Review

The female face of poverty in Rwanda

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This paper analysed the female face of poverty in Rwanda. Poverty is a threat that no country disregards but takes so serious due to its effects on human development. Poverty remains a major hindrance to human development worldwide and more so, in developing countries like Rwanda. Poverty affects both males and females but females are more vulnerable to poverty. This is attributed to cultural attributes that have had negative stereo types on women. Non Governmental Organizations, the government, Women Activists and private individuals have put in, much effort to reduce poverty among males and females, but the problem still persists. Females have low incomes, low education, do not own land, have constraints in accessing health facilities, they depend on subsistence farming but do not determine and control sales, and do not make their life choices. Unpleasant experiences that women face affect their life, their children and other members of the household. Poverty prevents some females from enjoying their life privileges like education, access to health facilities, participation in politics and ability to control resources. The existence of poverty worries concerned development practitioners due to the effects that accrue from it. The way forward to reduced poverty among females involves a combination of the effort of different stake holders including the government, NGOs, women activists, all members of the population and women themselves.

Keywords: Poverty, absolute poverty, relative poverty, development.

INTRODUCTION

The Republic of Rwanda, known as the land of a thousand Hills, is a land locked country located in the Great Lakes region of eastern Africa, bordered by Uganda, Burundi, The Democratic Republic of the Congo, and Tanzania. At 26,338 square kilometers (10,169 sq mi), Rwanda is the world's 148th largest country (MINECOFIN, 2003).

Rwanda is the most densely populated country in Africa (401.4/km²). It is a rural country with a bout 90% of the population engaged in agriculture. It is Land locked and has few natural resources with few industries. Its primary exports are coffee and tea. The country is divided into five provinces, and sub divided into thirty districts commonly known as Akarere. The provinces are Northern Province, eastern province, southern province, and western province, and Kigali city (MINECOFIN, 2003).

The population of Rwanda is about 9.7 million, and 87 percent of Rwandans live in rural areas. Population density in the country is the highest in Africa, with about 370 persons/km². The annual demographic growth rate is 2.8 per cent, and the population is expected to increase

to about 12 million by2015. The country is one of the poorest in Africa. Gross Domestic Product per capita was US\$464 in 2008, and is ranked 167th out of 182 countries in Africa (Republic of Rwanda, 2007).

Rwanda ranks amongst the nine poorest countries in the world. It is a landlocked country, located approximately 2,000 km from the Atlantic Ocean and 1,200 km from the Indian Ocean. Its surface is 26,338 sq. km of which 11% is covered with lakes and marshes, and 6% with natural forests. Over 60% of individuals live in poverty and 42% in absolute poverty. Using the household as a unit, 57% live below the poverty line.

Rwanda has a high female population (53%), of whom large proportions are widows and/or single women. Nearly one-third, or 32.1%, of Rwandan households are headed by women. In terms of poverty gender disparities, 62% of female-headed households lie below the poverty line compared to 54% of male-headed households. The incidence of poverty is much higher in rural areas (66%) than in urban areas (12% in Kigali and 19% in other towns). Inequality runs deep, with the richest 10% of the population holding approximately 50% of the national wealth compared with 50% of the population sharing just 10% of the wealth (MINECOFIN, 2003).

According, to MOH (1998), Rwanda is one of the poorest and least developed countries in the world. Its current GDP per capita is about US\$230 and growing at the rate of about 6.1%per annum. The economy is predominately agrarian and about 94% of the population subsists on agriculture, the agricultural sector contributes about 37% to GDP and to about 94% of export revenue. Rwanda has since 1998 undertaken various economic and budgetary reforms to achieve macro-economic stability and improve public resource management and it has now embarked on extensive policy liberalization, privatization of enterprises and civil reforms. However, despite this of this effort, women in Rwanda still face the challenge of poverty, being that they comprise of the majority of the rural areas.

The major cause of poverty in Rwanda was the war and the genocide which affected men and women differently. It is estimated that more than 250,000 Rwandan women and girls were victims of some form of violence. Most of those who died, who never returned to Rwanda after fleeing, or who were imprisoned on charges of genocide were men. Thus, many war widows and other single women who survived were saddled with the responsibility for caring for families single-handedly, taking care of orphans, and assuming duties traditionally carried out in patriarchal Rwanda by men. This situation fueled poverty among women in Rwanda (Agahozo, 1999).

Poverty is usually measured as either absolute or relative poverty, the latter being actually an index of income inequality. Absolute poverty refers to a set standard which is consistent over time and between countries. The World Bank defines extreme poverty as living on less than US \$1.25 (PPP) per day, and moderate poverty as less than \$2 a day but note that a person or family with access to subsistence resources, e.g. subsistence farmers, may have a low cash income without a correspondingly low standard of living - they are not living on their cash income but using it as a top up. It estimates that "in 2001, 1.1 billion people had consumption levels below \$1 a day and 2.7 billion lived on less than \$2 a day. A dollar a day, in nations that do not use the dollar as currency, does not translate to living a day on the amount of local currency as determined by Rather, it is determined by the the exchange rate. purchasing power parity, which would look at how much local currency is needed to buy the same things that a dollar could buy in the United States. Usually, this would translate to less local currency than the exchange rate in poorer countries as the United States is a more expensive country.

Relative poverty views poverty as socially defined and dependent on social context, hence relative poverty is a measure of income inequality. Usually, relative poverty is measured as the percentage of population with income less than some fixed proportion of median income.

Relative poverty measures are used as official poverty rates in several developed countries. As such these poverty statistics measure inequality rather than material deprivation or hardship. The measurements are usually based on a person's yearly income and frequently take no account of total wealth. The main poverty line used in the OECD and the European Union is based on "economic distance", a level of income set at 60% of the median household income (Michael, 2009).

The World Bank's Voices of the Poor, based on research with over 20,000 poor people in 23 countries, identifies a range of factors which poor people identify as part of poverty. These include:Precarious livelihoods, Excluded locations, Physical limitations, Gender relationships, Problems in social relationships, Lack of security, Abuse by those in power, Dis-empowering institutions, Limited capabilities, Weak community organizations (David, 2001).

Theoretical framework

Many gender theories concerning the status of women who have originated within socialist thought, which blames the existing material in-equality in society for most or all of its ills. Socialists assume the feasibility of the elimination or great reduction of this material inequality and with it, the elimination of almost all social inequalities as well as status hierarchies. In line with this assumption, socialists generally expect that the smaller the differentials in standards of living or property in a society, the smaller also the status differentials between men and women. Marxism find out the origins of all inequality more specifically in the private ownership of the means of production by one class and contend that the elimination of all inequalities will be affected by the expropriation of the privately owned means of production by the revolutionary proletariat and by their subsequent administration by society for the benefit of all. Engels (1972), the cause of women's inferior status, is class society and the forms of family organization it produces; once class society is abolished, and the state withers away, the patriarchal family will also disappear. Engels blame capitalism for the current separation of the place of reproductive work, that is, the family home, from that of productive work, made women's participation in social production more difficult and limited. According to Engels, capitalists want to keep women reproducing the labor force without pay, while serving as a cheap reserve army of labor. His program for full equality for women was their full participation in social production. Engels did not assume that the socialist revolution and elimination of capitalists as a class would automatically overcome all the obstacles to women's equality. Several modern materialist theories that stress the central importance of

women's place in production for their status in society have been developed by Lesser (1984). Brown et al (1970), based on an analysis of the anthropological literature, explains the greatly varying degree of women's contribution to subsistence production as depending on the degree of compatibility of child minding with the kind and conditions of subsistence production in each society.

Causes of poverty among females

Poverty refers to the pronounced deprivation in the wellbeing of people, and comprises many dimensions. It includes low incomes and the inability to acquire the basic goods and services necessary for survival with dignity. Poverty also encompasses low levels of health and education, poor access to clean water and sanitation, inadequate physical security, lack of voice, and insufficient capacity and opportunity to better one's life (World Bank, 2007).

Fundamentally, poverty is a denial of choices and opportunities, a violation of human dignity. It means lack of basic capacity to participate effectively in society. It means not having enough to feed and clothe a family, not having a school or clinic to go to, not having the land on which to grow one's food or a job to earn one's living, not having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence, and it often implies living in marginal or fragile environments, without access to clean water or sanitation (World Bank 2007).

In every country, the poverty line is set to measure poverty in accordance to the expectations of what it costs to meet the basic human needs. For example, as Angelcare reports, "Russia also has an absolute poverty line, but it is much lower than that in the United States, because expectations about general living standards and minimum necessary to meet basic human needs are much higher in the United States. In this sense absolute poverty lines are very relevant. The difference is that in any particular country, absolute poverty lines do not change from year to year or even decade to decade (World Bank, 2001).

Absolute poverty measures the number of people living below a certain income threshold or the number of households unable to afford certain basic goods and services. "Absolute poverty" is defined by Encarta online dictionary, as the measure of the number of people living below a certain income threshold or the number of households unable to afford certain basic goods and services (Encarta "absolute poverty"). In other words, in the United States, absolute poverty is used with an official poverty line set in dollars and representing the annual income required to allow a family of a given size to purchase the range of goods and services that are seen as constituting the minimum acceptable way of life in America (U.S.H.H.S.).

Relative poverty measures the extent to which a household's financial resources falls below an average income threshold for the economy. Although living standards and real incomes have grown because of higher employment and sustained economic growth over recent years, the gains in income and wealth have been unevenly distributed across the population.

Poverty among females is widespread throughout the countries of Africa including Rwanda. Like other developing countries, Uganda, comparatively falls in the trap of poverty like Rwanda. Using total expenditure as the measure of welfare, and poverty line measure, 55% of Ugandans are considered to be poor and the poorest are women, found in rural areas. 57% (fifty seven percent) of rural population is poor compared to about 35% of urban areas (World Bank study 1997). The poverty profile of Uganda indicates that with per capita income of under US \$ 170 Uganda is one of the poorest countries in the world.

Rises in the cost of living make poor women less able to afford items. They spend a greater portion of their budgets on food and medical care than richer people. As a result, poor households and those near the poverty threshold can be particularly vulnerable to increases in food prices. Comparatively, in Uganda, when food prices and other items are high. For example, in late 2007 increases in the price of grains led to food riots in some countries. The World Bank warned that 100 million people were at risk of sinking deeper into poverty. Threats to the supply of food may also be caused by drought and the water crisis. Intensive farming often leads to a vicious cycle of exhaustion of soil fertility and decline of agricultural yields. Approximately 40% of the world's agricultural land is seriously degraded. In Africa, if current trends of soil degradation continue the continent might be able to feed just 25% of its population by 2025 (FAO, 2009).

Every year nearly 11 million children living in poverty die before their fifth birthday. 1.02 billion people go to bed hungry every night. Poverty increases the risk of homelessness especially among females who are the care takers of children (FAO, 2009).

There is a high risk of educational underachievement for girl children who are from low-income housing circumstances, an issue that result into poverty at the house hold. This often is a process that begins in primary school for some less fortunate children. In the US educational system, these children are at a higher risk than other children for retention in their grade, special placements during the school's hours and even not completing their high school education. There are indeed many explanations for why students tend to drop out of school. For children with low resources, the risk factors are similar to excuses such as juvenile delinquency rates, higher levels of teenage pregnancy, and the economic dependency upon their low income parent or parents (Huston, 1991).

Infectious diseases such as malaria and tuberculosis perpetuate poverty by diverting health and economic resources from investment and productivity; malaria decreases GDP growth by up to 1.3% in some developing nations and AIDS decreases African growth by 0.3-1.5% annually. Nations do not necessarily need wealth to gain health. For example, Sri Lanka had a maternal mortality rate of 2% in the 1930s, higher than any nation today. It reduced it to .5-.6% in the 1950s and to .06% today while spending less each year on maternal health because it learned what worked and what did not. Cheap water filters and promoting hand washing are some of the most cost effective health interventions and can cut deaths from diarrhea and pneumonia. Knowledge on the cost effectiveness of healthcare interventions can be elusive but educational measures to disseminate what works are available, such as the disease control priorities project (Global Policy, 2003).

The situation in Uganda is comparatively similar to that in Rwanda. At the household level, women's participation in decision making is limited; only 51 percent of women reported participating in making major decision in household purchases, and overall men believed that a husband makes final decisions Minister for Women and Children Affairs said that the increasing dissolution of marital un ions, control of household resources in favor of men, barriers to education of girls, inequality in social protection, labor market inequalities (UNHS, 2005).

Relatively, in the UK, more women than men live in poverty, and women are more likely to experience persistent poverty. Much of this is due to the pattern of women's lives. At work, women still earn less than men; women are more likely to be out of work than men, are more likely to be in part-time work, and are concentrated in lower-paid work. Women's working patterns are often shaped by their social roles: women are more likely to take on unpaid caring responsibilities, and many head their own households, without financial support, especially as lone parents and single pensioners. The full impact of these disruptions to mainstream economic and social participation is seen in women's poor pension entitlements and social isolation in old age - problems that are compounded by women's greater longevity and increased risk of living alone (Silver, 1994).

Women in rural areas in Rwanda are the most affected as it is more difficult to get access to health care, and labor intensive industries such as agriculture has the main employers and so any loss of life leads to loss of productivity due to illness hence has a great impact on the local economy. In additional to these regional differences, malaria also affects the poorest section of the society the most, this is because medical care and prevention may be expensive and low cost housing is less likely to provide protection against mosquito. (Ministry of health 2010). In 1978, Diana Pearce, a visiting researcher at the University of Wisconsin, published a paper noting that poverty was becoming "feminized" in the United States. According to Pearce, almost two-thirds of the poor over age 16 were women. Women's economic status had declined from 1950 to the mid-1970s, Pearce claimed, even though more women had entered the labor force in those years. Female-headed households in particular formed a larger and larger percentage of the poor. Pearce blamed the feminization of poverty on the lack of government support for divorced and single women. She argued that "for many the price of that independence has been their pauperization and dependence on welfare" (Pearce, 1978, p. 28).

Following on Pearce's observation, Sara McLanahan and her colleagues used data from the U.S. census to examine trends in men's and women's poverty rates between 1950 and 1980. While providing empirical support for Pearce's claim that poverty was becoming feminized, they also showed that both men's and women's poverty rates had fallen dramatically during this period. Noting that the feminization of poverty was due to a relative rather than an absolute decline in women's economic status, McLanahan and her colleagues blamed the feminization of poverty on changes in the family had uncovered women's latent economic which vulnerability. Among working age adults, the growth of single parent families was the crucial factor; among the elderly, it was declines in mortality and increases in the propensity to live alone (McLanahan et al., 1989).

Relatively, the 1994 genocide left Rwanda shattered and it accelerated poverty in the country. Females became widows and were left with the burden of child upbringing, financial support to the family and the search for food for the survival. The new government inherited a country with citizens dislocated, traumatized and having lost trust in each other. Infrastructure, basic services and property were destroyed, leaving major social services unprovided for. Whole families and communities divided. Livestock killed and crops laid to waste. Hospitals and schools ransacked or destroyed. Communal health centers ruined, stock of health supplies and basic drugs had been looted, and water supply lines were non-operational. Qualified staff had been killed or fled the country including most teachers and medical personnel. An estimated 250,000 women widowed, at least 100,000 children orphaned, lost, abducted or abandoned and an estimated 300,000 children killed. Over 500,000 women were victims of rape and violence. Over 3 million people had fled Rwanda and over 1 million people were killed in the genocide (Ubudehe, 2002).

Poverty levels were high, and public service were destroyed and faced with the challenge of rebuilding a nation comprising of victims, survivors, returnees and perpetrators of genocide. Citizens apathetic and fearful of the State given their experience of the abusive powers the State had exercised in perpetuating genocide (Ubudehe, 2002).

Females and Poverty

Poverty among females in Rwanda is a deeply embedded wound that permeates every dimension of culture and society. It includes sustained low levels of income for members of a community. It includes inability to access services like education, markets, health care, lack of decision making ability, and lack of communal facilities like water, sanitation, roads, transportation, and communications (Ubudehe, 2002).

National studies highlight other smaller but radically affected groups: for example, women fleeing domestic violence have an at-risk-of-poverty rate of 63% in the UK. In addition, difficulties and inequalities in the job market, violence against women, exorbitant housing prices and lack of social housing contribute to women becoming homeless; there is evidence that the number of women affected by homelessness is increasing in some EU countries. For instance, in France the percentage of women among the homeless has increased from 14% in 1999 to 20% in 2008 (UNDP, 2001).

Another group vulnerable to poverty is immigrant or ethnic minority women. Different factors contribute to this. Some groups of women have very limited access to financial services; pilot projects have only just started offering micro-credit to Roma women. Many immigrant women are forced to work in the grey economy or in sectors not covered by generic labor codes (A case for gender equality, November, 2008).

In Rwanda, the genocide of 1994, which led to the loss of about 1 million lives and the creation of some 800,000 refugees and displaced persons, had a devastating social and economic effect on women and the country at large. It led to a change in the country's demographic structure: women today account for about 54 per cent of the Rwandan population, and many households are headed by women and orphans. Households headed by women (29 per cent of the total rural population), households headed by children, and households affected by HIV/AIDS are also affected by poverty or are at risk of falling into poverty. Close to 14 per cent of rural dwellers have become landless peasants who live in conditions of extreme poverty, and a large number of demobilized young soldiers have swollen the ranks of the unemployed (UNDP, 2007).

Women are mostly concentrated in rural areas of Rwanda and they suffer the effects of poverty. The Comprehensive Food Security and Vulnerability Analysis conducted in 2006 by the World Food Programme, in close collaboration with the Rwanda National Institute of Statistics, indicated that 28 per cent of the rural population was food-insecure and 24 per cent was highly vulnerable to food insecurity. Although access to primary education has improved in rural areas (where the school enrolment rate is 77 per cent, against a rate of 87 per cent in urban areas), the enrolment rate in rural secondary schools is as low as 6 per cent, and dropout rates are higher than those in urban areas, particularly for girls (UNDP, 2007).

The 1994 war and the genocide obliterated the country's economy, social fabric, human resource base, and institutions. Almost 90 percent of the population lives on less than US\$2 per day and half of its population live on less than US\$1 per day. Government statistics indicated that 65.3 percent of the people lived below the poverty line in 1998.

Though the Rwandan Government reports that 87 percent of the population lived within 2 hours walking distance of a health care facility in 1996, the quality of the Rwandan people's health is quite poor. Life expectancy is low, and malnutrition is high. Malaria and respiratory diseases—which are rarely the cause of death in more developed countries—are the biggest killers in Rwanda. Not only are the people unhealthy, they are also poorly educated. According to government reports, only 46 percent of Rwandan teachers are qualified, teaching materials are poor, and drop-out rates are high. Only 7 percent of eligible students were enrolled in secondary schools in 1998. (Rwanda Development Indicators 2002)

Although there is no gender difference in enrolment rates at the primary school level, various studies have highlighted higher repetition, dropout and low performance rates for girls as compared to boys. Girl's dropout rate is estimated at 15.2% compared to 7.9% for boys. Girls received only 23.5% of scholarships available for the National University, 26.6% for the Kigali Institute of Science and Technology (KIST) and 21.3% for ISAE.

Agriculture is a big factor to the poverty line because Rwanda is heavily dependent on its agriculture. It makes up 36 per cent of the GDP per capita and employs more than 90 per cent of the population. As you can see, agriculture is Rwanda's 'backbone' to the economy. However, this sector is extremely vulnerable and fragile because agriculture is entirely dependent on the weather, erosion, climatic hazards, geography, and lack of modern technology. Soil erosion affects the farm productivity because it loses nutrients that are essential to farm, and 39.1 per cent of the land is in high risk of soil erosion. Additionally, lack of modern technology is preventing the economic growth in Rwanda. If people in Rwanda knew how to grow crops effectively and had the information and resources, then, they would be able to break the cycle of poverty. However, since they lack modern technology in agriculture, this also keeps the people to produce little money. And, this all contribute to the limited agricultural development Rwanda is facing (Rwanda Government, 2007).

Women's roles as the primary caretakers of children, providers of household fuel and water, and in many areas of the world, producers of food, can only begin to illustrate their importance in the economies and societies of developing countries. However, it is a stunning fact that while women perform 66% of the world's work and produce 50% of the food, they only earn 10% of the income and own 1% of the land.

Most of these factors are interdependent, and one leads to the other. Example Ignorance means having a lack of information, or lack of knowledge. It is different from stupidity which is lack of intelligence, and different from foolishness which is lack of wisdom. The three are often mixed up and assumed to be the same by some people.

In addition, (Burkey, 1993: p. 230) says that "Poverty is caused by physical factors such as poor health , physical handicaps , shortage of land and inadequate education "Further, He points out that moral factors such as laziness drunkard ness and home background contribute to a problem of poverty. Remoteness and inadequate resources contribute highly to the accuracy of poverty in rural areas. Rural people tend to be physically weak, remain isolated, vulnerable, and poor (Chambers, 1983 P: 69).

Furthermore, the government remains dependent on aid for no less than 49% of its 2010 budget. Relationships with international donors are sensitive, partly due to the government's suppression of multi-party democracy and partly due to President Paul Kagame's challenging views on the value of foreign aid for economic development in Africa. Gender inequality is one of the causes of poverty in Rwanda and other developing countries. Gender is constructed both socially through social interactions as well as biologically through chromosomes, brain structure, and hormonal differences. Gender systems are often dichotomous and hierarchical; binary gender systems may reflect onto the inequalities that manifest in numerous dimensions of daily life.

Despite the increase in women in the labor force since the mid-1900s, women are still responsible for the majority of the domestic chores and childcare. While women are splitting their time between work and care of the home, men are pressured into being the primary economic supporter of the home. Despite the fact that different households may divide chores more evenly, there is evidence that women have retained the primary caregiver role within family life despite their contributions economically. Women who work outside the home often put an extra 18 hours a week doing household chores or childcare related chores as opposed to men who for an average of 12 works for minutes a day in childcare activities. In addition, there is lack of interest in the home on the part of some men (Burkey, 1993).

Cultural stereotypes are engrained in both men and women and these stereotypes are a possible explanation for female poverty. Women have traditionally been viewed as being caring and nurturing and are designated to occupations which require such skills. While these skills are culturally valued, they were typically associated with domesticity, yet occupations requiring these same skills are not economically valued. Men have traditionally been viewed as the breadwinners or the workers, so jobs held by men have been historically economically valued, and occupations predominated by men continue to be economically valued and pay higher wages. Females on the other hand have less paying jobs that leave them in a state of poverty.

Benevolent sexism takes place when women are viewed as possessing low degrees of competency and high degrees of warmth. Although this is the result of a more positive stereotype of women, this still contributes to gender inequality that results into poverty, as this stereotype is only applied to women who conform to the caring or nurturing stereotypes, with the remaining women still being discriminated against as they are not viewed in this positive light. Also, this form of sexism has negative effects as well, as these notions of women include the idea that women are weak and in need of the protection of men (Chant, 2008).

The gender Media contributes to poverty in women in developing countries. Often, females and males are portrayed differently in televised casts and films according to stereotypes. Boys and/or men are often portrayed as active, aggressive and sexually aggressive persons while women are portrayed as quaint, passive, pretty and incompetent beings. One way of portraying the man is in this 'macho-man' image. The macho-man image relies on a man disrespecting a female in order to show and prove his manliness. It is also rare to see men doing any type of housework or caring for children in the media. Women are shown as being helpless and wanting guidance. Magazines cater to what they decide or believe women want. They give advice on how to please men, how to cook for them, how to look attractive by loss of weight and care for families. (Burkey, 1993).

Poverty in women is evident by a fact that in the wage employment majority of women are concentrated in the lowest paying sectors which is linked to their lower education levels; 50 percent of employed women, work in the lowest paying sectors compared to 33 percent of men (UNDP, 2001).

At the household level, women's participation in decision making is also limited; only 51 percent of women reported participating in making major decision in household purchases, and overall men believed that a husband makes final decisions. Culture is one of the major causes of poverty among women in most of the African societies. Culturally a woman is known to be inferior to a man. Culturally, a patriarchal society stipulates that a woman leaves her home to join the home of the man for marriage. Choice of a marriage partner is made by elders and relatives where a woman has no say at the home; all powers are left in the hands of men. Further, Bride price is paid to the woman's family, an indication that she ceases to own property in her parent's home but is instead owned like any other property in her husband's home (Gells, 1995).

In explaining the female face of poverty, the UNICEF 'Gender Equality-Big picture' Report for 2007, women perform 66% of the world's work, produce 50% of food but earn only 1% of property. Women receive only 10 per cent of worldwide income and perform more than 70 per cent of unpaid work around the globe and two-thirds of the poorest of the poor in the world are women. Women also in developing countries own only about 10 per cent of all farmland and hold less than two per cent of all land titles.

The 1993 Declaration on the Elimination of Violence against Women noted that this violence could be perpetrated by assailants of gender, family members and even the "State" itself. Another pressing issue that is affecting women currently is the global economic crisisthe financial and food crisis. The gender impacts of these shifts are hardly reported. The global economic crisis is expected to plunge a further 22 million women into unemployment which will lead to a female unemployment rate of 7.4% as compared to 7 % for men, tates Mrs. Afua B. Ansre, National Programme Director, United Nations Development Fund for Women (UNIFEM) in Ghana, quoting from (ILO, Global Employment Trends for Women 2009).

Further to this, in The Chronic Poverty Report (2008/09), it is argued that, the chronically poor especially women, do not have a political voice and their representation on political seats is low. In this sense, they have a limited sense of citizenship and do not have a substantive stake in society.

To support the above literature, UNDP (2001), reports that out of 4.6 billion people in developing countries, more than 859 are illiterate, nearly a billion lack access to improved water sources and 2.4 billion lacks access to the basic sanitation most of whom are women.

Social practices commonly affect women especially widows, divorcees and separated women, having assets, including those accumulated during their marriage are likely to be returned to their husband's clan. Without land and other productive assets, women risk remaining in severe chronic poverty.

Society looks at a woman as working donkey who never gets tired. In most cultures women are responsible for planting, weeding, watering, harvesting transporting and storing such crops yet they have benefited least from such productions. (Excluded from benefits) Women spend most of their valuable time in food preparations; which is time consuming and tedious – peeling, shelling, pounding and cooking with primitive tools and methods. Other works like washing and mending /sawing clothes and marketing crops, require the time and energy of a woman (Burkey, 1993).

The situation of female poverty in Rwanda is relatively looked at by Evelyn Hong of the Consumers Association of Penanng. She Reports in (Ideas and Action, No 158, FAO, 1984) that the rural women in Malaysia work 15 – 16 hrs a day, either in their fields or rubber gardens. They gather fruits and vegetables, look for fuel, fetch water, cook, bathe the children and feed them, prepare and feed pigs and chickens. Needless to say, as casual labourers, they have not security and receive low wages, almost lower than what men receive for doing the same work. Not only are poor rural women over worked, their lives are never ending drudgery, but they are burdened with frequent pregnancies which usurp them of their energy. They have no time, nor can they afford to be sick although they are. As a result, women do not participate in development in most ways; even what would be their participation is attributed to men

In light of this litany of hard work, and deprivation, women in the third world would be assured to be the prime target of development assistance, at the period of colonial government, followed by several decades of development assistance, has left women untouched but by general opinion, worse off than their grandmothers. (Hong E 1984).

Development plans and development programmes have been formulated for men and women's work is largely unpaid and unrecognized, their efforts are not included in national statistics and they fall outside the scope of national development planning.

Although the women's decade (1975 – 1985) has significantly increased the understanding of women's needs and problems, this has not yet resulted in significant changes in development priorities. Women have still remained poor and not taken serious in development priorities.

Women's needs are still too often seen as separate and marginal. The increased interest in supporting development programmes for women has resulted in the establishment of women bureaux and women's departments within ministries of labor, social welfare and community development.

Relatively, poverty among females in Uganda is caused by the dependency on agriculture. The population of Uganda is made up of 81.0 percent of people involved in agriculture. In occupation there is 7.6%, Government personnel 4.6 %, crafts 3.4%. 80% of rural population depend on subsistence farming, people with employment are 8.2, trade 0.7 and remittances 30%. These percentages illustrate the extent of rural poverty especially among females. Worse still, crops from agriculture lack ready market for sell, and most of them are perishable crops.

Chambers 1983 explains the situation of poverty in rural areas by giving an illustration of the Deprivation Trap as shown below in figure 1.

The deprivation trap

Rural people are deprived of resources, clean water,

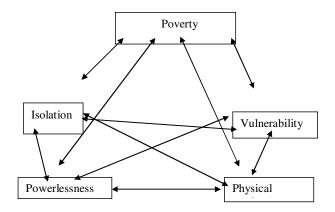


Figure 1. An illustration of the Deprivation Trap

employment, electricity information and knowledge hence they remain poor, isolated and vulnerable, physically weak and powerless.

Way forward to the female face of poverty.

Rwanda has become the first country in the world where women outnumber men in parliament. Since the 1994 genocide, women's role in government has been on the rise, and so, too, has Rwanda's economy. According to the World Bank, Rwanda is currently on track to reach several Millennium Development Goals by the target date of 2015, including universal primary education and gender equality in education. The World Food Program is now in the process of handing over its school feeding program to Rwanda's government, which will soon provide school meals to all students -- and all without international assistance.

The Poverty Reduction and Growth Facility, the ADB approved a structural adjustment credit of US\$20 million, and the World Bank agreed to provide US\$75 million to Rwanda. These efforts were designed to reduce rural poverty, pave the way for private sector growth, and promote prospects for national reconciliation by opening up economic opportunities to all Rwandese including women.

Women should be the central focus in development. Kofi Annan, Former Secretary -General of the United Nations, States that, "As more cash and assets get into the hands of women, more of these earnings get into the mouths, medicine, and schoolbooks of their children, while at the same time increasing women's bargaining position and power in the family and community; and their ability to act against violence in the home and in the world. There is no development strategy more beneficial to society as a whole - women and men alike - than the one which involves women as central players." Trickle Up is committed to being a catalyst for change in the lives of women who have traditionally had limited financial independence and low social standing in Rwanda. They are lifting themselves from poverty and becoming role models for other women and girls in their families and communities. It is then that they become active members of their communities and the architects of their own future.

RWPF's core mission is to fight gender-based violence, help review the existing laws on women's rights and a gender-based control of government action and budget. The 2001 Household Living Conditions Survey and the Core Welfare Indicators Questionnaire estimated literacy rates at 47.8% for women as compared to 58.1% for men. Only 5.8% of women benefit from apprenticeship training as against 9.1% of men. 2.6% of women benefit from short training (vocational training) versus 7.3% of men. Furthermore, 25% of women have never attended school or literacy centre against 17% of men (RWPF, 2002).

Gender equality has been emphasized in Rwanda. For example, more than 50% of the Rwandan senators are women, and the chief justice is a woman. Approximately 40% of the state ministers are women, including the ministers of agriculture, of trade, of foreign affairs. However there is need to increase the involvement of lower cadre women in development since poverty is more evident in women of rural areas.

Indego Africa is a social enterprise empowering more than 200 independent business women in Rwanda with access to fair trade export markets and education. Indego Africa's mission is for its artisan partners to achieve independence on three criteria: personal financial independence, independence from Indego Africa, and independent export market access. After scaling its success within Rwanda, Indego Africa plans to replicate its model in other African countries. A well-known African proverb says, "If you educate a man, you educate an individual. If you educate a woman, you educate a community." From Afghanistan to Mali, this phrase's relevance has been demonstrated time and again. When poor women are granted microfinance loans, they create successful businesses and give back to their communities. When they are provided with food aid, they ensure that the food fills their children's grumbling bellies before they feed themselves. When they are provided with clean water and basic sanitation, disease rates in entire villages decreases.

Whether through small-scale aid projects or larger government endeavors, women in action have proved to the world that they have what it takes to lift themselves, their families and communities out of poverty. With a little direction and sufficient investment, they are undoubtedly the ones who can -- and will -- pull the world up by its bootstraps.

The key to economic development lies in unleashing women's potential and investing in women's capabilities. Women bear a disproportionate weight of the world's poverty, representing 70% of the world's poor. At the same time, it has been widely recognized that women have the potential to be the engine of economic and development progress. Addressing gender inequalities are crucial factors in enabling women to transform their lives and the lives of their families and communities (UNDP, 2001)

Trickle up is committed to serving women, who comprise 94% of Trickle Up's participants, and the Trickle Up program is particularly designed for, and ideally suited to women. As a result of the following program components, women are able to start or expand a micro enterprise, many for the first time:

This was to provide Rwandese women with a forum through which their views, interests, and concerns on national reconstruction could be expressed, and in so doing contribute to shaping the country's recovery and reconstruction processes. Examples of laws on which they worked include the inheritance law, the law on the rights of the child, and the rights of women at the place of work.

Additionally, the caucus of women parliamentarians was able to advocate for women rights and gender equality and also mobilized grassroots women to contribute to the making of the constitution. This permitted issues of gender equality to take centre stage. It also facilitated monitoring of the budget to ensure that it addresses the needs and concerns of women and men (Republic of Rwanda, 2007).

Women leadership was also visible in structures which later on came to be known as National women councils. These National women councils provided a platform that enables women to gain visibility, contribute to national debates and to influence policy development and democratic processes in the country. For example, the Councils mobilized fellow women to participate in *Gacaca* courts, decentralization, poverty reduction processes, programs for fighting the HIV/AIDS pandemic and dealing with the consequences of the 1994 genocide.

Women have become a driving force of the socioeconomic development of the country after the 1994 genocide. A vast network of women groups such as NGOs, associations and cooperatives at the grassroots level played a pivotal role in providing empowerment initiatives. Socio-economic development is used as an entry point for peace building and reconciliation. Since 1994, women have participated in income generating activities that contributed to building their socio-economic empowerment, which in turn paved the way for sustainable development.

It is worth noting that the socio-economic empowerment of women in post genocide Rwanda has brought tangible changes in community perceptions of women. Specifically it has redefined roles and responsibilities for women and contributed to building lasting peace and restore reconciliation.

Resettlement initiatives

In an effort to reconstruct the economy that was shattered by the war and genocide of 1994, women contributed significantly in resettlement initiatives that were promoted by the government of Rwanda. The genocide had almost completely destroyed the agricultural base of the country as a large number of men working in agriculture were either killed, fled the country or were imprisoned. Women across the country revived numerous agricultural activities. They provided food for their families either under food for work programme or simply producing food from their own plots. From 1997 onwards, women have contributed tremendously, especially on the issue of repatriation rights of refugees and are visible in the many documentary films that are available on this subject.

Women participated massively in the national programme of *Imidugudu* settlement where they provided labor, and for the first time in the history of Rwanda, they were even involved in the construction of house roofs. Throughout the entire territory of Rwanda women were seen on building sites working side by side with men or sometimes women alone trying to cope with the difficult challenges of constructing houses. This broke the myth that if a woman constructs a house, it leaks said one female respondent in Butare. *"We are now proud that every widow now has a house of her own, a toilet and a kitchen,"* said a member of Duhozanye association in Save District in Butare Province.

In creating a national institution to revive and formalize *Gacaca*, the GNU has promoted women's participation. In terms of representation, women are represented in all *Gacaca* courts. Currently the national representation of women in all these courts is 29 % and this is an important achievement as traditionally women did not serve as *Gacaca* judges, a position that was reserved for a community's wise and respected men (*inyangamugayo*).

In areas where women are presidents of *Gacaca* courts, such courts have been found to be performing better.

The government has also put in place a legal framework that facilitates the national women councils providing a forum through which women may exchange ideas and opinions on national issues and the overall development of the country. They have been able to contribute to national policies such as Vision 2020, PRSP, the decentralization policy, the national gender policy and many other areas of critical importance, including the new constitution.

It is worth noting that the decentralization policy favors the representation of women at the various administrative levels: a department in charge of gender issues has been set up at the district and provincial level; likewise, women's representatives become automatic members of the consultative committees at the level of the *secteur* and *cellule*. Further, the Constitution of Rwanda stipulates a minimum representation of at least 30% of women in decision-making bodies; An association for the promotion of the Rwandan women participation in decision-making organs, the Rwanda Women Leaders Caucus was created in July 2002.

It is worth noting that the President of the Supreme Court of Rwanda and the Minister of Justice are both women, as is the Executive Secretary of the *Gacaca* courts. Of the 12 judges on the Supreme Court, 5 are women giving a representation of 41.7%. Further, at the local administration level, under the decentralization arrangement, women occupy 26% of the posts on the executive councils of each province (MINEDUC Administrative data, 2001).

There is need to empower women in all aspects of development. DFID, 2001 defines empowerment as the process whereby people gain more power over the factors governing their social and economic progress. This may be achieved through increasing the incomes and assets of the poor. There is need for interventions that aim to enhance confidence and self respect among women, by developing collective organisation and decision making and by reforming political institutions to make them more inclusive.

Realizing the female face of poverty and its effects, different governments tried to ensure the realization of the Human Right that would free women from Poverty. The commitments were made at the Earth Summit in Rio, the World Summit for Social Development in Copenhagen, and the Habitat II conference in Istanbul.

"We are determined to eradicate the persistent and increasing burden of poverty on women by addressing the structural causes of poverty through changes in economic structures, ensuring equal access for all women as vital development agents, to productive resources, opportunities and public services" (Beijing Declaration, para. 26).

Further to the above, More than one billion people in the world today, the great majority of whom are women,

live in unacceptable conditions of poverty. Woman's poverty is directly related to the absence of economic opportunities and autonomy, lack of access to economic resources, lack of access to education and support services and their minimal participation in the decision-making process (Beijing Platform for Action, paras. 47 and 51).

Rwanda has adopted the Ubudehe programme which has transformed the nature of Participatory Poverty Assessments (PPAs), moving away from traditional approaches to ones where citizens are truly in control. Rwanda is the only country to have achieved 100% nationwide coverage where all 9000 villages were actively involved and participated in developing their own social maps and visual representations and data of the state and extent of poverty and exclusion that various social groups face in Rwanda. The use of social maps has begun to transform and influence new thinking in Rwanda about how national statistical systems can shift away from survey based methodologies to ones that are controlled by citizens and thereby capture citizen voice and preferences regularly. By 2007 citizens in all villages had actively participated in generating social maps and defining and stating their preferences and priority problems. The information generated from social maps is now being used to act as performance measures to hold national government and relevant ministries accountable commitments against made (www.ubudehe.org).

The second major achievement of Ubudehe, that other development practitioners, can borrow, is the fact that citizens not only captured and stated their preferences and characteristics of poverty, but had the opportunity to come together in collective action to do something about priority problems they had stated. In 2006-2007, across 9000 villages, citizens came together to solve the problems they had highlighted (from restocking livestock lost during genocide, to provision of public goods such as primary health care or water in collaboration with government) (www.ubudehe.org).

CONCLUSION

Poverty in Rwanda affects women more than men due to the influence of culture and the genocide. It is evident that some women are poor especially in rural and urban areas of Rwanda. This is realized in their limited level of participation, in decision making, limited or no control of resources, high levels of illiteracy and working in low paying jobs. However, basing on the current trend of development in Rwanda and the zeal to fight poverty both by the government and NGOs, the female face of poverty in country is greatly changing. Women have been involved in development projects, there are many women parliamentarians, girls go to schools, there has been sensitization of the masses on the need to invest in long term projects like keeping of heifers, more women participate in politics and have a voice in courts of law. Therefore, the government of Rwanda needs to continue with the zeal of fighting poverty among women, both in rural and urban areas to ensure positive change in the female face of poverty.

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