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Gender and Digital Payments: Men and Women's Experience to VUP Safety Nets in Rwanda. Case Study of Nyamagabe District

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The research explores the topic of gender and digital payments, focusing on men and women experience to VUP safety nets in Nyamagabe District. The study aims to understand how gender influences the utilisation of these services, including the distinct benefits and challenges encountered by men and women, and how these experiences shape intra-familial gender relations. The study employed a qualitative approach, utilising semi-structured interviews and focus group discussions with 36 VUP beneficiaries representing direct support, public works, and nutrition-sensitive direct support components, and 8 key informants from sector, district, and central levels. Thematic analysis was used to identify patterns and insights related to men's and women's experiences in digital payments. The findings reveal that while digital payments offer convenience, security, and financial inclusion, their adoption and utilisation are influenced by gender dynamics. Women often face barriers such as limited phone ownership, lower digital literacy, and societal norms that restrict their financial autonomy. The study also highlights the transformative potential of digital payments in enhancing economic stability and empowering beneficiaries, particularly women, to engage in financial decision-making. The research concludes that addressing gender disparities and technical challenges is crucial for ensuring equitable access and utilisation of digital payment systems. It recommends comprehensive digital literacy training, user-friendly interfaces, ongoing support, community engagement, agent network expansion, gender sensitive financial literacy training, infrastructure investment, domestic violence support, data-driven policies, gender mainstreaming, and public-private partnerships. The study contributes to the understanding of gender dynamics in digital financial inclusion initiatives and provides valuable insights for policymakers and development practitioners to promote equitable and inclusive digital financial services.

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INTRODUCTION

Disparities between men and women in terms of access to and use of information and communication technologies are a persistent global phenomenon known as the gender digital divide (Kiss & Abdulatif, 2020). Developing countries often exacerbate the disparity, as women encounter additional challenges like limited economic opportunities, lower educational achievements, and restrictive social norms (Hafkin & Taggart, 2001). Digital payments, despite their potential to empower individuals, can unintentionally perpetuate existing inequalities if not integrated into social protection programs with a gender-sensitive approach.

The Vision Umurenge Programme (VUP) in Rwanda is a prominent social protection program that focuses on reducing poverty and promoting rural development. As part of its implementation, the program has adopted digital payments to distribute benefits to its recipients. The program's widespread reach in reaching many disadvantaged households, with women making up most beneficiaries, highlights its importance in a national setting (LODA, 2022). VUP has praised the adoption of digital payments for its capacity to improve effectiveness, openness, and broaden financial access. In 2022, the World Bank assessed the program and found that women, especially those

living in rural areas and elderly women, still encounter difficulties in accessing and using digital payment systems (World Bank, 2022). These issues, which arise from a lack of digital literacy, limited availability of mobile phones, and socio-cultural obstacles, emphasise the ongoing gender disparity in digital access in Rwanda, despite the country's significant advancements in fighting gender equality.

Within the VUP program, the intersection of gender and digital payments is an intricate and diverse matter that requires thorough investigation. Although previous research has provided insights into the obstacles encountered by women when accessing and using digital payment services, there is still a lack of understanding of the intricate experiences of both males and females in navigating these systems and how these experiences influence gender dynamics within families. The goal of this study is to fill the existing information gap by investigating the gendered encounters of beneficiaries of the Vision Umurenge Programme (VUP) in Nyamagabe District, a rural area in Southern Rwanda, using digital payment methods.

MATERIALS AND METHODS

Research Design

This study was explorative and aimed to investigate how men and women experience digital payment

and how gender influences disparities in the use of VUP safety net among its beneficiaries. The present study is qualitative, and according to Creswell (2014), a qualitative study is one that uses qualitative methods in data collection and analysis. The data collection in this study used focus group discussions and individual interviews, while the data analysis used the transcriptions of conversational, narrative, and thematic analysis.

Data collection tools have been adapted to be used under this methodology, such as the semi-structured interview, which is a data collection tool used in qualitative research that consists of a predetermined set of open questions (questions that promote discussions) and allows the interviewer to delve deeper into specific themes or responses (VandenBos, 2007).

Study Setting

The researcher conducted this study in Nyamagabe District, Southern Province of Rwanda. Nyamagabe is one of southern Rwanda's eight (8) districts. It is near Huye, Nyaruguru, Nyanza, Nyamasheke, and Rusizi in the same province, as well as the Western Province. It has 17 sectors, 92 cells, and 536 villages with 374,098 inhabitants, including 183,380 males and 190,790 females, on a surface area of 1,090 km², resulting in a density of 343 inhabitants/km². At the end of 2022/2023, Nyamagabe District had 14,715 VUP beneficiaries, grouped into three categories (direct support, public works, both classic and expanded, and nutritionally sensitive direct support).

Study Population

The population consisted of both men and women who were enrolled in VUP and were using the safety net in digital payments, regardless of their age. The total population of these two sectors is 60,709. Including 29,270 men and 31,439 women, the Gatare sector has 19,151, with 9,781 men and 9,370 women, and the Gasaka sector has 41,558, with

19,489 men and 22,069 women. The choice of these sectors was mainly based on the location (rural and urban), which helped in comparing the experience of participants from rural vs. urban areas and their accessibility to facilitate the data collection.

Sampling Strategies and Sample Size

The researcher used purposive sampling, a class of non-probability sampling procedures in which he chose units because they possessed specific properties he needed in his sample. Purposive sampling involves the deliberate selection of units. He had the entire population (all men and women enrolled in safety nets) from both sectors, and he chose the necessary number based on the list of payment methods used by these individuals (Airtel and mobile money users). If a large number of individuals meet the same criteria, we will assess their availability and willingness to participate in the study.

As the main respondents were men and women beneficiaries of VUP safety nets, the sample size was 36, including 18 men and 18 women as the main respondents. The researcher evenly distributed the respondents into two sectors, with 9 men and 9 women in each sector. Six participants engaged in focused group discussions. There were 3 groups in each sector (one group of 6 men, one group of 6 women, and one group of 6 mixed men and women). The researcher took into account the participants' availability, their capacity to engage in group discussions, and their prior experience in VUP.

Key informants were the staff who work directly or indirectly with VUP safety net beneficiaries: In summary, key informants were 8, including 2 from the central level, 2 from the district, and 4 from the sector level.

Research Instruments

During the data collection, the researcher used two semi-structured interview guides, where one was set for the main respondents in focused group discussions and another for individual interviews for the key informants.

Content Analysis

Content analysis is a method that aims to analyse the content of documents, books, newspapers, magazines, and other types of written material (Ahuja, 2001). In data collection, the researcher used secondary sources that included published books, reports, journals, the internet, and so on. The researcher consulted institutional libraries such as the Ministry of Gender and Family Promotion, the Ministry of Finance and Economic Planning, and the Local Administrative Entity Agency, among others. This not only enabled the researcher to gather background information and conduct a literature review on the research problem, but it also prevented the researcher from duplicating existing data, providing a clear understanding of what is known and what needs to be known.

This study uses documents to provide a thorough understanding of the research issue at hand. The World Bank's 2022 assessment of the Vision Umurenge Program (VUP) sheds light on the challenges and opportunities associated with Rwanda's transition of safety net payments to digital platforms. Moreover, the assessment of inclusive digitalisation in Eastern and Southern Africa (IDEA) helps place the scenario within a wider regional context. The study also uses data from the Local Administrative Entities Development Agency (LODA) reports to understand the implementation and utilisation of digital payments in VUP program areas. The researcher analyses the research findings using theoretical frameworks from studies on the social construction of technology (SCOT) and the gender digital divide. Furthermore, insights from research on gender and technology in Rwanda, as

well as other developing nations, provide valuable comparative viewpoints that help shape recommendations for policy and practice implementation.

The content analysis included a review of secondary sources such as books and reports, as well as online materials such as journals and internet resources. The primary documents examined were from the Ministry of Gender, Family, and Promotion, and the Ministry of Finance and Economic Planning. The Development Agency for Local Administrative Entities, among others, was also included. This method enabled the researcher to lay the groundwork for addressing research challenges, identify areas of lacking knowledge, and prevent the repetition of past studies.

Data Analysis Procedures

According to Patton (2002), data analysis is a research methodological process that entails organising, analysing, and assessing a significant amount of collected data. This process encompasses tasks such as organising, classifying, categorising, and theme grouping. Additionally, it involves interpreting the data to derive inferences and suggestions, cross-checking the interpretation, and creating reports.

There was a methodical approach to the data analysis procedure in order to make sure that the results were correct and reliable. These results came from carefully transcribing and organising qualitative data from focus groups and interviews with key informants using thematic analysis. The researcher used a well-known method to identify and interpret patterns in qualitative data, uncovering recurrent themes and sub-themes related to gender-specific interactions in digital payment systems, a process that involved numerous iterations.

RESULTS AND DISCUSSION OF FINDINGS

Presentation, Analysis, and Interpretation of Findings

The main objective of the study was to explore how both men and women experience digital payments in the VUP safety nets in Nyamagabe District. Understanding the experiences of individuals of all genders regarding digital payment usage and the role gender plays in this context shaped the research

questions. Moreover, the study aimed to identify the obstacles faced by these individuals and suggest recommendations. The research included VUP safety beneficiaries who use digital payments as participants, with a sample size comprising 36 beneficiaries (18 men and 18 women) and 8 key informants from various levels of VUP implementation.

Profile of respondents

Table 1: Sex and Age of Respondents by Sector

Age range	Gasaka		Gatare		Total	
	Males	Females	Males	Females	Males	Females
<20	0	0	0	0	0	0
21-30	1	1	3	1	4	2
31-40	0	1	1	1	1	2
41-50	4	3	3	4	7	7
>50	4	4	2	3	6	7
Total	9	9	9	9	18	18

Source: Author, Data from the field, July 2024

The table indicates a gender-balanced sample of respondents from two sectors, Gasaka and Gatare. Each sector contributed an equal number of male and female respondents, with 9 males and 9 females from both Gasaka and Gatare sectors. In total, 18 males and 18 females participated, leading to an overall sample size of 36 respondents. This balance suggests an effort to ensure gender representation across both sectors, allowing for more equitable comparisons in subsequent analyses. This balance could have significant implications for gender equity discussions, allowing for the consideration of both male and female perspectives in the interpretation of findings.

The distribution of age and gender indicates a skewed sample towards older adults, with a significant representation of both genders in the older age groups. The limited number of younger participants, particularly females in the 21-30 age group, could influence the study's findings in areas where age and gender are relevant factors, such as health, employment, or social engagement. The absence of respondents under 20 years old indicates a lack of youth representation, which could be an area of concern depending on the study's focus.

Table 2: Respondents' Level of Education

Age range/Sex	Sex of respondents		
	Males	Females	Total
Incomplete primary education	8	10	18
Complete primary education	7	5	12
Incomplete secondary education	2	1	3
Complete secondary education	1	2	3
Others	0	0	0
Total	18	18	36

Source: Author, Data from the field, July 2024

The data in the provided table reveals the educational attainment levels of 36 respondents, evenly split between males and females. The majority of respondents, 18 out of 36, have not completed primary education, with slightly more females (10) than males (8) falling into this category. Those who completed primary education are fewer, with 12 respondents, comprising 7 males and 5 females. Only a small fraction of respondents, 3 out of 36, have incomplete secondary education,

with 2 males and 1 female. Another 3 respondents have completed secondary education, with a slight female majority (2 females, 1 male). Notably, no respondents fall into the "Others" category, which could indicate a lack of higher education or alternative educational paths within this sample. Overall, the data suggests a low level of educational attainment among the respondents, with a significant number not progressing beyond primary education.

Table 3: Marital Status of Respondents

Marital status	Sex of respondents		
	Males	Females	Total
Single	2	0	2
Married	12	15	27
Others	4	3	7
Total	18	18	36

Source: Author, Data from the field, July 2024

The Table provides data on the marital status of 36 respondents, equally divided between males and females. The majority of respondents are married, with 27 out of 36 comprising 12 males and 15 females, indicating that marriage is the predominant marital status in this sample. A small number of respondents are single, with only two males and no

females falling into this category, suggesting that most females in this sample are married. The "Others" category, which could include widowed, divorced, or separated individuals, comprises 7 respondents, with a slightly higher number of males (4) compared to females (3).

Table 4: Experience of Respondents in VUP

Years of experience	Sex of respondents		
	Males	Females	Total
Less than 3 years	4	2	6
4-6 years	6	7	13
More than 6 years	8	9	17
Total	18	18	36

Source: Author, Data from the field, July 2024

The table provided outlines the years of experience respondents have in the Vision 2020 Umurenge Program (VUP), segmented by gender. The sample consists of 36 respondents, evenly split between males and females. The largest group of respondents, 17 out of 36, have more than 6 years of experience in the VUP, with a slightly higher number of females (9) compared to males (8). The second-largest group includes those with 4 to 6 years of experience, totalling 13 respondents, where females slightly outnumber males (7 females & 6 males). The smallest group comprises those with less than 3 years of experience, totalling 6 respondents, with males (4) outnumbering females (2).

This data suggests that the majority of respondents have substantial experience in the VUP, with most having more than 4 years of involvement. This shows the wealth of information these participants may possess, which can help identify existing gaps and suggest solutions based on their experience. The higher number of females in the more experienced categories might indicate greater retention or longer-term involvement among female participants in the program. Conversely, the smaller number of respondents with less than 3 years of experience could imply that the program has a stable and experienced workforce, with fewer new entrants in recent years. This distribution of experience levels among respondents may influence their perceptions and insights into the VUP, particularly regarding its impact and effectiveness.

Table 5: Payment Mode of Respondents by Sector and by Sex

Mode of payment	Gasaka		Gatare		Total	
	Males	Females	Males	Females	Males	Females
MTN mobile money	8	8	8	9	16	17
Airtel money	1	1	1	0	2	1
Bank/Sacco	0	0	0	0	0	0
Total	9	9	9	9	18	18

Source: Author, Data from the field, July 2024

The table presents data on the mode of payment used by respondents across two sectors, specifically focusing on MTN Mobile Money and Airtel Money in Gasaka and Gatare. In Gasaka, 16 respondents used MTN Mobile Money, and 2 used Airtel Money, totalling 18 respondents. Similarly, in

Gatare, 17 respondents used MTN Mobile Money, and 1 used Airtel Money, bringing the total to 18 respondents. Overall, 33 respondents across both sectors used MTN Mobile Money, while only 3 used Airtel Money, making a total of 36 respondents.

Table 6: Function and Level of Education of Key Informants

Administration	Positions	Qualifications	Gender	Ages range
Gatare Sector	Social Affairs Officer	Bachelor	Male	36-45
	SACCO Manager	Bachelor	Male	26-35
Gasaka Sector	Social Affairs	Bachelor	Male	46+
	SACCO Manager	Bachelor	Female	36-45
Nyamagabe District	Social Protection Officer	Bachelor	Female	36-45
	Data Manager	Bachelor	Male	26-35
LODA	Director Social Protection Unit	Master	Male	46+
	MEIS Data Analyst	Master	Male	36-45

Source: *Author, Data from the field, July 2024*

The data indicates that there is a gender imbalance in these positions, with males occupying the majority of the roles, especially in positions such as Social Affairs Officer, SACCO Manager, Data Manager, and the MEIS Data Analyst. Females hold only two positions, the SACCO Manager in Gatare Sector and the Social Protection Officer in Gasaka Sector. The workforce, particularly in leadership and technical roles, exhibits a gender disparity, potentially impacting the program's approach to addressing gender-specific issues.

Objective 1: Experience of Men and Women in the Use of Digital Payments among VUP Safety Nets Beneficiaries in Nyamagabe District

The findings of this study align with key theories discussed in the literature, such as the Social Construction of Technology (SCOT) and the Gender Digital Divide theory. Both theories provide a framework for understanding men's and women's gender-specific experiences with the adoption of digital payments among Vision Umurenge Programme (VUP) safety net beneficiaries.

This reflects Mumporeze & Prieler's (2017) findings on the Gender Digital Divide in Rwanda, where women, especially in rural areas, encounter more barriers in accessing and using digital technologies than men. These barriers include lower levels of digital literacy, limited access to mobile phones, and societal norms that limit their financial independence. This divide is evident in the

experiences of VUP beneficiaries in Nyamagabe District, where women face more challenges in using digital payment systems compared to men.

Moreover, the Gender Digital Divide theory highlights the structural inequalities in technology use that disproportionately affect women. This is particularly relevant when considering the obstacles women in Nyamagabe face, such as reliance on male family members to manage mobile phones and control finances. Despite possessing mobile phones, many women reported that their husbands often dominate the financial decision-making process, restricting their autonomy.

The study also shows that while both men and women benefit from the convenience and security offered by digital payments, males generally have more control over these technologies due to higher digital literacy and access to mobile devices. Women, on the other hand, tend to use digital payments primarily for household expenses, which reflects the persistence of traditional gender roles despite the availability of empowering technologies.

Observations regarding VUP beneficiaries' use of digital payments reveal a complex landscape shaped by generational differences, infrastructural challenges, and varying levels of trust in technology.

The NSDS and Classic Public Works demonstrate a notable proficiency in mobile money transactions, utilising these platforms with ease and confidence. Conversely, older beneficiaries, mostly those involved in direct support (DS), often encounter difficulties and require assistance to navigate digital payment systems. Many participants recognise the ease provided by digital payments, including shorter transaction durations and enhanced fund accessibility. Network connectivity and limited agent availability in remote areas pose significant barriers to consistent use.

The transition to digital payments has markedly enhanced transparency and efficiency in VUP disbursements; however, a segment of beneficiaries remains hesitant, preferring cash transactions due to their familiarity with traditional methods and lingering concerns about the security of digital systems. Despite an overall increase in the adoption of digital payment methods over time, apprehensions regarding potential fraud continue to influence some beneficiaries' willingness to fully embrace these technologies.

This duality highlights the need for targeted interventions that address both infrastructural limitations and educational initiatives aimed at building trust in digital financial systems among all beneficiary demographics.

"Digital transactions in VUP disbursements show benefits in terms of transparency and efficiency, but there are still some recipients who prefer cash, for its familiarity and distrust in digital platforms, especially women and the elderly." (Karangwa, KII, Male, Gasaka sector)

After examining how people use payments in the Vision Umurenge Program (VUP), it's clear that these tools are handy for more than just getting social support payments. The researcher discovered, after talking to people working in the districts, that

beneficiaries primarily use digital payments to receive their social support benefits. This shows how the program helps to include people in financial services. Additionally, beneficiaries are now using digital payments to make purchases at nearby stores and for essential items such as healthcare services. Beneficiaries are increasingly embracing payment systems to improve their purchasing capabilities and access to services as part of a trend toward a more holistic approach to financial management.

"Beneficiaries are becoming more accustomed to using digital payment methods as time goes by, with a noticeable rise in the adoption of mobile money services." When beneficiaries receive payments via their phones, they can utilise the same method to buy other necessary goods and services, thereby boosting the usage of digital payments and enhancing their familiarity with this technology. (Kalisa, KII, Male, Nyamagabe District)

Some of the VUP beneficiaries attested that they enhanced their use of digital transactions several years ago. For instance, Mukamana, a female participant from the Gasaka sector, provided the following testimony:

"When I started working with VUP, I was receiving the money from Gasaka SACCO. It was somehow far and sometimes it took a long time to get it without forgetting that we were obliged to check first if the money was in our account. But, during the last three years, I started to be paid via my phone and now, I don't run to the SACCO to check if I have money, I receive the message and I call the mobile money agent for withdrawal". (Mukamana, Female, Gasaka Sector, FGD)

Men's Experience on VUP Programme

The experiences of men from Nyamagabe District regarding the Vision Umurenge Programme (VUP) reveal significant insights into the socio-economic

impacts of government initiatives aimed at poverty alleviation. Participants express a profound appreciation for the VUP, highlighting its role as a vital source of income that has markedly improved their living conditions.

"The VUP program has truly been a blessing for many of us in need of assistance with covering expenses like groceries and school fees, among other essential needs; our initial introduction to it came through community gatherings, from local leaders and parasocial workers. Before, it was difficult to get the family's needs, but now we can have the basic subsistence needs and can pay some contributions to our children's education (Kamali, a male, FGD, Gasaka sector).

The Social Construction of Technology (SCOT) framework can be useful for analysing how men adapt to digital payments within VUP. SCOT underscores how social structures shape technologies like mobile money platforms. For men involved in the program, this means that their adoption of digital payment methods like mobile money or SACCO platforms depends on their digital literacy, which may vary based on social factors such as education and access to technology (Lavers, 2019).

The gender digital divide theory also sheds light on the varying levels of digital inclusion. While these digital tools provide convenience and security, men's experiences show that the success of such interventions depends on addressing their digital skills and access (AFI, 2019). This reflects the broader importance of individual capacity building in technology adoption.

Women's Experience on VUP Programme

Direct Support (NSDS) components of the VUP, which are tailored for individuals categorised as extremely poor yet possessing labour capacity, and pregnant and lactating poor women. This

engagement not only provides financial support but also enhances social cohesion as participants work together towards common goals and engage in the prevention of stunting and malnutrition. Additionally, some women highlighted their participation in Direct Support initiatives aimed at non-labour-capable households, such as those led by elderly individuals or persons with disabilities. This multifaceted approach ensures that various segments of the community receive assistance tailored to their specific circumstances. Overall, the VUP is perceived positively among women in Nyamagabe District, who appreciate government efforts to uplift vulnerable populations and foster economic resilience.

Men's and Women's Experiences on the VUP Programme

Nevertheless, the research also shows that the effects of VUP do not affect men and women, especially those in vulnerable situations, such as elderly women or those with disabilities encounter specific difficulties in accessing and taking advantage of the programs' perks. This finding aligns with the concept of gender inequality in technology access known as the gender digital divide, which underscores the ongoing disparities between men and women in technology access and usage. The results indicate that although VUP has made progress in advancing financial inclusion efforts, it is crucial to tackle the gender-specific obstacles that impede women's complete engagement in the programme.

Experience of VUP Male Beneficiaries on Digital Payments

The experiences of VUP male beneficiaries in digital payments reveal the intersection of technological adoption, accessibility, and socio-cultural factors. Theories like the digital divide (Van, 2013) emphasise how access to technology differs across genders, often placing men in a more advantageous position. Many male beneficiaries

appreciate the convenience, security, and flexibility of mobile money, especially in handling everyday expenses and paying for services such as healthcare, aligning with findings that digital finance promotes inclusion (Gruen *et al.*, 2018). However, their experience also highlights a preference for traditional SACCO methods, as they offer tangible financial control through passbooks. This underscores the ongoing need to balance technological advancement with local cultural preferences.

“By the way, when the money comes to the SACCO, sometimes you don't have time to go there, and what's more, the SACCO doesn't open on weekends, so when the money is on the phone, it's easy for me to do what I want all the time, like pay for different services and goods, like shopping, and pay for medical treatment, because they (health centre staff) oblige us to pay using digital payments known locally as MoMo Pay” (Gatera, male, FGD, Gatere Sector).

The experiences of men utilising digital payments for receiving VUP (Vision Umurenge Programme) benefits reveal a complex interplay between convenience, security, and accessibility. The predominant modes of payment reported are SACCO (Savings and Credit Cooperative Organisation) and Mobile Money. While Mobile Money is recognised for its convenience and security, it faces limitations in its application for public works and direct support of beneficiaries due to ongoing digitalisation processes within SACCO. Many respondents expressed a preference for SACCO because it allows them to securely check their balances using passbooks, providing a tangible sense of control over their finances.

Experience of VUP Female Beneficiaries in Digital Payments

Like male users of digital payment, women's experiences with digital payments also demonstrate

a complicated interaction between ease and accessibility. Both SACCO (Savings and Credit Cooperative Organisations) and Mobile Money are used, although SACCO is preferred because of its perceived security and the ability to check balances via passbooks. While Mobile Money is appreciated by men for its simplicity and security, particularly among beneficiaries of the National Social Development Strategy (NSDS), women report the particular challenges related to the low literacy rate and low mobility to explore the opportunities for its usage. Notably, it is not currently applicable for public works or direct assistance recipients while SACCO undergoes digitisation. Many women express a lack of knowledge regarding how to effectively use Mobile Money for transactions such as sending money or paying for services, indicating a gap in digital literacy that hinders broader adoption.

“I don't know how to use a telephone, I can't even read, but when the money comes, I have a granddaughter who manages the SIM card they gave us. So, I trusted this child because she did not lie to me or steal the money from the SIM card. If I have any doubts or am not sure about the amount of money I should receive, I ask the parasocial worker who often visits us at home, and he checks it together with the social affairs”. (Mukantwari, female, FGD, Gasaka sector).

Experience of Men and Women VUP Benefits in Using Digital Payments

In Nyamagabe District, the switch to digital payments has really changed how people deal with their finances, bringing a lot of good changes that make everyday life better. First off, moving to digital payments has made things way easier than before, when everyone just used cash. People living in the area have shared that keeping track of their money has gotten simpler. This change lets them organise their spending and plan for what their homes need more smoothly. The fact that it's now

safer to handle money adds to the benefits. Since there's less need to carry cash around, beneficiaries feel more at ease knowing their money is less likely to be stolen. Digital payments have opened doors for more people to access important money services like having a savings account and getting loans. This makes it easier for beneficiaries to take care of their money matters and pushes them to put some money aside, which used to be tough when everyone just used cash.

Men and women who receive benefits recognise the advantages of using digital payments, such as ease of use and security, as well as quick processing times when making transactions on their mobile devices have made managing finances easier and increased access to necessary services. This information aligns with studies that emphasise how digital financial services have a positive influence on financial inclusion and economic empowerment, especially within marginalised communities (Dzogbenuku *et al.*, 2021).

Before using mobile money, we were familiar with carrying cash. It was good, but there were many risks of losing or misusing them. However, digital payments have made it easier for us to budget and save money. We can also use our phones to pay for goods and services, which is more convenient than carrying cash. Reduced risk of theft compared to cash. Said by Public Works (Buregeya, male, FGD, Gatara sector).

Objective 2: The Role of Gender in this Usage among VUP Safety Nets Beneficiaries in Nyamagabe District.

The VUP beneficiaries' use of digital payments is influenced by various factors such as age group, different levels of use a skills and capacity of using technology, and trust levels in digital tools, as well as gender dynamics within the programme participants' demographics. The NSDS and Public

Works beneficiaries show an aptitude for mobile money usage compared to older beneficiaries receiving Direct Support, who may need more guidance and support in this area.

“At times, women recipients experienced coercion from family members who demanded PIN sharing or immediate cash withdrawal post payment receipt. SACCO employees stepped in by informing recipients about the significance of independence and safety.” (Kabera, male, KII, Gasaka Sector).

Gender dynamics significantly influence the landscape of digital payments, particularly concerning women's access to technology and financial autonomy. The government officers in charge of this component reveal that entrenched gender norms often dictate not only access to mobile phones but also the decision-making processes surrounding financial transactions. Women beneficiaries frequently encounter pressure from male relatives to share their personal identification numbers (PINs) or to withdraw cash immediately upon receipt of payments, which undermines their control over financial resources. These dynamic highlights a critical barrier to women's empowerment in financial matters, as it perpetuates male dominance over their spouses in financial management. In response to these challenges, Savings and Credit Cooperative Organisation (SACCO) staff have taken proactive measures by educating women on the significance of maintaining financial autonomy and security. Such interventions are crucial in fostering an environment where women can confidently engage with digital payment systems.

However, obstacles remain; many women struggle with issues related to phone ownership and technical literacy, which further restrict their ability to utilise digital payment platforms independently. Addressing these barriers is essential for enhancing women's participation in the digital economy and

ensuring equitable access to financial services. Some strategies recommended include gender sensitive interventions to engage men through providing them with the knowledge and skills on the importance of women's financial independence and access to digital technology.

Male Perspectives on Gender-specific Experiences

Participants recognised that even though online payments bring about convenience, it is crucial to guarantee fair and equal access for everyone, regardless of gender and location. A certain attendee pointed out that women tend to face more obstacles than men when using such services due to factors like lack of access to mobile phones and inadequate financial education. Others agreed with this view. Acknowledged that although there was initial doubt surrounding mobile money because it was unfamiliar, there is an opportunity for significant positive change in empowering women through increased financial independence. Men have observed that when women have authority over finances through digital payment services, it has a positive impact on how households function and make decisions. This change does not promote fair relationships but also questions the traditional gender roles that have long limited women's economic involvement.

Female Perspectives on Gender Specific Experiences

Numerous women have shown gratitude for the convenience brought by payments in streamlining household expenses management procedures; nonetheless, a notable issue has surfaced regarding the dominance of male family members in financial decision-making processes observed by these women, despite owning mobile phones. They often find their husbands assuming control over these devices and consequently restricting their autonomy in financial affairs.

"We may possess phones; however, we still rely heavily upon our spouses for matters, as they

often have significant control over our mobile devices" (Mukawera, female, FGD, Gasaka Sector).

Objective 3: The Challenges Encountered by Men and Women in the Use of Digital Payments among VUP Safety Net Beneficiaries in Nyamagabe District.

The implementation of payment methods has faced various obstacles that hinder their smooth operation and usability. A major problem is the network failures that disrupt transactions and cause annoyance among users. Furthermore, the scarcity of service providers in regions worsens accessibility issues, creating challenges for locals to interact with digital payment services. Security is a worry for many people using mobile money services due to concerns about losing access to their accounts if they misplace their SIM cards or forget their PINs. This could lead to financial setbacks and erode trust in the system. Another issue is the differing levels of confidence between men and women when it comes to using mobile money technology. Some women feel less secure than men. This challenge is worsened by a lack of knowledge about finance within the community overall and emphasises the importance of targeted education programs. People expressed a need for better assistance from local organisations like Sector Social Affairs and SACCO staff in handling these difficulties efficiently with the help of parasocial workers and Mobile Money Agents. By focusing on education and increasing the presence of agents, it can greatly enhance the adoption and trustworthiness of payments in Nyamagabe District.

"In the world of digital payments, both men and women face similar experiences but come across their own set of obstacles that need attention to fully realise the benefits of financial inclusion for everyone." (Ntaganda, male, KII, Gasaka Sector).

Objective 4: Key Recommendations to Address these Challenges Faced by Men and Women in the Use of Digital Payments among VUP Safety Nets Beneficiaries in Nyamagabe District.

Based on the challenges identified above, participants addressed some recommendations for easy access and use of digital payment for both men and women. However, the recommendations go from general, based on common issues identified for both men and women, to specific to address specific challenges, especially for women.

Gender power dynamics were the first challenge identified among users, where women are vulnerable to social and cultural settings that empower more men than women in terms of financial decision-making. From this challenge, both men and women recommended gender sensitive interventions like awareness campaigns to challenge harmful gender and cultural norms. Similarly, Kuroda *et al.* (2019) highlighted the importance of addressing gender digital divide issues in influencing politics, economy, and society while also increasing women's access to Information and Communication Technologies. Promoting gender equality through improved power dynamics in couple relations can also help to address many issues faced by women, as identified by this research.

Recommendations and Suggestions

- *Level of beneficiaries*

Successful adoption of payments relies heavily on ensuring that recipients have the required knowledge and abilities for using such systems effectively. The research indicates differences in literacy levels among beneficiaries; older people and women in rural regions tend to encounter more difficulties in this regard. To narrow this gap in skills, a key step is to provide comprehensive training programs that cater to the specific needs of the recipients. These programs should cover more

than basic mobile phone operations and should offer a deeper insight into digital payment processes, safety measures, and troubleshooting common problems. Using language along with visual resources and interactive activities can make learning more effective and boost the confidence of those involved.

- *Level of Sector and District*

Raising Awareness and Fostering Community Involvement

The initial suggestion focuses on the significance of involving the community in awareness efforts and campaigns. The research indicated that societal norms and gender prejudices frequently impede women's ability to use payments effectively. To tackle this issue effectively, localities and regions must proactively interact with communities by organising workshops, seminars, and awareness drives. These programs should strive to confront societal norms, highlight the advantages of digital payments for individuals of all genders, and cultivate an environment that promotes financial inclusivity.

By bringing together community figures and influential individuals, along with groups involved in these endeavours, they can broaden their impact and encourage shifts in behaviour within a larger audience effectively. We must thoughtfully customise the messaging within these initiatives to suit the local circumstances, while also addressing specific worries and misunderstandings regarding online transactions. Incorporating real-life anecdotes and experiences, as well as interactive tasks, can increase participant involvement and comprehension.

Growing the Network of Agents

The next suggestion emphasises the importance of expanding the agent network in underserved regions, specifically those highlighted in the study

as having difficulties accessing digital financial services due to the scarcity of agents available there. To address this issue, we recommend collaboration between sectors, districts, financial institutions, and mobile network operators to establish a broader network of agents. Achieving this goal entails encouraging the recruitment and placement of agents in areas that lack services by offering incentives and support to them, while also ensuring that infrastructure, such as dependable internet access and point of sale tools, is available.

Expanding the network of agents should first focus on regions where VUP beneficiaries are present, particularly those in remote and rural areas. Furthermore, we must prioritise ensuring that agents are dependable, knowledgeable, and capable of providing customer service.

Financial Education Programme

The training needs to be interactive and engaging by incorporating methods like workshops and interactive games. The training must also consider gender sensitivity by focusing on the obstacles women face in accessing financial services. This could include organising training for women to address social norms that hinder their financial independence, as well as providing childcare assistance to facilitate women's involvement. This initiative empowers beneficiaries to manage their money effectively and pave the way for a more stable tomorrow by providing them with the information and abilities to make well-informed choices about their finances.

Investing in Infrastructure

Collaborating with companies using government funds and exploring new ideas, such as community-based networks, can accomplish this goal. Furthermore, it is important to take steps to ensure that mobile phones and internet services are affordable and easily accessible to those with low incomes. This could include reducing the cost of

devices and data plans, encouraging the use of budget smartphones, and setting up community hubs for internet access. This initiative can help build a more diverse digital financial environment and empower all recipients to participate in the online economy by closing the access gap.

Support for Victims of Domestic Violence

It's important to establish a nurturing setting where women feel empowered to manage their finances freely and confidently without worrying about facing backlash or harm from others. This tackling the underlying issues behind violence and enabling women to have autonomy in their financial choices and actions, this initiative can play a role in fostering a fairer and morally upright community.

- Recommendations to the Central level

Data-driven policies: The researcher strongly recommends using data analytics in policymaking to highlight the impact of evidence-based governance. By leveraging data, policymakers can better understand the landscape of digital payments, pinpoint areas where disparities exist and assess how interventions are influencing the situation over time. Relying on data fosters a sense of responsibility and transparency, ensuring that evidence, not mere conjecture, supports policies. Additionally, by identifying obstacles and supporting targeted actions, data analysis can track progress towards online payment access and utilisation. The gathering and evaluation of detailed data can also expose variations linked to gender geography, earnings, and other significant aspects, advising strategies that cater to the distinct requirements of disadvantaged communities.

Gender mainstreaming in financial services emphasises the need to address gender disparities rooted in societal and cultural norms by incorporating gender perspectives into policy and program development processes, explicitly focusing on addressing barriers women face in digital

payment adoption and usage. This strategy aims to combat gender biases and stereotypes by creating an inclusive environment that enables women to actively engage in the digital marketplace. Achieving gender mainstreaming requires an understanding of the various challenges that women face in society, such as limited knowledge about finances and not owning mobile devices, as well as societal norms that restrict them. Implementing policies and initiatives targeting these issues can greatly improve financial inclusion for women and promote gender equality.

Public and private partnerships play a vital role in advancing financial inclusion by highlighting the importance of collaboration among different sectors: government entities and private businesses working alongside civil society organisations to enhance digital financial systems and introduce creative solutions for promoting widespread use of digital payments. Collaborations between private entities can be vital in narrowing the digital gap in rural and underserved regions by combining resources and knowledge to enhance infrastructure and digital skills for all individuals to access the advantages of digital financial services. In addition to that point, partnerships between the private sector can play a significant role in building a strong and accessible digital payment system that fosters innovation and competition while ensuring consumer safety is at the forefront of priorities. Ensuring an environment that fosters collaboration will empower sector entities to fully leverage their capabilities in advancing financial inclusion initiatives further ahead.

CONCLUSION

This study on gender and digital payments, specifically examining the experiences of men and women as VUP safety net beneficiaries in Nyamagabe District, has revealed a complex landscape filled with both opportunities and challenges. The research findings underscore the

transformative potential of digital payments in enhancing financial inclusion, particularly among vulnerable populations. Beneficiaries appreciate the convenience, security, and efficiency afforded by digital payment systems, leading to improved financial management and access to essential services.

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