an investor to assess and critically evaluate each type of investment before investing.

One should also consider the diversity of investments while making investment decisions. Diversification of investments creates positive impacts on wealth creation. Not all investors are knowledgeable about financial investment matters especially evaluating rates of return and risks associated. Therefore, an individual interested in making investments should consult financial planners. These are professional advisors on financial matters of investment planning, credit management, risk management and retirement planning.

Activity 2

Research and answer the following questions.

1. Identify types of investments that are considered risky and those that are considered less risky in the country.
2. Give reasons why the types of investments you mentioned in (2) above are classified as such.

Case study

Kayitesi is a small-scale farmer in Nyanza District. She does not earn a lot of income from her small farm. In 2015, during the world's savings day on October 31st, she got to learn about the informal savings group known as *Ibimina*. During the special savings week, *Umurenge* SACCO in her sector were sensitising people about the importance of saving for a brighter future. Together with other people in her village she decided to join a savings group. She was taught how to reduce spending and keep some money aside for saving. She was able to save some money which she used to purchase a dairy cow. Nowadays, Kayitesi is able to sell milk

to villagers and this earns her an additional income. This move has enabled her to improve her standard of living. She also participates in raising other people's awareness about the need to save and invest in order to secure their future.

Activity 3

1. Identify stakeholders in the country who participate in raising people's awareness through sensitisation campaigns about the culture of saving.
2. Assess the efforts of the stakeholders mentioned in question (1) above.
3. If you had access to some savings, explain investment ideas you would have to boost your income.

6.4   The risks and rewards of various forms of investment

Activity 1

Identify types of possible risks that an investor may expect to encounter in Rwanda.

Risky investments are those that have a possibility of loss of capital invested. Risky investments also bring about uncertainty in terms of the expected income from the investment. Investors assess the risk-related conditions of a potential investment decision. Potential risks are incorporated into the decision-making process of an investment. Possible risks are identified and managed appropriately so that the real value of invested capital is ascertained.

The reward one gets from an investment is the value that accrues from the invested capital over time. These rewards are also known as returns on an investment. There are several forms of investment that an investor can invest in. They comprise of investments in real estate, corporate bonds and stocks, government securities, mutual funds, retirement benefits, money market, life insurance, agri-business and other businesses.

6.4.1 Real estate investment

Real estate refers to physical assets that consist of land and buildings on it. Real estate investments are of two categories; residential and commercial real estate.

a) **Commercial real estate** has real income-generating properties. Investors in commercial real estate draw a regular income from renting out their premises

Fig. 6.2: Commercial real estate

on a monthly or yearly basis. This is the most lucrative form of investment because it gives high value returns on investment.

b) **Residential real estate** consists of structurally designed dwelling units for households. These are usually designed to accommodate people according to their social and economic status.
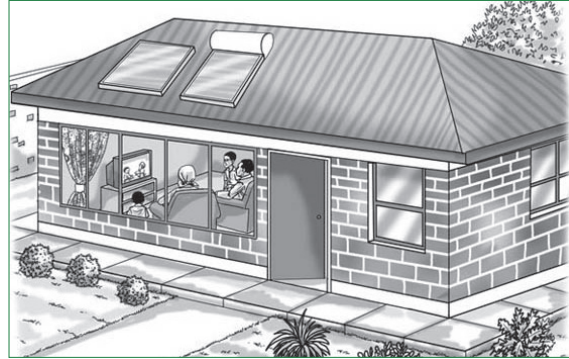
Fig. 6.3: Residential real estate

Activity 2

Find out strategies used by investors to assess property that possess high value returns on investments. Analyse these strategies and present them in class.

Rewards of real estate investments

i) There are high rates of returns because of a high demand for residential and commercial real estate in rapidly growing economies of developing countries.

ii) Real estate is not easily prone to inflation because it appreciates in value over a period.

iii) Real estate is easy to maintain and manage; therefore, it does not incur a lot of costs.

iv) Real estate is more risk free than other forms of investment.

v) Creditors readily accept real estate investment as collateral securities and therefore, one can access funds from financial institutions to make other investments.

Risks associated with investing in real estate

i) Construction of real estate is time consuming. Therefore, capital is tied up for a considerable period before yielding rewards and the value of investment may be affected by inflation before completion.

ii) Some real estate properties may be prone to vandalism due to political violence. This scares away tenants and reduces the amount of income (rent).

iii) Demographic changes, such as declining population, reduce the demand for occupation of residential real estate.

iv) High rates of unemployment lead to loss of income from would-be investors in residential real estate.

v) Investors in real estate face liquidation challenges of the real estate developments. Owners of such property, who need immediate cash, may

not gain real value for their money because the properties are sold at low market value.

Activity 3

Answer the questions below.
1. Explain other risks which threaten the flow of income to investors of real estate.
2. Examine the risks associated with investing in real estate and come up with solutions you would use to curb them.

6.4.2 Corporate bonds investment

Corporate bonds are loans advanced to corporations for a specified period by members of the public or other corporations. These enable corporations to raise money and expand their financial operations. Investing money in corporate bonds means lending money to corporations at a fixed interest rate. The interest is paid in a lump sum upon maturity. Corporate bonds are grouped into three categories. They include:

- **Short-term bonds:** the maturity period of this category is not more than five years.
- **Mid-term bonds:** the maturity period exceeds five years and up to a maximum of twelve years.
- **Long-term bonds:** the maturity period can last for more than 12 years.

Investments in corporate bonds are done through direct purchases during the initial public offering or purchased in the stock market. Corporate bonds are tradable securities offered for sale in the stock market. Some corporate bonds are sold before maturity.

a) Rewards of investing in corporate bonds

i) Corporate bonds yield a steady and regular flow of income because their value in the market is stable.
ii) Returns are generally higher than those obtained from government bonds.
iii) There are diversified corporations to choose from in all sectors of the economy. One is able to purchase the lucrative ones.
iv) The stock exchange market provides a market for corporate bonds where they are freely traded before they mature. This provides an investor with an easy avenue for liquidation from the sale of bonds in case they need cash immediately.

b) Risks associated with investing in corporate bonds

i) The rate of inflation in rapidly growing economies is high. Consistent rising rates of inflation over time reduce the value of corporate bond investments in the market.
ii) Both internal and external environmental factors may affect a company

negatively and result in losses. This may lead to a company defaulting in the payment of corporate bonds because it cannot meet its debt obligations. An investor may lose part or all the money invested in corporate bonds.

iii) During an economic recession, there is low demand for corporate bonds in the stock exchange market. An investor may not sell corporate bonds at the real market value. Therefore, they may be sold at prices below the real market value resulting in the loss of value of investment.

iv) Some companies may decide to redeem their bonds at the market value before maturity. At times, the market value may be lower than the initial value of the corporate bond. Therefore, an investor will lose the value of bonds.

v) The possibility that transfer of political power may usher in a government whose policies are unfavourable to investors poses a risk. This may bring about instability in the financial market and investors may lose the value of their corporate bonds.

Activity 4

Find out how corporate bonds are traded in the stock exchange market in Rwanda. From the information gathered, answer the following questions.

1. Identify five corporations that are attractive to investors of corporate bonds.
2. Discuss reasons why these corporations attract more investors than others do.
3. If you are an investor in the Rwanda Stock Exchange, examine ways in which you may reduce the risks to your corporate bonds investments.

6.4.3 Government bonds investment

Governments raise revenue to bridge the national budgetary deficit from both internal and external sources. Internal sources of raising revenue include issuing treasury bonds and treasury bills. These are also called **government securities**. **Treasury bills** are short-term financial debt instruments that mature in a period of not more than one year. **Treasury bonds** are long-term debt instruments that mature in a period of over one year.

A **sovereign bond** is a financial debt instrument in either local or international currency. It is sold to foreign investors. Several African countries like Nigeria, Ghana, Kenya and Rwanda, have issued sovereign bonds to raise money from external sources. Through sovereign bonds, foreign investors lend money to the issuing governments and in return, investors receive interest.

a) Rewards of investing in governments bonds

i) Government bonds are secure and do not easily default on their payments so investors in government bonds are guaranteed payments.

ii) Government bonds have attractive yields from interest payment.

iii) Government bonds offer the best alternative of diversifying investments. Diversification of investments safeguards wealth creation and cushions the effects of risks.

iv) Government bonds are easily liquefied in the stock exchange market. Therefore, an investor who wants his or her money before the maturity date may access it.

b) Risks associated with investing in government bonds

i) High risks of inflation affect investors of long-term government bonds. The amount, in face value of principal bonds and accrued interest before the date of maturity, will lose value due to inflation.

ii) Interest rate paid on government bonds is set at the time of sale and is not variable over the life of a bond. Interest rates may rise after the time of the purchase of bonds. As a result, investors in the stock exchange market may not be willing to buy older government bonds. This is because they have low interest rates.

iii) A country's government bonds are issued in the local currency. The loss in value of the local currency leads to loss of value of government bonds upon maturity.

vi) There may be risks resulting from the possibility of a government defaulting on its debt payment obligations. This mostly affects the economies of failed states.

v) There are risks during a change of government or when a country is at war. In such situations, the value of government bonds goes down. The sale of such government bonds in the stock exchange market is affected.

Activity 5

Answer the following questions.

1. Imagine you are a stock broker at the Rwanda Stock Exchange market. Give your point of view on why it is profitable for one to buy government bonds.

2. Discuss the risks and rewards of other alternative forms of investments, for example, starting a business, investing in agri-business, mutual funds or the money market.

6.5 Difference between savings with a bank and other forms of investment

The two concepts of 'saving' and 'investment' have been distinguished clearly at the beginning of this unit. However, there are differences between savings with a bank and other forms of investment. These include the following:

1. Savings with a bank are safer (no risks expected) whereas other forms of investment such as mutual funds, stocks, bonds, starting a business or buying property carry risks. In a number of countries, savings deposits held in financial institutions such as commercial banks are state-insured. Many countries have created deposit protection funds to compensate for deposits lost when bank failures occur.

2. The real value of savings in a bank may be eroded in the future due to inflationary tendencies of world economies. The present value of money saved in a bank may buy fewer goods and procure fewer services in the future. The present value of money invested elsewhere is likely to appreciate in value over the general inflationary economic tendencies.

3. Savings with a bank attract low returns due to low bank interest rates on saving deposits whereas other forms of investment yield higher returns on invested capital.

4. Savings with a bank are readily liquidated, that is, cash may be withdrawn at any time to meet unexpected expenses. In other forms of investment, it is not easy to liquidate the cash invested, therefore, it may take some time before cash is realised to meet unexpected expenses.

5. Savings with a bank are usually done to meet short-term goals, whereas other forms of investment are usually undertaken to meet long term goals.

Activity 1

Examine the differences between saving with a bank and investing.

6.6 Borrowing

Borrowing is receiving a valuable asset from an individual or organisation with an obligation of paying back at a future date. It simply means acquiring debt and becoming a debtor to a creditor. Most individuals, corporations or government organisations borrow to fulfil their financial obligations. Financial institutions offer a variety of loans with flexible terms. Depending on the needs of a borrower, one has a wide variety to choose from.

Activity 1

Answer the following questions.
1. Identify the different reasons why individuals, corporations and the government borrow money.
2. Examine the different sources from where individuals, corporations and the government may borrow money.
3. If you had access to money and your friend wanted to borrow from you, assess the different factors you may consider before lending the money to them.

6.6.1 Reasons for borrowing

There are reasons why individuals, business organisations and governments borrow resources. Some of the major reasons are outlined below. They include:

a) To build or purchase a personal asset such as a house or a piece of land.

b) To educate children or for self-education.

c) To meet emergency obligations such as unexpected medical expenses or car accidents.

d) To acquire more investments to increase the flow of income. There is an expected hope that yields from increased investments will repay the debt acquired.

e) To purchase essential personal items such as a car.

f) To finance government projects.

g) To expand a business.

h) Governments borrow money when the tax revenues collected are less than predicted.

6.6.2 Sources of borrowing

Activity 2

Discuss the various sources that individuals, businesses and governments may borrow money from.

The best sources of borrowing depend on a number of factors such as the nature of a borrower, the nature and size of corporations, the nature and size of investments, the creditworthiness of the borrower and the amount of credit capacity of the creditor. The major sources of borrowing are:

1. **Internal sources** - these include borrowing from friends, family members and social groups. This is an informal source of borrowing that depends entirely on the relationship one has with family members, friends and social groups.

2. **External sources** - these include borrowing from financial institutions such as commercial banks, micro-finance institutions and international financial institutions (World Bank Group). These sources loan credit to interested individuals, governments and investors.

Fig. 6.4: Customers seeking financial assistance in a bank

6.6.3 Advantages of borrowing

a) Borrowing enables one to finance large projects that are expensive. This includes expenses like taking out a mortgage, buying land, building a house or paying for higher education.

b) Financing large projects may use all the savings set aside. However, access to borrowed funds enables one to cushion oneself in case of an emergency.

c) Borrowing helps to build trust between a lender and a borrower.

d) If one borrows money to start a business, profits from the business can be used to offset the loan.

e) Borrowing enables an individual or businesses to offset bills if there is no cash at hand.

f) Borrowing enables the acquisition of more investments to increase the flow of income.

6.6.4 Disadvantages of borrowing

a) A lot of documentation is required before advancement of credit from a financial institution. More often, banks require creditworthy guarantors. This makes the process lengthy.

b) Most financial institutions require collateral as security to recover credit advances in the event that a borrower defaults. One may not get access to credit if one has no collateral.

c) Interest rates of financial institutions are comparatively high. Servicing the interest rates requires a regular flow of income.

d) Credit may be recalled before the expiry of the agreed repayment period. This may make it difficult for a borrower to meet the whole amount of credit advanced.

e) Defaulting on credit repayment may damage the creditworthiness of a borrower. In the event of default, a financial institution sells the collateral or security asset at a lower market price, just enough to cover the credit default. This decreases personal wealth.

f) An elaborate dialogue on the intended purpose of borrowing is required. There is always a need to provide satisfactory proof of the intended purpose of credit. This may hinder some people from borrowing.

g) Family, friends and social groups critically assess the character of the borrower. Individuals who spend money extravagantly may not easily be advanced credit.

h) Borrowing from friends, family and social groups is limited especially in poor economies where a greater proportion of the population lives in poverty.

Activity 3

Answer the following questions in groups.

1. Assess the pros and cons of borrowing.

2. If an investor wanted to borrow funds, would you advise them to borrow from friends or financial institutions? Justify your reasons.

3. 'Borrowing from friends, social groups and family members is a major cause of social friction'.

   Do you agree or disagree with the statement above. Give reasons for your arguments.

6.6.5 Rights and responsibilities of a borrower

Creditors (lenders) and **borrowers** (debtors) have a bond of agreement which protects them. These protections are clearly spelt out as lenders' rights and responsibilities and borrowers' rights and responsibilities.

a) Rights of a borrower (debtor)

1. A borrower should have access to information regarding the effect borrowing has on the eligibility of other forms of financial aid.
2. Access to information regarding loan obligations such as,
   a) penalty for late repayment or defaulting on loan repayments
   b) clearly spelt out statement on disclosures, for example, loan balance
   c) necessary legal documentation.
3. The lender should provide a borrower with detailed information regarding the repayment schedule.
4. A borrower has the right to a grace period required before the commencement of loan repayment.
5. A borrower is entitled to a reward for repayment of credit in full before the expiry of the repayment period.
6. The lender must provide a promissory note or proof of cancellation of a loan upon completion of loan repayment.
7. A borrower is entitled to an explanation of the fees charged during the repayment period.
8. A borrower should know the name of the lender and where to send the payments.

b) Responsibilities of a borrower

1. An express written commitment to the creditor to honour debt repayment in full.
2. Notifying the creditor of a change of physical location, e-mail address, residential area and new mobile phone number.
3. Notifying the lender of changes such as the name of new employer, change of job and address of the new employer.
4. Giving notice to the lender of possible changes in loan repayment.
5. In case of stolen items, communication to the lender should include a police abstract.

Activity 4

Visit a financial institution near your school. Ask for a meeting with a resource person from the credit department. Ask him or her the following questions.
1. How do they evaluate the creditworthiness of a borrower?
2. How does the financial institution recover credit loaned to a borrower in case he or she defaults in loan repayment?
3. How do they make decisions on whether to give or deny credit to a borrower?

6.7 Debt

Debt arises when credit is borrowed by individuals, organisations or the government. People borrow money to satisfy their wants or fulfil their immediate obligations. Debt is settled by offering money which is acceptable by the creditor. Interest is widely accepted as a reward to the creditor for advancing credit to borrowers. With interest calculated in agreed percentages, debt is part of trade. Today, governments, business organisations and individuals are debtors to other governments, business organisations and individuals.

Activity 1

Discuss and answer the following questions.
1. Identify the different reasons why people incur debts.
2. Prepare a list of criteria to judge a good debt and a bad debt.
3. Give your point of view of how you would advise your friend if he or she happens to incur a bad debt.

6.7.1 Types of debt

1. **Bank loan debt**: this is money borrowed from financial institutions.
2. **Student loan debt**: this is money loaned to students by state corporations to finance higher education and training. The loans are given at low interest rates.
3. **The hire purchase debt:** this is debt incurred by buying goods such as cars, machinery and electronics by paying in instalments. However, you do not own the item until the last instalment is paid.
4. **Credit card debt:** this is a short-term loan stored in an electronic device known as a credit card. One uses the credit card to buy goods and pay for services. One incurs a credit card debt once the grace period has expired. The debt is paid with a high interest rate.
5. **Salary advance:** this is a short-term loan advanced to individuals in paid employment and is repaid on pay day.
6. **Loan shark debt:** this loan is given by unlicensed moneylenders to desperate borrowers who require money urgently. They offer loans at high interest rates. In case of default, more interest on the principal amount is added to the debt.

7. **Public debt**: This is debt owed by a government to domestic and international lenders. Debt is categorised as unsecured debt (without collateral) or secured debt (with collateral).

Activity 2

Answer the following questions.
1. Research and find out other types of debts not discussed in this book.
2. Identify the most common type of debts that people incur in the country.
3. What makes the type of debts you identified in question (2) above common?

6.7.2 Debt management

Debt management is the process of learning to manage debts wisely in order to improve the credit worthiness of an individual or organisation. It deals with issues that include prioritising expenses, debt reduction management and closely working with the lender to help manage debts. Properly managing debt is beneficial to governments, business organisations, individuals and families.

Debts present challenges to borrowers because too much debt overwhelms and stresses a borrower. Strategies have therefore been developed by debt management experts to manage challenges of debt repayment and control. Similarly, in our increasingly globalised world, many developed and developing countries have acquired huge amounts of public debt which overburdens many nations. The World Bank and IMF have focused their attention to the management of public debt in developing countries.

Activity 3

Discuss and suggest ways in which a borrower should manage debt.

6.7.3 Managing personal debt

1. **A debtor should communicate with the creditor frequently.** This may be done by getting in touch with the creditor to assess the progress of debt repayment.
2. **Communication should be done in writing.** All the correspondence sent and received by the debtor should be kept safely.
3. **Prioritisation of debts.** Bigger and secured debts should be given first priority.
4. **Re-evaluate personal financial position from time to time.** This should be done to ascertain the ease of debt repayment and avoid unnecessary expenditures.
5. **A debtor should be committed to repayment of debt at all times.** When a debtor experiences financial difficulties, he or she can repay the debt in smaller amounts.

6. **A debtor should constantly look for extra financial resources.** Seeking jobs with better salaries and remuneration strengthens a debtor's ability to repay debts.

7. **Debtors need to attend court cases if the creditor has sought legal redress over non-repayment of debt.** A debtor should heed court summons.

8. **Debtors should be wary of making promises which they may not fulfill.** This may cause them more financial problems. Debtors should always be honest about their financial situation.

9. **Debtors should not borrow to repay debts.** This may not solve their debt problems.

Activity 4

Explain the impact of incurring many debts. Suggest measures an individual with many debts may use to improve his or her financial situation.

6.8   Impact of too much debt on family members, society and national economy

6.8.1 Impact of too much debt on family members

1. If parents or guardians are in debt, it affects the provision of basic needs for their dependants.

2. Families that have debts face challenges, for example, frequent evictions from rented accommodation.

3. Too much debt may strain marital relationships. It may lead to prolonged conflicts between spouses resulting in separation or divorce.

4. Families in too much debt may end up in a vicious circle of debt. This leads to incurring more debts and it worsens their social, emotional and psychological wellbeing.

6.8.2 Impact of too much debt on society

1. People in too much debt may resort to criminal activities which increases insecurity in society.

2. Individuals in a society may commit suicide due to huge debts. This poses a challenge to members of the society because children may be left without parents or guardians to provide for them.

Fig. 6.5: Criminal activities create insecurity in our societies

3. Individuals in a society who are deeply in debt may not become productive in their workplace. If members of the society are not as productive as they ought to be, this affects the society economically.

Activity 1

1. Discuss the impact of too much debt on individuals, families and society in Rwanda.
2. Write an article to the editor of a local daily in the country. In the article, address the importance of managing finances to reduce poverty in society.

6.8.3 Impact of too much debt on the national economy

1. Criminal activities are costly to the government. This is because national resources are used to address criminal activities. Such resources would have been used in other sectors of the economy for the country to achieve economic development.
2. Too much debt reduces savings among individuals and families. This leads to low investments and minimal growth of the economy. This, inturn, lowers the capacity of the economy to create job opportunities and raise revenue for the government.
3. Families and persons who have huge debts spend less on goods and services. Inadequate demand for goods and services affects the economy. Economic recession may set in and an economy may collapse.
4. High taxes are raised to finance a public debt which worsens the economy. Long-term public debts place a heavy burden on future generations who have to repay the debt.
5. National resources are channelled towards repaying public debts. This leaves fewer resources for developing the economy and developing projects in a country.
6. Too much public debt results in high rates of inflation in an economy. This makes the cost of living in a country go up and the majority of the population is not able to meet their needs.

Activity 2

Discuss and answer the following questions.
1. Discuss ways in which too much debt in families in Rwanda may be managed.
2. Suggest ways of reducing public debt.
3. Research and find out African countries that have too much public debt.
4. Discuss steps taken by the countries to reduce public debt and improve the economy.

Assessment Exercise 6.0

1. Differentiate the terms savings and investment.
2. Explain reasons that motivate people to save part of their income.
3. Discuss why increasing rates of inflation are considered undesirable to investors.
4. What do you understand by the term real estate?
5. Explain factors which may discourage people from investing in real estate.
6. Discuss the risks associated with investing in corporate bonds.
7. Identify government securities traded on the Rwanda Stock Exchange market.
8. What would inform your personal reasons for investing rather than saving with a bank?
9. Compare and contrast investing in corporate bonds and real estate as alternative forms of investment available to Rwandan citizens.
10. With knowledge gained about debt management, describe how you would fulfill your personal payment responsibilities.

Project

1. Analyse the link between saving and investment.
2. In an essay, justify the impact of debt to an economy.

Unit 7

Transport, employment, unemployment and their impact on the economy

Key unit competence: To be able to analyse the contribution of transport and employment to the economic development

7.1 Contribution of transport to economic development

Activity 1

Discuss and answer the following questions.
1. Define the following terms:
   a) Transport
   b) Transport infrastructure
2. Identify the relationship between the two terms in question (1) above.
3. Examine major challenges facing the transport sector in Rwanda and her neighbouring countries in Eastern and Central Africa.
4. Some of the transport infrastructure in Eastern and Central Africa was developed by the colonialists. To what extent have these developments helped or caused problems in transportation of goods from one country to another?

Transport means to carry or move people and goods from one place to another. **Transport infrastructure** refers to the framework that supports transport, for example, roads, railway lines, ports, canals, airports and pipelines. From the early civilisations to the present day, transport has contributed significantly to economic development in world societies. Realising that transport is crucial in facilitating economic development, humankind has had to continuously improve transport infrastructure. The use of modern technology in improving transport infrastructure has significantly contributed to economic development in the world.

Activity 2

Discuss and provide answers to the following questions.
1. 'The state of your country's economic development is a reflection of the status

of the existing transport infrastructure'. Give detailed examples to support your answers.

2. Examine ways in which improvement to the current transport infrastructure in Rwanda has contributed to the economic development of our country.

3. 'The acceleration of economic development in Rwanda can be boosted if a railway network linking Kigali and the ports of Mombasa and Dar-es-Salaam is constructed. Give justifications in support of this statement.

The following are the contributions of transport to economic development.

1. Transport lowers the average cost of a unit product. The lower the transport cost, the lower the cost of producing a unit of a product. It also lowers the cost of doing business in an economy.

2. Quality transportation results in quick delivery of products to the market. This facilitates internal and external trade and contributes significantly to industrial development.

3. Transport contributes to the general growth of industries through increased production of different products.

4. Improved transport network systems increase competition among business enterprises producing similar products or offering similar services. As a result, goods and services are available to consumers cheaply and the welfare of citizens in a country is improved.

5. Provision of modern transport infrastructure enables corporations to enjoy the economies of large-scale production. Corporations are likely to specialise in production of specific goods and services in a market.

6. Improved transport infrastructure results in the agglomeration of businesses. This means businesses are likely to be located close to one another. Industries or businesses located in the same area have access to power, water, transport and labour.

7. Good transport attracts direct foreign investment. More foreign industries will be set up because of improved transport infrastructure and this accelerates economic development.

Fig. 7.1: Road transport in Rwanda

Activity 3

1. Analyse how transport contributes to the economic development of our country.

2. Discuss ways in which transport contributes to globalisation in the world.

7.2 Impact of employment on the economy locally, nationally and globally

> ### Activity 1
>
> 1. Carry out a survey on employment in your district. Explain the different forms of employment activities carried out by people.
> 2. Identify the benefits of employment to the people in your district.

Employment refers to the engagement of human resources (labour) in the production of goods and services in an economy. Workforce or labour force refers to the working population usually between the ages of 18 and 65 years. Employment of labour is categorised into two, namely:

Paid employment: This is the state where a person is employed and receives regular income in the form of wages or a salary.

Self-employment: This is the state where a person runs a business with the intention of making a profit or a person who works for himself or herself.

Employment of labour, whether paid or self-employed, is regarded as an avenue of earning income through salary, wages, fees, commissions and profits. The following pictures show the different forms of employment that people engage in.
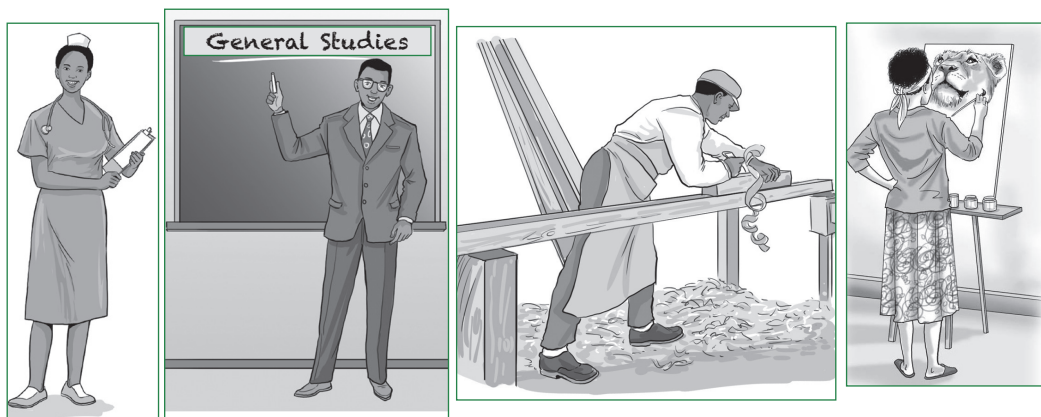

Fig. 7.2: Different forms of employment

> ### Activity 2
>
> Discuss and answer the following questions.
> 1. Based on the survey you carried out in Activity 1, which is the most common type of employment in your district?
> 2. What is the status of self-employment in Rwanda?
> 3. Examine strategies that may improve the level of self-employment in our country.

7.2.1 Impact of employment on the economy locally

Some of the benefits of employment to an economy include the following:

1. Reduction of poverty in the society. Income earned from employment improves people's standards of living.
2. Investments made by self-employed persons create job opportunities for people in the society. Job opportunities improve the living standards and reduce poverty levels among the people.
3. Employment increases expenditure on goods and services locally. This stimulates economic activity, creates new job opportunities and facilitates the establishment of new industries through self-employment.
4. Employment reduces cases of social evils in a society. Unemployed persons are likely to engage in undesirable activities, for example, drug abuse and crime.
5. Employment improves income distribution and reduces income inequality between the rich and poor people in a society.
6. Employment promotes education of children and the youth. This is because education improves employment opportunities for parents in the present and for the youth in future by providing employees with income to pay tuition fees for their children.
7. Employment reduces family and marital conflicts. Lack of economic resources brews social conflicts that lead to increases in separation and divorce cases.

Activity 3

1. Discuss any other positive impacts of employment to people in your district.
2. What is the ratio of the employed and self-employed persons in your district?
3. Examine what can be done to improve the status of employment in your district.

7.2.2 Impact of employment on the economy nationally

The following are some of the social and economic impacts of employment to a nation.

1. Employment enables individuals in a nation to earn an income. The income earned is spent on goods and services and some is saved for investment purposes. Savings and investment contribute to creation of wealth and increase the financial security of people.
2. Employment improves income distribution and reduces income inequality in a country. The gap between the rich and the poor is also narrowed.
3. A high level of employment reduces poverty levels and enhances sustainable development in a country. High levels of poverty lead to destruction of the environment and erode sustainable development.
4. Employment increases productivity and accelerates the growth of wealth and overall economic development of a nation. The growth of a nation's economy

implies that there is an increase in the production of goods and services to satisfy human needs.

5. Employment of labour boosts investment opportunities. This results in an increased demand for goods and services in an economy.
6. Employment results in increased government revenues from taxation. The government uses revenues to improve other sectors of the economy, for example, tourism, transport, education and health.
7. Employment reduces the undesirable effects of unemployment. Employment reduces crime rates, drug use and abuse among the youth in a nation. Decrease in crime rate results in improved security for the nation.

Activity 4

1. Suggest ways in which the government may promote employment of the youthful population.
2. Discuss other positive impacts of employment on the economy of Rwanda.
3. Explain how employment reduces poverty and enhances sustainable development in a country.

7.2.3 Impact of employment on the economy globally

Employment has social and economic benefits globally. These benefits include the following:

1. Employment boosts the world output of goods and services. This results in increased exports, imports and provision of a variety of goods and services. International trade boosts the economies of the world nations and ultimately promotes economic development.
2. Employment leads to technology transfer from one nation to another. Cross border mobility of labour leads to transfer of technology in the production of goods and services.
3. Due to globalisation and techno-skills transfer, the job market attracts labour from all countries. This has resulted in a brain drain from developing nations to developed nations.

Activity 5

Discuss and answer the following questions.
1. Brain drain is a serious problem affecting developing nations. Discuss any five factors that have contributed to brain drain in Africa.
2. Suggest measures that developing nations can adopt to curb brain drain.

Employment is based on specialised training and relevant skills, competencies, creativity and innovativeness of workers globally. This has negatively led to huge disparities in earnings from employment in the international job markets.

Activity 6

1. Conduct research and explain other roles of employment in the global economy.
2. Identify ways in which Rwanda has benefited from employment in the global economy.

7.3 Concept of unemployment

Activity 1

1. Who do you define as an unemployed person?
2. Assess the level of unemployment in Rwanda.

Unemployment is a situation where people who want to work and are actively searching for jobs, are unable to find work. Unemployment is becoming a serious problem to national governments and the international community. The extent of severity on unemployment differs from one country or region to another. In developing countries, unemployment has become a major socio-economic and political challenge.

7.4 Causes of unemployment

Activity 1

1. Examine the major causes of unemployment in Rwanda.
2. Identify measures the government may put in place to reduce the rise of unemployment in the country.

The major causes of unemployment in most countries of the world are as follows:

1. **Rapidly growing population:** The rate of population growth in a country may be higher than the ability of the economy to generate enough job opportunities for the increasing labour force. This causes unemployment, especially among the youth.
2. **The technological revolutions:** Superior animated machines, for example, robots and cyber-physical systems are embraced by businesses in the world today. These latest forms of technology are slowly replacing human labour in the production of goods and services.
3. **Cyclical condition of an economy:** This has created business cycles of an economic boom and recession. In times of an economic recession, there is lack of demand for goods and services. This causes a number of industries to close down, thus contributing to unemployment.

4. **Rural-urban migration:** Educated college or university graduates migrate to urban centres in search of jobs. Because of lack of suitable job opportunities in the urban areas, these migrants worsen the situation of urban unemployment.

5. **Skills mismatch:** There is no sufficient link between college and university training curriculums and employers' perceived employable skills. This mismatch has caused a number of graduates in the developing world to be unemployed.

6. **Unfavourable business environments:** Unfavourable business environments do not attract foreign direct investments. Therefore, they do not create more job opportunities for people in developing countries.

7. **Insecurity:** Prolonged wars, terrorism, internal political strife and power struggles, affect the economy. This is because economic resources are channelled towards maintaining security at the expense of developing the economy.

7.5 Impact of unemployment on the economy locally, nationally and globally

7.5.1 Impact of unemployment on the economy locally

Activity 1

Identify problems that arise due to unemployment in your district.

The following are the impact of unemployment locally.

1. Unemployment has created tension and conflicts among family members, relatives and neighbours. Unemployed persons increase the incidence of poverty and strain of family resources.

2. Unemployed persons may engage in social evils such as drug use and abuse, crime, prostitution, drug trafficking and human trafficking. This leads to insecurity and rise of social evils.

3. Unemployment creates social class tension between the rich and the poor. This may lead to conflicts among the social classes in the community.

4. Unemployment may lead to pessimism among people who invest heavily on education. This may lead to some families denying school going children a chance to get education.

Activity 2

Suggest measures that local leaders in your community may adopt to reduce unemployment cases.

7.5.2 Impact of unemployment on the economy nationally

Unemployment brings the following social, economic and political impact to a nation.

1. Most of the unemployed youth move from rural to urban areas in search of jobs. This may increase the levels of urban poverty.
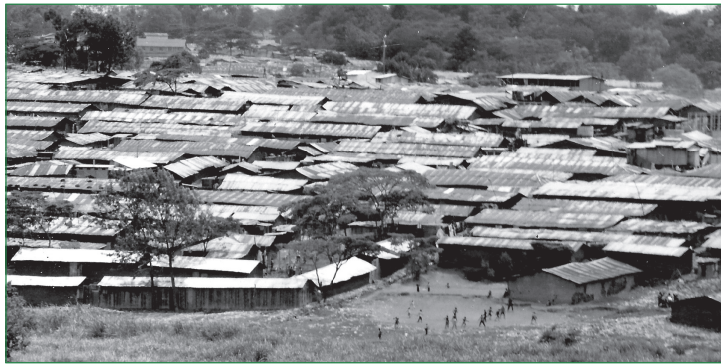
Fig. 7.3: A slum area in an urban centre

Activity 3

What are the possible outcomes of an increase in urban poverty in a country?

2. Prolonged unemployment makes the unemployed graduates lose talents and the pre-service skills that the national government needs. It is also a waste of scarce human resources.
3. Unemployed youths usually become a challenge to the national government. They may end up causing riots, sabotaging development programmes or engaging in armed conflicts. Such destructive actions bring political instability and increased insecurity.
4. Unemployed persons reduce spending and this affects the national economy. This is because there is less demand for goods and services.
5. High levels of unemployment in a country may lead to an economic recession as witnessed in the USA and Greece. The living standards of people go down, they are barely able to afford quality health care and poverty is experienced.
6. Unemployment reduces the amount of tax received in a country. The government receives less revenue and a country has to borrow funds to finance its needs.
7. The GDP in a country reduces due to a high level of unemployment. Thus, there is a decreased demand for goods and services in a country and the growth of an ecomony is slow.

Activity 4

Write an essay on the impact of unemployment in Africa.

7.5.3 Impact of unemployment on the economy globally

Widespread unemployment has become a global problem. Some of the global consequences include the following:

1. **Slows down the growth of global economy:** Unemployment leads to a decline in the global production of goods and services.

This may lead to a global recession. A debt crisis in one economy may affect other world economies.

Activity 5

Research and find out the effects of economic recession in the USA and Greece to the global economy.

2. **Worsens the gap between the rich and poor countries of the world:** The rich economies become richer whereas the poor economies become poorer. This may also trigger widespread violence, demonstrations, political conflicts and revolutions.

Activity 6

1. Research and find out how the revolution experienced in Tunisia in 2010 started.
2. Discuss effects of the revolutions to the economy of countries in north Africa and Asia.

3. **Causes illegal immigration of people:** Immigrants from Africa, South America and Asia go to Europe or North America in search of better job opportunities and improved living conditions. Many of them may experience xenophobia or end up living in deplorable conditions in foreign countries.

Activity 7

1. Discuss reasons why unemployed people from Africa go to Europe, USA and some Arab countries in search of jobs, using illegal means.
2. Research and find out about the struggles that migrants go through in their search for greener pastures.
3. Explain some of the consequences of being an illegal immigrant in a foreign country.

7.6   Measures to reduce unemployment

Activity 1

1. Describe how a government will ensure there is checked population growth in a country.
2. Give solutions that may reduce seasonal unemployment and create diversity in the agricultural sector in Rwanda.

Some of the measures to reduce unemployment in an economy include the following:

1. The population growth rate should be reduced to a level where the rate of expansion of the economy may be able to absorb the increasing labour force.

2. Diversification of agricultural activities in the economy can reduce unemployment in the agricultural sector. This will reduce disguised and seasonal unemployment.

3. There is need to encourage small-scale industries to absorb the unemployed labour force through self-employment.

4. Adopting appropriate education systems and training curriculum to produce graduates with employable skills.

5. Industries should be decentralised in the rural countryside to reduce rural-urban migration.

6. The government, through appropriate monetary policies, should increase the quantity of money in circulation to avoid an economic recession. This should be done by lowering the bank interest rates to encourage investments.

7. Employing a fiscal policy to cure recessionary economic conditions that exist within a country. If taxes (especially income tax) are reduced, disposable income increases. This increases demand for goods and services. This also stimulates investments as economic activities boom within the country.

8. The government can improve its geographical mobility especially in rural and marginalised areas. This can be done by offering incentives to companies and industries that set up businesses there, or to the unemployed who seek employment in such areas.

9. Governments should encourage innovation of new products and entrepreneurship. This will open up new markets within the country, create demand for more goods and services and generate new employment opportunities for unemployed persons.

10. A country should invest in labour intensive technology as opposed to capital intensive technology. Such a move will ensure that more people will be employed instead of relieving workers from their jobs.

11. Governments should invest in infrastructure development in rural areas.

Activity 2

Discuss and answer the following questions.

1. One way of reducing unemployment in any economy is blending all the teaching and training curriculums with entrepreneurship education. Discuss this statement.

2. Assess the role of internships and industrial attachments for students in Rwanda towards solving the challenge of skills mismatch and job creation.

3. Judge the value of self-employment and entrepreneurship in reducing cases of unemployment in your district.

4. Discuss ways in which agricultural and industrial diversifications in the country may reduce the problem of unemployment.

5. Identify factors you think have frustrated the government's efforts in reducing unemployment in the country.
6. Appreciate the importance of reducing unemployment in an economy.

Assessment Exercise 7.0

1. With specific examples from your district, distinguish between the terms transport and transport infrastructure.
2. Explain the relationship between transport infrastructure and economic development.
3. Explain transport related problems which Rwanda is currently experiencing as a landlocked country.
4. Explain how economic decline or stagnation in the performance of world economies, may cause cyclical unemployment.
5. Discuss ways in which unemployment in Rwanda affects her economy.
6. Explain measures the government is currently implementing to reduce the country's unemployment problems.
7. Examine the role of employment in the development of the economy of a country.
8. Analyse the impact of transport towards achieving economic development.
9. Identify the advantages of being self employed versus being employed.
10. Appreciate the contribution of transport in accelerating economic development.

Project

1. Appreciate the role of transport and employment in the economy.
2. Write an essay analysing the effects of unemployment on the economy and propose ways of reducing the rate of unemployment.

International financial institutions, cooperation and development

Key unit competence: To be able to analyse the role of international financial institutions, impact of international aid and international cooperation

Introductory Activity

1. Identify international financial institutions that you know.
2. Explain the role of international financial institutions.

8.1   International financial institutions

Activity 1

Discuss and give answers to the following questions.

1. What do you understand by the term international financial institutions?
2. Based on your explanation in question (1) above, give examples of international financial institutions that you know.
3. Research and find out why international financial institutions were formed.

The Second World War (1939-1945) brought massive destruction to European economies. At the end of the war, the Western allies strongly felt that there was an urgent need to create international financial institutions to rebuild war-torn economies in Western Europe. Towards the end of the war in 1944, an international conference was held at Bretton Woods in the United States of America (USA).

The conference was then referred to as the United Nations Monetary and Financial Conference. The main concern was to set up international financial institutions to regulate financial order in the world economies. At the end of the conference, all the delegates signed binding agreements that established the International Bank for Reconstruction and Development and the International Monetary Fund. These were the first international financial institutions.

The following are some of the international financial institutions.

8.1.1 The World Bank

Activity 2

Research the origin and roles of the World Bank.

The World Bank is made up of the International Bank for Reconstruction and Development (IBRD) and the International Development Association (IDA). They

work together to improve the socio-economic and political conditions of world states. Over the years, the board of governors of the World Bank have created four other international institutions which are now referred to as the World Bank Group. The **World Bank Group** comprises the following international financial institutions.

a) The International Bank for Reconstruction and Development (IBRD), which was created at the end of 1944.

b) The International Development Association (IDA), which was created in 1960.

c) The International Financial Corporation (IFC) established in 1956.

d) The Multilateral Investment Guarantee Agency (MIGA) created in 1988.

Fig. 8.1: The World Bank Group logo

e) The International Centre for Settlement of Investment Disputes (ICSID) created in 1966.

(Sources: The World Bank 2011; pages, 2-29, 46-49, 209-216; Lessambo, F.I., 2015; pages 35-82)

The World Bank Group partnered with the Global Partnership for Education by becoming one of its founding members. The World Bank Group provides advisory and technical services on issues of education globally. This multilateral partnership helps accelerate the attainment of global goals for education that ensures every child receives quality basic education. *(Source The World Bank,2011; pages 168 - 170).*

From 1944 to 1960, the IBRD embarked on a process of rebuilding the war-torn economies of Western Europe. The World Bank charged interest rates on loans advanced to member states. However, in the 1960s and 70s, the World Bank loaning policies gravitated towards developing economies of Africa, Latin America and South East Asia purposely to fund development projects and alleviate poverty. Today, it has strategies in fostering and regulating social-economic and political developments in all the world countries. The strategies include the following:

i) **Post conflict management in fragile states:** The World Bank assists in conflict prevention and resolution, fostering peace and construction of war-torn economies. For example, after the genocide against the Tutsi in Rwanda, the World Bank gave the government aid to finance its reconstruction needs and structure reforms for development.

Activity 3

Find out and discuss projects funded by the World Bank after the Genocide against the Tutsi in Rwanda.

ii) **Provision of global public goods and services:** This has been done mainly by fostering international trade, environmental conservation, infrastructural development, public health and financial support programmes, combating climate change and control of diseases such as HIV and AIDS and malaria.

iii) **Knowledge and learning:** This is done through promotion of education, introduction of the latest information and communication technologies, conferences, internet connectivity and facilities and poverty eradication programmes.

iv) **Middle-income economies of the world:** The World Bank helps in infrastructural development, which eradicates pockets of poverty through market access and improved transport networks.

v) **Sustainable growth through the International Development Association (IDA):** This provides support mechanisms for improved agricultural production, technology participatory programmes, power generation and provision of water.

vi) **The Arab world:** The economies of the Arab world have not been integrated fully into the global economy. The World Bank aims at helping the economies in the Arab world.

(Sources: World Bank 2011, pages 47-49, 67-93, 51-105, 109-135, 160-186; Lessambo, F.I., 2015, pages 1-83)

8.1.2 The International Bank for Reconstruction and Development (IBRD)

Activity 4

1. Research the history of the International Bank for Reconstruction and Development.
2. Explain the roles and functions of the IBRD.

The IBRD was formed in 1944 to rebuild European countries that were affected by the Second World War. Today, the institution offers loans to developing countries. The loans offered to middle income developing countries are meant to eradicate poverty, promote economic growth and build prosperity. The IBRD offers the following services to many developing nations in the world:

a) Provision of financial advice and innovative financial solutions

b) Promotion of reforms and policies

c) Support to long-term human and social development

Fig. 8.2: The International Bank for Reconstruction and Development (IBRD) logo

d) Creation of favourable environment for investment

e) Facilitation of access to financial markets at favourable terms

f) Preservation of borrowers' financial strength by providing support in times of crisis

The IBRD supports various projects in developing countries and provides technical support and expertise at various stages in the development of a project. It also offers governments advice on public debt and asset management so that they are able to support and expand their financial resources. The bank offers loans to support projects in health, safety needs, infrastructure development, environmental protection, education, private sector development and communication.

IBRD also provides training, technical assistance, inter-organisational cooperation, research and studies in the settlement of investment disputes among members. As part of the World Bank Group, the IBRD has two main goals. These are: to end extreme poverty by 2030 and to promote shared prosperity in a sustainable manner.

(Sources: The World Bank 2011; pages,2-49, 209-216; Lessambo, F.I., 2015; pages 35-82)

8.1.3 The International Development Association (IDA)

Activity 5

1. Research the history of the International Development Association.
2. Identify the roles of the International Development Association.

The International Development Association (IDA) is an international financial institution that was formed in 1960 as part of the World Bank. It was meant to help the world's poorest countries to reduce poverty levels and income inequalities in the world economies.

It provides long-term loans at low interest rates and gives grants to the world poorest nations to boost economic growth. These loans and grants support the following programmes:

Fig. 8.3: The International Development Association (IDA) logo

a) job creation

b) provision of better housing

c) reduction of income inequality

d) provision of basic health programmes

e) provision of clean water and sanitation

f) provision of primary education

g) infrastructure and other reforms in the social sector, and

h) promotion of sustainable development and reducing the effects of climate change.

Another noticeable support from the IDA is the fight against malnutrition and HIV and AIDS, improvement of governance, prevention of conflict and accountability and transparency. The IDA receives most of the resources for lending to poorest countries in form of donations, subscriptions and supplementary funding from the world's wealthiest economies.

(Sources: World Bank 2011, pages 18-27; Lessambo, F.I., 2015, pages 53-59)

Activity 6

Discuss and answer the question below.

How effective are the loans and grants towards helping the world's poorest economies especially in sub-Saharan Africa?

8.1.4 The International Finance Corporation (IFC)

Activity 7

Research the history and role of the International Finance Corporation.

The IFC was created in 1956 as part of the World Bank Group. It was set up to assist the World Bank in offering advisory and management services to businesses investing in developing countries. It also supports the private sector in poverty reduction programmes and improving the living conditions of people in developing countries. It provides credit and equity financing of projects in developing countries.

Fig. 8.4: The International Finance Corporation (IFC) logo

It focuses mainly on private sector investment in developing countries. There are three key areas in which the IFC is involved; that is, investment services, advisory services and asset management.

Women in developing countries are disadvantaged in accessing financial services, so the IFC offers advisory services to womens' groups especially in obtaining credit to finance their businesses. It also provides access to clean water for people living in rural areas, creating opportunities in the private education sector and infrastructural development projects.

(Sources: World Bank 2011, pages 21-25, 165-191; Lessambo, F. I., 2015, pages 47-52)

Activity 8

1. Find out if there are programmes sponsored by the IFC in Rwanda.
2. If women in sub-Saharan Africa could have access to funds, would poverty be eradicated? Justify your views.

8.1.5 The Multilateral Investment Guarantee Agency (MIGA)

Activity 9

1. Research the history and role of the Multilateral Investment Guarantee Agency.
2. Identify some of the challenges investors may face in developing countries.

In the 1970s and 80s, many investors experienced challenges in emerging markets especially in developing countries. There were political risks resulting from poor governance in some developing countries. It was due to these challenges that the MIGA was established in 1988 as part of the World Bank Group. The institution was to protect investors in developing countries against losses that might arise from governance-related economic risks, problems of converting local currency into hard currencies and local currency depreciation.

Fig. 8.5: The Multilateral Investment Guarantee Agency (MIGA) logo

It also protects investors from undesirable policies such as nationalisation and confiscation of investment assets by state governments and destruction of investments due to wars, terrorism and internecine conflicts. Some governments lack democratic institutions of governance and often experience civil unrest, coup d'état, sabotage and unwillingness of the ruling establishments to hand over power to their rivals if they lose elections.

Investors may lose their investments through political conflicts and related violence. Insurance may provide a hedge against loss of investments. There is also a risk arising from breach of contract by a government and investors losing assets in the case of government interference in domestic courts of law. The MIGA helps in paying compensation for such cases and disputes.

(Sources: World Bank 2011 pages 25-27, 51-105; Lessambo, F. I., 2015, pages 73-82)

Activity 10

1. What do you think would happen to foreign investments in Africa and Asia if there was no MIGA?
2. Examine solutions to challenges experienced by governments in Africa to encourage regional and foreign investment in their countries.

8.1.6 The International Centre for Settlement of Investment Disputes (ICSID)

Activity 11

Research the history and role of the International Centre for Settlement of Investment Disputes.

The ICSID is an international arbitration institution that was established as part of the World Bank Group in 1966. It was to provide facilities for conciliation and arbitration of international investment disputes between investors and state governments.

Fig. 8.6: The International Centre for Settlement of Investment Disputes (ICSID) logo

In recent years, many cases, which have arisen from state interference, have been submitted for arbitration and resolution. Other conflicts arise from political divisions of states to form other states, for example, the creation of the state of South Sudan from Sudan. The ICSID also promotes awareness of international law on foreign investments; this reduces the chances of conflict and misunderstanding between the investors and state governments.

(Sources: World Bank 2011, pages 27-29; Lessambo, F. I., 2015, pages 61-52)

Activity 12

1. Discuss what would happen if the International Centre for Settlement of Investment Disputes (ICSID) did not provide an avenue for investors and state governments to solve disputes.
2. Explain the effects of wars, conflicts and coups on a developing country's economy.

8.1.7 The International Monetary Fund (IMF)

Activity 13

Research the history and role of the International Monetary Fund.

After the Second World War, global economic markets were fragile, international currency markets were unstable and international trade faced serious problems of political restrictions. There was a need to stabilise the world economies for the sake of peace and cordial relations among world states. This led to the creation of the International Monetary Fund (IMF). The main goals of the establishment of the IMF were as follows:

a) To facilitate, regulate, safeguard and maintain a stable international financial system through facilitation of cooperation of member countries and appropriate monetary policies.

b) To make international trade more liberalised without the imposition of adverse trade restrictions by member countries.

c) To stabilise the exchange rates of national currencies of member countries and avoid speculation on world currencies.

Fig. 8.7: International Monetary Fund (IMF) logo

d) To safeguard and offer surveillance of balance of payments accounts of member countries so that international trade is not disrupted and relationships between trading countries are fostered for the welfare of all.

e) To eliminate foreign exchange restrictions so that member countries freely trade with each other.

f) To control and safeguard member countries against major adverse crises in the balance of payment which could result in lack of confidence in the national currencies of the member countries. This was intended to avoid unnecessary devaluation of the currencies of the trading partners.

Through these goals, the IMF provides financial assistance to member countries. As a result, the IMF has been providing technical assistance to world countries on fiscal and monetary policies. In the 1970s and 80s, the IMF set up Structural Adjustments Programmes (SAPs) to boost the economic growth of member countries and control high rates of inflation.

In 2012, the mandate of the IMF was extended to include the correction of macro-economic imbalances of the economies of member countries. Economic data, which is collected by the IMF, is used to forecast the growth rate of member countries. Today, the IMF also promotes employment, facilitates sustainable economic growth and promotes poverty reduction programmes.

(Sources: Lessambo, F.I., 2015, pages 9-33; Copelovitch, M. S.(2010), pages 1-68 and Bhargava, V.K., 2006, pages 396-397).

Activity 14

Discuss and write an essay on the following:

The need for international financial institutions in Africa is part of the fight to reduce infant and child mortality rates, eradicate extreme poverty and hunger, achieve universal primary education, eliminate gender disparity in schools, promote the empowerment of women, and seek an understanding of global environmental problems, among other goals.

8.2 The role of international financial institutions

Activity 1

From the roles of the respective international financial institutions we have discussed, identify the general roles of these institutions.

Since the creation of international financial institutions (IFIs), there have been socio-economic and political transformations in the world. The role which the IFIs have played in the transformation of the world's socio-economic and political development is noticeable. The following are the roles of (IFIs).

1. **Accelerate the globalisation process.** People from different countries have interacted to bring about peace and cordial relations between people and governments. The IFIs have enhanced international trade and reduced conflicts between nations. These interactions speed up the globalisation process.

2. **Accelerate foreign direct investments.** There is a rise of multinational corporations with enormous investments in most nations with the support of IFIs. This enables governments to have a liberalised economic environment for doing business. Such an environment attracts investors in an economy.

3. **Facilitate the transfer of management expertise and the liberalisation of democratic institutions of governance.** IFIs have supported foreign direct investments in bilateral and multilateral partnered projects in agriculture, communication, energy generation, water resources and environment conservation. These projects have assisted in boosting the living conditions of people in less developed nations.

4. **Influence the stability of macro-economic variables in developing countries**. Macro-economic stability has provided favourable conditions for economic growth and the development of developing countries.

5. **Stabilise foreign exchange rates of domestic currencies of world states**. The structural adjustment policies of the 1980s and 90s slowed down the high rates of inflation in many developing countries. They also control the inflationary tendencies experienced in most economies in Latin America, Africa and South East Asia.

6. **Stabilise the banking sector.** Central banking supervision has been enforced to maintain banking stability in a number of countries through public expenditure and financial accountability.

7. **Improve living conditions and reduce poverty.** Support programmes to improve agricultural production, energy projects, infrastructural services, access to clean water and environmental conservation have contributed to the reduction of poverty and improved living conditions of the majority of the population in developing economies.

Sources: World Bank 2011, pages 3-4,14-15,51-105; Lessambo, F. I., 2015, pages 1-82 and Bhargava, V.K., 2006, pages 1-82)

Activity 2

1. Highlight projects in Rwanda that are currently receiving assistance from various international financial institutions. Cite some of these international institutions. Explain the benefits of these projects to the people of Rwanda.
2. Despite the positive roles that have been influenced by the international financial institutions to the world economies, there have been noticeable drawbacks experienced in a number of countries. Discuss setbacks that have been experienced by developing economies because of the role of IFIs.
3. Hold a debate on the motion, 'Home-grown development interventions or solutions in developing countries in Africa are better than structural support programmes enforced by the international financial institutions'.

8.3 Impact of international aid and international cooperation on sustainable development

Activity 1

Discuss and answer the question below.

How effective is aid from international financial institutions towards achieving sustainable development in developing countries?

During the second half of the 20th Century, developing countries have experienced a rapid increase in population. Constrained by lack of economic resources to sustain the rapidly growing populations, high levels of poverty have been experienced. There is also a wide gap between the rich and the poor in developing countries.

The poor have to live within the constraints of their environment to survive. This has brought about environmental degradation, health problems and high poverty levels. All these factors led to the International Union for the Conservation of Nature and Natural Resources (IUCN) setting up the World Conservation Strategy (WCS) in 1980, in which, the phrase 'sustainable development' came about. The phrase was refined by UNEP to comprise the following:

a) There was a need to help the very poor in society who are left with limited options but to destroy their environment for survival.
b) Economic development should adopt a self-reliant approach within the constraints of the available natural resources in a country.
c) Development strategies set should be effective.
d) Issues of health control should use appropriate technology.
e) Self-reliance on food, provision of clean water and decent shelter for all should be of utmost consideration to humankind.
f) Socio-economic development should be driven by people-centred initiatives.

Activity 2

Examine some of the activities of the poor in developing nations that have led to environmental degradation and health problems.

The World Commission on Environment and Development (WCED) provided a popularly accepted definition of sustainable development as 'the development that meets the needs of the present generations without comprising the ability of future generations to meet their own needs'. The concept of sustainable development has been adopted and ingrained into the goals and objectives of international aid from IFIs to the developing nations.

The concept of international cooperation means a network of global team players from various countries whose mutual interest is sustainable development for humanity. There are disparities in the levels of economic development between the developed and developing countries. International cooperation among nations addresses the problem of disparities in living standards of the world's population.

There are other challenges experienced in developing countries such as environmental degradation, spread and control of diseases, ethnic tensions and conflicts.

International cooperation involves world governments, United Nations agencies, international financial institutions and non-governmental organisations. International cooperation may involve cooperation between two nations (bilateral) or many nations (multilateral).

(Sources: Debnbol-mertinussen, J. and Engberg-pedersen, 2005, pages 1-56, 305-342; Bhargava, V.K. 2006, pages 1-82)

Activity 3

Discuss and answer the following questions.
1. Explain the positive impacts of international aid and international cooperation on sustainable development in Rwanda.
2. Examine the negative impacts of international aid and international cooperation on sustainable development in Africa.
3. Hold a talk on the impact of international aid and cooperation on sustainable development in Africa.

Assessment Exercise 8.0

1. Discuss factors that influenced economic and financial experts to hold the United Nations Monetary and Financial Conference towards the end of the Second World War.
2. Discuss the roles of the International Monetary Fund in the development of world economies.
3. Why are poverty levels in some African economies rising despite massive financial support from international financial institutions?
4. Analyse the contribution of international financial institutions towards the development of the economy of developing countries.
5. To what extent has the Rwandan economy benefited from international financial institutions?
6. Examine the impact of international aid and international cooperation on sustainable development.
7. Write an article expressing your appreciation of the contribution of international financial institutions to sustainable development.
8. 'Without the existence of the World Bank Group, most of the developing world economies would experience socio-economic and political challenges today.' To what extend do you agree with this statement?

Project

Research the contribution of international financial institutions to developing economies. Analyse the contributions and make a presentation in class.

Financial scams

Key unit competence: To be able to protect oneself against financial scams and identity fraud

Activity

1. Explain different ways in which people are conned of their money by fraudsters or criminals worldwide.
2. Describe ways people can use to protect themselves from such people.

9.1 Concept of financial scams

Activity 1

Answer the following questions.

1. Research and find out examples of financial scams that are on the rise in the country since the introduction of mobile and online banking.
2. Visit a bank near your school. Ask a resource person at the bank the following questions.
   a) Have they witnessed cases of financial scams at the bank?
   b) What methods were used by fraudsters to steal money from innocent people?
   c) How can individuals protect themselves from fraudsters?

Financial scams are deceptive schemes used by fraudsters to rob people and business organisations off their money. Fraudsters are also called **financial scammers**. Financial scams do not involve documentation since most of the information they provide is falsified. Financial scams are treated as serious crimes and a violation of civil law. Financial scamming is also called **white collar crime** because of the non-violent means used to rob victims off their money.

In the world, there are numerous financial fraudsters who have robbed people and organisations off billions of dollars' worth of money. Financial scams characterise every economy in the world today. World governments are increasingly concerned about the catastrophic effects of fraudulent activities carried out by numerous financial scammers and fraudsters.

9.2 Types of financial scams in the world today

Financial scams have been characterised according to the methods or ways used by scammers. Some of the common types of financial scams include the following:

9.2.1 Advance fee scams

Scammers communicate with their target victims informing them that they have won prize money from a lottery, sweepstake or other competitions in which the target victims did not participate. They inform their intended victims that they need to pay some advance fees to a specified account before the prize money is released. Once the money is deposited in the specified account, the prize money is not released.

Fig. 9.1: Advance fee scam messages

The scammers then vanish by switching off their communication channels. The victims end up losing their money to the scammers.

Alternatively, scammers call their target victims and trick them into entering a non-existent lottery or sweepstake competition. They are lured into buying fake lottery, sweepstake or gambling competition tickets. The victims are then informed that they have won huge sums of money in the lottery or sweepstake competition they entered. The victims will then be told that they need to pay a prize fee to a specific account before the money is released to them. Once the prize fee paid, scammers switch off communication, having conned the victims.

Activity 1

Discuss examples of advance fee scams that are prevalent in Rwanda. Propose measures individuals may use to protect themselves from advance fee scams.

9.2.2 Investment scams

Scammers use investment scams to con people who want to invest their money in highly profitable ventures. Some of the investment scams that scammers use to con their victims are:

a) Ponzi investment scams or pyramid schemes

Scammers establish fake companies to target wealthy investors. These companies trick their victims by offering very high rates of return on investors' money in the form of share capital. The victims invest in buying shares in fake companies and become 'shareholders'. The scheme collapses when money from new investors is not enough to pay the original initial investors. The new and initial investors lose their money once

Fig. 9.2: How a pyramid scheme works

the scheme collapses. Investors are also tricked into marketing schemes that appear to be real, for example, marketing of products. Investors are promised large profits based on the number of people they recruit in the marketing scheme. Profits are not based on the actual sale of products but rather the number of recruits.

(Sources: The Little Book of Big Scams (Third Edition) (2014) pages 1-40, and The Little Black Book on Scams (2012), pages 4 –30)

Activity 2

1. Discuss an example of a pyramid scheme that has happened in Rwanda.
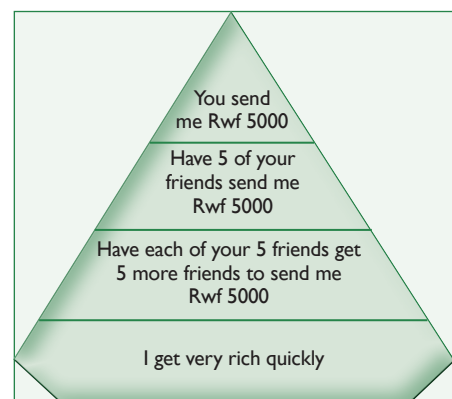2. Identify how the victims became prey to the fraud.
3. How does the government deal with investment scammers in Rwanda?

b) Pump and dump stock scam

This is where the price of stocks in a specific company are promoted based on false and misleading information. The stock prices rise to high levels on the stock exchange markets. This overvalues the actual price of the stocks in the market. Promoters sell their stock at an overvalued price and stop promoting the stock. The stock prices then fall to low levels. Investors end up losing the value of their capital.

c) Offshore investment scams

Financial scammers promote non-existent offshore investments. These are investments made in fake foreign companies and sold to investors. The scammers benefit from high rates of return and avoid paying government taxes. These fake companies will then vanish making it impossible for investors to trace or recover their money in the foreign company.

d) Foreign exchange (forex) scams

Scammers lure investors into trading in foreign currencies in a forex market. An unsuspecting investor is lured into wiring money to an offshore account as a requirement before being accepted to trade in foreign currencies. Financial scammers then disappear with the investor's money.

Activity 3

With the help of your teacher, visit a police station near your school. Find out if there is a financial crimes unit at the station. Ask officers from the unit how they fight investment scams in Rwanda. Also ask the officers if there are other types of investment scams other than the ones mentioned in this book.

After the visit, write a report informing other students about investment scams and how they can protect themselves from scammers.

e) Purchase of precious minerals scams

Financial scammers target victims promising them a sale of precious minerals, for example, diamonds. They persuade their victims that the sale of precious minerals is a lifetime opportunity to grow wealthy. The unsuspecting victims then buy these precious minerals only to realise later that they are not worth the money invested. By this time, the financial scammers have vanished.

f) Door- to- door sale scams

Door-to-door sales scammers use this method to scam their target victims by selling them poor quality products at high prices. Such scammers pretend to sell or promote goods of very high quality. Financial scammers carry out a survey in advance to obtain personal details of their intended victims. They use this information to scam their victims. They also con people out of their household goods.

Activity 4

Role-play a scenario of a door-to-door sales scam. Use examples of cases that have actually happened in Rwanda. After the role-play, explain why the victims were gullible to the fraudsters. Discuss what targeted victims can do to avoid such scammers.

9.2.3 Dating and romance scams

Many people, especially the young, use online dating websites and applications such as Facebook in search of companions. Financial scammers take advantage of these online dating sites to scam innocent people. Scammers use fictitious names to conceal their identities and target people. They play with the emotions of the target victims by establishing close relationships. They also send the victims gifts, personal photos and greeting cards. Scammers then ask for personal information which may be used to scam a victim. After the victims have sent information or money, the scammers vanish and block their communication channels.
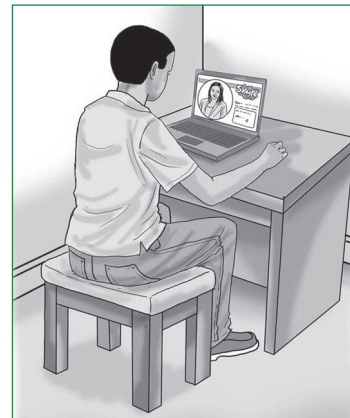
Fig. 9.3: Internet dating scam

Activity 5

Discuss cases of dating and romance scams that you have heard of. Identify ways in which one can avoid being a victim of such a scam.

9.2.4 Banking and online payment scams

Internet and mobile banking are the latest business technologies in today's electronic age. Electronic commerce (e-commerce) is revolutionising the way people do business across the globe. Financial scammers have encroached on the new banking technologies to steal money. There are three main categories of banking and online payment scams. They include the following:

a) Phishing

Scammers email their victims pretending they are from the victims' banks. They inform the victim that they want to rectify a problem that has occurred in the victims' accounts. They ask their victims to give them their bank account details such as account name and number. If the victims respond, scammers use the details to send information electronically to manipulate personal identification details such as passwords and fraudulently transact business on the victims' behalf.
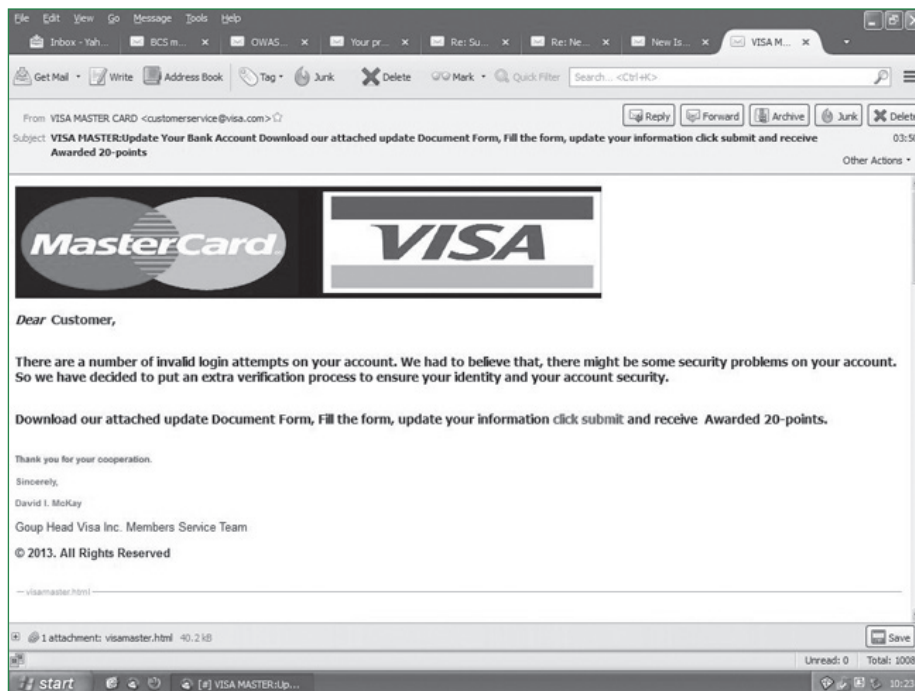
Fig. 9.4: Phishing scam email send to unsuspecting visa card holders

b) Vishing

This is similar to phishing. However, instead of emailing, scammers call the victims purporting to be working for a bank, police unit or fraud investigation agency. They inform their intended victims that they need their bank account details such as account name and number, passwords or debit/credit card details. They inform victims that their accounts are at risk and that they are likely to lose their money. The victims may respond by giving out their account

details. Scammers then use the details to access funds from victim accounts and transfer them to another or other accounts. The victims may lose their money through this method.

c) Card skimming

Scammers steal information from credit cards and ATM cards during a legitimate transaction. They use skimming devices to store information on a magnetic strip. This information is used to access victims' accounts and steal money from them.

d) Card fraud

Scammers use stolen credit or debit cards to make unauthorised transactions from the victims' accounts. They can also use information from unsuspecting victims to make fake cards. The fake cards are then used to make transactions and steal money from a victim.

Activity 6

1. Visit a bank near your school. Ask to talk to a resource person from the security and fraud department to explain to you how to spot card skimming.
2. Identify ways in which people can prevent banking and online payment scams.

9.2.5 Online shopping scams

E-commerce involves buying and selling of goods and services online. Many online businesses are legitimate. However, financial scammers use e-commerce to con unsuspecting shoppers. They use the following financial scams:

a) Online-classified scams

Financial scammers create online-classified websites that provide an opportunity for would-be sellers and buyers of online goods to transact business. Scammers also use genuine websites pretending to be genuine sellers or buyers of goods to con unsuspecting members of the public. Thus, they create an opportunity to scam their victims, for example, by giving out bouncing cheques.

b) Online auction scams

Financial scammers take advantage of websites that auction products online. They send messages to their targets claiming that they are winners in an auction for a specified product. They ask for advance payment as commitment to buy the product. The excited victim promptly pays the advance payment. After receiving the advance payment, the financial scammers vanish from the auction sites. The victims end up losing their money.

c) Fake retailer's scams

Financial scammers create fake retailer websites. They ask unsuspecting buyers to pay for items through online money transfers. Once the victims pay, the scammers vanish and never communicate again.

9.2.6 Job and employment scams

With the high rates of unemployment, financial scammers promise unemployed persons job placements with high salaries. This scam is promoted by advertisements on fake websites or the use of the Short Message Service (SMS). The scammers lure their victims to pay a certain amount of money to a specified account for processing of documentation and a commission fee. Once unsuspecting victims have paid the money, the websites are closed and scammers cut off all communication.

9.2.7 Charity scams

Scammers create fake websites where they target victims of charity scams. They are most prevalent when there are national disasters in certain countries. Victims are requested to make donations to assist the people affected by the disaster. Once the victims deposit money in the scammers' account, the scammers disappear and the websites are closed down.

Fig. 9.5: Charity scam

Activity 7

Answer the following questions.
1. Identify other types of online financial scams prevalent in the world.
2. Discuss how people lose their money to financial scammers through the seven types of financial scams identified above.
3. Explain reasons why people in Rwanda are vulnerable to the types of financial scams identified in question (1) above.

9.3 Identity fraud

Activity 1

Identify ways in which a person may obtain your personal information without your permission or knowledge.

Identity fraud is the unauthorised use of another person's identity to deceive or defraud someone else. Identify fraudsters use other people's personal details to operate bank accounts, order goods and services, take over bank accounts, use mobile phone contacts and obtain personal identification documents to commit crimes.

The victims, whose identities are used, may receive loan statements, service bills, invoices or statement of accounts for transactions they did not carry out. Identity fraud is a growing problem in the world today. Most of the organised crimes witnessed such as illegal immigration, drug trafficking, money laundering, terrorism and human trafficking are linked to identity fraud.

Activity 2

Discuss and answer the following questions.
1. Discuss examples of identity fraud carried out worldwide.
2. Explain how the scammers were able to obtain personal information of the victims' discussed in question (1) above.
3. Were the scammers caught in the cases discussed in question (1)?

9.3.1 Types of identity fraud

1. Identity theft

This is the fraudulent use of another person's identity or information to commit fraud without his or her knowledge. Imposters (identity fraudsters) create new accounts and obtain new debit or credit cards using the personal details of the victims. The new card that carries similar information to an original one is used to transact illegal transactions. The Internet is used to facilitate fraudulent activities of identity thieves.

Activity 3

Read the story below and answer the questions that follow:

Your friend Kamanzi recently lost his identity card. After two days, he receives a letter supposedly from the revenue authority. In the letter, Kamanzi is requested to provide his personal identification number and bank account details. The letter claims the information is required to update tax payers' details.
1. What should Kamanzi do once he reads the letter?
2. If Kamanzi was to reply to the letter giving out his personal details, what do you think could happen to his identity?
3. Have you heard of cases where people innocently provide information to fraudsters and money is stolen from them?
4. What steps have the government, police, banks and telecommunication companies done to protect the people of Rwanda from identity theft?

2. Phishing

Fraudsters create fake bank websites that look like genuine websites of known banks. The fraudsters then send emails to bank customers and lure them to the fake bank websites where they provide personal details. With such information,

they access the customers' bank accounts to withdraw money without their knowledge. This type of identity fraud usually affects customers who use online banking.

3. Hacking

Fraudsters may hack into the website of a financial institution and access details of customers' e-banking transactions. They steal the password or PIN to access the bank's computerised software system. They may then lure the bank's customers into fake websites that look similar to the bank's real websites. The fraudsters then use such information to steal money from the unsuspecting customers' accounts.

4. Identity documents fraud

Fraudsters use personal information stolen from innocent people to process licenses, identity cards and passports to carry out fraudulent business transactions.

5. ATMs and credit cards skimming

The credit and ATM cards' information are captured or copied using electronic means when customers are carrying out genuine transactions. Fraudsters can steal vital information by looking over the shoulder of a customer when he or she is performing business transactions.
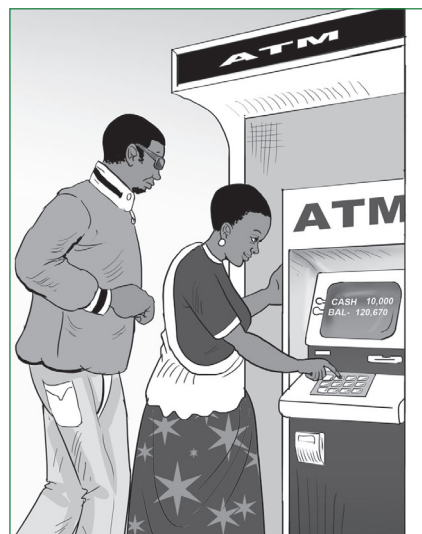
Fig. 9.6: ATM card skimming

Activity 4

Identify the type of identity fraud described in each case below.

1. Your neighbour purchased goods online from a fake website without knowing. The website looked similar to a genuine one. After a week, he failed to receive the goods he had purchased online. Upon enquiry from the genuine website, he realised that fraudsters had used his identity to acquire his personal information and purchase goods online without his knowledge.

2. Your desk mate is very good with computers. However, she recently was able to access your teacher's computer without his or her permission. She was able to access your teachers personal documents stored in the computer. Which type of identity fraud did she use to access your teacher's personal computer?

3. Your uncle informs you of a scam that he experienced. He explains that it started after he received an email supposedly from his bank. When he clicked on the link, he was asked to confirm his personal information and account details. He did not confirm the legitimacy of the email but he provided the details anyway. After one week, he went to the ATM to withdraw some money and realised his PIN was blocked. Upon enquiring from the bank, he was informed that he had

changed his PIN and withdrawn all the money from his account. Which type of identity theft was used to steal money from your uncle?

4. Research and analyse other cases of identity fraud. Discuss how fraudsters steal from unsuspecting people.

9.4 Impact of financial scams on individuals and families

Some of the major impacts of financial scams on individuals and their families include the following:

1. **Financial loss**

   Financial loss harms individuals and their families. Many people lose large sums of money to scammers. As a result, victims find it difficult to fulfil their financial obligations, as they may be bankrupt. They have trouble providing for their basic needs such as food, clothing, shelter and health. Some of the affected persons may be too old to start building wealth afresh.

2. **Loss of employment**

   If individuals affected by financial scams are self-employed and experience bankruptcy, their businesses may close down. Similarly, if the organisations where individuals are employed are victims of financial scams, it also leads to loss of employment. This happens when the organisations become bankrupt and are forced to close down or lay off workers. Their families also suffer as there is no money to satisfy their needs.

3. **Mental health problems**

   Victims who are scammed by fraudsters become shocked, anxious, embarrassed, worried, upset and angry. This may lead to depression among individuals and family members. A prolonged period of depression results in health problems that make it difficult for them to carry out their day-to-day activities.

4. **Psychological, sociological and emotional problems**

   Victims blame themselves for being scammed. They feel ashamed and embarrassed to report incidences of financial fraud to their spouses, close friends, family members and colleagues because they fear being criticised. There is a tendency for relationships to break down between the affected victims and their friends, relatives and family members.

   A large number of victims lose their self-esteem because of feelings of guilt, embarrassment and shame. Some victims suffer in silence and may develop undesirable temperamental behaviour. Other victims may resort to substance use and abuse or attempt suicide. Victims who are in business develop an extreme fear of transacting business or trusting people. Victims of online dating scams develop a fear of other potential partners.

Activity 1

Carry out a survey on the impact of financial scams on individuals and families in Rwanda.

9.5 Steps to take when you are a victim of financial scams

Activity 1

With the help of your teacher, visit the nearest bank or mobile banking customer service agent. Ask the relevant person to provide you with information on what to do to avoid being a victim of financial scam.

It is not easy for victims of financial scams and identity fraud to recover from the impact of such fraudulent schemes. There are steps that one should take if scammed by fraudsters. The steps to be taken include the following:

1. The first step a victim should take to is report to the respective authorities. Detailed information should be provided about how one has been scammed. This will help to prevent and warn others of such scams. For fake online scams, one should report to the genuine online websites.

2. Most victims blame themselves for being scammed. However, we should not blame ourselves. Victims should accept the reality and stop brooding over it. One should recover as quickly as possible in order to lead a normal life.

3. Care should be taken not to fall victim of financial scams. You should always be extra careful and cautious of people who might be attempting to lure you into financial scams.

4. If you realise that you are being scammed, stop contact immediately with the scammers. You should not respond to further communication from the scammers and contact the relevant authorities.

5. You should educate yourself comprehensively about financial literacy and knowledge of financial scams and identify frauds. Knowledge prepares you to protect yourself from future possible scams and frauds.

6. If the financial scam involves your banking transactions, report immediately to the bank. Cancel all other pending transactions. Get new ATM and credit or debit cards and change your PIN number.

7. Be on the lookout for possible scams such as miracle cures, fake weight-loss pills, deceptive lotteries, fake charities, gambling or sweepstake tickets and pyramid schemes.

8. Never provide personal identification details or information to suspicious people. If one calls or emails asking for personal information, always confirm with the relevant agencies that the caller is genuine.

Activity 2

Design a poster educating the public about measures they can take to avoid being victims of financial scams and identity fraud.

9.6 Methods of protecting oneself from financial scams and identity fraud

1. One should remember that prize money is not won in a sweepstake, gambling or lottery that one did not enter or participate in. Even if they present documents that look genuine, do not respond or be lured into believing that you have won.
2. You should not pay any fee to collect a prize or when applying for a job. Should scammers insist on calling or texting you, do not call or text them back.
3. Do not give your personal details such as your bank account and PIN number to anyone.

Activity 1

Supposing your friend receives a short message service (SMS) or email from an unknown number and has the following message:

You have won Rwf 250,000 in the National Lottery Draw. Call +255012345 for further details on how to get your cash prize.

i) How would you treat such a text message or email?
ii) Supposing your friend is excited and would like to call that number to enquire how they can get the prize money, what recommendations would you give him or her?
iii) Supposing your friend called the number and was asked to send Rwf 20,000 for processing the prize money and they sent the money, suggest ways in which you will assist him or her.

4. You should do a thorough investigation of investment companies that offer huge returns on invested capital. You should check whether the company is real, registered and licensed to do business.
5. Do not rush to invest in shares or stocks of companies which unprecedentedly rise one day. You may lose your investment if the stock or share prices of these companies tumble to very low levels.

Activity 2

Conduct research on the USA's worst financial crisis of 2007/2008. Discuss the impact of the financial crisis on investors. Identify the type of financial scam used to defraud people.

6. If you operate an e-banking account and receive suspicious emails, you should not open them. They may contain a virus which corrupts files in your computer. You should always update your anti-virus or have the latest anti-virus for your computer. Remember to change your email password regularly.

7. Do not be lured into wiring money into an offshore account or assist a stranger to buy foreign currencies. Always buy foreign currencies from a reputable foreign exchange dealer. Scammers may lure an innocent person into money laundering schemes.

8. Do not give your personal details or photographs to strangers you meet online. Neither should you send money to them.

9. Your personal identification documents should be kept secure. If such documents are stolen or misplaced, report immediately to the relevant authorities.

10. If you are withdrawing money from an ATM machine, be conscious of people around you. You should shield your transactions in the ATM keypad from those who may be checking your transactions over your shoulder.

11. After making transactions, safely keep your personal identification documents. Do not leave behind your receipts, mini statements or balance enquiries. If your card is retained in the ATM machine, report immediately to your bank or the issuing company.

Activity 3

Assume an illiterate old man you know from your village approaches you to help him withdraw some money from an ATM. He hands over to you his ATM card and a small piece of paper on which his ATM PIN is written. After helping him, suggest five ways in which you would educate the old man so that in future he does not become a victim of financial fraud.

12. Do not buy goods online from unfamiliar websites. Always buy goods from genuine websites.

13. When accessing social media sites such as Facebook and Twitter using public computers, ensure you log out after you are through.

14. Before doing anything online, stop, think and click.

Activity 4

Answer the questions below.

1. Describe measures you would use to ensure you do not fall victim to online identity theft on social media networks such as Facebook, WhatsApp, Instagram or Twitter.

2. Hold a talk on the importance of protecting oneself against financial scams.

Assessment Exercise 9.0

1. Distinguish the meaning of the terms financial fraud and identity theft.
2. Identity financial scams and identity frauds most common in Rwanda.
3. Explain common types of identity theft found in the digital world today.
4. Discuss reasons why victims of financial scams and identity frauds rarely report incidents to state security agents or their relatives.
5. Examine reasons why security agents in your country may not fully contain the activities of financial scams and identity frauds.
6. State reasons why pyramid schemes usually go on for a very long time before being uncovered.
7. Suggest steps that can be used in helping victims of financial scams and identity fraud to recover quickly.
8. Assess strategies one may use to protect oneself against financial scams and identity fraud.
9. Describe how you would help someone if you witnessed an act of identify fraud happening.
10. Is it possible to recognise persuasive messages of scamming intent in the current era of sophisticated information and communication technology?

Project

1. Research the impact of financial scams in the world today.
2. Propose strategies that can be used to protect individuals against the scams identified in questions (1) above.

Unit 10

Environment friendly farming for sustainable food production

Key unit competence: To be able to analyse current farming practices and suggest the best and most suitable

Introductory Activity

Discuss and answer the following questions.
1. Define the following terms:
    a) Food security
    b) Environmental friendly farming
    c) Sustainable food production
2. From your definitions in question 1 (a) above, do you think our country has attained food security?
3. Do you think the farming practices carried out in Rwanda are environmentally friendly? Give reasons for your answers.
4. Give your point of view on whether Rwanda's food production system is sustainable? Defend your argument with valid examples.

10.1 Importance and contribution of environmental planning in sustainable farming

Activity 1

Discuss and answer the questions below.
1. From the definition of food security, what would be the meaning of the term food insecurity?
2. How serious is the problem of food insecurity in sub-Saharan Africa?
3. Do you think Rwanda has attained food security for its population? Give reasons for your answers.
4. If you had access to resources, how would you solve the problem of food insecurity in Rwanda?
5. Identify ways in which people have used science to achieve food security in the world today.

Food security refers to a situation where all the people, at all times, have access to sufficient, safe and nutritious food that meets their dietary needs and food preferences for an active and healthy life. **Household food security** is the

application of the food security concept at the family level. The term food security was used for the first time in the 1970s during international forums and at the World Food Conference which was held for the first time in 1974.

In the 1970s, there was widespread hunger and famine in most parts of the world due to inadequate food supplies to feed the increasing population. However, despite expansion in food supply, there has been a realisation that the increasing world population faces imminent crisis in food insecurity. This has forced the Food and Agriculture Organization (FAO) and world governments to urgently address the issue of food security.

During the last two decades of the 20th Century, world nations focused their attention on environmental conservation for sustainable food production. This began with renewed interest in the use of organic fertilisers to restore and improve soil fertility. Today, food security, environmental conservation, environmental friendly farming practices and sustainable food production are critical issues of concern to many nations. This is in line with the United Nations' set of Sustainable Development Goals which every nation should attain by the year 2030.

Environment friendly farming refers to farming practices which minimise environmental degradation by replenishing soil fertility and conserving biodiversity. **Sustainable farming** refers to the process of producing adequate food under environmentally friendly farming practices. The main objective of this is to feed people efficiently and ensure there is sufficient production of food for future generations. Sustainable farming is also referred to as **ecology friendly farming**. To attain food security using environmentally friendly farming practices, many nations have embarked on environmental planning.

Activity 2

Discuss the questions below.
1. What do you understand by the term environmental planning?
2. Are there farming practices carried out in Rwanda that lead to environmental degradation?
3. Discuss the impact of such farming practices on the environment.
4. Identify measures put in place by the government of Rwanda to educate farmers about how to conserve the environment.

Different scholars have raised environmental issues in regard to the status of the present and future life on earth. Of major concern are noticeable environmental pressure, air and water pollution, loss of flora and fauna, population pressure on the available arable land and the impact of the increasing population on the earth's resources. To effectively achieve sustainable farming, the need for sound environmental planning was recognised.

Environmental planning is the process of carrying out an evaluation of social, economic and political human activities and their impact on sustainable development. The goal of environmental planning is to help man achieve desirable outcomes and at the same time, conserve and replenish the natural environment for the present and future generations. In agriculture, this is called **environmentally sustainable farming**.

The following are contributions of environmental planning to sustainable farming:

1. It carries out an assessment of the existing farming practices. This assessment informs the action plan for the attainment of sustainable farming.
2. It assesses the needs of farmers and threats to the environment. The needs and values of the community are rated against the desired environmental needs of sustainable farming.
3. It identifies new farming practices which help give solutions to environmental threats. These aim to enhance environmental sustainability in new farming practices.
4. It brings together a planning team that includes the community, scientists and government agencies. This brings about public participation to support sustainable farming practices.
5. Environmental planning develops a vision for the future. The vision is gauged against the time-span in the implementation process.
6. It provides proper documentation which guides implementers in their plan of action. The plan documents priority areas, shows how to solve environmental challenges and gauges the extent of implementation of solutions.
7. Environmental planning helps the process of implementation, how the plan is put into action, the role of each stakeholder, and the evaluation mechanisms.

Source: Randolph, J. (2001): page 104-138, 214, 222

Activity 3

Assess the role of environmental planning in Rwanda.

10.2 Impact of farming on environment and natural resource management

Activity 1

Identify the effects of crop and livestock farming on the environment.

Farming has intensified in recent years due to an increasing demand for food to feed the rapidly growing population and enhance food security. This has led to harmful impacts on the environment due to continuous over-exploitation of natural resources during farming. Environmentalists have raised a number of issues concerning the sustainability of earth's natural resources due to industrial

and agricultural activities. These two human activities are the main causes of environmental degradation.

Activity 2

1. Examine the relationship between environment friendly farming and natural resources management.
2. Identify human activities that lead to desertification in Africa.
3. Assess environment friendly farming practices that can be adopted in Rwanda to reduce the impact of environmental degradation.

10.2.1 Impact of livestock farming on environment and natural resources management

Activity 1

Discuss the impact of livestock farming on the environment and natural resources management.

Livestock farming supports the livelihoods of many people globally and livestock farming has intensified. However, these activities have impacted negatively on the environment in the following ways:

a) Contribution to global warming

The digestive food system of ruminants causes enteric fermentation which releases greenhouse gases such as methane (CH_4), carbon (IV) oxide (CO_2) and nitrous oxide (N_2O). Activities such as slaughtering animals, processing meat products, waste disposal, treatment and compost manure preparation also release greenhouse gases. Other livestock-related activities such as transportation of refrigerated animal products like milk, meat and fish to the market release carbon (IV) oxide gas.

Methane (CH_4), carbon (IV) oxide (CO_2) and nitrous oxide (N_2O) trap and prevent heat radiation, from the sun from escaping the earth's surface. The trapped heat increases temperatures on the earth's surface causing global warming.
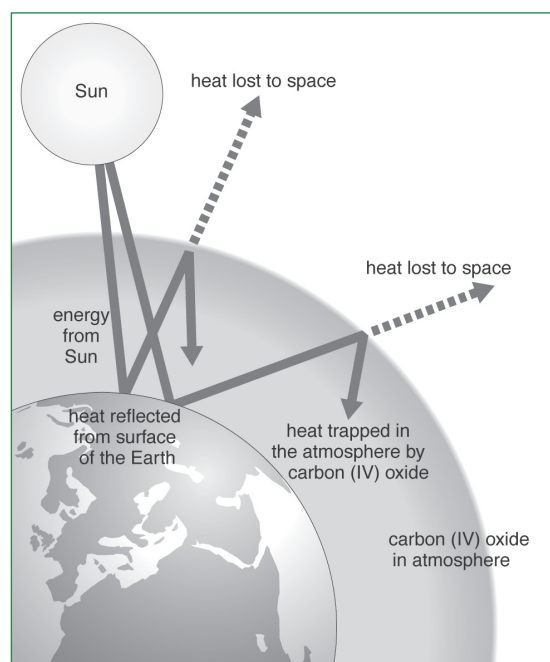
Fig. 10.1: The greenhouse effect

Intensification of livestock farming releases more greenhouse gases which continuously warms the earth.

Activity 2

Identify possible solutions to global warming as a result of livestock farming activities.

b) Land degradation

Overstocking and overgrazing destroy vegetation cover. For instance, in sub-Saharan Africa, many pastoralist communities keep livestock as a livelihood. The many animals trample on the land and eat up the available vegetation cover leaving the land bare. Without vegetation cover, the soil is exposed to soil erosion. The resulting effects cause desertification; another form of environmental degradation. Livestock-induced desertification causes loss of surface and groundwater, thus depleting water resources.

Fig. 10.2: Overstocking and overgrazing are the lead cause for desertification and soil erosion

Activity 3

1. Identify possible solutions that can be put in place to reduce land degradation caused by livestock farming.
2. Are there farmers who carry out overstocking and overgrazing in the country?
3. How would you advice such farmers to ensure they adopt environment friendly activities?

c) Loss of biodiversity

Biodiversity refers to the variety of life on earth, that is, plants, animals, micro-organisms and the ecosystem in which they live, interact and which they depend for survival. Livestock farming leads to loss of biodiversity when animals destroy the vegetation cover. A large variety of plant species provide

food for livestock. Overstocking and overgrazing damage and destroy plant species thereby altering the ecosystem on which flora and fauna exist. The loss of biodiversity endangers the life of plants, animals and micro-organisms on earth.

Activity 4

1. Explain ways in which livestock farming in your home area has caused environmental degradation.
2. Identify one region in Africa that faces desertification as a result of livestock farming.
3. Explain how desertification is caused by livestock farming in the region you have identified.
4. Discuss ways in which you would advise farmers in those regions to avoid further environmental degradation.
5. Examine measures that can be put in place to replenish the lost biodiversity.

10.2.2 Impact of crop farming on the environment and natural resources management

Crop farming provides humans and animals with food. However, crop farming has harmed the environment in the following ways.

a) Destruction of biodiversity

Crop farming practices have continuously destroyed the biodiversity. Pressure on the available land for crop farming has led farmers to encroach on riparian lands (wetlands), forested areas and preserved areas for wildlife protection. The destruction of biodiversity destroys a large number of plant species and threatens food security.

Fig. 10.3: Deforestation has led to destruction of biodiversity

Activity 1

1. Identify ways in which people have destroyed biodiversity in Rwanda to create land for crop farming.
2. Explain the effects of activities identified in question (1) above.
3. What are the possible solutions to problems caused by loss of biodiversity in the country due to crop farming?

Chemical compositions of inorganic fertilisers are washed away by rain water into the rivers or percolate deeply into the soils. This pollutes the water, causing hazardous effects to animals and human beings. When the chemicals are washed into rivers, lakes, streams and oceans, they kill algae present in the water and this leads to **eutrophication**. This process removes oxygen from the water killing the aquatic life present in form of flora and fauna. There is intensive and excessive use of pesticides and herbicides to control pests, diseases and weeds in farms. Use of pesticides and herbicides kills other animals, insects and micro-organisms leading to loss of biodiversity. For instance,

Fig. 10.4: Eutrophication is the lead cause of loss of acquatic life

bees which pollinate plants are either killed or kept off the farm by use of pesticides. Crop production relies on pollination and excessive use of pesticides leads to a decline in insects which pollinate plants. Crop yields are likely to decline in future due to absence of insects that help in pollination.

Pesticides and herbicides are washed by rainwater into rivers and water bodies through soil erosion. As a result, aquatic life, such as fish and algae are killed (eutrophication). This also leads to contamination of water which is harmful to animals and human beings (water pollution).

b) Desertification

Clearing vegetation on the earth's surface to grow crops is one of the major causes of desertification. The destruction of vegetation breaks down the natural climatic system which maintains the hydrological (water) cycle. This, in turn, causes changes in climatic patterns. Desertification also causes loss of surface and underground water sources. In such a case, farming is likely to be unsustainable.

Fig. 10.5: Desertification of the land surface

Activity 2

1. Explain ways in which crop farming in your district causes environmental degradation.
2. Identify measures which crop farmers can use to reduce environmental degradation and encourage for sustainable farming.
3. To what extent does population pressure in the country cause environmental degradation?
4. Discuss measures the government and other agencies have put in place to control population explosion.
5. Suggest possible ways of conserving agricultural resources in Rwanda to enhance food sustainability and food security.
6. To what extent do you think food security in Rwanda is sustainable?

10.3 Impact of mineral fertilisers on soil and harvest

Fertilisers are substances containing nutrients necessary for plant growth, improvement of soil fertility and boosting the crop yield. Mineral fertilisers are made from manufactured substances. They contain one or more nutrient. The following are the harmful effects of mineral fertilisers on soil and harvest.

1. Continuous applications of mineral fertilisers deplete soil nutrients and minerals that are naturally present in a fertile soil. This is because naturally present mineral elements in the soil, nitrogen (N), phosphorus (P) and potassium (K), are continuously depleted through plant uptake. Some of these mineral elements are washed away through soil erosion and leaching into the rivers. In the long run, this leads to soil mineral deficiencies and the soil loses its fertility.
2. Excessive use of mineral fertilisers damages the soil quality causing soil acidity. Converting mineral elements of nitrogen and phosphorus from one form to another lowers the soil pH value. A soil pH value of less than 6 is said to be acidic whereas a soil pH value of more than 6 is said to be alkaline.

If the soil is acidic, then it reduces the population of nitrogen fixing bacteria in leguminous crops. This ultimately affects the crop yields. Soils which are moderately alkaline are conducive for healthy growth of plants.

3. Intensive application of mineral fertilisers such as ammonium nitrate and potassium chloride causes soil salinity (salt content in the soil). Excess salt in the soil reduces plant uptake of nitrates. A lot of phosphorus inhibit plant uptake of manganese and excess use of potassium in the soil hinders plant uptake of calcium. Too much salt also hardens the soil and may damage the plant roots. This results in stunted plant growth and poor crop yields.

4. Mineral fertilisers are high in nitrogen salts. When nitrogen is absorbed quickly by the soil, it will dehydrate and dry up the plants. This reduces the crop harvest.

5. Excessive application of mineral fertilisers may cause plant leaves to turn yellow or brown. This leads to reduced crop yields as a result of damaged plants. This is known as chemical leaf scorch. Scorched leaves wither and the plant may die thereby reducing harvests. Mineral fertilisers can also cause root burn as they do not allow enough water intake by plants. This leads to growth of weak plants which reduces crop yields.

6. Mineral fertilisers kill soil micro-organisms required in the breakdown of organic materials in the fertilisers. These micro-organisms are necessary for a fertile soil and healthy crop growth.

(Source: Mosaic Fertilizer Technology Research Centre (2013).

Activity 1

Debate the motion, 'Mineral fertilisers are better than organic fertilisers in enhancing soil fertility.

Ways of remediation from the effects of mineral fertilisers

There are a number of ways of restoring soil fertility to support sustainable agriculture and improved crop productivity.

i) **Use of organic fertilisers:** Application of farm yard manure and mulching practices naturally restores the soil quality. Decomposing animal and plant products maintain and improve soil fertility. This, in the long run, attracts micro-organisms (for example bacteria) which play a critical role in soil aeration through cycling of nutrients throughout the soil composition and hence improving soil ecological stability. Micro-organisms further synthesise and rapidly decompose organic matter and ultimately, stabilise soil particles.

ii) **Inter-cropping farming practices**: Leguminous crops may be inter-cropped with non-leguminous crops. Leguminous crops are known for their nitrogen fixation in the soil.

iii) **Crop rotation is also a very useful practice of maintaining soil fertility**.

iv) **Integrated nutrient management practice:** This is the process of maintaining soil fertility by the combined application of both organic and mineral (chemical) fertilisers. These combinations build up sustainable mineral elements in the soil by minimising soil nutrient loss and maximising crop yields. Mineral elements added to the soil in the form of application of mineral fertilisers only last in the soil for a short period whereas mineral elements contained in organic fertilisers last in the soil for many years (Cooke, 1970).

v) **Application of limestone:** Application of limestone into acidic soil reduces soil acidity and makes the soil more alkaline and conducive for the growing of crops. Limestone is known to neutralise soil acidity by making it alkaline.

10.4 Eco-friendly farming practices for pest and weed control

Activity 1

What do you understand by the term eco-friendly?

Eco-friendly (ecology friendly) farming are those agricultural practices which are not harmful to the natural environment. Eco-friendly farming practices conserve and protect the nature of the ecosystem in an environment. Eco-friendly farming promotes environmental sustainability in farming practices which ultimately leads to sustainable agricultural development.

Eco-friendly farming practices have been embraced in most countries of the world to achieve sustainable agricultural development. The intensive and excessive use of chemical fertilisers, pesticides, insecticides and herbicides by farmers is to increase agricultural yields. Inorganic fertilisers, pesticides and insecticides cause health problems to people and destroy the environment. The harmful effects of chemical fertilisers and pesticides have forced people to rethink of alternative ways of farming which are consistent with the natural functioning of an ecosystem and conservation of the environment.

Activity 2

1. Explain the impact of inorganic fertilisers, pesticides and insecticides on the environment.
2. Identify eco-friendly farming practices carried out in our country.

10.4.1. Eco-friendly farming practices for pest control

Alternative ways of controlling pests in crop farming have been identified. These practices do not use pesticides to control pests. Some of the eco-friendly ways which have been adopted to control pests are as follows:

a) Integrated pests management practices

These practices involve identification of harmful pests in farms and selectively spraying them. Randomly spraying all the pests in crop farms is costly and harmful to the environment. Therefore, selective spraying of harmful pest conserves biodiversity.

b) Natural pest elimination

This is also called biological control of pests. Farmers introduce insects and birds which gradually eliminate harmful pests. These are called natural pests eliminators. For example, using ladybirds to eliminate aphids.

c) Introduction of parasitic pests

Parasites are introduced to cause harm to pests through infestation and finally killing them. For example, the introduction of wasps to kill hornworm caterpillars. These wasps are known to lay their eggs on caterpillars' bodies and as the eggs hatch, they feed on food nutrients of the caterpillars. The caterpillars are starved to death, finally eliminating them.

d) Timely planting of crops

In Africa, early planting of crops such as maize allows the plants to grow fast. By the time the pests emerge, the crop will have reached maturity and may be ready for harvesting. This way, the plants are not attacked by pests.

e) Crop rotation

This practice does not only replenish and promote soil fertility, it also prevents disease occurrences in crops and eliminates a number of pests which attack crops.

Source: FAO (2016) page 46-61

Activity 3

Discuss ways in which farmers in Rwanda control pests using eco-friendly means.

10.4.2 Eco-friendly farming practices for weed control

This involves the employment of weed management practices which are eco-friendly, meaning they do not use herbicides. In most cases, these practises suppress or stunt the growth of weeds. The following are eco-friendly ways of controlling weeds in crop farming.

a) **Appropriate crop farming practices**

Timely planting, cover crop, mulching, planting clean seeds and proper spacing limits the growth of weeds. Fast growing varieties of crops that quickly suppress the growth of weeds have been developed.

Fig. 10.6: Mulching

b) **Weed management by use of allelopathy**

Allelopathy is the chemical inhibition where a plant stunts, kills or prevents the growth of another plant or organisms. These plants are called **allelopathic plants**. The roots, bark, leaves and mulches of some plants produce natural chemicals which act as toxins to other plants. They release **allelochemicals** through parts of the plant and damage other plants.

c) **Revival of local and indigenous food crops**

Such crops are resistant to pests and diseases and this prevents the growth of weeds.

d) **Off-season preparation of farm lands before planting**

This practice kills weeds during the dry season and minimises their growth.

e) **Use of mechanical weeders**

Machines for weeding are used to remove weeds or discourage weed germination.

f) **Soil solarisation**

This involves covering moist soils using clear plastic sheets for 4 or 6 weeks when it is hot. This increases the temperature of the soil killing weeds, soil-borne pests, nematodes, insects and pathogens.

Activity 4

1. Explain other eco-friendly farming practices that can be used to promote sustainable agricultural development and conservation of the environment.
2. Identify farming practices carried out in Rwanda which meet the expectations of eco-friendly farming.

10.5 Waste minimisation in food production

Activity 1

Describe the different processes used in food production by people in our country.

It has been estimated that millions of tonnes of food products are wasted globally each year. This is referred to as food loss or waste. The amount of waste food is higher in developing countries due to poor or lack of proper food preservation mechanisms, harvesting practices, transportation, packaging, food management

and handling practices. Waste food is costly, harms the environment and leads to food insecurity. To minimise waste in food production, the following ways are used.

1. **Proper and correct storage of food products**

   Different food products require different methods of storage. There are various methods used to store food products, for example, refrigeration, canning, sun-drying, pickling, salting/curing, fermenting and smoking. These methods are used to store food products such as meat, grains, spices, herbs, vegetables, fruits, fats and oils.

Activity 2

Explain how different food products can be correctly and properly stored to reduce wastage.

2. **Shopping for food wisely**

   There is need to assess the amount of food required for use. Proper and effective planning should be adopted to save food and resources from being wasted.

3. **Adequately measure the quantity of food to be cooked**

   There is need to work out what each person consumes per day, per week and per month. This ensures that people do not cook more than is required.

4. **Re-using food leftovers**

   Leftover food should be stored properly for reuse later.

5. **Need to grow one's own food**

   This reduces the harmful effects of food transportation. If careful transportation of perishable foods is not undertaken, the food may go bad or become contaminated. Those who grow their own food on their farm are guaranteed to have abundant fresh food which is free from contamination.

Activity 3

1. Describe how people in your community preserve food and minimise waste in food production.
2. With the knowledge gained about the importance of waste minimisation in food production, organise a sensitisation day in your community and educate people about the need to minimise food wastage.

10.6 Value chain in food production

Activity 1

Describe ways in which people involved in the production of food products can add value to them to reduce loss or wastage.

Value chain refers to closely linked activities which add value to a raw material at every stage of production until the final product is sold to consumers. Producing a finished product involves economic resources, capital, labour and entrepreneurship to produce food products fit for human consumption. At every stage of production, value is added to the raw material in the operation process to create finished products. The producers' goal is to minimise the production cost, which lowers the unit cost of production. This enables the finished product to compete favourably in the market with other similar products and enhances competitive pricing of food products and increases the profit margin of products.

The concept of value chain in the production of food products came into the limelight in the 1980s. Michael Porter, an outstanding economist and business strategist, supported the model of competitive strategy. In Porter's value chain, there are five main categories of **primary activities**.

1. **Inbound logistics**

    This includes purchasing, storage and inventory management of raw materials. Inventory is introduced to track them in the production process so that there is no wastage.

2. **Operations**

    This process involves converting a raw material into a finished product.

3. **Outbound logistics**

    These activities are carried out after the finished product is released from the manufacturer or processing unit. It also involves distributing the product to the consumer.

4. **Marketing and sales activities**

    These activities are intended to attract customers. Advertising the product is the main activity.

5. **After sale activities**

    This includes repair services, among others.

Porter also developed other activities referred to as **secondary activities.** These are considered support activities to the value chain system. They have been categorised as follows:

i)   **Procurement** – activities involve acquiring raw materials through ordering or direct purchasing.

ii) **Technology** – these are the latest technological equipment, knowledge and skills of production. The digital world is rapidly transforming activities in the value chain system.

iii) **Human resources management** – these are activities of recruiting, hiring, training and developing workers.

iv) **Business infrastructure** – this involves the provision of accounting, quality assurance, public relations, finance and legal services.

Source: Porter, M. E. (1985) page 36-61

Activity 2

Discuss the following question.

Do you think there is need to introduce and embrace technology aimed at reducing post-harvest wastage? Give reasons to justify your answers.

The value chain in food production can be adopted at a household level, industrial or farm level. The value chain is as follows.

Input suppliers → Farmers/ranchers → Processors/manufacturers → Distributors

Compost ← Waste disposal ← Home/Restaurant Consumers ← Restaurant, food service and food retail
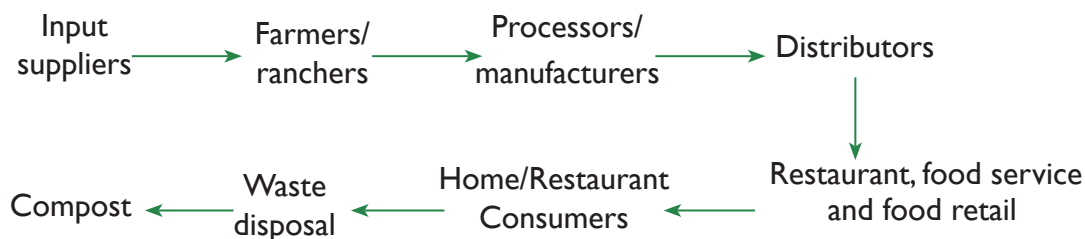
Fig. 10.7: Value chain in food production process

Activity 3

1. Make an evaluation of the value chain of some food products in the country.
2. Identify the people involved in each activity of the value chain.
3. Discuss factors influencing the food value chain in Rwanda.
4. Suggest ways in which the value chain of food products may be enhanced.

The value chain in agricultural products is conceptualised in terms of marketing channels and distribution of an agricultural product. The focus is mainly on the most efficient distribution links to the markets. The food value chain links producers, processors, marketers, distributors and other support mechanisms in food production.

In each value chain, values influence the price of an agricultural product before it reaches a customer. There is an interdependent relationship and collaboration between all these links before the product reaches the consumer locally, nationally and internationally.

The main connecting link is the profit mark-up which each agent of production and distribution gains in the process before the product reaches the consumer. Businesses and economies of various countries in the world grow and expand as a result of value-chain processes in the production and distribution of products.

Activity 4

Explain ways in which the value chain of agricultural products can address food security.

10.7 Performance parameters for food processing

Food processing is the transformation of raw food products, by use of specific methods and techniques, into finished food products fit for human consumption. It involves taking clean harvested crops or slaughtered animal products and processing them into desirable, toxin free, attractive, marketable and long shelf-life products.

Food processing techniques comprise chopping, slicing, removal of the outer covering, mincing, liquefaction, barbequing, fermentation, pasteurisation and cooking in the form of baking, boiling, roasting, broiling, frying, poaching, simmering, steaming and grilling. Some of the benefits of food processing include the following:

a) Removal of toxic substances from food products.
b) Preservation of food products. This prevents the growth of harmful micro-organisms such as bacteria and fungi. Food preservation prolongs the shelf-life of some food products.
c) Some food products are sealed to prevent unhygienic contamination.
d) Protection of food products from pathogenic microbes.
e) Distribution of processed food products.
f) Marketing of processed food products.

In measuring food processing, there are performance parameters which include the following.

i) **Minimisation of waste** – measured by the percentage of loss of raw material to produce the processed product.
ii) **Labour used** – measured by the number of working hours per tonne of finished product. Economists call this person hours engaged in the production of a piece of work.
iii) **Energy consumption** – measured by the tonne of steam per tonne of product produced.
iv) **Hygiene** – measured by the micro-organisms present per millimetres of finished product.
v) **Minimisation of cleaning** – measured by the number of cleaning hours per tonne of finished product.

> ### Activity 1
>
> 1. Assess the environmental impact at each stage of food production and processing.
> 2. Examine ways in which farmers in Rwanda can preserve food products for a longer shelf-life or protect them from contamination.

10.8 Modern trends in food processing

> ### Activity 1
>
> Discuss and answer the following question.
>
> What do you think is the leading cause for the sudden rise of diseases such as cancer, diabetes, high blood pressure and osteoporosis?

Nowadays, more people are experiencing obesity, increased cases of cancer, diabetes, high blood pressure and osteoporosis. It has been documented that these diseases are associated with modern lifestyles and particularly new changes in the consumption of processed food products. Of great concern is the type of food products consumed, eating habits and pattern of consumption of food products by people.

As a result, the 21st Century person is increasingly becoming more conscious of processed food products. The main focus is hygienically processed food products, healthy and nutritious foods, minimal processed food products, convenience of consumption of processed food products and food efficiency. Consumers of food products demand new food safety techniques, hygienic ways of processing food, methods and techniques of processing food, methods of food preservation and food control.

The new direction in consumers' demand of processed food products and techniques used in food processing, is to promote consumption of healthier, nutritious and organic food products. The main focus of consumers today is production, food processing and consumption of foods that promote healthy living. This new direction towards functional food products has made food processors change their trends. Consumers of food products have signalled food processors to change their food processing practices and techniques. Some of the major trends and new developments in food processing include the following.

1. **Fresh processed food products:** Consumers now demand processed food products with a high retention of freshness and with less artificial additives. These fresh food products are considered healthier, safer and of high nutritional value when consumed.

2. **Processing organic food products:** Consumers now demand food products grown using organic manure, as they are considered healthier.

3. **Plant-based processed foods:** Consumers are now conscious of animal processed food products. The alternatives include sea food, fish and plant food which are high in protein.

4. **Processing food products with less sugar, low fats and less salt:** Consumers are focussing their attention towards natural sweeteners such as honey, maple syrup, dates, stevia, blackstrap molasses and coconut sugar. These natural sweeteners provide the body with various minerals and vitamins and also help in weight loss.

5. **Demand for hygienically processed food products:** Food products should be stored and packaged safely under sterile conditions. This involves cleaning foods properly, cooking or heating the foods at a specific temperature to kill harmful bacteria and preserving and covering them in sterile conditions.

6. **Adopting new technologies which are cost effective, sustainable and environment friendly:** A more efficient way of food processing lowers the unit cost of processing a product.

7. **Adoption of packaging technologies which are environment friendly, healthier to the consumer and secure in transportation and handling**. Packaging should meet safety requirements and be free from contamination. Good packaging of food products prevents wastage.

Activity 2

With the help of your teacher, visit an agro-processing factory near your school. Ask the resource person questions about waste minimisation in food production, value chain in food production, performance parameters for food processing and modern trends in food processing. After the visit, discuss the following questions.

1. Critically evaluate the modern trends of food processing seen in the visited factory.
2. To what extent do they meet healthy, hygienic and efficiency standards?
3. Suggest ways in which your government can protect consumers from unhealthy and unhygienic packaging of food products in the country.
4. Explain ways in which value chain in food production, in Rwanda, can be practised to ensure food security and environmental sustainability.

Assessment Exercise 10.0

1. In your own words, explain the meaning of sustainable farming practices.
2. Explain the impact of farming practices on the environment in our country.
3. Discuss contributions of environmental planning to sustainable farming in the country.
4. Suggest measures which the government has put in place to enhance sustainable farming practices in the country.

5.   Are current farming practices in Rwanda eco-friendly? Present any justifications to support your answers.

6.   Describe policies and programmes which the government has initiated as incentives to promote sustainable agricultural land management.

7.   Explain ways in which the Rwandan Natural Resources Authority (RNRA) is contributing towards sustainable farming in the country.

8.   Identify ways which have been adopted by food processors in the country to minimise wastage in food production and consumption.

9.   Discuss the value chain of two Rwandan food products which have competitive advantage over similar products in the East African Market.

10. Modern trends of food processing in Rwanda meet the international standards of the European Union (EU) market. To what extent do you agree with this statement? Give justifications for your answers.

11. Write an article educating farmers about the contribution of environmental planning to sustainable farming in your district.

10. Do you think Rwandans have been satisfactorily sensitised about sustainable farming practices? Support your answer.

11. Compare and contrast current sustainable farming practices in Rwanda which are likely to meet the aspirations of Sustainable Development Goals.

Project

1.   Analyse the current farming practices carried out by farmers in the world today.

2.   Suggest the best suitable farming practices that are considered eco-friendly.

Uses and application of Mathematics in daily life

Key unit competence: To be able to analyse the uses and application of Mathematics in daily life

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Introductory Activity

1. Several ancient civilisations in the world used concepts of Mathematics to solve problems they encountered in life or to make work easier. Identify and explain how they used Mathematics to make inventions or solve problems.
2. How do you apply Mathematics in your daily life?
3. Identify topics from which mathematical concepts used in daily life are drawn.
4. Explain the importance of Mathematics in our lives.

11.1 Topics from which mathematical concepts used in daily life are drawn

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Activity 1

Discuss and answer the following questions.
1. What is the meaning of Mathematics?
2. Research and find out the origin of Mathematics.

Mathematics has been part of human activity since the ancient times. The discovery and development of Mathematics by early humans rose out of the necessity to solve practical problems. This was witnessed during the early civilisations on earth such as the Nile Valley, Mesopotamia, Indus Valley and the Chinese Yangtze and Yellow Rivers. These are ancient places where humans are known to have pioneered the development of modern Mathematics.

The physical world, as perceived by people, is mathematical in nature. The earth's rotation on its axis as well as its revolution around the sun is a mathematical phenomenon. Mathematics brings order to the universe, the physical world of people and all other living things. Galileo gave the definition of Mathematics as a language in which God has written the world. **Mathematics** is defined as a science subject which deals with logic, numbers, measurements, quantities, operations, shapes, spaces and their relationships, operations and applications in solving the day to day problems of humanity.

In the modern world, the knowledge of Mathematics is embedded in all daily activities of human beings. People, consciously and subconsciously, use and apply Mathematics in their daily lives. Animals too instinctively use and apply Mathematics in their day-to-day activities. Honey bees accurately make six-sided (hexagonal) honey combs. This is an outstanding example of how animals apply the knowledge of geometry.

Fig. 11.1: A honey comb

Activity 2

Make a survey of the natural world around you. Identify natural phenomena which depict the use of Mathematics.

During the Renaissance Period in Europe, leading scholars and scientists such as Isaac Newton, Copernicus and Galileo perfected and expanded mathematical knowledge. There was the introduction of concepts and branches of Mathematics such as Statistics and Probability. By the 20th Century, Mathematics as a discipline of study, had occupied the centre stage in various disciplines of study. Mathematics is increasingly being applied in a wide range of Physical Sciences, Social Sciences, Biological Sciences, Management Sciences and Business Studies.
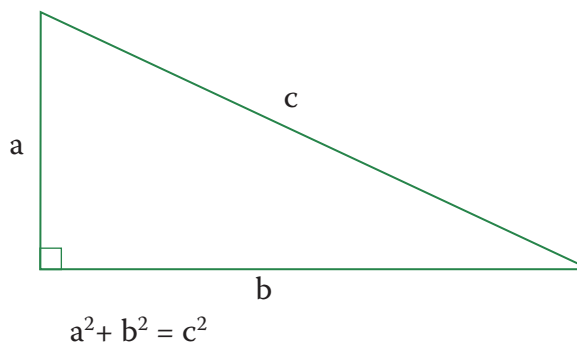

$$a^2 + b^2 = c^2$$

Fig. 11.2: The Pythagoras Theorem, named after the Ancient Greek Mathematician, Pythagoras

Activity 3

1. Justify the fact that there is a connection between peoples' civilisation and the application of Mathematics using relevant examples.
2. Explain topics from which mathematical concepts are used and applied.

Give the formulas used to solve the concepts.

3. Identify human activities that are carried out using mathematical concepts in peoples' daily life.

Mathematics is a discipline which is grouped into branches. Each branch has a number of topics. The branches include the following:

11.1.1 Commercial Mathematics

Activity 4

Explain how Mathematics is used to conduct business activities in peoples' day-to-day life.

Commercial Mathematics is used and applied in everyday business activities. It is also called **Business Mathematics**. This branch consists of topics such as discount, banking, interest, profit and loss, percentage, ratios and proportion, dividends, taxes, stocks and shares and commercial arithmetic.

Activity 5

Use concepts in commercial arithmetic to solve the following problems.

1. Musoni bought a piece of land in January 2013 at a price of Rwf 280,000. If the value of land appreciates at a rate of 10% at the beginning of each year, what was the value of the piece of land in January 2016?

2. Kamanzi works as a sales agent for Company X that supplies electronics in the country. He is entitled to a 4.5% commission of any total sales he makes in a month above Rwf 250,000. In December 2016, he made sales worth Rwf 750,000. How much was Kamanzi paid that month?

3. Mutoni bought a motorcycle on hire purchase to start a business. The motorcycle was priced at Rwf 80,000. She paid a deposit of Rwf 8,000 and then paid the rest in 12 monthly instalments of Rwf 8,200. How much did she pay for the motorcycle if she purchased it on hire purchase?

4. Justify the statement, 'A student who understands the concepts of commercial arithmetic is better at saving, making wise investment decisions and managing debts'.

11.1.2 Algebra

Algebra is a branch of Mathematics concerned with the study of operations, structure, relationship, quantity, mathematical symbols and their applications in solving equations. Topics in algebra include integers, matrices, polynomials, vectors, Group Theory, Number Theory and sets, among others.

Activity 6

Using knowledge in Algebra, solve the following problems.

1. The cost of 3 mangoes and 4 oranges is Rwf 50 while the cost of 1 mango and 6 oranges is Rwf 40. Find the cost of a mango and an orange.
2. Uwera was sprinting at a velocity of 8m/s at the middle of a 200 m race. By the time she reached the finishing line, 4 seconds later, her velocity was 4m/s. Determine her deceleration.
3. Explain how mathematical concepts in Algebra are used in some daily life activities.

11.1.3 Probability and Statistics

Statistics is a branch of Mathematics concerned with the study of the process of data collection, presentation, analysis and interpretation of data. Probability comprises the prediction of the likelihood of an event or phenomenon occurring. It is mainly concerned with carrying out experiments to establish evidence. There are two types of Statistics, that is, descriptive statistics and inferential statistics. Topics in Statistics comprise Sampling Theory, Probability Theory, sampling distributions, statistical procedures, experimentation process, estimators, hypothesis testing, error, interval estimation, statistical significance and correlation among others.

Activity 7

1. Using knowledge of Statistics, solve the question below.
   Take the age of each student in your class. From the data collected, determine the mean, median and modal age for students in your class.
2. Look at the population census data for Rwanda (2012) and explain how statistics has been used to present data.
3. Examine the importance of census data to a government.
4. Explain how statistics and probability are useful in the following events:
   a) predicting weather,
   b) determining genetics,
   c) predicting the cause or spread of diseases,
   d) determining the best sports strategy by coaches and sports men and women, and
   e) analysing insurance policies or financial loans to determine which is the best option to take.
5. Explain other ways probability and Statistics are used in people's daily life.

11.1.4 Calculus

Calculus is a branch of Mathematics concerned with the study of change. Calculus has two major branches, that is, differential calculus and integral calculus which are applied in Kinematics.

Activity 8

1. Explain how knowledge in calculus is useful to a student.
2. For a dome-like structure to be made without support, an architect would need information on the type of materials required and amount of money. Determine how knowledge in calculus would be of assistance to the architect.
3. Discuss how calculus is used in designing running tracks on a stadium.
4. Examine how calculus has been used in day-to-day life.

11.1.5 Geometry

Geometry is a branch of Mathematics that deals with the study of shapes, sizes, relative position of objects and properties of objects in space. Topics in geometry include measurements, locus, 3-dimensional geometry, chords, tangents and circles among others.

Activity 9

1. Explain how the following activities are based on the use of geometry, designing and constructing houses, navigation, surveying, sporting and mapping.
2. Assume you wanted to repaint the walls of your classroom. Determine how you would use knowledge in geometry to make calculations and estimates of the painting job.
3. Look at your school surroundings. Do you see any geometrical patterns on natural and artificial features?
4. Examine how geometry has been used in day-to-day life.

11.1.6 Graph Theory

This branch of Mathematics is concerned with the study of graphs and shows paired relations between objects. It is also concerned with the proper use of scale, axis and plotting of points to represent information on a grid.

Activity 10

Look for newspapers, magazines, journals and an atlas. Identify how information has been presented in form of graphs.

11.1.7 Number Theory

This is a branch of Mathematics concerned with the study of sets of numbers. It is also referred to as the 'Queen of Mathematics' because it was from the Number Theory that Mathematics evolved. It is the oldest form of Mathematics which Babylonians (the earliest people of Mesopotamia) invented or founded on the use of numbers. Topics include natural numbers, irrational numbers, integers, fractions, decimals and real or countable numbers, among others.

Activity 11

Identify other topics from which mathematical concepts used in daily life are drawn.

11.2 Examples of areas where Mathematics is used in daily life

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Activity 1

1. Identify activities carried out daily that require the application of Mathematics.
2. From which mathematical topics are the activities identified in question (1) derived?

There are several examples of areas where Mathematics is used in daily life. Examples include the following:

11.2.1 Science and Technology

Peoples' daily life is increasingly dictated by modern science and technology. In science, Mathematics is intensively used. Creative innovations carried out daily by people in the fields of science and technology increasingly apply the knowledge of Mathematics. Without the use and application of Mathematics, there is no modern science and technology. Mathematics, therefore, contributes significantly to the advancement of science and technology in the world today.

Activity 2

1. Explain ways in which Mathematics contributes to science and technology.
2. People who work as doctors, biologists, detectives/police and nutritionists require knowledge in Mathematics. Examine some of the situations they face in their day-to-day work in which they are required to use mathematical concepts.
3. Identify ways in which other professionals use mathematical concepts in their work.

11.2.2 Home Economics

Arithmetic is used and applied during addition, subtraction, multiplication, measurement and proportions. There is conversion from one metric system to another in the weighing and measuring of food ingredients. Mathematics is also used to determine the required amount of ingredients to achieve a certain taste and flavour in food. Then there is use of probability and statistics in estimating food quantity requirements for a specified number of people. Consumers of food products and food processors use arithmetic to calculate the amount of calories in food cooked or produced. During food preparation, chefs mix a number of food ingredients to develop a recipe. They use various concepts of Mathematics, Chemistry, Economics and Biology in their daily work.

Vanilla sponge cake recipe

Ingredients

- 200g caster sugar
- 200g softened butter
- 4 eggs, beaten
- 200g self-raising flour
- 1 tablespoon baking powder
- 2 tablespoon milk
- 100g butter, softened
- 140g icing sugar, sifted
- Vanilla extract (optional 1 tablespoon 15ml)
- 170g jar strawberry jam

Fig. 11.3: A recipe showing measurements of ingredients

Source: www.bbcgoodfood.com/recipes/1997/classic-victoria-sandwich

Activity 3

Discuss these questions.

1. Imagine that you are the accounting manager of a top hotel in Kigali City. Calculate the prices for the three most popular meals in Rwanda. Identify items to be costed such as food items, cooking gas, payment to staff, transport and other miscellaneous items that the hotel may use when preparing such meals. Determine the approximate cost of the three popular meals that can be on the hotel menu.
2. Explain how people use Mathematics in their daily lives when cooking.

11.2.3 Music, Art and Dance

These human activities use and apply Mathematics. Musicians use and apply mathematical knowledge in their body movements which are rhythmically in harmony with the wavelength of the musical sound produced. Dancers also follow rhythmic pace movements of arithmetic nature (subtraction and addition) or mechanical-geometrical nature (forward and backward movements, and circular movements). Sculptors estimate the length and thickness of wood required to produce a piece of art. This involves measurement of wood and the production of a piece of art following geometrical patterns.

Fig. 11.4: Dancers dancing to a rhythm and Imigongo paintings that form geometrical patterns

Activity 4

Identify activities where musicians, artists and dancers use mathematical concepts.

11.2.4 Building and Construction

People involved in the building and construction industry use and apply Mathematics in their daily life. The area to be covered and materials needed are calculated and measured. The external designs of structures such as houses, dams and bridges use and apply calculus, geometry, arithmetic, algebra, graph theory and statistics when designing and building them.
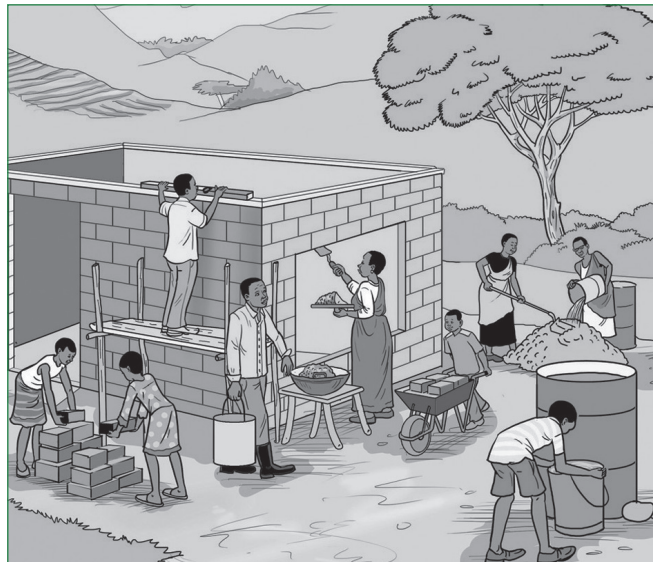

Fig. 11.5: Geometry is used in the construction of a house

Activity 5

As part of the *Umuganda* activities in your *Umudugudu*, you are required to help in the construction of a motorable bridge. How are you going to proceed using knowledge acquired in Mathematics?

11.2.5 Traveling, motoring, cycling and walking

Travelers, motorists and cyclists consciously and unconsciously use Mathematics in their daily life. Pilots and motorists usually estimate the distance and the quantity of fuel required to cover the distance to travel. Similarly, travellers need to know their travelling schedules. When travelling between areas with a time difference, a traveller is expected to calculate the difference in time in order to plan.

Activity 6

Explain other examples of how mathematical concepts are used during travelling.

11.2.6 Business and Economics

The business world uses a wide range of Commercial Mathematics due to a significant rise in commercial activities. The common branches of Commercial Mathematics used and applied are arithmetic, algebra and geometry.

Activity 7

Explain how Mathematics is used to conduct activities in business and economics.

11.2.7 Medicine

Health professionals use and apply Mathematics on a daily basis when prescribing or administering drugs. They use arithmetic, geometry, algebra, statistics and graph theory when determining the cause, spread and effects of a disease in a specific area in times of an epidemic. Doctors' prescriptions are based on quantity of dosage per day depending on the weight of a patient and the length of time the medicine stays in the body of a patient.

Medics carry out additions, subtractions, multiplications, measurement, fractions, ratios, proportions, and algebraic expressions as they administer medication to their patients on a daily basis. They weigh and measure the height of their patients and their body temperature. They also draw blood samples from patients to establish the cause of ailments. The conclusions are presented in the form of a graph or arithmetic. The results are then interpreted to administer proper medication.

> **Activity 8**
>
> Identify activities carried out by medical personnel, that use mathematical concepts.

11.2.8 Agriculture

Agriculturalists use and apply Mathematics to meet economic efficiency, food sustainability and food security. Economies of scale come into play in any agricultural activity. Activities such as estimating the number of people required to work on a farm during planting, weeding and harvesting, feeds needed for the animals, fertilisers and manure to be applied and vaccinations and medications administered to the animals require the use of mathematical concepts. These activities involve the use and application of arithmetic, algebra, geometry, mechanics and statistics. Geometry is applied in spraying crops on a piece of land or on cattle.
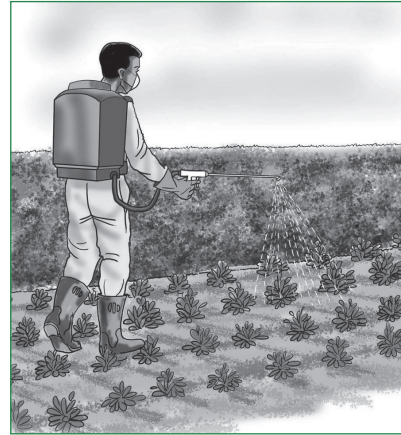
Fig. 11.6: A farmer spraying crops in a farm

> **Activity 9**
>
> Identify agricultural activities that use mathematical concepts.

11.2.9 Computer Science

Most human activities today are performed using information technology. Computer software and applications solve problems such as predicting the occurrence of natural calamities, sea navigation, aircraft control, delivery of health care services and disease diagnosis, urban farming innovation, genetic engineering and selective breeding for better yields, innovations that propel the education sector and use of artificial intelligence.

People regularly give commands to computers to do a variety of functions reliably and correctly. Mathematics is the mother of Computer Science. Computer programming applies algorithmic designs and processes which are patterned on a set of logical rules to create software. Knowledge in algorithm has contributed to advancements in technology and innovations in the 21st Century. Computer software gives life to computers to perform a variety of functions when given specified commands.

Fig. 11.7: Mobile banking applications used to send and receive money in Rwanda

Activity 10

1. Identify and explain how computer software and applications used in Rwanda have made life easy or solved problems for people in the country.
2. Discuss possible computer innovations that you think would solve problems that currently exist in Rwanda.
3. Explain any three topics in Mathematics used and applied in computers to produce high quality photos, video games, audios and videos.

11.2.10 Sports and Games

Ancient Greeks developed and established various types of sports and games that became part of the Greek culture. The sporting culture led to the establishment of the Olympic Games. The rules and regulations of the games were established to ascertain fair competition among participants. Mathematics was used to draft rules and establish measurements of various sporting arenas and games. From then onwards, Mathematics has consistently played a significant role in sports. A number of topics in Mathematics such as mechanics, geometry, trigonometry, algebra and statistics are used and applied. Designing of all sporting facilities use and apply Mathematics.

Fig. 11.8: A stadium showing tracks that are accurately measured

Activity 11

1. Explain how mathematical concepts are used in sporting activities worldwide.
2. Discuss other human activities, not mentioned in this section, where Mathematics is used and applied in everyday life.

11.3 Importance of Mathematics

11.3.1 Promotion of reasoning

Reasoning means thinking about something in a logical way or making sense of something in order to come to a conclusion. The use and application of Mathematics in our daily life promotes reasoning. Imaginative powers trigger reasoning abilities which encompass creativity, innovation, invention and discovery. In this way, reasoning ability is developed through the use of Mathematics.

The quality of reasoning improves as one learns various topics in Mathematics. The higher the level of Mathematics studied, the better a person's reasoning capacity is refined. People are able to advance their reasoning ability through a leap of logic, problem solving techniques and abstract ways of thinking. Inventions have characterised scientific revolution worldwide, having been aided by advanced powers of successive reasoning developed through Mathematics. In this way, new scientific ideas developed through logical reasoning, using Mathematics, have led to technological innovations, inventions and discoveries currently being witnessed in the world today.

Activity 1

1. Discuss five ways in which various groups of professionals promote reasoning in their daily activities.
2. Students who work together in groups are likely to enrich their reasoning abilities. Discuss.
3. Identify various technological innovations, inventions and discoveries being witnessed in the world today.

11.3.2 Counting

Counting is the process of assigning numerical values to objects. Counting is the first human activity of life-long learning. The application of Mathematics to real life situations develops interest and curiosity in learners. Throughout the education process, people perfect the art of counting in Mathematics. Counting, therefore, promotes problem solving skills as it is a core skill in life.

Activity 2

1. Discuss ways in which modern technology helps people develop counting skills.
2. Identify three topics in Mathematics which you think have contributed to the promotion of counting in people's daily life.

11.3.3 Calculations/ Arithmetic

People have perfected counting and calculations, with or without the use of calculating devices. Knowledge and skills of Mathematical concepts have promoted calculation skills in daily life. Calculating devices such as computers and calculators are developed from the Number Theory using algorithm. In people's daily life, calculations play a significant role in carrying out various activities. If the right commands are used, these devices give the correct answer. The grasp of numbers and operations required to give commands to calculating devices helps people carry out efficient calculations in a wide range of problem solving situations.

Without an adequate grasp of arithmetic, a person using a calculating device is likely to make errors. Mathematics, therefore, helps one to carry out calculations correctly. Making wrong calculations may be costly in accounting or fatal in the wrong administration of pharmaceutical drugs to a human being or livestock.

Activity 3

With the help of your teacher, make a visit to the nearest market or shopping centre. Observe and discuss how traders use and apply Mathematics to make calculations in their daily activities.

11.3.4 Measurement

Most activities that people carry out involve taking measurements, for example, weighing ingredients before cooking. It is vital to take measurements when carrying out various activities to avoid waste or making wrong judgments. Mathematics, therefore, enhances accuracy in carrying out measurements in people's daily life.

Activity 4

1. Name and explain different devices used in taking measurements.
2. Describe the types of measurements that make up the International Metric System.
3. Explain the importance of taking measurements in the daily life of an ordinary person or a professional.

11.3.5 Management of time

Time management is the process of organising tasks or activities in accordance with the estimated time to accomplish them. Human activities are time-scheduled to fulfill daily obligations. Utilisation of time, according to tasks that are to be accomplished, is important in the daily life of people.

Mathematics, therefore, is important in managing time. Arithmetic is useful in enhancing time management. Sequencing of events in our daily life depends entirely on how we measure and observe time. One needs to read the clock, consult a diary, refer to the calendar, count the passage of time, plan for time, schedule time, compute time and track time. Tracking time involves calculations. This is how Mathematics comes into use in the promotion of time management.

Activity 5

Discuss the usefulness of taking measurements in regards to time management.

Assessment Exercise 11.0

1. Define the term Mathematics.
2. Identify branches of Mathematics used by the ancient Egyptians in the building of the pyramids.
3. Explain uses and applications of geometry in the daily life of farmers in Rwanda.
4. What is the meaning of the term symmetry? Explain the application of symmetry in building and construction work.
5. Discuss topics in Mathematics which are used and applied in football matches or any other sport.
6. In the contemporary world, a good knowledge of Mathematics is required if one is to succeed in life. Discuss this statement citing relevant examples.
7. To what extent do you believe that the knowledge of Mathematics is continuously evolving to solve the complex human problems of every generation of humanity?
8. Write an article pointing out to students the importance of Mathematics in people's daily life.

Project

With examples, analyse the uses and application of Mathematics using daily life scenarios in people's life.

Global media rights and responsibilities

Key unit competence: To be able to analyse the responsibilities of the media

Introductory Activity

1. Explain the role of the media.
2. Why do you think it is necessary for people to have a right to know, freedom of speech and freedom of the press?
3. Discuss the use and abuse of media in culture.

12.1 The right to know

Activity 1

Discuss and answer the following questions.
1. What do you understand by the term 'right to know'?
2. Discuss why it is necessary for the public to access information regarding the following:
   a) public officers and public offices
   b) dangers related to the use of electronics, machinery, processed food products, medicine and chemicals.
3. Having discussed the need to know or need to have access to information, explain your responsibility in regards to the provision of the right to know. An example has been done for you in the table below.

Right	Responsibility
Right to information on dangers related to the use of pharmaceutical drugs	People have a responsibility to use medicines as prescribed and safely disposed them after use as instructed.

4. Do you need to know how the government spends taxes paid by citizens?
5. Would you feel offended if a public officer embezzled public funds and the information was hidden from you?
6. How would you feel if chemical products or pharmaceutical drugs withheld critical information about their usage from you?

It is natural for human beings to want to know about things that affect their lives. The **right to know** refers to requesting government-held information or company data. This means that people have a right to know about their government's actions and gain access to public information. The right to know is contained in the Freedom of Information (FOI) laws of a country.

Activity 2

Research and find out information on Freedom of Information laws. From your research, explain why freedom of information is a fundamental Human Right.

Several international organisations have recognised the fundamental Human Right to access information held by public organs and private bodies. These include the United Nations, the African Union and the Commonwealth. In 1980, the Commonwealth recognised the fact that; 'Public participation in the democratic and government processes was at its most significant when citizens had adequate access to information'. Similarly, the African Union has also upheld the right of every individual to access information.

All citizens, therefore, have a right to know. Realisation of the right to know cannot take place without a free, independent, ethical and professional media. The media plays an important role in advancing the right to know. The secrecy and withholding of information by the government and private firms corrodes democracy, facilitates corruption and undermines public policy making.

Fig. 12.1: The Right to know

Individuals working on a building and construction site or in an industry have the right to know of dangers they are likely to encounter as they carry out their duties. This enables them to take precautions for their own safety. This also applies to people who live near factories, mining sites or industries. They need access to information regarding the environment they live in and dangers they may be predisposed to, depending on their location. Processed products, chemicals, pharmaceutical drugs, machinery and electronics should be labelled with information that guides users on their usage, dangers and methods of operating and how such items can be disposed of. Such information is critical to people; therefore, individuals have a right to know.

The Constitution of Rwanda grants citizens the right to know. However, this may be limited in special cases such as confidential judicial proceedings, parliamentary sessions held in camera and cabinet deliberations.

Activity 3

Discuss and answer the following questions.
1. Explain how the media in Rwanda has promoted the right to know in the country.
2. Analyse the importance of the right to know and access to information.
3. Draw health hazard symbols found in buildings, construction sites or product labels and give their meanings.

12.2 Freedom of speech

Activity 1

Discuss the following questions.
1. What do you understand by the term freedom of speech?
2. Explain why it is important for citizens to exercise their freedom of speech.
3. Analyse instances in Rwanda when freedom of speech has been misused by members of the public and media.

Freedom of speech is the right to express one's opinions and ideas without fear of repercussion or censorship from the government. Freedom of speech is one of the most basic freedoms and an important foundation of democracy in a country. All governments place some limitations on the freedom of speech. This is done to protect the public against nuisance, insults or abusive language, defamation, obscenity, pornography, harassment, sedition, incitement, publicising classified information and violation of the right to privacy, among others.

The right to communicate opinions and ideas without fear is particularly important for the media, which plays a crucial function as the 'public watchdog'. However, there are limitations to this freedom because activities of the media must be done in the interest of the public. Freedom of speech is essential to the existence of a free press. The constitution of Rwanda grants citizens the freedom of thought and opinion, as long as these freedoms are not used to discriminate against anyone or cause division.

Fig. 12.2: Freedom of speech

Activity 2

1. Propose some strategies that can be used by the community, press and the government to ensure freedom of speech is not abused in future.
2. Examine the importance of freedom of speech to the society and individuals.

12.3 Freedom of the Press

Activity 1

Research the Rwanda Media Law and answer the following questions.
1. What do you understand by the term freedom of the press?
2. Discuss ways in which the Rwanda Media Law supports the media to operate freely in the country.
3. Explain ways in which the Media Law regulates the media to act responsibly.

For a democratic nation to function effectively, citizens must have access to information and be properly informed about the affairs of the government. This can only work if the media is free to gather information and circulate it to the public. Freedom of the press is applicable to both printed and broadcast material, including newspapers, magazines, books, pamphlets, films, radio and television.

The Rwanda Media Law gives journalists the right to seek, receive, give and broadcast information and ideas through the media. The Constitution of Rwanda provides for freedom of the press and freedom of information. However, these freedoms should not negatively affect public order and good morals or infringe on other rights such as good reputation and privacy of personal and family life.

Freedom of the press, therefore, is interrelated with the right to know and freedom of speech. The right to know allows the media to perform their role in promoting accountability and transparency of the government and private companies or entities.
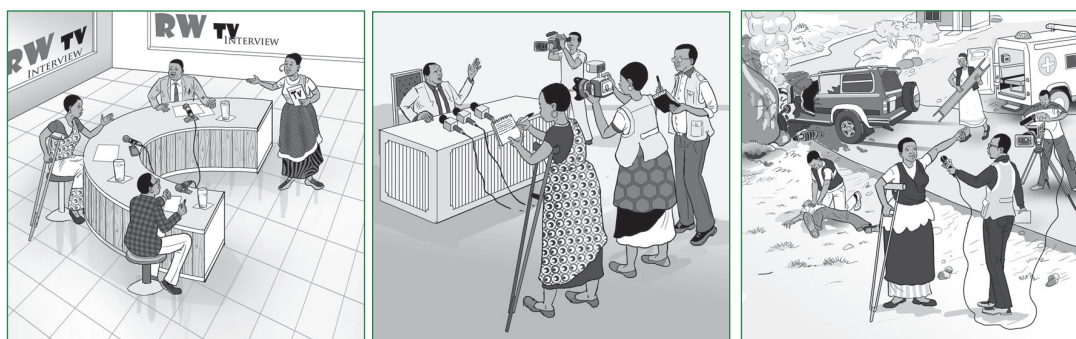

Fig. 12.3: Freedom of the press

Activity 2

Discuss the following questions and write an essay.

1. Examine how freedom of the press has contributed positively to Rwandan society.
2. Explain how lack of freedom of the press would affect Rwandan society.

12.4 Responsibility of the global media and the public including censorship

Activity 1

1. Identify the responsibilities of the media in the world.
2. Collect news articles from any media house in the world in the form of newspapers, magazines, journals or the Internet. Separate and organise articles according to various categories such as those that talk of social injustices, inequalities in the society, terrorism, health, abuse of Human Rights, environmental degradation and conservation and world politics.
3. From the articles, read and explain the main concerns affecting the world and how the media can contribute in solving them.

12.4.1 Responsibility of the global media

The global media provides an avenue for communication to take place using various forms that reach and influence the world. It uses the Internet, television, radio, magazines, journals and newspapers to inform and educate the people. The global media plays an important role in shaping public opinion. The global media, therefore, has the responsibility to act as a voice of the people against social injustices, oppression, misdeeds and inequalities in our society. Further, it allows the people to voice their dissatisfaction, express their demands for accountability and participate in public debates.

Nowadays, news travels via satellite and Internet and reaches out to millions of people, of diverse cultures around the world in a short time. It gives the public current information on various issues all over the world. The global media has a responsibility to produce content that is current, comprehensive, accurate and global in nature.

The global media brings individuals of different economic backgrounds, religions, beliefs, cultures, races, languages, traditions and ethnic groups together. The global media has a duty to report issues and happenings in a way that reflects this global diversity of views. Publications that unnecessarily upset certain sections of society or are insensitive to the different values and beliefs around the world must be avoided.

The global media has a responsibility to promote peace, tolerance and dialogue among people of different cultures, religions and political groups. Global journalism should encourage respect among nations and cultures in order to avoid conflict. This enables people from different religions, beliefs, cultures, languages and nationalities to gain knowledge about each other and increase global peace and understanding.

The global media has a responsibility to help the world understand global problems such as poverty, migration, wars and conflict, abuse of Human Rights, the spread of diseases, environmental degradation, technological inequalities, terrorism and political instability. These issues go beyond national boundaries and require a collective approach to solve them.

Global journalists should not align themselves to factions, regions or even countries. This means that they should see themselves as serving not only their local audience, but the global audience. They should look at issues broadly, from different perspectives and use diverse sources of information to ensure they have balanced reporting and avoid bias.

The global media should ensure there is good dialogue in the world. This responsibility is critical in times when there are political, economic, social and religious frictions around the world. The media should not worsen these tensions; rather, they should calm them and act to reconcile parties in conflict.

To ensure responsible global journalism, global media has an obligation to put in place some self-regulation measures. This ensures that there is mutual respect for peoples' traditions and cultural values. Self-regulatory bodies examine grievances against an established code of ethics and judge whether rules have been broken. They also provide guidance for journalists and the public on acceptable practices and standards expected of the media. An effective self-regulation mechanism and a clear code of ethics reduce the necessity for censorship of global media.

Activity 2

1. Conduct research on cases where the global media failed to be sensitive to different cultural and religious views in the world.
2. Examine cases of global crisis which the global media has brought to the attention of the world. How were the crises or tensions resolved?

12.4.2   Censorship

Activity 3

Analyse cases where the global media has experienced censorship of information. What was the cause of censorship? How was the issue resolved?

Censorship refers to when the government, individuals, authorities, institutions, media, religious leaders or politicians prohibit, suppress or control information from reaching the public.

Many countries have officially made a commitment not to engage in censorship and to allow freedom and independence of the press. Censorship also means suppression of free speech, information considered objectionable, obscene, a threat to security, harmful or politically incorrect. People who conduct censorship are known as **censors**. Censorship of information prevents people from seeing the reality. There are different types of censorship. They include the following:

1. **Political censorship** – this occurs when governments hold back information from the public.

2. **Ethical and moral censorship** – this involves removal of material regarded as immoral or obscene from the public.

3. **Religious censorship** – this involves the removal of material objectionable to a certain religion.

4. **Military censorship** – this involves keeping military intelligence and tactics confidential and away from enemies.

5. **Corporate censorship** – the media outlets disrupt publishing of information that portrays their business or partners in a bad light.

6. **Self-censorship of the media** – this arises when media houses prohibit the release of information to the public. Censors create rules

Fig. 12.4: Journalists protesting against media censorship

that ensure there is censorship of information that creates division, confusion, controversy, enmity or hatred within a society. For example, when protecting the public against programmes or publications that promote pornography, divisionism, child abuse, discriminatory actions and items that are a threat to national security and integrity.

Activity 4

Discuss and answer the following questions.

1. Examine the possible outcomes if there was censorship of the media before and during the Genocide against the Tutsi in Rwanda.

2. How has the media ensured that genocide ideology is not given airplay in Rwanda again?
3. Find out mechanisms that exist in Rwanda for the media to regulate its content.
4. Evaluate the effectiveness of self-regulation by the media in Rwanda. Has it ensured responsible journalism in the country?
5. Conduct research to find out countries in the world where the government or religious leaders censor global media.
6. Examine the role of global media in such countries as the ones identified in question (5) above.
7. What happens to journalists who try to report stories from such countries?
8. In your opinion, what should the global media do to ensure victims of Human Rights violation in such countries get justice?
9. Assess the effects of censorship on global media.
10. Discuss the different types of censorship and give examples of cases experienced in Africa and in the world.

12.4.3   Citizen responsibility

The public has responsibilities in regard to global media. Global and local media increasingly rely on members of the public to contribute content as they play a vital role in generating major news stories. This raises concerns about ethics and responsibility. Important responsibilities of the public include the following:

1. To contribute actively to global media content as well as participating in public debate and analysis.
2. To promote helpful dialogue with the global media either as individuals or in groups.
3. To contribute to global media activities and create awareness about issues affecting the global world.
4. To advocate for global media freedom and independence in every country, for global media to function freely across the globe.
5. To actively support and demand diversity in global media, so that a few global media enterprises do not monopolise the industry.
6. To avoid producing or circulating offensive content such as hate speech, pornography and defamatory remarks.
7. To create and support civil society forums that independently monitor global media policies, practices and content.
8. To analyse global media issues from a public interest perspective.
9. To respect copyright laws by upholding intellectual property rights and rejecting the purchase or use of pirated materials.
10. To promote truth and accuracy by not giving distorted or false information to the global media.

11. To defend the rights of journalists and protect global media practitioners from physical violence or coercion.

Activity 5

Examine the responsibilities of Rwandans to the local and global media.

12.5 The influence of media on culture

Activity 1

1. Discuss how the local and global media have affected the Rwandan society.
2. Explain ways in which the effects in (1) above have been different for the youth and older generation in the country.

The media is a major contributor to the promotion of culture within a society. It is an influential transmitter of values, beliefs, traditions and social practices within the society.

12.5.1 The use of media in culture

The media plays an important role in representing different opinions or traditions within a society. However, the powerful influence of the media, dominant social groups, religious majorities and the elite can impose their values on others. The media contributes to the transmission of cultural values, beliefs and behaviour from one region to another, leading to changes in culture.

Modern media technologies used by the global media have ensured there is flow of information that connects people worldwide. The global media, therefore, has a strong influence in the globalisation of culture and reduction of cultural differences. This creates a more homogenised and standardised culture.

Today's media is characterised by global social media networks such as Twitter, Facebook, LinkedIn, Skype, Instagram, WhatsApp and YouTube. Through these avenues, people around the world share information and exchange ideas. As people connect and become exposed to other cultures, they change the way they think and act. This information has a great impact on people's culture.
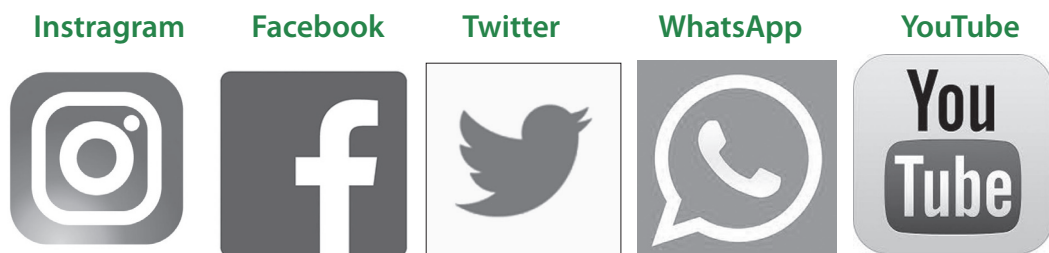
| **Instragram** | **Facebook** | **Twitter** | **WhatsApp** | **YouTube** |

Fig. 12.5: Some of the social media network applications

Mass media is used to globalise a sporting culture worldwide. Many sports that were initially identified with a particular culture have now been spread and embraced by other cultures. This has resulted from the global coverage and promotion of international sports such as football, athletics, rugby, tennis and cycling. Global media promotes cultural diplomacy, dialogue and understanding among different cultures. Through the media, people are exposed to different cultures and this enables them to respect and appreciate these cultures.

The global media promotes music that provides entertainment and reflects culture, lifestyle and traditions. Music videos that are broadcasted by the global media are embedded with cultural messages such as lifestyle, fashion, food and dressing. The media can be used to protect and restore cultural heritage. Through media publicity, some important cultural heritage sites have been promoted and protected worldwide.

'Media gatekeepers' in the media industry constitute one important way in which the media is used to promote cultural values. '**Media gatekeepers**' are the people who determine which stories are conveyed to the audience. They include editors who decide the headlines and what can be published, reporters who decide which stories to tell and media owners who have a say in what is published. These media gatekeepers have their own cultural values that influence them on what counts as newsworthy, entertaining or relevant. Therefore, some events that they consider to be unimportant or uninteresting may never be watched or heard by the larger public. This was was experienced in Rwanda where the global media gatekeepers delayed in informing the world about the Genocide against the Tutsi. Few foreign correspondents were sent to cover the Genocide against the Tutsi in good time.

In addition, using newspaper advertisements, television and internet marketing, the media acts as 'tastemakers' by shaping what we care about. '**Media tastemakers**' are people or institutions that shape the way people think, eat, listen, drink, dress and watch. By focusing on certain people, music and lifestyles or products, the media influences our liking for them. Taste making is used by the media to encourage mass appeal for films, television shows, music and fashion trends, as well as generating demand for new products. Popular culture is promoted by mass media that introduces and encourages people to adopt certain trends. This includes things such as the TV programmes that the majority of viewers talk about, sports that excite us, music that we listen to and discuss all the time or clothing that is currently considered fashionable, this makes it popular on a massive scale.

Activity 2

Conduct this activity.
1. From the Internet, print media, radio or television, look out for an advertisement and a non-advertisement message that you have found to be memorable. Compare and contrast ways in which the advertisement and non-advertisement messages express cultural values. Are the cultural values similar

in both messages? Why do you think the messages were presented in that way? Identify forms of cultural messages expressed in the advertisement.
2. Identify popular advertisements shown by the Rwandan media. Explain how they promote the Rwandan culture.
3. Examine ways in which social media has positively influenced the Rwandan culture.
4. Explain how you can use the media to fight corruption in society.

12.5.2   The abuse of media in culture

Activity 3

1. Discuss the effects of popular culture on the youth in Rwanda.
2. Analyse ways in which social media has led to cultural erosion in Rwanda.

Global media, if misused, can be detrimental to the peaceful coexistence of people. The case of the media being used to provoke violence and inflame hatred among Rwandans before and during the genocide against the Tutsi is an example.

The media can influence people to engage in immoral practices such as drug and substance abuse especially when they are portrayed as 'cool' or 'mature'. This misinforms and has negative influence on young people. The advertisers use global media to sell an attractive image, lifestyle and status of their products while ignoring the negative consequences.

Global media may sensationalise an issue to attract a wider audience. When such exaggerated concerns touch on a sensitive issue such as land or religion, they can result in disastrous uprisings.

Global media sometimes promotes a culture of violence. Young audiences, who are easily influenced by what they see on television or the Internet, may mimic such acts, with tragic results.

The abuse of social media is a worrying trend in this digital era where people are abused, bullied or victimised on social media networks. The abusers take advantage of anonymity to insult, incite and malign others with impunity. There also exists a lot of hate speech, racism, tribalism and offensive content that can cause hatred, anguish and depression among people globally.

The use of social media and the Internet may sometimes be used by predators to lure innocent children and young people to pornography. Inappropriate images or films are easily accessible through the social media and the Internet globally. Pornography remains a major challenge nowadays. It leads to moral decay in our societies.

Activity 4

Discuss the following questions and prepare a 5-minute PowerPoint presentation.

1. Examine ways in which the media has been abused in Rwanda.
2. Explain how this abuse has negatively affected the culture of Rwandans.
3. Give possible solutions to the abuse of media in culture in Rwanda and the world.
4. Identify cases where social media has been misused to promote undesirable content.
5. As the chief editor of a media company, explain three values you would emphasize in publishing content.

Assessment Exercise 12.0

1. Explain the meaning of the term 'the right to know'.
2. Discuss why the 'the right to know' is an important Human Right.
3. Analyse the importance of freedom of speech and freedom of the press in a country.
4. Explain how the media has affected culture in Rwanda both positively and negatively.
5. With examples show how social media networks such as Twitter, YouTube, Facebook or WhatsApp are changing the way information spreads globally.
6. Explain the meaning and importance of 'media gatekeepers'. How do they influence culture?
7. What is meant by the term 'media tastemakers'? Discuss how they affect our behaviour and culture.
8. What is your responsibility as a Rwandan citizen to global media?
9. Discuss why you support the freedom of the press.

Project

1. Analyse the uses and abuse of global media in culture.
2. Debate, 'The use and abuse of media in culture'.

Relationship between tourism and culture

Key unit competence: To be able to analyse the relationship between tourism and culture

1. Identify practices, cuisines, dressing, ceremonies, symbols, celebrations, music and dance, arts and crafts and architecture that portray the Rwandan culture.
2. Explain how each can be useful in promoting tourism in the country.

13.1 Cultural heritage

Activity 1

In form of a table, identify the major cultural items in Rwanda.

Cultural item	Examples in Rwanda

Culture refers to the way of life of a specific group of people. It defines who we are in our society. Culture is passed on from one generation to another. People value culture because it gives them pride in their identity. In Rwanda, the beautiful hand-woven *Agaseke* basket promotes the Rwandan culture of peace, unity, saving, solidarity, sharing and friendship among Rwandans. The practice of *Ubudehe* promotes the spirit of working together to solve problems in our society. Other items that promote the Rwandan culture include customs, artifacts, historical sites, lifestyle, food, housing, festivals and art.

Fig. 13.1: Rwanda's traditional dances

Cultural heritage refers to expressions or indicators of the way of living developed by a community. They are passed on from one generation to another. They include customs, objects, practices, oral history, places, artwork and values. Cultural heritage is preserved and valued by present generations.

Cultural heritage is expressed as tangible or intangible. **Tangible heritage** (material or physical) includes historic sites, monuments and artifacts that are preserved for future generations. They are important because they tell the history of people's culture and traditions. **Intangible heritage** (immaterial) includes traditions inherited from our ancestors and passed on to future generations. They include language, oral literature, performing arts, social practices, rituals, festivals, knowledge about nature and the universe or the knowledge and skills to produce traditional crafts.
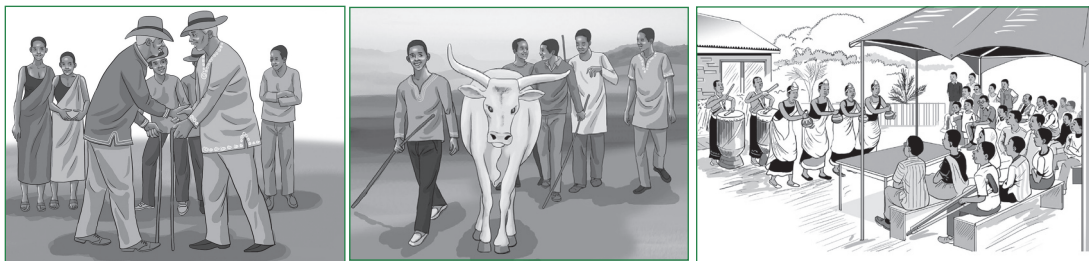
Fig. 13.2: Traditional marriage ceremonies in Rwanda

Activity 2

Fill in the table with various forms of cultural heritage found in the country. The first one has been done for you.

Tangible forms of cultural heritage	Intangible forms of cultural heritage
Agaseke basket	*Intore* dance

Culture is now increasingly used to promote tourism in most countries, including Rwanda. The cultural heritage of a country enhances its competitiveness and attractiveness to tourists. Culture and tourism have thus become closely connected and serve as powerful agents of economic growth. People need therefore, to protect, preserve and promote their cultural heritage.

Activity 3

Examine social cultural practices that are carried out in Rwanda. Give the name of a ceremony/festival or ritual and explain how it is carried out.

13.2 Relationship between tourism and culture

Imagine how exciting it would be to ride an elephant in Southeast Asia, or sing and dance with hundreds of thousands of other carnival revellers down the streets of Rio de Janeiro in Brazil. When you visit a different country, or a different region with diverse cultures, you are likely to be interested in seeing or experiencing the culture of the people. It is exciting, refreshing and educative to go for an adventure in a new place, different from familiar territory.

Fig. 13.3: Ageseke basket

Tourism and culture have a close relationship and benefit from each other. The different forms in which culture is expressed, act as tourist attractions. Culture, therefore, is a resource for tourism. Culture provides entertainment and is a source of attraction for tourism and tourism adds value to culture. This calls for a community or country to preserve and strengthen its local cultural identity.
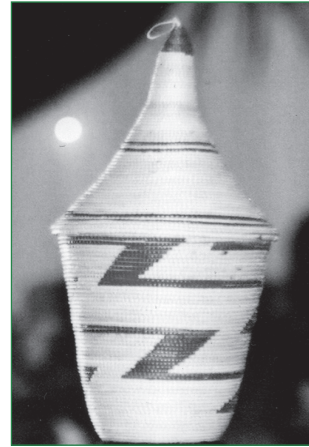
Activity 1

1. Identify areas where tourists have a chance to see a live performance of Rwandan traditional music, ceremonies or festivals.
2. Explain how music, ceremonies or festivals promote the Rwandan culture to tourists.

Tourists consider the culture of the people when deciding to visit a cultural site. Historical sites, cultural performances, cultural artifacts, local cuisine and dressing provide great cultural attractions for tourists as well as tourist market opportunities. The global tourism industry has become very competitive nowadays. Countries are working towards promoting their cultural heritage to keep up with other countries in the world.

Activity 2

1. Identify locally created arts and crafts which are sold as souvenirs to tourists who visit Rwanda.
2. Think of ways people in your district can promote and boost cultural tourism.
3. Discuss and come up with a possible business plan for Secondary Six leavers. The business should be aimed at promoting cultural tourism in your district. The idea should also be one that has been untapped or one that needs developing. Present the plan in class.

Cultural festivals serve to grow, preserve and promote the culture of a community. They also express values and beliefs held by members of a community and provide a chance for them to share experiences and information.

Cultural festivals offer entertainment and give tourists an opportunity to interact with the host community. In our country, cultural festivals focus on the country's rich culture and tradition and give tourists an opportunity to see and appreciate the Rwandan culture. For example, the Gorilla Naming Ceremony *(Kwita Izina)* attracts tourists to Rwanda. This ceremony is held yearly in Kinigi and was influenced by the traditional Rwandan ceremony for naming children.

Fig. 13.4: The Kwita Izina ceremony attracts tourists

If you were to travel as a tourist to another country, some of the cultural experiences that you might encounter could have a big impact on your holiday. Such experiences become part of your cultural experience as a tourist in a foreign country. If the first contact with the foreign culture is pleasant, it will possibly influence you to make a return visit. The locals are not just seen as hosts but as participants in the tourism experience.

Domestic and international tourism are an important vehicle for cultural exchange. Tourism gives room for cultural preservation. Cultural tourism enhances peoples' culture and provides income-generating opportunities for the people. Promotion of cultural heritage also boosts economic activities in an area.

Activity 3

1. Discuss how the Rwandan cultural heritage is related to the tourism industry in Rwanda.
2. Describe some of the cultural activities which may become a lasting experience for a tourist visiting Rwanda for the first time.
3. Explain the importance of genocide memorials with museums and how they have affected the tourism industry in Rwanda.

13.3 Effects of tourism on culture

Tourism has both positive and negative effects on culture in a country and the world as well.

13.3.1   Positive effects of tourism on culture

Activity 1

Examine the positive effects of tourism in Rwanda.

The following are positive effects of tourism on culture.

1. Tourism leads to cultural exchange between the host (local community) and guest (tourists). This interaction and exchange reduces prejudices and promotes mutual understanding and respect between the host and guest.
2. When people share their cultures, they learn to respect the opinions and lifestyles of other people. Tourism enables a cosmopolitan culture to develop and peace thrives among the people.
3. Tourism fosters pride in cultural traditions of a community. This enables the people to appreciate and conserve their cultural heritage for future generations.
4. Tourism adds life to the culture of a community. Cultural events and festivals that target tourists keep cultural practices alive. Tourism preserves and presents history and culture, thus encouraging the protection and awareness of cultures that might have declined or died.
5. Community ties are strengthened in the promotion of cultural tourism.
6. Tourism gives the community a chance to revive or revitalise their native cultures, traditions or handicrafts that might have been lost.

13.3.2 Negative effects of tourism on culture

Activity 2

With relevant examples, discuss the negative effects of tourism on culture.

Cultural tourism has many economic and social benefits particularly in rural areas. However, it also has some negative effects. Tourism creates some threats to the culture of people in a particular place. These include the following:

1. Important religious rituals, traditional rites and cultural festivals may end up being performed to meet tourists' expectations. When this happens, respect for sacred sites and objects, rituals and rites may be lost as people see them as goods to trade. This can lead to basic changes in human values.
2. Tourism can lead to cultural changes among the people and this causes the local community to lose their cultural identity.
3. Cultural expressions such as songs and dances may be changed to suit the tastes of tourists thus losing their authenticity. With regard to crafts and souvenirs, craftsmen and women may respond to the growing demand from tourists by making changes in design of their products to appeal to tourists' taste.

4. Where there is lack of sensitivity to local culture and values by tourists, cultural clashes can occur as a result of differences in cultures, religious groups, values and lifestyles. This causes cultural friction, conflict and stereotyping between the locals and tourists.

5. Cultural arrogance sometimes occurs when tourists ignore and disrespect the host's cultural, social, religious and moral values and this can often lead to conflict.

6. Tourists come with lifestyles and habits that are different from those of the locals. Some local people who interact with these tourists may copy their behaviour, leading to social misfits within the local culture. The newly adopted behaviour from tourists often causes friction in the local community.

Activity 3

Conduct research into the following concerns and write an essay.

Identify lifestyles and habits that tourists exhibit which are different from those of Rwandans. Examine how the local community copies their behaviour. Assess how this leads to social misfits among the locals, corruption of moral culture and friction in the community. Discuss how the local community can discourage such negative impacts while promoting cultural tourism.

7. Tourism may lead to cultural deterioration or damage to cultural resources when tourists vandalise or illegally remove cultural heritage items. Tourism activities can encourage trade in stolen or illicit cultural property, thus harming the cultural resources of the host community.

8. Tourism often leads to conflicts with regard to traditional land-uses. This often occurs in highly exploited areas such as beaches and islands that are converted into tourist beaches and hotels. Sometimes, land that has been used traditionally for other activities by locals is taken up for tourism development. This can affect local cultural practices such as fishing and farming. Land that is considered sacred and which has been used for cultural festivals and traditional recreation or for activities such as grazing, repairing boats and nets, may be made inaccessible to the locals for tourism developments. Some of the developers make the areas exclusive only to tourists and workers in the tourists' resorts.

9. Tourism provides easy access to prostitution and sex tourism which are generally regarded as immoral and culturally unacceptable in African cultures. Many poor women and children are attracted to the easy money offered by tourists and end up engaging in prostitution leading to moral decay.

Activity 4

1. Explain the effects of poorly managed cultural tourism in a country.
2. Assess how women and children face exploitation in the tourism industry.

13.4 Promoting tourism through culture

Activity 1

1. Identify the various cultural festivals practised in Rwanda and discuss their importance to members of the community.
2. Explain some of the lessons a tourist can learn from the cultural festivals.
3. Identify other cultural heritage tourist attractions that can be used to increase tourism activities in the country.

There is stiff competition in the world for tourists. A country that provides a vibrant culture and beautiful attractions can be distinctive in a crowded marketplace. Developing a strong relationship between tourism and culture can enhance the attractiveness of a destination and create a strong identity for people in a country.

Fig. 13.5: King's Palace Museum-Rukari in Nyanza Province

Rwanda, for example, has great potential for cultural tourism because of its rich history and heritage. Much of this history remains unexplored for local and foreign tourism. If fully explored, it could generate a lot of revenue as well as create awareness of the culture of the Rwandan people. In recognition of this, the government of Rwanda has focused on museums and cultural heritage sites by establishing the Institute of National Museums of Rwanda (INMR). The INMR works to restore the historical values and cultural features that were lost or diminished during the colonial era.

A first step in supporting cultural tourism is to preserve the country's national heritage and promote communal culture and traditions. This will help to protect the various cultural traditions from disappearing. It is also important to identify all historical sites that form part of Rwanda's heritage and protect and conserve them. Through the INMR, several museums have been established and numerous forgotten heritage sites restored across the country.

Activity 2

1. Identify museums and cultural sites that have been established by the INMR in Rwanda.
2. Describe the significance of museums and cultural sites in the promotion of Rwandan culture.

Clothes and fabric can also be used to promote cultural tourism. They are particularly effective because of their visibility everywhere and they do not have restrictions to particular sites. A good example is the African fabric or print, which is worn in Eastern, Southern and Western Africa and is sold as a souvenir to many tourists.
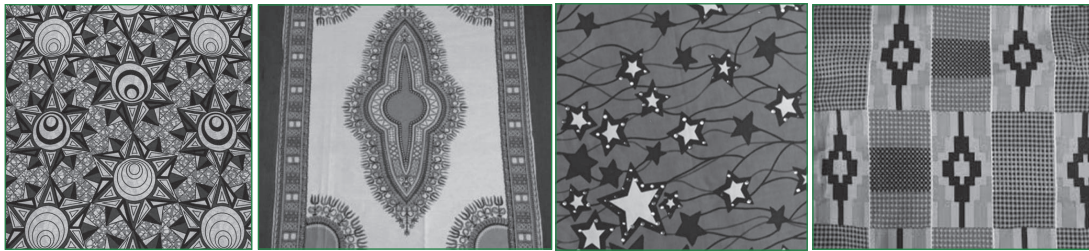
Kitenge (Eastern Africa)   *Dashiki (Western Africa)*   *Kanga (Eastern Africa)*   *Kente (Western Africa)*

Fig. 13.6: African fabrics common in Eastern and Western Africa

Handicrafts, jewellery and other forms of art promote cultural tourism in a country and also create employment for artisans who preserve cultural heritage. Tourists love to buy jewellery and handicrafts as part of their holiday experience. Such souvenirs in turn serve as marketing tools.

Fig. 13.7: Traditional artifacts

Food products can also be used to promote cultural tourism. For example, Rwanda is famous for its tea and coffee that can be sold to tourists and be used to market the country. Similarly, special local beverages such as *Maracuja* (passion fruit) juice and banana beer or wine can make a tourist's experience memorable.

The promotion of traditional foods is an important part of cultural tourism. Many tourists like to experience a taste of the local cuisine. Food as a product for tourism can be promoted through special events, such as holding food festivals, adding local food in the tourist hotel menu and having locally grown food in the hospitality industry.

Other strategies can be used to promote tourism through culture. They include the following:

• Informing tourists about the various cultural heritage practices and items found in the country. This can be done through advertisements and offering incentives to tourists when they visit.

• Raising awareness about the less known cultural events and attractions that are found in the country. This enables tourists to know more about them and this reduces the chances of cultural friction or conflict due to ignorance.

- Providing good infrastructure that enables tourists and service providers access to cultural heritage sites and events in the country.
- Training key stakeholders in the tourism sector about the importance of cultural heritage sites and events. This will increase both their awareness and their knowledge and develop their capacity to manage cultural tourism.
- Tour operators should be encouraged to include cultural heritage sites, galleries and museums in their tour packages.
- Sensitising host communities and service providers to welcome and offer hospitality to the tourists.
- Identifying and mapping all local cultural assets including food, handicrafts, music and dance available for cultural tourism exploitation.
- Making it easy and convenient for tourists to make bookings and reservations for cultural tourism packages.

Activity 3

1. Explain how tourism can interfere with or dilute the local people's culture. Use Rwanda as a point of reference on which to base your arguments, with valid examples.
2. Discuss what the government and local people can do to promote tourism in the country and ensure people's culture is not interfered with or diluted.
3. Identify a cultural value from your country that you cherish and think could be threatened by the influence of foreign tourists.

Assessment Exercise 13.0

1. Analyse the relationship between tourism and culture.
2. Explain the positive and negative effects of tourism on culture.
3. How can you use your culture to promote tourism in a country?
4. Have you witnessed cases of cultural dilution as a result of tourism in Rwanda? If so, write an article arguing against cultural dilution by tourism activities in the country.

Project

1. Research the effects of tourism on culture and make a presentation.
2. Analyse the promotion of tourism based on culture.

Gender and society

Key unit competence: To be able to analyse specific national, regional and international strategies for the prevention of and response to gender-based violence (GBV) and child abuse and advocate their elimination

Introductory Activity

1. Explain the various forms of Gender-Based Violence.
2. Identify gender-based violence laws enforced in Rwanda.
3. Describe the role of the police and community members in reporting cases of rape, domestic violence and child abuse.

14.1   GBV laws, GBV policy and strategic plan

14.1.1 GBV Laws

Activity 1

Read the Rwanda laws on the Prevention and Punishment of gender-based violence (GBV) and answer the following questions.
1. Which of the offences outlined in this law are most common in your village?
2. Why do you think many people commit GBV even with the existence of a law against it?
3. Do you think the penalties stipulated for breaking the law are adequate?

Have you witnessed or heard cases where men beat up their wives in the name of disciplining them? Did you know that it is illegal, under Rwandan laws, for a man to beat up, abuse or threaten his spouse or girlfriend? It is also illegal for a woman to beat up or abuse her partner. The most common form of gender-based violence (GBV) is where a man beats up or abuses a woman.

GBV refers to violence that targets individuals or groups on the basis of their gender or sex. GBV takes many forms; it can be physical, such as when you slap or push or it can be psychological, such as when you threaten or

Fig. 14.1: A man beating a woman

humiliate. It can be sexual, (when one engages in rape, marital rape or touches another person sexually without his or her consent) or economic (when a person denies the other the opportunity to work, inherit property or access education). While gender-based violence can affect both men and women, women tend to be victims most of the time.

Activity 2

1. With reasons, discuss why most victims of gender-based violence are women.
2. Examine situations in which women are prone to gender-based violence.
3. Propose some strategies that can be used to curb gender-based violence at the community level.
4. Identify the different forms of gender-based violence that women experienced before and during the genocide against the Tutsi in Rwanda.

In an effort to prevent and fight GBV, the Government of Rwanda has implemented laws. The Constitution of the Republic of Rwanda supports gender equality and guarantees equal rights for women and men. *Article 11* of the Constitution asserts that; 'All Rwandans are born and remain free and equal in rights and duties. Any form of discrimination, including ethnic origin, tribe, clan, colour, sex, region, social origin, religion or faith, opinion, economic status, culture, language, social status, physical or mental disability or any other form of discrimination is prohibited and punishable by law'. The principle of gender equality is also enshrined in *Article 16* of the Constitution, through which the Government has committed to establishing equity and equality at all levels of society.

Several other national laws also address the issue of gender equity and equality and GBV in Rwanda. The 1999 Rwanda Inheritance Law grants equal inheritance rights, including land, to male and female children of civil marriages. In addition, the 2005 Organic Land Law provides for women and men to have equal rights to own land.

In 2008, Rwanda adopted a law on the Prevention and Punishment of gender-based violence. The law defines the different crimes related to SGBV (sexual and gender-based violence) and specifies their penalties.

Activity 3

Research the Rwandan law on Prevention and Punishment of gender-based violence and answer the following questions.
1. Identify the offences prohibited under the law.
2. Do you think there are some offences that have been difficult to eradicate in the country? Give explanations for your suggestions.
3. Is there a better solution that the government and community can use to eradicate the offences identified in question (2) above?

Clearly, Rwanda has laws to protect individuals from GBV. The challenge however, is to bring about a change in the attitudes that promote GBV. Many people still view some forms of GBV such as spousal rape, beating of spouses, verbal insults and denial of property rights, as 'normal' in the family. Such attitudes ought to end and all people should work towards putting an end to cases of GBV.

14.1.2 GBV policy and strategic plan

The GBV policy and strategic plan is a legislative framework comprising of laws that govern conduct in the society. These consist of a set of enforceable rules and guidelines that can be enforced by the police and which compel or prohibit certain types of behaviour. In addition to laws, the Government of Rwanda has put in place some policies to work hand in hand with the laws. The policies express government commitments and priorities that provide the framework for achieving certain goals. There are two significant policies in regards to GBV. These are the National Policy against gender-based violence and the National Strategic Plan for Fighting gender-based violence.

Activity 4

Research the National Policy against gender-based violence and discuss the following questions. Give reasons for your answers.

1. Does the policy provide sufficient guidance on prevention and response to GBV?
2. Are the stakeholders involved in enforcing the National Policy against Gender-Based Violence effectively coordinated?
3. Explain what can be done to improve the fight against GBV and Child Abuse in Rwanda.

14.1.3 The National Policy against Gender-Based Violence

This policy seeks to have a GBV-free society in Rwanda through effectively and efficiently preventing and responding to GBV. The policy aims to eliminate gender-based violence by focusing on three main areas:

1.   *Prevention* – creating an environment where gender-based violence is not tolerated and reducing the vulnerability of people who are at most risk of experiencing GBV.
2. *Response* – providing a wide-range of services to victims of gender-based violence and eliminating impunity for those who commit gender-based violence.
3. *Coordination, monitoring and building evidence* – building coordination and monitoring systems and improving the data available on GBV.

As expressed in the policy, the government regards GBV as a violation of Human Rights and strongly supports gender equality and empowerment of women. The GBV policy places a responsibility on every individual to report GBV cases, to

support victims of GBV and not to tolerate GBV in the community. The policy also recognises that boys and men can also be victims.

You might have heard some people argue that traditions in Rwanda do not allow women to inherit property or that husbands have the right to discipline women by beating them. Such cultural practices and beliefs have promoted GBV in most African societies.

Activity 5

1. From the GBV Policy, briefly explain the roles of the following government agencies in the fight against GBV in Rwanda.
   a) The Ministry of Gender and Family Promotion
   b) The Ministry of Justice
   c) The Ministry of Education
   d) The Ministry of Health
   e) The Ministry of Public Service and Labour.
2. Why do you think it is necessary to involve various agencies in the fight against GBV?

Effort from several government ministries is required to effectively deal with GBV issues in the country. The GBV policy, therefore, outlines the roles of various government ministries in policy implementation. The roles of several other important agencies are also outlined in the policy. These include:

a) **The National Women's Council** – raises public awareness on laws pertaining to GBV.
b) **Gender Monitoring Office** – acts as a 'watch dog', monitors and evaluates national performance on gender. It also analyses and disseminates national data on GBV after conducting assessments.
c) **Rwanda National Police** (**RNP**) – has a Gender Desk to provide rapid and user-friendly services to respond to GBV. The RNP also promotes the understanding of the GBV Law and maintains statistics of reported cases.
d) **National Public Prosecution Authority (NPPA**) – works to ensure prosecution of perpetrators of crime. It has a GBV unit to help in preventing, prosecuting and punishing GBV-related offences.

Activity 6

Visit the nearest police station to your school and find out the following:
1. Explain how cases of GBV are handled once a victim reports a case.
2. How many cases of GBV and child abuse were reported last year?
3. The number of cases that were successfully prosecuted in court the same year.
4. Have men, as victims of GBV, reported at the station?
5. Explain reasons that make men fail to report cases of GBV if they are victims.

14.1.4   The National Strategic Plan for Fighting Gender-based Violence (2011-2017)

The National Strategic Plan for Fighting gender-based violence outlines the various interventions for prevention and response to gender-based violence in Rwanda. Plans and activities are organised under three broad areas, GBV prevention, GBV response and coordination, monitoring and building evidence.

1. GBV prevention

The strategic plan focuses on two objectives of GBV prevention. They include:

a) to foster a prevention-focused environment where gender-based violence is not tolerated

b) to identify and support those most at risk in order to prevent gender-based violence.

The National Strategic Plan for Fighting GBV outlines several activities designed to foster a prevention-focussed environment. They include the following:

i) Conducting workshops and advocacy campaigns on gender and GBV for local and religious leaders, law enforcement agencies, families, schools and victims of GBV.

Fig. 14.2: A police woman sensitising members of the community about GBV

ii) Producing regular policy briefs on GBV and developing training for positive cultural values related to gender and GBV for students, teachers and other educational staff.

iii) Sensitising local and religious leaders on positive gender attitudes so that they can pass these on to community members.

iv) Training media representatives on gender and GBV reporting.

v) Establishing and strengthening 'men and boys for change' discussion groups at all levels in the country.

vi) Integrating anti-GBV programmes into all government administrative levels.

vii) Building the capacity of Community Based Organisations (CBOs) to promote positive cultural values that can help to reduce GBV in the community.

Activity 7

1. Assess the role of activities conducted in your community to foster GBV prevention.
2. Identify activities that can effectively create prevention of GBV and reduce vulnerability of groups at risk of GBV in your community.

2. GBV response interventions

The National Strategic Plan for Fighting GBV response intervention is guided by two broad objectives.

a) providing comprehensive services to victims of gender-based violence

b) improving accountability and eliminating impunity for gender-based violence.

Interventions to provide GBV victims with comprehensive and victim-centered services include the following:

i) Providing One Stop Centres (OSC) for victims of GBV at district hospitals.

ii) Providing free legal aid to all victims of GBV.

iii) Providing GBV victim-centred services or facilities in all police stations.

iv) Conducting training for professional service providers in the provision of comprehensive victim-centred care for victims of GBV.

v) Conducting awareness campaigns about service provision and access to all service providers and potential victims of GBV.

vi) Supporting victims of GBV financially, medically, legally and psychologically.

Activity 8

Discuss and identify interventions and activities that can improve accountability and eliminate impunity related to GBV in the country.

3. Coordination, monitoring and building evidence

This area of focus is intended to ensure all interventions outlined in the National Strategic Plan are effectively coordinated and monitored to ensure success. Under this area, the National Steering Committee (NSC) on GBV has been established. Some of the major activities include:

a) collecting data on GBV in the country

b) training community committees and other players in data collection and reporting.

Activity 9

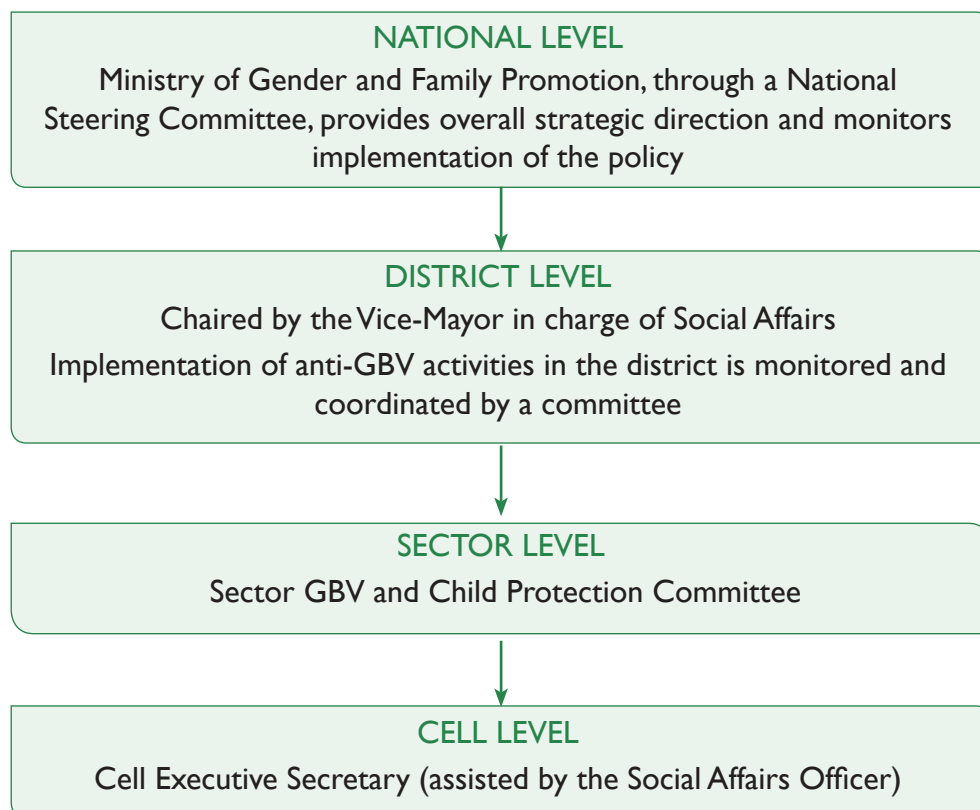Discuss and answer the questions below.

1. Is GBV openly discussed in your community?
2. Explain the mechanisms used to fight GBV in your community.
3. Describe the reasons for ignorance or lack of adherence to laws related to GBV and Child Abuse in your community, if any.

14.1.5 Important structures for fighting GBV in Rwanda

The National Policy against gender-based violence and the National Strategic Plan for Fighting gender-based violence are two significant policy documents in Rwanda that define how important structures in the fight against GBV operate. These structures include the coordination mechanism, community structures for GBV and child protection and One-Stop Centres for GBV & Child Abuse.

14.1.6 The coordination mechanism

For effective implementation of the National Policy against gender-based violence, clear structures are created from the community level to the national level. Below is a structure of the coordination mechanism from the national to community level.

NATIONAL LEVEL
Ministry of Gender and Family Promotion, through a National Steering Committee, provides overall strategic direction and monitors implementation of the policy

↓

DISTRICT LEVEL
Chaired by the Vice-Mayor in charge of Social Affairs
Implementation of anti-GBV activities in the district is monitored and coordinated by a committee

↓

SECTOR LEVEL
Sector GBV and Child Protection Committee

↓

CELL LEVEL
Cell Executive Secretary (assisted by the Social Affairs Officer)

UMUDUGUDU LEVEL
The Chief of Umudugudu collects information from the community policing committee and community health workers on GBV-related cases and activities
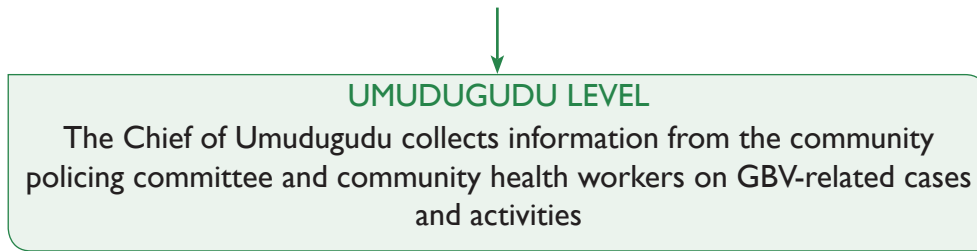
Fig. 14.3: National structure for implementation of the National Policy against Gender-Based Violence

Source: Republic of Rwanda. (2011). National Strategic Plan for Fighting Against Gender-Based Violence, 2011-2016

Activity 10

1. Find out about the efforts made by various stakeholders in your *Umudugudu* in the fight against gender-based violence and child abuse.
2. If any, discuss the efforts undertaken at the *Umudugudu* level.
3. Do you have an anti-gender-based violence club at your school?
4. Explain the benefits of having such a club in school.

14.1.7 Community structures for GBV

Activity 11

Examine the efficiency of community-based initiatives set up to address GBV in your district.

Community-based initiatives to address GBV are an important approach to prevent and respond to issues relating to GBV. Anti-GBV and Child Protection Committees exist at the *Umudugudu*, Cell, Sector and District levels. They are meant to raise awareness, gather information and coordinate GBV response services for victims. They also identify vulnerable children and families and provide support services. The committees address GBV issues and protect children's rights

Monthly community gatherings are also used to discuss Intimate Partner Violence (IPV) and to make public any such cases. Neighbours may report instances of violence on behalf of victims who are unable to report. The police also participate in *Umuganda* community gatherings and work with Community Policing Committees and Neighbourhood Watch Programmes to address GBV related issues. In addition, they conduct media and community based awareness campaigns about GBV.
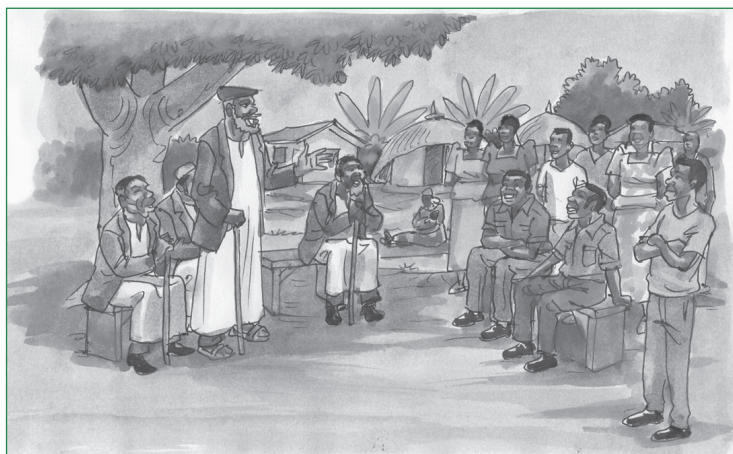
Fig. 14.4: Community members conducting discussions and raising awareness of GBV

Community-policing committees have been established to respond to GBV at every Umudugudu. They help to put to an end to culture of silence and encourage people to approach affected families instead of waiting for victims to report, which they may not be able to do. Anti-GBV clubs exist in schools to empower the youth in the fight against gender-based violence. There also exist formal structures at the cell, sector, district and national levels called Children's Forums where children are able to share their experiences related to GBV and child abuse.

Activity 12

1. Conduct research on the work of the *Inshuti Z'umuryango* (Friends of a family) a government initiative and *Tubarerere Mu Muryango* Programme (let us raise children in families) a community-based initiative.
2. Find out whether such initiatives operate in your district.
3. How do the programme's social workers assist in the protection of children from violence, abuse, exploitation and neglect?
4. In your own opinion, have the programmes been effective in dealing with GBV and child abuse?
5. Are there better solutions or initiatives that can help eradicate GBV and child abuse in Rwanda?
6. Examine the efforts of Anti-GBV clubs in schools in the fight against GBV in Rwanda.

14.1.8 One-Stop Centres

One-Stop Centres (OSC), launched in 2009, serve as referral centres for victims of GBV and child abuse. This is where victims of GBV and child abuse receive several free services such as; medical care, psychosocial and legal support,

prosecution of GBV and police support in the form of collection of forensic evidence where necessary. The centres operate a 24-hour phone hotline, as well as short-term emergency accommodation for victims who are afraid to return home or need intensive support and time to heal psychologically.
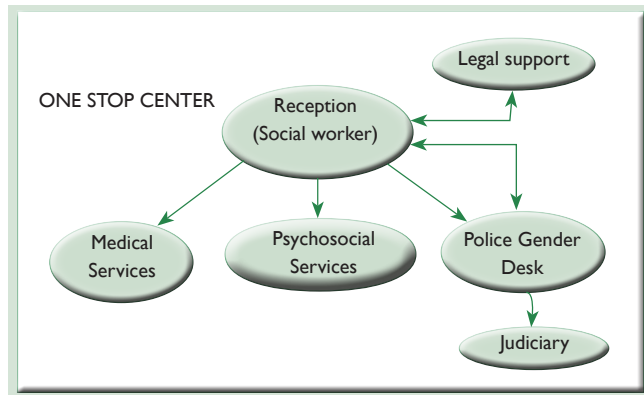

Fig. 14.5: How One Stop Centres operate

14.1.9 Gender Desks

Gender Desks at the Rwanda Police stations have trained staff that sensitise the population about the prevention, response and fight against gender-based violence. Victims or witnesses of sexual gender-based violence (SGBV) may call the Gender Desk through a toll-free hotline to report cases or seek help. The Gender Desks investigate gender-based violence cases, counsel and assist victims to access health, legal and psycho-social support services. The police stations in Rwanda work closely with health institutions to facilitate access to medical services for victims of GBV.
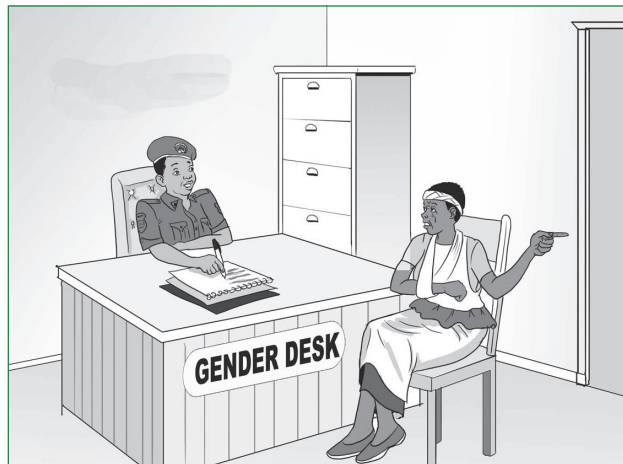
Fig. 14.6: The Gender Desk

Activity 13

With the help of your teacher, organise a class visit to the nearest Gender Desk, One-Stop Centre or Anti-GBV committee. Find out about the activities they carry out in the fight against GBV. Ask what services they provide to the community and what challenges they face as they carry out their work. Enquire about the achievements that have been realised from their efforts. Write a report after the visit.

14.2 Regional commitments to GBV

Rwanda is party to international treaties that require it to provide effective protection and support for victims of gender-based violence. There are several

important regional commitments to GBV, including the Maputo Protocol (2003), the ICGLR Protocol (2006) and The Goma Declaration (2008).

14.2.1 The African Charter on Human and People's Rights of 2003

Also known as the Maputo Protocol, guarantees comprehensive rights to women. This includes the right to take part in political processes, social and political equality, control of their reproductive health and to put an end to female genital mutilation (FGM).

14.2.2 The protocol on Prevention and Suppression of Sexual Violence against Women and Children

The ICGLR Protocol of 2006, provides protection for women and children against impunity of sexual violence in the Great Lakes region. It has established a legal framework for prosecuting and punishing perpetrators of crimes of sexual violence in the region. The member states are required to provide legal, medical, material and social assistance, including counselling and compensation, to women and children who are victims of sexual violence.

14.2.3 The Goma Declaration (2008)

This requires that member states provide the necessary protection for women and girls against gender based-violence, as well as assistance, care and support to GBV victims.

Activity 1

1. Find out if there are any other regional commitments in the fight against gender-based violence.
2. Discuss various gender-based violence crimes committed in countries that Rwanda shares regional commitments with.
3. Explain the efforts made towards implementing these regional commitments in the fight against gender-based violence.
4. Do the Rwanda policies and laws on gender-based violence adequately address the regional commitments and policies?

14.3 International commitments on GBV and Child Abuse

Rwanda has also ratified several international conventions and implemented legal and policy frameworks that address the issue of GBV. The following are international commitments in the fight against gender-based violence and child abuse.

14.3.1 The Convention on the Elimination of All forms of Discrimination against Women (CEDAW)

This was adopted in 1979 by the UN. It aims at eliminating any form of political, economic, social, cultural and civil discrimination against women. States are required to enshrine gender equality into their national laws and eliminate

customs that promote superiority of one sex or gender role stereotypes. In addition, states should establish tribunals and public institutions to protect women against discrimination.

Article 1 of the treaty defines discrimination against women as any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field

Article 2 requires states to enshrine gender equality into their national laws and remove all discriminatory provisions in their laws. It also requires them to establish tribunals and public institutions to guarantee women of effective protection against discrimination and eliminate all forms of discrimination against women by individuals, organisations and enterprises.

Article 5 requires states to eliminate prejudices and customs that promote the idea of the inferiority or the superiority of one sex or stereotyped roles for men and women.

14.3.2 The Convention on the Rights of the Child (CRC)

This affirms that children have a right to be protected from all forms of abuse or exploitation. States must take measures to provide protection through the standards it has set for health care, education, legal, civil and social services.

Article 19 of The Convention on the Rights of a Child declares that every child has a right to be protected from hurt or mistreatment of body or mind.

Fig. 14.7: Forms of child abuse

The article states that:

a) Parties shall take all appropriate legislative, administrative, social and educational measures to protect the child from all forms of physical or mental violence, injury or abuse, neglect or negligent treatment, maltreatment or exploitation, including sexual abuse, while in the care of parent(s), legal guardian(s) or any other person who has the care of the child.

b) Such protective measures should, as appropriate, include effective procedures for the establishment of social programmes to provide necessary support for the child and for those who have the care of the child, as well as for other forms of prevention and for identification, reporting, referral, investigation, treatment and follow-up of instances of child maltreatment described heretofore, and, as appropriate, for judicial involvement.

14.3.3 The Beijing Declaration and Platform for Action of (1995)

This was established to realise gender equality and equal Human Rights for women and girls in the world. It recognises that violence against women including rape, sexual slavery and forced pregnancy, affects the whole society negatively. It directs states not to use customs, traditions or religious considerations that promote the discrimination and marginalisation of women. States are required to ensure that women who are subjected to such violence receive justice. The following articles show the member states' declarations.

Article 17, conviction that 'The explicit recognition and reaffirmation of the right of all women to control all aspects of their health, in particular their own fertility, is basic to their empowerment'.

Article 29, determination to 'Prevent and eliminate all forms of violence against women and girls'.

Other international instruments provide protection for women in situations of armed conflict. The **Rome Statutes** (1998) of the **International Criminal Court** recognises rape, sexual slavery, forced prostitution, forced pregnancy, forced sterilisation, and other forms of sexual violence as war crimes and crimes against humanity. **The United Nations Security Council Resolutions (UNSCR 1325)** in 2000 similarly calls on parties involved in armed conflict to put in place special plans to protect women and girls from SGBV. States must also prosecute those responsible for SGBV during armed conflicts, war or genocides.

Activity 1

Conduct research on the Beijing Declaration and Platform for Action (1995) the Convention on the Rights of the Child, the Convention on the Elimination of All forms of Discrimination against Women, Rome Statutes (1998) and the United Nations Security Council Resolutions (2000) and answer the following questions.

1. Do you think Rwanda has implemented laws to eliminate discrimination against women in the country according to articles 1, 2 and 5 of the Convention on the Elimination of All forms of Discrimination against Women? What can be done to improve the situation in Rwanda?

2. Have you witnessed cases of child mistreatment in the country? Explain what the government has done to ensure children rights are protected as per Article 19 of the Convention on the Rights of a Child.

3. Assess the efforts of the government and community towards implementing Article 29 of the Beijing Declaration and Platform for Action (1995).

4. According to the Rome Statutes (1998) and the UNSCR 1325 (2000), identify crimes committed against women during the genocide against the Tutsi in Rwanda.

5. Explain the protective measures outlined in the Rome Statute (1998) and the UNSCR 1325 (2000) that could have been provided for during and after the genocide against the Tutsi.

6. Compare and contrast these international commitments with regional and national policies on GBV and Child Abuse.

7. Do the national and regional policies or commitments adequately address the international commitments?

14.4 Role of police and community members in reporting rape, domestic violence and abuse cases

Generally, the police bear a heavy responsibility in fighting rape, domestic violence and abuse cases. The police have the following duties:

1. Thoroughly conducting investigations on all alleged incidents of GBV against women.

2. Carrying out investigations in a manner that upholds the rights and needs of victims of abuse and violence while ensuring that they do not add to the burden experienced by the victim.

3. Protecting all victims of crime.

4. Preventing crime as much as possible and enforcing laws.

   Police are guided in their work by the Code of Conduct for Law Enforcement adopted by the 1979 General Assembly of the United Nations officials. In line with this code of conduct, while dealing with cases of rape, domestic violence and abuse, police officers have the following responsibilities:

a) to take steps to ensure safety of the victims,

b) to gather and preserve detailed evidence,

c) to ensure that any children at the scene of the crime are given appropriate support/assistance as required, including referrals to appropriate agencies,

d) to conduct detailed interviews with all victims and witnesses,

e) to interrogate the offender or alleged offender at the police station.

The Police Gender Desk receives reports, conducts investigations and recommends arrests and prosecution of perpetrators of GBV. Through the Gender Desk at the police stations, the police work to prevent gender-based violence, provide rapid response to reports of rape and abuse, assist victims to get access to help and collect information on gender-based violence.

The Judicial Police Unit responds to crimes on a daily basis and the Child and Family Protection Unit of the police provides victims with referral services to specialised care. The Community Policing Unit at the Gender Desk provides community sensitisation on gender-based violence. A centralised national police hotline directs one to the appropriate response unit.

Role of the community

Did you know that you have a responsibility in the fight against GBV? The GBV policy places a responsibility on every individual to report GBV cases, to support victims and not to tolerate GBV in the community. Refusing to assist a GBV victim or refusing to provide testimony in a case of GBV is regarded as a criminal offence.

Where victims are unable to report violence to the police, regular public meetings and the Community policing committees at *Umudugudu* level provide an avenue for neighbours to report cases of GBV and child abuse.

The Anti-GBV and Child Protection Committees that exist at the grassroots level in all districts similarly provide an avenue for gathering information and coordinating GBV response services for victims at the community level.

Activity 1

1. Assess the role of the police and community members in reporting cases of rape, domestic violence and child abuse in the country.

2. Identify changes that have occurred since the police and community members have taken up their roles in reporting cases of abuse.

3. How can the police and community members make reporting of cases of abuse easier for society?

14.5 Procedure for reporting rape, domestic violence and child abuse cases

Activity 1

Do you know how and where to report GBV and child abuse cases? Provide a detailed account of how you would ensure such cases are reported.

In Rwanda, the different service providers support each other in dealing with GBV and child abuse cases. In the past, due to reasons such as the culture of silence, fear of stigmatisation and lack of awareness about how to report cases of GBV and child abuse, many cases went unreported.

If you happen to be a victim of GBV or witness such violence, there are several avenues available for you to seek assistance. In an emergency, you may call the police hotline number 3512 or use 3677 for the Prosecutor's Office. To report cases of military-related violence against women and girls, call the free hotline (3945). If the police station is near, rush and report the crime as fast as possible. In cases of SGBV and child abuse, you will be immediately referred to the nearest hospital or health centre for a medical test and primary medical care. After examination and tests are completed, the police will hand over the results to the Judiciary officers.

There are Gender Desks at the Rwanda National Police and Rwanda Defence Force, whose staff are trained in SGBV matters. In addition, there is an Access to Justice Office (AJO) or Maison d'Accès à la Justice (MAJ) in each district. One of the three staff in the AJO is specifically in charge of the fight against GBV.

If a victim first reports to a hospital or health centre, the medical staff will give primary medical care then forward or accompany him or her to the nearest police station to acquire a requisition form for medical examination from a police station. Some hospitals also have a police officer to whom the victims should report first.

Victims may report to the One-Stop Centres (OSC) where a social worker trained in basic counselling skills will meet them. The social worker does the following:

• Provides information to victims about their rights and the services available at the centre
• Opens a confidential file on each victim
• Guides victims to the appropriate service providers

The OSC has a Gender Desk where reports of GBV are made and investigation and subsequent prosecution of cases of GBV are initiated. If a victim of GBV goes to paralegals such as the HAGURUKA Association, they will first receive medical attention and then receive free legal assistance. A legal brief is prepared and forwarded to the Judiciary.

Activity 2

1. Describe the advice and assistance you would give a victim of GBV who is ignorant of the laws and different mechanisms available for dealing with crimes of GBV and child abuse.
2. Role-play a scene about reporting a case of GBV. The act should include scenes of the victim reporting to the relevant authorities and the process of reporting and help accorded to the victim in terms of counselling services or advice about legal aid.

Assessment Exercise 14.0

1. Describe the national, community and school-based interventions for fighting GBV and child abuse in Rwanda.
2. Discuss the role of three government ministries in the fight against GBV and child abuse.
3. Explain the main objectives for prevention of GBV as outlined in the National Strategic Plan for Fighting Gender-Based Violence 2011-2016.
4. Describe the coordination of various mechanisms and stakeholders in the fight against GBV and child abuse at the national, district and umugudugu levels.
5. Analyse the effectiveness of community-based initiatives in addressing GBV and child abuse.
6. Explain the importance of the following international commitments in the fight against GBV and child abuse:
   a) The Convention on the Elimination of All forms of Discrimination Against Women (CEDAW)
   b) The Convention on the Rights of the Child (CRC)
   c) The Beijing Declaration and Platform for Action
7. Describe the role of the police and community members in fighting rape, domestic violence and child abuse cases in Rwanda.
8. Discuss how you would support the fight against gender-based violence and child abuse in the society.
9. Describe how you would show care and respect for victims of gender-based violence and child abuse in your community.
10. How would you defend the rights of all vulnerable persons in your district?

Project

Using scenarios, Relate cases of gender-based violence and child abuse to national laws and policies, regional and international commitments.

Glossary

A

Accountability - a condition of responsibility or a position where people have the right to criticise you or ask why something happened

Anecdote - short, interesting story about a real incident or person, that is usually amusing

Audience - listeners in attendance at the delivery of a speech; group of people listening to a speaker

B

Biodiversity - variety of life in a particular habitat or ecosystem

Borrower - someone who borrows money from a bank, another agent or person

Bystander - someone who is in a particular place by chance when an accident or unusual event is happening but does not take part in it

C

Censorship - oppression or prohibition of any parts of books, films or news that are considered obscene, politically unacceptable or a threat to national security

Child abuse - any form of physical, emotional and/or sexual mistreatment or lack or care that causes injury, harm or emotional damage to a child

Citizenship - the legal right to be a citizen of a particular country

Civilisation - stage of human social development and organisation that is considered most advanced

Computer science - study of principles and use of computers

Continuum - series of events, changes or features that have a particular quality to different degrees

Corporate bond - is a debt security issued by a corporation and sold to investors

Credibility - refers to trust and respect given by the audience to the speaker. It usually comes from the audience's perception of the speaker's competence and character

Critical thinking - is the objective analysis and evaluation of an issue in order to form judgement

Cultural heritage - an expression of the ways of living developed by a community and passed on from generation to generation

Culture - a set of ideas, beliefs, values and ways of behaving of a particular group of people

D

Debt - an amount of money that you owe someone

Debt management - is a formal agreement between a debtor and creditor that addresses the terms of an outstanding debt

Democracy - a system of government in which the supreme power is vested in the people and exercised by them directly and indirectly through a system of representation usually involving periodically held free elections

Desertification - process by which fertile land becomes a desert typically as a result of drought, deforestation or inappropriate agricultural farming methods

Dialogue - process in which two people or groups have discussions sometimes in order to solve problems

Discrimination - unfair treatment of someone because of their religion, sexuality, race etc

E

Eco friendly farming - landscape that supports agricultural production and biodiversity conservation, working together to improve the livelihoods of rural communities

Empathy - ability to understand what someone thinks and how they feel because you can imagine how it feels to be like them

Employment - work that you are paid regularly for to do for a person or company

Environmental planning - process of facilitating decision making to carry out land development with consideration given to the natural environment, social, political, economic and governance factors and providing a holistic framework to achieve sustainable outcomes

Excerpt - a short extract from a text

F

Financial scams - intentional acts of deception involving financial transactions for the scammer's personal gain

Food processing - transformation of raw ingredients into food or a combination of raw food ingredients to produce marketable food products that can be easily served and consumed

Food security - state of having access to a sufficient quantity of affordable and nutritious food

Freedom of the press - right to publish opinions in print without censorship

Freedom of speech - right to express opinions orally without censorship or restraint

G

Gender - the state of being male or female

Gender-based violence - violation of human rights and a form of discrimination against women or men that results in physical, psychological, sexual or economic harm or suffering to women or men being assaulted by men or women

Gender equality - state in which access to rights and opportunities is unaffected

by gender. Both men and women should enjoy equal opportunities, resources and rewards

Gender equity - the process of being fair to men and women. This ensures that strategies and measures must often be available to compensate for women's historical and social disadvantages that prevent men and women from operating as equals

Genocide - refers to acts committed by people against others, based on stereotypes assigned to one group, with intent to eliminate them as a whole group or sections of them

Global warming - gradual increase in the overall temperature of the earth's atmosphere generally attributed to the greenhouse effect caused by increased levels of carbon (IV) oxide, chlorofluorocarbons and other pollutants

Governance - term used to describe how public institutions execute their affairs in the management of their activities and resources. Good governance is the goal for governments and institutions

Government securities- bonds and promissory certificates issued by the government

H

Hacking - use of a computer to gain unauthorised access to data into a system

I

Identity theft - the fraudulent acquisition and use of a person's private identification information for financial gain by a thief or fraudster

Impunity - freedom from any risk of being punished for doing something wrong or bad

Inorganic - not consisting or deriving from living matter

International financial institutions - institutions that provide financial support through loans and grants for economic and social development activities for developing countries

International relations - interactions or relations between nations, in several ways including through foreign policies, politics, commerce, communication, and social interaction, as well as through non-state actors

Investment - the process of investing money for profit or spending money on something in order to improve it or make it more successful or more productive.

L

Liberalise - to make laws less strict so that people have more freedom

M

Manipulation - behaviour that influences someone or controls something often in a dishonest but clever and disguised way

Mathematical concepts - general idea behind an equation, a problem or a formula in maths

Mathematics - abstract science of numbers, quantity and space

Misunderstanding - failure to understand someone or something correctly

N

Nation - a country that has its own land and government, languages, history and culture or the people of a particular country or a group of people who share the same culture and languages but do not necessarily have their own country

National service - a system where young people, upon completing a given level of education and meeting certain conditions, are enlisted for a period of time in the country's service, often in the military

O

Organic - relating or derived from living matter

P

Phishing - fraudulent practice of sending emails purporting to be from reputable companies in order to induce individuals to reveal personal information

Pluralism - a situation in which people of different races, religions, cultures or political ideology live peacefully together in a society

Policy - a cause or principle or action adopted or proposed by a government, individual or party

Protocol - the official draft of a diplomatic document especially in the terms of a treaty agreed to in a conference and signed by the parties

PTSD - Post-traumatic Stress Disoder

Public speaking props - any object that is handled or used by a speaker during speech delivery such as projectors, pointers, notes, pens, and other audio/visual aids

R

Real estate - land and buildings on it or the business of buying and selling land and property

Reasoning - action of thinking about something in a logical and sensible way

Reconciliation - the restoration of friendly relationships between people or groups who previously argued or fought against each other

Resilience - ability to become healthy, happy or strong again after a problem, a shock, a disaster or an illness

Right to know - pertains to laws or policies that make certain government or company records available to any individual who can demonstrate a right or need to know their content

S

Saving - money that you have kept in a bank so that you can use it later

Self-reliance - being independent or relying on one's own resources to satisfy

ones' needs

Social cohesion - harmonious relationships in a society that enable it to work towards the wellbeing of all its members

Social media - websites and applications that enable users to create and share content or participate in social networking

Speech - a formal address given to an audience

Stabilise - to reach a state where there are no longer any major changes or problems

State - a sovereign political power, the territory of a community, or a territory considered home for an organised political community

Stereotyping - a widely held but fixed and oversimplified image or idea of a particular person, group or thing

Strategic planning - an organisation's process of defining its strategy or directions for making decisions about allocating its resources to pursue this strategy

Sustainable development - economic development done without depletion of natural resources

Sustainable farming - is the production of food from the cultivation of plants and rearing of animals using farming techniques that protect the environment, public health, human and animal welfare

T

Tourism - business of providing services to people travelling for leisure

Transparency - an honest way of doing things that allows other people to know exactly what you are doing

Transport infrastructure - framework that supports the system of moving people and goods from one place to other places

Transport - to carry people and goods from one place to another

U

Unemployment - a situation in which there are not enough jobs so that some people do not work and do not earn an income

V

Value chain - the process or activities by which a company adds value to an article, including production, marketing and the provision of after sales services

Vishing - the fraudulent practice of making phone calls purporting to be from reputable companies in order to induce individuals to reveal personal information

Volunteer - someone who is not paid for the work they do

W

Wealth creation - act of making a country, group, person or organisation richer and more successful

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