Analysis of factors influencing the persistence of poverty among female-headed households: Case of Huye District, Rwanda

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ABSTRACT

The main purpose of this study was to analyse the factors influencing the persistence of poverty within female-headed households in the Huye District of Rwanda. Drawing on feminist development theories, the research employed both qualitative and quantitative approaches. Through a combination of random and purposive sampling, 87 respondents were selected—comprising individuals from female-headed households, officials from the Huye District, and representatives from the Ministry of Gender and Family Promotion (MIGEPROF). Data were collected via questionnaires, interviews, focus group discussions, and document analysis; the findings were subsequently examined using univariate analysis and content analysis techniques. The study reveals that factors such as poor health, large family size, prolonged dependency on men, low self-esteem, limited education, lack of risk taking, an inability to engage in independent economic activity, restricted access to land, and social isolation are the key determinants of persistent poverty among female-headed households in the Huye District. The study recommends that adult education programs incorporate life-skills training to equip women heading households with the capacity to launch small- or medium-scale ventures and access employment opportunities. Furthermore, local administrative structures should ensure transparency and implement affirmative action measures to guarantee that these households are fully integrated into community development activities led by local authorities.

Keywords: Factors, Female Headed-Households, Huye District**,** Poverty

I. INTRODUCTION

The Food and Agriculture Organization of the United Nations (FAO) and the World Bank indicate that the proportion of female-headed households is increasing in sub-Saharan Africa, notably in countries such as Zimbabwe, Malawi, and Namibia. These households generally own 30% to 50% less land and have more limited access to productive resources than male-headed households, which exacerbates poverty and inequality among women (FAO, 2011; World Bank, 2018). In response, many African governments have launched community development and land reform programs aimed at empowering women and reducing poverty within these households by improving their access to land, financial resources, and economic opportunities.

Poverty remains at the heart of global development debates, shaping the agendas of major international organizations—such as the World Bank, the United Nations, and the International Monetary Fund (IMF)—as well as organizations focused on social rights, such as the International Federation of Social Workers (IFSW) (Chibba, 2008). The IFSW emphasizes that modern social work prioritizes empowerment and capacity-building, enabling individuals and communities—particularly in rural areas—to gain autonomy and demonstrate initiative. Despite these efforts, poverty remains an urgent challenge within the East African Community (IFSW, 2020). The IMF noted that, although Uganda's first National Development Plan (2010/2011–2014/2015) aimed to increase employment and incomes, limited implementation capacity and the underrepresentation of women in leadership positions hindered progress (IMF, 2014).

Within the East African Community (EAC), Rwanda stands out for its firm commitment to gender equality and the empowerment of women. The EAC recognizes that investing in women promotes human rights, reduces fertility and infant mortality rates, and enhances economic productivity (EAC, 2009). Rwanda ranks first globally in terms of women's political participation, with women holding 61.3% of the seats in the Chamber of Deputies and 36% in the Senate (Parliament of Rwanda, 2023). However, structural barriers persist. Bayisenge (2015) found that, despite legal reforms, many women continue to face difficulties in accessing land ownership and property rights, which perpetuates their economic dependence and vulnerability within an agriculture-based economy.

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To combat poverty, Rwanda's Economic Development and Poverty Reduction Strategy (EDPRS) implemented initiatives such as the "Girinka" program ("one cow per poor family"), "Umurenge SACCO" savings and credit cooperatives, "Intambwe" groups, and the "Umurenge Vision 2020" (VUP) program. Although the World Bank reported a 24% decline in poverty between 2001 and 2011, progress has since slowed, suggesting gaps in the implementation and sustainability of these measures (World Bank, 2018). Nkundizana (2011) observed that while poverty affects both genders, it is more deeply rooted among women, particularly those who are heads of households. Against this backdrop, the present study explores community perceptions regarding the factors underlying persistent poverty in female-headed households in Huye District.

1.1 Statement of the Problem

Although Rwanda has actively promoted gender equality and poverty reduction through various initiatives—such as the "Girinka" program, the "Vision 2020 Umurenge" program, and savings and credit cooperatives—poverty has nonetheless become more deeply entrenched within female-headed households. Such families often face limited access to land, banking services, productive resources, and economic opportunities (Nkundizana, 2011; Bayisenge, 2010). While poverty in Rwanda declined significantly between 2001 and 2011, the subsequent slowdown highlights persistent disparities in the implementation and sustainability of economic empowerment policies (World Bank, 2018). In the Huye District, where agriculture is the primary source of income, these challenges leave female-headed households particularly vulnerable. Yet, little attention has been paid to community perceptions regarding the causes fuelling this persistent poverty. Consequently, this study examines the factors contributing to the persistence of poverty among female-headed households in the Huye District, specifically analysing social, economic, institutional, and structural constraints.

1.2 Research Objective

This study aims to identify the factors contributing to the persistence of poverty among female-headed households in Huye District, Rwanda.

II. LITERATURE REVIEW

2.1 Theoretical Review

Feminist development theories provide a fundamental framework for understanding the persistent financial hardships faced by female-headed households; they explain how gender relations, the unequal distribution of resources, and social structures influence women's financial stability. Various women-cantered development approaches have emerged from debates regarding the role of women in development, most notably the "Women in Development" (WID), "Women and Development" (WAD), and "Gender and Development" (GAD) perspectives (Snyder & Tadesse, 1995; Miller & Razavi, 1995). Although the inequalities women face share common features, development organizations have adopted diverse approaches—or, conversely, have failed to take action—to address the structural inequalities that hinder women's participation and limit the benefits they can derive from it.

The "Women in Development" (WID) approach focuses on integrating women into the process of economic growth by promoting their access to financial resources and employment opportunities. From this perspective, women's poverty can be alleviated by improving their access to credit, technology, education, employment, and support programs (Mosse, 1993). In the context of female-headed households, the WID framework offers insight into how limited access to land, financing, agricultural resources, and income-generating activities can lead to long-lasting hardships. Nevertheless, the WID approach has been subject to criticism: it is faulted for focusing too heavily on the role of women as a labour force, without sufficiently taking into account the social and gender dynamics that give rise to—and perpetuate—inequalities.

The "Women and Development" (WAD) approach emerged from the limitations of the "Women in Development" (WID) approach; it is rooted in dependency theory and political economy. This perspective highlights that, although women have long participated in economic production, they are often dependent on broader economic and social structures that govern the distribution of resources and opportunities (Simojoki, 2003). Consequently, the WAD approach has shifted its analytical focus: it is no longer merely about encouraging women's participation in development, but rather about examining how economic imbalances affect their lives. This approach is particularly relevant to the study of female-headed households, as the poverty they experience stems not only from their individual circumstances but also from unbalanced financial structures, limited employment opportunities, and restricted control over essential resources.

The "Gender and Development" (GAD) approach offers a comprehensive framework that accounts for gender dynamics and the social influences that shape the opportunities available to both women and men. Unlike the "Women in Development" (WID) approach—which focuses exclusively on women—GAD analyses gender relations, the

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gendered division of labour, power dynamics within families, and women's access to productive resources. GAD is especially well-suited to the present study, given that female-headed households may face poverty due to intersecting factors, such as inequalities in land ownership, limited decision-making power, a lack of financial opportunities, and restrictive social expectations. This approach also prioritizes the empowerment of women, collective action, and participation in organizational structures—all of which serve as levers for dismantling systemic disparities (Snyder & Tadesse, 1995; Chant, 1997).

Ultimately, the "Women in Development" (WID) conceptual framework offers a relevant perspective for examining the persistence of poverty within female-headed households in the Huye District. However, while the WID approach emphasizes women's access to financial opportunities, the "Women and Development" (WAD) approach focuses more on the effects of global economic structures; meanwhile, the "Gender and Development" (GAD) approach centres on gender dynamics, power imbalances, and empowerment. This research draws primarily on the GAD perspective, which posits that persistent poverty cannot be explained solely by women's access to economic resources; rather, social and institutional factors, as well as gender-related issues, must also be taken into account. Consequently, this theoretical framework directs the research toward analysing how access to fixed assets, financial resources, employment opportunities, community influences, decision-making power, and other resources shapes long-term dependency and poverty within female-headed households in the Huye District (Snyder & Tadesse, 1995; Chant, 1997).

2.2 Empirical review

Research on household headship and poverty indicates that female-headed households are more likely to experience persistent poverty than male-headed households. The concept of the "feminization of poverty" has been widely discussed for decades. This notion has prompted both public authorities and the non-governmental sector to implement policies aimed at supporting women and contributing to the eradication of persistent poverty within households. Chant (1997) highlighted several factors that influence poverty among women: the ongoing violation of women's rights, limitations in income-generating possibilities, restricted access to productive opportunities, gaps in education and skills, and the burden of domestic responsibilities—all areas in which women find themselves more vulnerable.

Brown and van de Walle (2019) also asserted that, in most African countries, female-headed households are more exposed to poverty than male-headed households. This phenomenon is also observed in Central and Eastern Africa, where many households generate only low incomes. In South Africa, it has been shown that women who head households—whether they are single, separated, divorced, or widowed—are, on average, more likely to live in poverty than those in male-headed households. Conversely, households headed by married women tend to be more economically stable than those headed by men, often resulting in a relatively higher standard of living compared to other types of households.

Buvinic and Gupta (1997) proposed three explanations for why female-headed households are often poorer than those headed by men. First, they point out that female-headed households frequently consist of larger families with many unemployed dependents, unlike other types of households. They also argue that most women hold low-paying jobs and have more limited access to financial resources, due to gender-based discrimination that exists globally. Finally, they note that women generally bear the responsibility for domestic tasks, which confines them to the home and—unlike men—prevents them from pursuing income-generating opportunities outside the household.

Discrimination in access to quality education, along with its consequences, exacerbates gender imbalances in this sector, thereby reinforcing the oppression of girls and women. In most underdeveloped or developing countries, girls' schooling often does not extend beyond the primary or secondary level. This low level of education leads to girls and women being marginalized in relation to boys and men—a situation that reflects a neglect by communities that deem the schooling of girls less necessary. Consequently, due to various socioeconomic and cultural factors, families choose to educate only their sons, especially in the absence of an effective policy guaranteeing free education for all (Republic of Rwanda, 2008). The *Times Reporter* (2007) acknowledged that Rwanda has made significant progress in the schooling of both boys and girls at all levels, as well as in integrating a gender perspective into the education sector. Nevertheless, girls continue to lag behind in terms of academic performance and access to education—particularly during the transition from secondary to higher education, where enrolment, success, and graduation rates among women remain low. Furthermore, it is noted that girls are not equitably represented in public institutions and often turn instead to private institutions, which are costly and, very frequently, of inferior quality.

Despite a favourable political climate, numerous societal and structural obstacles continue to prevent girls and young women from pursuing higher education at the same rate as young men. A strong emphasis on science and technology within national education and development frameworks risks marginalizing female students, unless proactive initiatives are implemented to encourage their engagement in these fields. The United Nations Children's Fund (UNICEF) is collaborating with the Ministry of Education to develop a national framework focused on gender awareness and inclusive education. This initiative aims to shift parental perceptions regarding education and overcome cultural

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barriers that hinder schooling and learning, thereby preparing both girls and boys for the jobs of the future. Between 2005 and 2011, the overall employment rate for individuals aged 15 to 64 remained at approximately 82%. In urban areas, the proportion of employed girls and women was significantly lower (76%) than in rural areas (83%). This trend is explained by the prevalence of agricultural activities in rural areas, combined with rising urban unemployment and increased school enrolment and attendance rates. Furthermore, the employment rate for women in urban settings is about 5% lower than that of men. This may stem from lower levels of educational attainment among women in cities, where the labour market demands higher academic qualifications. Although women make up more than half of the workforce in Rwanda, men are more likely to secure formal, paid employment (UNICEF, 2020).

In reality, a significant proportion of women engage in unpaid or low-paid activities. Men, by contrast, very often hold well-paid positions, both in the formal and informal economic sectors. The high concentration of girls and women in unpaid domestic tasks is rooted in traditional norms that limit their participation in the labour market. Consequently, even when income-generating opportunities arise, women do not have the same access to them as men. As a result, a large segment of the female population remains below the poverty line (African Development Bank, 2014).

Research by Bayisenge (2010) shows that women work longer hours for lower pay, often holding precarious jobs within the informal sector. They frequently turn to small-scale activities that yield very limited income. Consequently, the majority of women remain confined to agricultural work. The transition from unpaid domestic labour to other forms of activity is far more pronounced among men than among women. For women, the shift in their position within the labour market is less significant, whereas for men, there is a notable increase in non-agricultural employment. Women's access to the labour market is severely hindered by their domestic obligations. According to UN Women (2012), women currently account for just over 25% of non-agricultural jobs; their transition out of the agricultural sector is occurring more slowly than that of men, which explains why a large number of women remain in a state of financial vulnerability, despite the various community development programs implemented by governments.

III. METHODOOGY

3.1 Research Design

This study adopted an exploratory research design, as the factors underlying persistent poverty in female-headed households (FHHs) have been the subject of little research in Rwanda; furthermore, many scholars agree that this approach is particularly well-suited to issues for which limited data exist. According to Kumar et al. (2012), exploratory research serves as an initial investigation aimed at examining the fundamental nature of the problem under study. This type of design is not intended to provide definitive solutions; rather, it seeks to analyze the subject from various perspectives. It is also noted that exploratory research serves as a preliminary stage, providing a foundation for subsequent studies. It plays a crucial role in structuring the research model, sampling strategy, and data collection tools (Singh, 2007). Exploratory research focuses on emerging themes that have been the subject of few, if any, prior studies (Brown, 2006). This design requires a small sample of participants and relies primarily on open-ended questions to facilitate an in-depth understanding of the subject; however, closed-ended questions are sometimes used to gather quantitative data, thereby complementing the qualitative findings derived from the respondents' viewpoints and perceptions (Berman, 2017).

3.2 Study Area

This research was conducted in Huye District, located in the Southern Province of Rwanda. Huye District is bordered by Gisagara District to the east, Nyaruguru District to the south, and Nyamagabe District to the west; it also adjoins Nyanza District to the north. The 2012 Rwanda Population and Housing Census revealed that Huye District had a population of 328,605, with the highest proportion of women (52.1%) in the entire Southern Province; furthermore, 35.6% of households were headed by women (NISR, 2013). Given this high proportion of female-headed households, it is reasonable to question the economic stability of Huye's residents. With 83.9% of the population living in rural areas, The New Times (2011) reported that women in these areas rarely participate in income-generating activities organized and implemented at the local level. According to the NISR (2012), Huye District has one of the highest rates of agricultural households (90%). At the same time, Huye stands out as a district where agricultural households hold very small plots of land (less than 0.3 hectares)—a situation that has a significant impact on the employment rate of its residents. Furthermore, data indicate that the employment rate in Huye District stands at 80%, while the unemployment rate is only 0.6%; 19% of the population aged 16 and older is economically inactive. According to the National Institute of Statistics of Rwanda (NISR), these figures place Huye District sixth nationally—and first within the Southern Province—in terms of unemployment and economic inactivity rates. Moreover, only 32% of households in Huye possess at least one savings account, ranking the district eighth from the bottom among Rwanda's 30 districts; this is below the national average of 39.4% and represents the second-lowest rate in the Southern Province. The Rwandan Population and Housing Census—which served as the basis for selecting Huye District as a case study—also reveals that

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approximately 53% of the district's population is considered non-poor, 21.4% as poor, and 25.2% as living in extreme poverty; the district thus ranks sixteenth in terms of the proportion of people living in extreme poverty. Finally, the NISR (2013) reports that poverty rates are higher in female-headed households (51%) than in male-headed households (44%); regarding extreme poverty, the rate reaches 34% for female-headed households, compared to 23% for male-headed households. Taken together, these factors justify the selection of Huye District for this study.

3.3 Target Population and Sample Size

The study population comprises all female-headed households (FHHs) supported by Huye District through its social protection department (822 FHHs), as well as staff responsible for gender and women's empowerment within Huye District (38 individuals) and staff tasked with women's empowerment at the Ministry of Gender and Family Promotion (5 individuals)—a total of 865 individuals. To calculate the sample size the Raosoft (2004) formula was used as follows with α = 0.05:

$$X = Z\left(\frac{c}{100}\right)^2 r(100 - r)$$

$$n = \frac{NX}{[(N-1)E^2 + X]}$$

$$E = \sqrt{\left[\frac{(N-n)X}{n(N-1)}\right]}$$

Where ***N*** is the population size, ***r*** is the fraction of responses that you are interested in, and ***Z(c***/100**)** is the critical value for the confidence level *c* (c=1.96). ***E*** is the margin error while ***n*** is the sample size.
N = 865 (the study population)
E = 6% (0.06) which is the margin of error is the amount of error that you can tolerate. The study sample is drawn from a population of 6 strata; only 1% in each stratum was tolerated.

$$N = \frac{865 * 0.345744}{[(865-1)(0.06)^2 + 0.345744]}$$

$$N = \frac{299.06856}{3.456144} = 86.5324361$$

That is, the study sample is made up of 87 individuals.

3.4 Sampling Procedure

In this study, both probabilistic and non-probabilistic sampling methods were used for sample selection. For probabilistic sampling, simple random sampling was employed, while for non-probabilistic sampling, convenience sampling, purposive sampling, and snowball sampling were used.

3.4.1 Probabilistic Sampling

The probability sampling technique used in this study is simple random sampling. This approach ensures that every person within the population has an equal probability of being selected by chance (Dudley, 2011). This method was chosen because every individual on the list of people meeting the criteria—previously defined through purposive sampling—had an equal chance of being selected as a study participant. From this list of potential respondents for each sector in the Huye district, every third individual was selected until a sample size of 87 respondents was reached. Furthermore, probability sampling is particularly well-suited for creating a representative sample that is free from bias.

3.4.2 Non-Probabilistic Sampling

Among non-probabilistic sampling techniques, convenience sampling, snowball sampling, and purposive sampling were employed. These techniques were chosen due to their suitability for exploratory studies: they allow the researcher to construct samples based on subjective judgment regarding the characteristics of respondents likely to provide useful information. Convenience sampling simply involves selecting the most easily accessible individuals to form a sample. These are often people known to the researcher or those in the immediate vicinity, which facilitates recruitment; consequently, the research findings cannot be generalized to the entire population (Dudley, 2011). Snowball sampling is used when subjects who meet all the required research criteria are difficult to identify or reach (Alston & Bowles, 2003). This technique was selected because, at the time of the study, the researcher did not know the locations of all the respondents who met the inclusion criteria. Previously, simple random sampling had been used to determine a representative sample from the total population of female-headed households (FHHs) supported by the Huye District; however, the researcher did not have information regarding the precise location of each of these individuals. Purposive

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sampling, according to Alston and Bowles (2003), allows for the creation of a sample that is consistent with the study's objective. As Tongco (2007) indicates, purposive sampling is a non-probabilistic technique in which respondents are selected based on the relevant information they possess, the researcher's informed judgment, and their reliability. This method involves deliberately choosing individuals from within the population, based on the researcher's knowledge and judgment regarding the targeted respondents.

For this study, the researcher selected subjects exclusively from a list of female-headed households (FHHs) participating in projects implemented under four specific community development programs: the "Vision 2020 Umurenge" program, "Umurenge SACCO" savings and credit cooperatives, "Intambwe" groups, and the "Girinka" program. The inclusion criteria for FHHs were as follows: single mothers heading a household; widows heading a household; divorced or separated women heading a household; and women whose spouses have a disability. Furthermore, the selection focused on women who met these criteria, were accessible during the data collection period, and agreed to participate voluntarily. Simple random sampling was then applied to all FHHs supported by the Huye District that met the inclusion criteria. In addition to the FHHs, social affairs officers (SAOs) at the sector and district levels—as well as the official responsible for women's empowerment at the Ministry of Gender and Family Promotion (MIGEPROF)—were included as key informants, given their role in the day-to-day monitoring of projects related to women's empowerment. Specifically, the sample of 87 respondents was composed as follows:

Female-headed Households: 5 FHHs were selected throughout each sector (1 FHH representing beneficiaries of Girinka programme, 1 FHH for Intambwe group, 1 FHH for 2020 Vision Umurenge Programme (VUP), 1FHH for Umurenge SACCO and 1 FHH from Women Consultative Council at sector level) making 70 FHHs in the whole district. Sector Staff (SS): Across all the 14 sectors, there are 28 staff in charge of gender and social affairs (AFSO). The study included only one AFSO per sector in the study population and sample. District Staff (DS): At district level, there is 10 staff involved in gender and social affairs. The study selected only the Vice Mayor in charge of social affairs and the Social Development Officer. Ministry Staff (MS): In the Ministry of gender and family promotion, one staff in charge of women empowerment was selected among the five officers involved in women empowerment issues.

3.5 Data Collection Methods and Instruments

Secondary data consist of information gathered through the examination of available documents and/or records related to the research problem. Document analysis made it possible to contextualize and interpret primary data by drawing upon existing literature—specifically, findings from other similar studies. Primary data, by contrast, are those collected in the field by the research team. The research methods employed in this study are presented below, along with the corresponding data collection instruments.

a) Questionnaire Administration

McDaniel and Gates (2005) define a questionnaire as a set of questions designed to gather information essential for achieving the objectives of a research project; it can be viewed as a formalized instrument for collecting data from study participants. According to MacLeod (2018), a questionnaire is an economical strategy for rapidly collecting significant amounts of data, as it allows a large number of individuals to respond simultaneously. The researcher developed a questionnaire consisting of questions specifically linked to the study's objective. These questions were carefully designed, drafted, and printed. With the assistance of staff responsible for social affairs at the sector level, female-headed households were identified; subsequently, using a probabilistic method, the first five households selected at random—which agreed to participate during the defined study period—were invited to complete the data collection instruments.

The researcher or their assistants provided instructions on how to complete the questionnaire before handing it to the respondents. The questionnaire included both open-ended and closed-ended questions. Respondents were given instructions on how to answer all the questions and were informed that they could seek clarification from the research assistant, who remained present throughout the completion process. Respondents who were literate completed the questionnaire themselves, while those who were not were assisted by members of the research team. In the latter case, after introducing themselves and explaining the purpose of the study, the research assistants asked the questions and filled out the questionnaire on behalf of the respondents.

b) Focus Group Discussion

Focus group discussion (or "group interview") is frequently used in qualitative research (though it can also be employed from a quantitative perspective—for instance, by counting the frequency with which certain terms appear). This method allows a researcher to question several people simultaneously and efficiently (Rubin & Babbie, 2005). It involves bringing together individuals who share common characteristics to discuss a specific topic related to the research subject (ODI Toolkits, 2009). Each group, consisting of five female-headed households, was facilitated by a research assistant (acting as a moderator); in total, 14 group discussions were conducted during the data collection phase.

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The research assistants introduced the discussion topics and ensured that the exchange remained dynamic and natural, while also preventing any single participant from dominating the conversation.

In practical terms, focus group discussions (FGDs) require careful preparation: this involves defining the primary objective(s) of the session, developing key questions, establishing a structured plan for the proceedings, and determining how the session will be recorded. Research assistants were trained for this task and were given ample time to practice among themselves, both before and during the pilot study phase; a detailed report was produced following each session. The researcher developed guiding questions and themes, ordered according to the significance of the issues to the research. Acting as moderators, the research assistants facilitated the exchanges, ensured the discussion remained focused on the topic, and prevented any single individual from dominating the conversation. The research assistants made sure that all participants had ample opportunity to speak, encouraging those who were more reserved whenever necessary. Respondents from female-headed households were informed that their participation in the study would involve completing a questionnaire and taking part in a focus group discussion. Immediately after completing the questionnaire, the participants were invited to join a discussion session, where they answered questions, interacted with one another, and exchanged views on the topics at hand. A discussion guide had been prepared in advance to supplement the data collected via the questionnaire, allowing for a qualitative capture of the perceptions and understanding of those in female-headed households. Across all the sectors involved, these households agreed to take part in the focus group discussions and provided valuable information.

c) Interview

According to Rubin and Babbie (2005), field research involves going to the locations where events take place in order to conduct observations and engage in active listening. Simply paying attention to what is happening on-site can yield a great deal of insight. Furthermore, field research may involve more dynamic approaches; it is sometimes appropriate to question individuals and gather their responses. This interaction—engaging with respondents by asking them questions—is known as an interview. For the purposes of this study, a semi-structured interview approach was adopted. As Dudley (2011) points out, this type of interview relies on questions that are largely pre-formulated, yet can be addressed in a flexible order. Since the goal of such an in-depth interview is to explore individuals' perspectives, life paths, experiences, beliefs, and/or motivations regarding specific issues, the researcher prioritized open-ended questions. This allows for a more nuanced understanding of the research problem and serves to complement data gathered through other collection tools.

In-person interviews were conducted with 14 social affairs officers at the sector level and 2 at the district level, as well as with the official in charge of family empowerment at the Ministry of Gender and Family Promotion—a total of 17 interviews. The participants were met at their workplaces; they willingly agreed to share their knowledge for the study, engaging in discussions with the researcher on predefined topics following the presentation of an authorization letter from Huye District and an explanation of the research objectives. An interview guide was used as the instrument. The researcher developed a series of questions designed to gather as much information as possible about the phenomena under study. The process began with simple questions before moving on to more complex topics, helping to put participants at ease, build their confidence, establish a strong rapport, and obtain relevant data. This approach fosters an atmosphere of trust and positive interaction, often yielding rich data that enhances the interview process. The interview guide itself was not shown to the participants; rather, it served as a reference for the researcher during discussions with staff at the sector, district, and ministerial levels.

3.6 Data analysis methods

3.6.1 Univariate Analysis

This approach was used to convert the collected data into numerical form. Responses to closed-ended questions were represented by numbers. The resulting numerical data were processed using SPSS (Statistical Package for the Social Sciences) software and Microsoft Excel. This enabled the researcher to present the findings in the form of frequency tables, showing the counts and percentages for each variable under study; this constitutes a univariate analysis, which involves examining the distribution of cases according to a single variable at a time. Rubin and Babbie (2005) define univariate analysis as the examination of the frequency of cases for one variable at a time. The fundamental method for presenting univariate data involves considering all cases—that is, specifying the characteristics of each case studied in relation to the research variables (Bernard, 2000).

3.6.2 Content Analysis

The research technique known as "content analysis" enables the formulation of robust and reproducible inferences by deciphering and coding textual documents. Through a methodical evaluation of written materials—including verbal communications, documents, and graphic elements—qualitative data can be transformed into quantitative results. Although this technique has long been used in the social sciences, it has recently become prominent

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among researchers in organizational studies (Robertson, 1976). As Dudley (2011) points out, content analysis focuses specifically on the recurrence of certain types of recorded communications, such as specific words or phrases. It has been instrumental in addressing fundamental questions within the field of communication research, such as: "who says what, to whom, why, and with what effect?" (Babbie, 2007). Dudley (2011) notes that studies based on content analysis are particularly useful for social workers when examining terms that carry multiple or ambiguous meanings. Such terms may emerge from individual interviews, group interviews (focus groups), or responses to open-ended questions in surveys. This mixed-methods research approach has facilitated the triangulation of study findings by combining, cross-referencing, and/or supplementing information derived from data collected and analysed through various methods—including surveys, interviews, focus groups, and document analysis—as well as through different analytical techniques (such as univariate analysis and content analysis).

3.7 Ethical considerations

Before the questionnaires were administered and the interviews conducted, participants were informed of the study's objective and reassured regarding ethical considerations, particularly concerning anonymity and confidentiality. It was made clear to them that they should not include their names on the data collection instruments and that the information gathered would be used exclusively for the purposes of the study. The research team provided participants with details about how the interviews and questionnaires would be carried out, as well as information regarding their rights throughout the process; this approach was intended to encourage honest responses and served as an essential component of the informed consent process. Whenever possible, the interviews and the administration of the questionnaires took place in pre-arranged, quiet settings, at times and locations convenient for the participants. Establishing a relationship of trust with each group of participants prior to the interview or questionnaire was also crucial, as this contributed constructively to the smooth conduct of the study. Informed consent was obtained, and every participant made a voluntary decision to take part in the study.

IV. FINDINGS & DISCUSSION

4.1 Presentation and analysis of the findings

Participants highlighted several interrelated factors contributing to persistent poverty in female-headed households—including poor health, large family size, dependency, low self-esteem, limited education, lack of land, and social isolation—which are presented in Table 1.

Table1

Respondents by Factors of Poverty among Female-headed households (N=87)

Causes of poverty	Frequency (n=87)	Valid Percent
Poor Health status	71	82
Family size	71	82
Long-term dependency of women to men	71	82
Lack of self-esteem	71	82
Mindset	68	78
Fear of Risk-taking	68	78
Self-employment inability	68	78
Land availability	60	69
Social isolation	55	63
Lack of education	55	63

Poor health emerged as one of the most frequently cited causes of poverty among those surveyed; 82% of respondents identified it as a major constraint on their livelihoods. Many participants explained that numerous households continue to suffer from long-term health issues stemming from the 1994 genocide against the Tutsi, during which many of their family members were killed—leaving behind women burdened by persistent physical and psychological trauma. Consequently, the living conditions of many female survivors have deteriorated significantly over time. District and sector officials confirmed these findings, highlighting the scale of the health-related challenges—both physical and mental—within female-headed households. One district social development officer stated that

> "*most of female-headed households are physically and mentally disabled due to many individual reasons*" (DS2, Staff in charge of social development at district level, 11/09/2015).

Similarly, a sector social affairs officer noted that

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> "*among the groups of people with Post Traumatic Stress Disorder caused by the 1994 Genocide against the Tutsi we have in my sector, FHHs seem to be the mostly affected*" (SS5, Staff in charge of social affairs in Rwaniro Sector, 06/08/2015).

These institutional perspectives were strongly supported by testimonies from female heads of household themselves. A respondent from Karama Sector (FHH57, 17/08/2014) explained her experience, stating:

> "*In 1994, I was violated and later diagnosed with HIV/AIDS, and since 1999 I have been on medication. Because of poor nutrition and that illness, I am very weak and could not cultivate my land. I have been selling portions of land and now I survive from assistance of different organisations*."

This account illustrates the cumulative effects of gender-based violence, chronic illness, and economic vulnerability on women's ability to secure their livelihoods. Overall, respondents emphasized that physical disabilities and mental health issues significantly limit the capacity of female-headed households to engage in productive economic activities, thereby exacerbating and perpetuating poverty. District and sector staff confirmed these observations, noting that physical and psychological impairments are particularly prevalent among the female-headed households currently receiving support from Huye District through social protection services.

Family size was identified by 82% of respondents as a major factor contributing to poverty within households. The findings reveal that poverty is more pronounced in homes with a large number of dependents—especially when a single individual bears the full responsibility for meeting the family's basic needs. It was reported that many households must shoulder the burden of supporting extended family members; furthermore, as household size increases, overall living conditions tend to deteriorate. This situation was illustrated by the testimony of a woman from Mukura Sector (FHH14, 19/07/2014), who explained:

> "*Since my husband died and my brother disappeared, it is a big burden for me to cater for my four children and three nephews. Compassion International helped me with children's school fees, but it is not easy to get them food and clothes.*"

Her testimony highlights the strain placed on limited household resources when caregiving responsibilities extend beyond the nuclear family. District and sector-level staff echoed these concerns, noting that large household size significantly increases vulnerability to poverty—particularly in female-headed households with few income-generating opportunities. They observed that higher dependency ratios diminish a family's capacity to save, invest, or sustainably meet their essential needs. In this context, the importance of family planning was emphasized by the Government as a strategy for economic viability, recommending that families limit the number of children to three to improve household well-being and long-term economic survival (Nshimiyimana, 2017).

Furthermore, 82% of respondents identified women's prolonged dependence on men as a key factor contributing to the persistence of poverty in female-headed households. Participants linked this dependence to Rwanda's historical context, in which men traditionally controlled the majority of economic resources—including land, livestock, and income-generating assets. The consequences of this structural inequality became especially apparent in the aftermath of the 1994 genocide against the Tutsi, a period during which many women suddenly found themselves responsible for their households' survival, despite having no prior experience in autonomous economic decision-making—a point confirmed through interviews and focus group discussions. Despite these challenges, several respondents highlighted a gradual transformation in women's economic roles and in prevailing mindsets. A woman from Simbi Sector (FHH3, 03/09/2014) reflected on this shift, stating:

> "*After the 1994 Genocide against the Tutsi, I learnt a very big lesson. My husband was of paramount importance. But now it's my turn. It's up to me to show what I can. I started a small enterprise of raising pigs. I am not begging!*"

Her testimony illustrates both the initial vulnerability created by dependency and the emergence of resilience and self-reliance among some female heads of household. Similarly, a respondent from Kinazi Sector (FHH38, 16/04/2014) described collective coping strategies adopted by women facing comparable circumstances. She explained:

> "*My sister and I have children and live together. We participate in various community development projects and we generate some money, at least FRW 30,000 each. We use that money to improve our agricultural activities and raise properly our children*."

This account highlights the importance of social cooperation, income diversification, and participation in development initiatives as mechanisms for reducing vulnerability. Nevertheless, many respondents acknowledged that female-headed households continue to face greater economic pressure compared to households where husbands are present. They reported ongoing struggles to provide food, education, and healthcare for their families, even when engaged in community development projects. Participation in such projects was described as largely opportunity-based rather than status-driven, as any individual selected among beneficiaries could participate and earn some income. While these initiatives contribute to meeting basic needs, respondents noted that they often remain insufficient to fully offset the long-term economic effects of historical gender dependency.

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This factor was also reported by 82% of the total respondents and was therefore identified as one of the major causes of persistent poverty among female-headed households. Respondents explained that many women lacked sufficient self-confidence to compete for economic opportunities and often left such opportunities to men. They indicated that low self-esteem and fear of failure discouraged women from actively engaging in income-generating activities, even when opportunities were formally open to all community members. As a result, poverty persisted regardless of the availability of community development projects. This perception was further confirmed by staff from the Ministry of Gender and Family Promotion when responding to questions regarding the participation of female-headed households in community development initiatives. One ministry official stated:

> "*Not only in Huye but also in all the districts of the country, we found that more women were not highly determined and self-confident. They thought that some labour and economic opportunities were meant for men. In the implementation of community development policy, we sensitize them to start participating in physically demanding working opportunities*" (MS1, Staff in the Ministry of Gender and Family Promotion, 03/09/2015).

This statement indicates that many female-headed households historically refrained from engaging in jobs traditionally perceived as male-oriented, such as construction and other physically demanding activities, particularly before the introduction of the community development policy. Consequently, they were unable to benefit fully from income-generating activities designed to support all poor households. Although current policies emphasize inclusiveness, the persistence of gender norms and limited self-confidence among women continues to restrict their effective participation and economic advancement.

Mindset was identified as a significant factor influencing poverty among female-headed households, with 78% of respondents emphasizing its importance. Participants revealed that the more women's mindset develops toward self-reliance and economic initiative, the more poverty among female-headed households tends to decrease. They explained that mindset change strongly affects how women perceive and engage in community development projects, particularly in terms of motivation, commitment, and willingness to seek income-generating opportunities. Several respondents illustrated this transformation through their personal experiences. A woman from Gishamvu Sector (FHH35, 03/05/2014) stated:

> "*People should understand that community development projects are good opportunities for us to economically develop. I participated in three projects and as for now my house was rehabilitated*."

Her statement reflects how positive perception and active participation can translate into tangible improvements in living conditions. Similarly, a respondent from Ruhashya Sector (FHH27, 11/06/2014) remarked:

> "*If we don't wake up early and go searching job, who else will raise our children?*"

This expression highlights a growing sense of responsibility and determination among some female heads of households. The accounts indicate that a number of women have undergone a significant shift in mindset following the departure of their husbands, choosing to work actively and take full responsibility for the well-being of their households. However, those interviewed also acknowledged that, in many female-headed households, this shift in mindset has yet to materialize; these women continue to rely primarily on assistance provided by the state and non-governmental organizations. This persistent dependency, they noted, limits long-term economic empowerment and sustains vulnerability to poverty.

Fear of risk-taking was identified by 78% of respondents as a major constraint limiting the economic advancement of female-headed households. Many participants reported that they were unable to enter labour market competition or initiate their own businesses due to fear of potential loss and uncertainty. This reluctance to take risks was frequently associated with unstable income sources, limited savings, and the responsibility of meeting daily household needs. District-level officials confirmed this challenge. One staff member from Huye District stated:

> "*We always tell the women to open up and compete in all sorts of labour, but it's not easy. The majority of them still fear to take risks*" (DS1, 10/09/2015).

This observation reflects persistent hesitation among many female-headed households despite continuous sensitization and encouragement from local authorities. The concerns expressed by officials were echoed by the women themselves. A respondent from Rusatira Sector (FHH43, 02/07/2014) explained:

> "*It's not easy to start any kind of project if you don't have enough capital. I just survive on financial direct support from the Vision 2020 Umurenge Programme. Imagine if I put the assistance into business, what will I feed my children? How will I survive in the period of waiting for the output of the project*?"

Her statement highlights the dilemma faced by many women who depend on social assistance for daily survival and therefore perceive investment as a threat to immediate household food security. These testimonies indicate that many female-headed households lack the financial resilience required to initiate income-generating activities. Although the government has introduced financial services under the Vision 2020 Umurenge Programme, including access to small loans for poor households, study participants' perceptions suggest that most female-headed households remain

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reluctant to utilize these opportunities. Fear of failure, uncertainty of returns, and the risk of losing essential subsistence income continue to discourage them from engaging in entrepreneurial activities, thereby perpetuating poverty.

Self-employment inability was identified by 78% of respondents as a major factor contributing to persistent poverty among female-headed households. Participants emphasized that, prior to the launch of the community development policy, many female-headed households were unable to engage in any income-generating activities due to multiple constraints, including poor health conditions, lack of practical skills, and absence of financial support. These limitations significantly reduced their capacity for self-employment and reinforced long-term economic dependence. A woman from Tumba Sector (FHH17, 14/03/2014) testified to this challenge, stating:

> "*It was not easy to start any profitable project before the launch of community development projects due to lack of practical skills and financial means. But since the beginning of the Vision 2020 Umurenge Programme, many poor and less educated people are finding some jobs, which help them get money and start small businesses.*"

Her experience illustrates the transformative role of structured community-based employment initiatives in expanding economic opportunities for vulnerable groups. This testimony was consistent with the views expressed by staff from the Ministry of Gender and Family Promotion. The ministry official explained that the community development policy was primarily designed to target poor households in rural areas that lacked adequate skills and productive resources. She further noted that before the introduction of the policy, many poor individuals had remained unemployed for more than five years, whereas currently they are able to access short-term income-generating activities through community development projects. These opportunities, although often temporary, provide an entry point for income generation and contribute to improved livelihood resilience among female-headed households.

Land availability was identified by 69% of respondents as a significant factor contributing to poverty among female-headed households. Participants explained that limited land for agricultural activities, land degradation, and the implementation of land consolidation programmes have negatively affected the livelihoods of female-headed households in Huye District. They reported that agricultural policies emphasizing land consolidation have altered traditional farming systems and, in some cases, reduced access to land for subsistence agriculture. As a result, instead of improving household welfare as intended, these programmes have contributed to increased vulnerability among poor rural families. Several women expressed concern about the loss of food security associated with reduced land access. A respondent from Gishamvu Sector (FHH33, 03/05/2014) stated:

> "*We used to eat from our banana plantation, but it became hard as we are unable to always visit the market to purchase what we were used to getting from our surrounding plantations."*

This statement reflects the transition from self-sustaining agricultural production to market dependency, which poses significant challenges for households with limited income. Similarly, a woman from Rwaniro Sector (FHH25, 02/10/2014) explained:

> *"Since I was born, my family used to live from agricultural activities including rearing of small domestic animals, but nowadays we no longer have that opportunity. So, we can't cultivate whatever we want.*"

Her testimony highlights the erosion of traditional livelihood systems that once ensured household resilience. Sector-level authorities also acknowledged the unintended socio-economic consequences of these structural changes. The staff in charge of social affairs in Kigoma Sector (SS13, 15/11/2014) explained:

> *"Yes, the government is shifting from the past system where people used to live in the middle of their plantations, sometimes in the hills and mountains or in the valley, far from health and other developmental facilities. We encouraged them to live in villages. Of course, some of them were obliged to sell a big part of their lands to afford this new living system and thereafter claimed the regression of their living conditions because they are not yet used to.*"

Overall, the land consolidation programme has had a notable impact on community living conditions. Many households reported reduced crop production due to limited land, while others were compelled to sell portions of their land to meet immediate survival needs. Respondents further observed that wealthier individuals have increasingly taken advantage of the system by purchasing large areas of rural land, often for livestock rearing. In contrast, poor rural families—particularly female-headed households—remain with very small plots or no land at all, thereby deepening poverty and livelihood insecurity.

Social isolation was identified by 63% of respondents as a factor that may exacerbate poverty among female-headed households. Participants explained that some women do not regularly attend *Umuganda* (community work) or *Umugoroba w'Ababyeyi* (parents' evening gatherings), which are important venues for community interaction, information sharing, and collective problem-solving. Staff members noted that they frequently encourage women to participate in parents' evening gatherings, but many female-headed households have never attended, limiting their social networks and access to support systems. A woman from Kinazi Sector (FHH38, 16/04/2014), whose husband is in prison, described her experience:

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> *"I know that parents' evening gatherings (umugoroba w'ababyeyi) is a good programme where women and their husbands meet to share about developmental issues; but it is not easy for me to meet them. I still have fear and guilt for the participation of my husband in genocide…I prefer to stay alone*."

Her statement illustrates how personal circumstances, social stigma, and psychological barriers can restrict participation in communal activities, thereby isolating women from networks that could provide social and economic support. In summary, respondents emphasized that social isolation has a tangible impact on household financial status, reinforcing other causes of poverty. Collective activities such as *Umuganda* are designed to improve the socio-economic well-being of vulnerable households, yet many female-headed households face unique challenges—ranging from stigma to psychological stress—that prevent their engagement. Consequently, limited participation in community activities reduces opportunities for networking, knowledge exchange, and collective action that could enhance livelihoods.

Lack of education was identified by 63% of respondents as a significant factor contributing to poverty among female-headed households. Respondents explained that higher levels of education enable individuals to apply skills effectively, access better economic opportunities, and reduce their vulnerability to poverty. Unfortunately, many female-headed households in Huye District possess low levels of education, which limits their capacity to generate income and improve their livelihoods. Huye District staff confirmed this observation. One official stated:

> "*The level of education influences the level of poverty when you consider the number of poor FHHs with lower levels of education. Many FHHs supported by the district are those who did not go to school or stopped at earlier levels of education*" (DS1, Huye District staff, 10/09/2015).

Another staff member noted:

> "*Most of the FHHs have not got the opportunity to study and work at the same time in the aftermath of the genocide. But we tried to sensitize them to benefit from the Twelve-years Basic Education Programme implemented in line with the policy of education for all*" (DS2, Huye District staff, 11/09/2015).

The findings suggest that lack of education is a root cause of poverty among women, reflecting historical exclusion of girls from formal schooling due to financial constraints and cultural norms. However, the implementation of the education-for-all policy is expected to improve educational attainment among female-headed households whose schooling was previously interrupted, thereby providing a foundation for enhanced economic participation and reduced poverty over time.

4.2 Discussion of Findings

The study has found that the persistency of poverty among female-headed households (FHHs) has been caused by various issues such as self-employment inability, lack of education, fear of risk-taking, family size, health status; mindset; lack of self-esteem; and land availability. The appearance of such factors for the persistence of poverty among FHHs, match with the study of a feminist scholar Negash (2006) where she stated that lack of education influences the lack of self-esteem and fear of risk-taking; which consequently impact on women employment and revenue.

This information is also confirmed by results from the Zimbabwean case study report, which asserted that women employment provides less income than men's which persistently induce women in poverty (Brenner, 1987). Therefore, female-headed households could not find jobs nor start their own businesses easily because they lack required capabilities. In line with the Gender and Development (GAD), the study of Huggins and Randell (2007) asserted that imbalances were seen among boys and girls attending primary school with a bigger number of boys than girls. In past years, only 13% of girls who attended primary school could progress to secondary school and the percentage reduced considerably at the tertiary education. Hence, 52% of the respondents were occupied by FHHs with no formal education. Insufficient schooling led to inability of women to self-employ due to lack of life skills.

Negash (2006) also reported the lack of adequate access to education, training and technology among the factors impacting women's economic empowerment and hence leading to poverty. World Bank (2005) reported that not only women possess lower income due to lack of education and employability skills but also, they have very little control over resources and decision-making power. This had been also supported by International Fund for Agricultural Development [IFAD] (2002) where it was reported that trainings on micro and small enterprise development should tailor support to different needs and risk-taking behaviours of women entrepreneurs. Regarding health status that was also cited among the main causes of poverty, respondents revealed that the consequences of 1994 Genocide against Tutsi and poor nutrition affected the physical health and psychological status of many female-headed households leading to inability to start any profitable activity due to physical and psychological disability.

The Human Rights Watch report (1996) asserted that many women have been raped during 1994 genocide against Tutsi and severely injured physically and emotionally traumatised. The studies of Dyregrov et al. (2000), Schaal and Elbert (2006), Brounéous (2010), Schaal et al. (2011) analysed the mental health situation in Rwanda and found an elevated level of depressive and anxious symptoms as well as post-traumatic stress disorder (PTSD) among female and child headed households. This poor health status of FHHs has been at the heart of poverty in the aftermath of genocide as it hampered their competition with others in economic development activities. Apart from that, in the aftermath of

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1994 genocide a number of orphans have consequently amplified to the extent that FHHs, considering their psychosocial status, could not effectively take care of their families.

Again, in that category of the factors of poverty, respondents strongly raised the issue of family size among the causes of poverty in households headed by women and; the bigger the family size and the poorer the health status for head of the family, the more likely the poverty to appear in the family. A publication of UNFPA (2005) asserted that Rwanda had one of the highest birth rates in Africa with an average of six children per couple due to historical low rates of contraceptive usage among women and, cultural and religious factors because Rwandans traditionally perceived having many children as an investment which allowed a family to accrue wealth by creating a large and diverse labour pool. The findings obtained include mindset and self-esteem as also influencing the persistency of poverty. Organization for Economic Cooperation and Development [OECD] (2012) reported that women empowerment would pass through the improvement of women's self-esteem and mindset change. For that reason, various programmes of sensitization have been undertaken to help women acquire skills and competencies to integrate those employment opportunities that were historically reserved to men such as construction, although girls attending technical and vocational trainings are still few (Tumwebaze, 2016).

Finally, the study found the issue of small portions of land for agricultural activities also influencing poverty among female-headed households because the agricultural production is insufficient. This may be explained by the fact that previously women did not have rights on land inheritance in Rwanda, all land and other economic resources were owned by men. This matches with the studies of other scholars such Gedzi (2009) who presented at IAFFE conference that some societies tend to give more inheritance and property rights to men than to women, thus giving men economic dominance over women. The East African Community Secretariat (EAC, 2009) has reported that the domination of men in all socio-economic structures in Rwanda has been at the foundation of historical gender inequalities in the country since many centuries. It is not easy for the female-headed households without sufficient land in a country where economy used to profoundly remain reliant on crop growing, for so long, in terms of employment opportunities and income from commercialization regardless of efforts of economic diversification (One UN, 2014).

V. CONCLUSION & RECOMMENDATIONS

5.1 Conclusion

This study aimed at examining the factors leading to the persistence of poverty among female-headed households. This category of women is experiencing the consequences of 1994 Genocide against the Tutsi that killed massively their husbands and men in general, though many women were also raped and killed. In the aftermath of the genocide, lots of people are characterized by persisting poverty irrespective of government and other organisations' efforts, especially in rural areas. Unfortunately, the literature review discovered two research gaps: the shortage of research concerning the welfare of female-headed in Rwanda.

Indeed, this study has contributed in the knowledge advancement in the area of women empowerment to fill that gap and thereby contest the neglect perpetrated against female-headed households in policy drafting. The study report stands as an advocacy tool for the recognition of the particularity of Rwandan female-headed households in all development policies as Twikirize once wrote that social work professionals have right to advocate for and ensure that gender equality is integrated in development.

This study provided information on the main factors influencing the persistence of poverty among female headed-households of Huye District, Southern Province of Rwanda. As declared by research participants, the leading factors are poor health status, family size, long-term dependency of women to men, and lack of self-esteem. Another category comprises mindset, fear of risk taking and self-employment inability; whereas the last category comprises the land availability, social isolation and lack of education, as the key poverty factors among female headed-households.

Similar to some other parts of the world, women have been oppressed economically confining them absolutely to cater for internal family issues rather than being involved in income generating activities outside the households like their husbands and brothers. This issue was combined with low level of self-esteem which characterised most women and girls, as well as the psychological and physical weakness caused by the genocide atrocities. In addition, Female-headed households revealed that they used to think that there are some activities designed undeniably to men because of ignorance and cultural biases. Their lack of education impacts significantly on their economic empowerment by inducing fear of risk-taking and lack of self-esteem that constrained their competition on labour market. They fear to compete with men at some extent and fail to engage in some income generating activities, thus the poverty becomes persistent.

5.2 Recommendations

At the end of this study, it is recommended that the Ministry of Local Government ensure the effective monitoring of the implementation of the community development policy. This entails guaranteeing that the selection of

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beneficiaries for community development projects is carried out by the community members themselves, in all localities, in accordance with the provisions of said policy. Such an approach would foster greater participation by female-headed households in community development activities, thereby contributing to an increase in their income. Furthermore, this Ministry, in collaboration with the Ministry of Education, should ensure that free adult education is not limited to basic literacy and numeracy, but also encompasses short-term training focused on practical skills. This measure would primarily target women living in rural areas who are experiencing poverty—many of whom lacked the opportunity to pursue secondary or higher education that would have enabled them to acquire professional qualifications. Such an initiative would empower them to launch small-scale projects and improve their families' living conditions; it would also encourage a shift in mindset, strengthen their self-esteem and employability, and ultimately help them reduce their level of poverty and contribute more significantly to their household resources. Finally, it is recommended that further research be conducted to assess the prevalence of physical and psychological disabilities within female-headed households—factors contributing to poverty as identified by those interviewed—in order to take appropriate measures to address the enduring consequences of the 1994 genocide against the Tutsi.

Declaration of Interest

The authors declare that they do not have any known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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