

# Linking Poverty and Household Headship in Post-Genocide Rwanda

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## 1 Introduction

As a result of the war and genocide in Rwanda, where close to a million Tutsi and moderate Hutu were killed and millions of people were displaced, around 20 percent of the Rwandan population moved into poverty and around 26 percent moved into extreme poverty (Justino and Verwimp 2006). The war and genocide are assumed to have led to an increase in female-headed households. Such households are often considered to form 'the poorest of the poor' (Tinker 1990), despite the fact that micro-level research on gender aspects of poverty have rarely been taken into account. In fact, the literature on poverty among female-headed households is plagued by a lack of consensus (Quisumbing, Haddad, and Peña 1995). Also, there is remarkably little empirical evidence on the direct impact of the war and genocide on the formation of female-headed households or on the incidence of poverty among these households.

In this paper, I look at the poverty status of female-headed households in Rwanda after the genocide of 1994. Policymakers, NGO personnel, the media and the public at large consider these households, and in particular those headed by genocide widows, to belong to the poorest of the poor. As a result, female heads of household are regularly targeted by development interventions. For example, after the war and genocide, land and livestock were distributed among women by relief and development organisations. Women have also benefited from assistance in the construction of their houses, and the children of genocide widows are eligible for financial assistance to help cover the costs of their education. However, evidence on the assumed poverty of female-headed households in post-genocide Rwanda is scarce. Moreover, the little evidence that does exist is largely based on large household datasets focusing on national or regional developments. One of the

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problems with the use of such datasets is that even when poverty levels change, or when social indicators of poverty - like infant mortality rates, life expectancy and female literacy - improve over time, this does not mean that conditions for all the poor improve. Another problem with the use of household survey data is that “because of the generally unstable institutional framework, migration, and the interruption of administration and record keeping during conflict, household data collected in conflict-affected countries is generally of worse quality than data collected in times of peace” (Schindler and Brück 2007: 6). As a result, little evidence is available to prove if, and under what circumstances, female-headed households are poorer than male-headed households.

This paper approaches the assumed relation between poverty and household headship in Rwanda by looking at micro-level evidence, the data of which was collected in the northeast of the country, in the south of a district currently known as Gatsibo district. Data was collected between September 2003 and January 2008. The findings of this paper are more elaborately dealt with by the author in a wider PhD-study on household livelihood reconstruction in post-genocide Rwanda (Koster 2008). A mix of qualitative and quantitative methods was used for data collection, including participant observation, semi-structured interviews, the collection of life histories, and a household survey. In total, 136 households were interviewed. On the basis of self-report, households were categorised as either male- (n=93) or as female-headed (n=43). In the literature, female-headed households are mostly treated as a homogeneous group. Few have ventured to look in the black box of female-headed households. To gain a better understanding of the nature of poverty among different types of households, a further distinction has therefore been made into households headed by widows (n=29) and those headed by divorced, separated or abandoned women (n=14)<sup>2</sup>.

This paper is structured as follows. In section 2, I present a short overview on the literature on poverty and household headship. In section 3, I look whether the war and genocide in Rwanda have indeed led to a rise in female-headed households. I will also compare the situation in Rwanda with that in other African countries so as to be able to assess if the proportion of female-headed households in Rwanda is in any way exceptional. The assumed poverty of female-headed households is addressed in section 4. Section 5 concludes.

## **2 Poverty and household headship**

The assumed poverty of female-headed households is usually linked to women being disadvantaged with respect to “either assets or activities, or some combination of both, linked to inequalities of access to resources and income generating

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<sup>2</sup> In what follows, one or more households have sometimes been excluded from analysis, as not all data was available for every one of the 136 households.

opportunities” (Ellis 2000: 141). However, it is a misconception to assume that women’s individual disadvantages translate directly into household poverty. In fact, even when female-headed households are disadvantaged in terms of access to resources like land, livestock, credit, education, and health care, it is not necessarily the case that they are poorer than male-headed households in terms of income poverty. For example, a report by the International Fund for Agricultural Development on rural poverty in West and Central Africa (IFAD 1999) shows that despite women’s individual disadvantages, the poverty incidence among female-headed households is lower than among male-headed households. The authors of the report suggest that female-headed households perform so well because female heads of households are able to make their own decisions about the resources they have access to, independently from male spouses, and because they use these resources more productively than male heads of households. Moreover, in cases where women are married but where the male spouse is absent, for example due to work elsewhere, male spouses may transfer income that raises the total household income of the female-headed household.

In a similar vein, Mtshali (2002) found that in a context of shared community poverty and vulnerability, as was the case in her research area in rural KwaZulu-Natal, South Africa, male-headed households are more vulnerable than female-headed households. Her explanation is that female-headed households tend to diversify their income-generating activities more than do male-headed households. The fact that men tend to spend money on personal luxury items and restrict women’s movements to eke out a living, were also found important in this respect. Mtshali’s study raises attention to the fact that the risk of poverty is not automatically overcome by women living in male-headed households. In fact, female household headship may be experienced as positive and empowering, having freed the women from dependence and male domination. Hence, “even if women are poorer in income terms as heads of their own household, they may feel they are better off and, importantly, less vulnerable” (Chant 2003: 25).

This raises another issue of importance: poverty can be measured in different ways. To date, one of the most used indicators for poverty is individual or household income. However, a focus on income may lead to different conclusions about poverty than will a focus on human poverty (Fukuda-Parr 1999). Human poverty refers to the denial of choices and opportunities most basic to human life – a denial of a person’s human capabilities – and is thus distinct from income poverty. A focus on human poverty may be especially important when analysing intra- and inter-household differences, as income poverty is an insufficient measure of the presupposed ‘feminisation of poverty’. For example, “Exclusion from participation in decision-making is not dependent on income levels. Participation in decision-making is related to freedom and to the respect of others in the community. Unequal opportunity in schooling for girls and boys restricts choices not only in employment but also for a creative life” (Fukuda-Parr 1999: 101). Clearly, poverty is not only about income but also includes other dimensions, such as health, education, and having access to sufficient food.

Poverty is different from vulnerability. Vulnerability is composed of two dimensions: sensitivity and resilience (Davies 1993). Sensitivity refers to the magnitude of a system's response to an external event or the intensity with which shocks are experienced. Resilience refers to the ease and rapidity of a return to a normal state after a crisis or shock has occurred; or, in other words, the ability to cope with risks. Vulnerability usually changes over time and is determined by characteristics such as class, gender, age, and ethnicity (Wisner et al. 2004) – characteristics which have a direct relation with an individual's or group's command of resources and services.

Poverty and vulnerability are multi-causal and multidimensional and cannot simply be equated with female headship. Nevertheless, prevailing gender relations may explain why some female heads are more vulnerable to poverty than others (cf. Chant 2004). As Moore (1994: 61) has argued, the equation of female-headed households with poverty is dangerous "because it leaves the causes and nature of poverty unexamined". The equation tends to convey the impression that poverty is the result of household characteristics and diverts attention from wider structures of gender and socio-economic inequality and vulnerabilities. A household's poverty status is likely to be the result of factors other than the mere absence of a male core adult. In fact, the question of whether female-headed households are disadvantaged in comparison to other types of households should form a hypothesis and not an assumption (Meinzen-Dick *et al.* 1997, van Vuuren 2003). Even if female-headed households are poorer than those headed by men, this tells us nothing about the causes of their poverty or the vulnerability to poverty. Moreover, large differences among female-headed households are likely to exist.

Few studies on poverty and female headship have addressed the fact that female-headed households do not form a homogenous group. One possible distinction that could be made is that between *de jure* and *de facto* female-headed households. *De jure* female-headed households are households headed by single, widowed, divorced or separated women. In contrast, *de facto* female-headed households are headed by women whose male spouses are living elsewhere; like may be the case in polygamous relationships, or when the male spouse has migrated, lives in exile, or has been imprisoned. To look beyond differences between male- and female-headed households, and to consider differences among female-headed households, may provide us with valuable insights into the causes and nature of poverty and vulnerability. For example, Kennedy and Haddad (1994) have indicated that *de facto* female-headed households in Kenya are significantly poorer than other types of households while *de jure* female-headed households were only slightly poorer than male-headed households. On basis of their findings, the authors argue that the best predictor of poverty among female-headed households is not marital status but whether the female head does or does not have access to land or receives support from a partner or someone else in the extended family.

The above discussion shows that reality is often more complex than is a priori assumed. A thorough poverty analysis is needed to show if, and under what

circumstances, female-headed households are poorer than male-headed households. Moreover, rather than asking if female-headed households are poorer than male-headed households, “given the widespread economic inequalities between women and men, it is perhaps more important to ask how substantial numbers of female heads succeed in *evading* the status of “poorest of the poor” (Chant 2004: 21, italics in original). To do so, it is necessary to look beyond simple measures of income poverty. There is a need to include social indicators of poverty and to evaluate different vulnerabilities among different individuals and groups of people.

### 3 Female-headed households in post-genocide Rwanda

Shortly after the genocide in Rwanda, it was estimated that in some parts of the country as much as 80 percent of the population was female (el-Bushra and Mukarubuga 1995). It is therefore likely that the proportion of female-headed households has increased as a result of the genocide.

Between 1978 and 1991, the proportion of female-headed households in Rwanda was relatively constant (Republic of Rwanda 2005). In 1984, 22 percent of households were headed by women (Minagri 1985, cited in Donovan *et al.* 2003); by 1991 this figure had increased slightly to 25 percent (Republic of Rwanda 2005). After the genocide, women headed 34 to 36 percent of all households (Donovan *et al.* 2003, République du Rwanda 2005a). The majority of these, 60 percent according to Newbury and Baldwin (2000), are headed by widows. Newbury and Baldwin argue that the post-genocide figure of 34 percent is likely to be an underestimation, “because of the reluctance on the part of those surveyed to claim that status” (Newbury and Baldwin 2000: 6). For example, wives of male prisoners may feel reluctant to admit belonging to the category of female-headed households, because of the stigma involved in being the wife of a suspected *génocidair*. The authors also stress that the 34 percent figure is based on the year 1996, and “the 1996 figure does not include the large numbers of refugees who returned in November and December 1996” (Newbury and Baldwin 2000: 6). Indeed, Berlage *et al.* (2003) find that the percentage of female-headed households in Gitarama and Gikongoro, two provinces in the south of Rwanda, reached 43 percent in 2002.

While it appears that the proportion of female-headed households has increased as a result of the genocide, it is striking to note that female-headed households in other African countries also constitute more than 30 percent of all households (Bruce 1989, Adepoju and Mbugua 1997, Oppong 1997, van Vuuren 2003). In some communities, the validated figure is even as high as 50 percent (Bruce 1989). A FAO report shows that in the late 1980s and early 1990s, 31 percent of all rural households in Africa were female-headed, ranging from 10 percent in Niger to 46 percent in Botswana and 72 percent in Lesotho (FAO n.d.). According to the 1991 census in Namibia, 42.9 percent of all rural households were female-headed, mostly due to male out-migration (FAO 1997). None of the aforementioned countries had faced large-scale

violent conflicts in the years prior to these publications. One may thus conclude that the proportion of female-headed households in Rwanda, although apparently having become higher as a result of the war and genocide, is not substantially higher than that found elsewhere in the region.

However, it is not merely the proportion of female-headed households in relation to male-headed households that is important to consider. One should also examine how female-headed households were formed to begin with, for the cause of formation could differ across and within regions, and is closely linked to issues of poverty and vulnerability. For example, when the male spouse leaves the household in search of work elsewhere, the *de facto* female-headed household is likely to receive remittances. These remittances may be used in a number of ways - to pay for the education of children, to purchase food, to hire agricultural labourers, and so on. *De jure* female-headed households lack the support offered by the absent male spouse. Worse, women in Rwanda complain about property grabbing by relatives after the death or disappearance of their husbands. Moreover, widows and divorced, separated or abandoned women are often stigmatised and easily accused of prostitution. This makes it more difficult for them to engage in certain income-generating activities, such as beer brewing, and makes them more vulnerable to violence.

In Rwanda there is a strong tendency to consider widows, and especially Tutsi widows, as the poorest and most vulnerable groups in the country. Schindler and Brück (2007) present a list of reasons that may explain the poverty and vulnerability status of women, and in particular of widows. They mention the limited capital endowments of widows and the difficulties they face in accessing their husband's capital endowments: for example, as a result of inheritance practices. Widows also face constraints in earning a livelihood, as cultural taboos may inhibit them from performing particular productive tasks, such as land preparation. Widows may also lack knowledge about production technologies and may have difficulty accessing output markets, especially when these are traditionally male-dominated. Moreover, widows tend to be socially marginalised and considered a symbol of disorder. As a result they are excluded from different types of networks: ones that are important for accessing all types of productive assets and resources. In Rwanda, divorced, separated or abandoned women tend to face similar problems as widows. For them, however, the problem is that their plight, unlike that of widows, is largely overlooked. Whereas special organisations and programmes exist to support widows, divorced, separated and abandoned women are basically asked to fend for themselves.

#### **4 Micro-level evidence on the poverty status of female-headed households**

In this section I will first show how some indicators of poverty at the national level have improved over the last few years. However, as indicated earlier, the fact that poverty indicators at the national or regional level have improved does not

automatically imply that conditions for all the poor have improved. To show how poverty works out on the local level, I then turn my attention to the analysis of poverty among the 136 households interviewed in the northeast of the country. As the non-agricultural sector is underdeveloped in the research area, land is the most important productive asset for households and farming the most important income-generating livelihood strategy. Land and farming thus form the main source of income for most households. Remittances form another important source of income. The data presented here show that there is no direct relationship between poverty and headship. However, I will argue that two other variables, household size and household composition, may well form the missing link between poverty and headship.

### *Indicators of poverty at the national level*

Rwanda is one of the most densely populated countries in Africa. It is also one of the poorest, with a GNP per capita of 230 US\$. In the list of the UNDP Development Index, Rwanda ranks 158 out of 177 countries (Human Development Report 2006). The size of the population living below the poverty line<sup>3</sup> is estimated at 57 percent (Republic of Rwanda 2006). In 2001, 60 percent of the total population lived below the poverty line. In the rural areas, where most people live, this percentage was as high as 66 percent (Banque Mondiale 2005). There exists little empirical evidence of the poverty status of female-headed households in post-genocide Rwanda. However, the available evidence suggests that female-headed households are poorer than male-headed households. For example, IFAD (1999) concludes that 41 percent of female-headed households in Rwanda are poor as compared to 39 percent of male-headed households. And the UNDP argues that 62 percent of female-headed households lie below the poverty line compared to 54 percent of male-headed households (UNDP n.d.). Despite the fact that the percentage of the poor has fallen since 2001, the total number of Rwandans living in poverty is estimated to have increased from 4.8 million in 2001 to 5.4 million in 2006 (Republic of Rwanda 2006).

In July 2006, the population was estimated at 8,648,248, of which the large majority (93.4 percent) lives in the rural areas (CIA 2007). Population density is extremely high and has grown rapidly since independence (in 1962), at a rate above 3 percent annually, from 106 persons per square kilometre in 1960, to 280 by 1992 (Uvin 1998) and 378 in 2002 (Republic of Rwanda 2005). Currently, the population growth rate is 2.4 percent (CIA 2007). The large majority of people (over 90 percent) depends on agricultural subsistence production. However, the mean average of land per farm holding has declined rapidly, from approximately 1.6 in 1983 (May 1995) to 0.8 hectares or less at present (Akresh and Verwimp 2006, Republic of Rwanda 2007). The country is also characterised by unequal land distribution, insecure land rights,

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<sup>3</sup> Defined as less than 1US\$.

land fragmentation and increasing numbers of landless people. Outside the agricultural sector, employment opportunities are few.

Whereas life expectancy at birth has increased, infant, infanto-juvenile, and maternal mortality rates are high and worsened during the years of war and genocide. The country is only slowly recovering and although mortality rates have declined since 1994, present rates are still higher than at the outset of the genocide (Banque Mondiale 2005). Rwanda's child mortality rate is worse than the average for Sub-Saharan Africa (Government of Rwanda 2002, United Nations Population Fund 2002 and 2005); currently, one in every five children in Rwanda dies before reaching its fifth birthday. Despite progress made in the health sector since 1994, the inequalities in terms of health care have grown in comparison to the era prior to the war (Banque Mondiale 2005). People in southern parts of the country are more likely to live farther away from health care centres than are people in the northern parts; health care facilities are of a higher quality in urban centres than in rural areas; and the health status of the poor is much worse than for the rich.

The war and genocide have had an enormous impact on the educational system. Between April 1994 and September 1995, the schooling of children came to a complete stop. Only five years after the end of the genocide, however, the gross primary school enrolment rate (GER)<sup>4</sup> had rebounded to the pre-genocide long-term trend. Adult literacy has increased over the last couple of years and currently lies around 59.0 percent. The level of literacy among women and men is about equal until the age of twenty-four, after which the level of illiteracy increases more rapidly among women. Moreover, for people aged fifty, half of the men are literate against only one out of five women (République du Rwanda 2005b). Nevertheless, the percentage of women with no education had dropped from 39.0 percent in 1992 to 29.4 percent in 2000 (Verwimp and Bavel 2005). However, there is ample evidence that girls perform worse at school than boys and are more likely to drop out. The World Bank (2004) finds that while social disparities of GER at the base of the educational pyramid are narrower in Rwanda than in other countries, the risk of non-participation and low survival rates remains high for: the most vulnerable children, among whom are those who have lost both parents; those who live away from their parents; rural children; and those who are from poor families. As educational attainment is one of the most important determinants of non-farm earning in rural Africa, especially in more remunerative salaried and skilled employment (Barret *et al.* 2001, Lassibille and Tan 2005), this implies that access to education has important implications for long-term vulnerability, extending to future generations.

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<sup>4</sup> The gross enrolment rate is calculated by dividing the total number of students enrolled at a given level of education by the population in the official age range for that level.

But what do these poverty trends mean? How do they work out on the local level? Which households have seen their conditions improve and which have seen them worsen? In order to answer these questions, I now turn to the Gatsibo district.

### *Land size*

Nearly all households interviewed for this study (94.8 percent) indicated that they have access to land, ranging from 0.02 to 5.0 hectares. The fact that some households do not have access to land is an important indication of their level of poverty. It is generally accepted that the minimum size of land needed by households to sustain a family is 0.7 hectares (Uvin 1998). On average, the Rwandan household has access to 0.72 hectares of land (Republic of Rwanda 2007). At 0.59 hectares, the average size of holdings in this study's sample is below the national average (Table 1). Moreover, 67.9 percent of the households in the sample fall below the 0.7 hectares threshold and could thus be considered to form the poorest of the poor.

*Table 1: Distribution of land per class size*

<b>Farm size class (ha)</b>	<b>Number of households</b>	<b>Percentage of households</b>	<b>Percentage of land area</b>	<b>Mean size per household (ha)</b>
(1)	(2)	(3)	(4)	(5)
<0.25	54	41.2	6.8	0.10
0.26-0.50	24	18.3	12.1	0.39
0.51-0.75	13	9.9	10.4	0.61
0.76-1.00	19	14.5	23.0	0.93
1.01-2.00	16	12.2	28.6	1.38
2.01-3.00	4	3.1	12.6	2.42
3.01>	1	0.8	6.5	5.00
<b>Total</b>	<b>131</b>	<b>100.0</b>	<b>100.0</b>	<b>0.59</b>

*Source: Household survey 2005*

As Table 1 also shows, the distribution of land is highly unequal. In my sample, 5.2 percent of households do not own any land. The vast majority of households with access to land (41.2 percent) have access to less than 0.25 hectares of land. Together, these households cultivate less than 7 percent of the total cultivated area. Given the underdevelopment of off-farm and non-farm employment opportunities in the research area, it is obvious that members of such micro-farms barely survive and indeed belong to the poorest households in the area. Holdings consisting of less than 0.5 hectares constitute almost 60 percent of households, having access to less than one-fifth of the total cultivated area. Small farmers (owning between 0.5 and 1.0

hectares) constitute almost one-fourth of the sample, and have access to one-fourth of the cultivated land. Farmers with more than 1 hectare of land constitute only 16.1 percent of all households in the sample. However, they have access to almost half of the cultivated land.

It is generally assumed that women face more constraints with regard to access to land than do men, and thus have less land than men (Wanitzek 1994). In my sample, the mean size of male-headed farm holdings is 0.60 hectares, while the mean size of female-headed farm holdings is 0.56 hectares: a difference that is not significant (Table 2). However, when further disaggregating the data, I found that the difference between widow- and divorcee-headed households is significant, implying that widow-headed households tend to have much larger landholdings than do divorcee-headed households. The difference between male- and divorcee-headed households is also significant, suggesting that divorcee-headed households tend to have significantly smaller landholdings than do all other types of households and, hence, are poorer.

Table 2: Mean (s.d.) size of landholdings (in ha) by different types of households

	<b>Male-headed</b> (n=89)	<b>Female-headed</b> (n=42)	<b>Total</b> (n=131)	<b>Widow-headed</b> (n=29)	<b>Divorcee-headed</b> (n=13)
Land size	0.60 (0.60)	0.56 (0.87)	0.59 (0.69)	0.72** (0.99)	0.22 (0.30)

Source: Household survey 2005

\*\* significant at the 5% level (Mann-Whitney Test)

Another way of looking at land inequalities among different types of households is to assess the proportion of households within each category by land-size categories (Table 3). My data show that female-headed households are overrepresented in all land-size categories under 0.70 hectares, though not significantly so. The data also indicate that grouping households headed by women into one category, that of female-headed households, hides real and significant differences within the category. These differences are especially pronounced among landless households. Whereas none of the widow-headed households are landless, almost one-third of divorcee-headed households are. But also among the near landless (holdings with less than 0.25 hectares) the difference between widow- and divorcee-headed households is significant. In the higher land-size categories, widow-headed households continue to score better, yet the difference between them and divorcee-headed households is no longer significant. The fact that I found no widow-headed households among the landless, and relatively few among the near landless, is surprising as it is often

assumed that widows in Rwanda experience difficulties in accessing land. For example, customary law tends to restrict their inheritance rights, widows' rights to land normally consist of usufruct rights, and examples of property grabbing by relatives are many. My study results, however, indicate that widows in the sample appear to have little difficulty in accessing land.

Table 3: Proportion of households belonging to different land size categories

	<b>Male-headed</b> (n=89)	<b>Female-headed</b> (n=42)	<b>Total</b> (n=131)	<b>Widow-headed</b> (n=29)	<b>Divorcee-headed</b> (n=13)
Landless	4.5	9.5	6.1	-	30.8***
<0.25	38.2	47.6	41.2	37.9	69.2*
<0.70	65.2	73.8	67.9	65.5	92.3
0.70+	34.8	26.2	32.1	34.5	7.7

Source: Household survey 2005

\*, \*\*\* significant at the 10% and 1% level (Mann-Whitney Test)

The question is: why do women, and in particular widows, have access to more land than is commonly assumed? In order to answer this question, it is necessary to take a closer look at *how* people in Gatsibo district have gained access to land.

Before the 1970s, the far eastern parts of Rwanda were scarcely populated. Due to population pressure and land shortage, migration into these regions became more common after that year, despite the low agricultural potential of these regions. Once the war started in 1990, many people were displaced and forced to live in camps north of Kigali. Others, foremost Tutsi, fled to Uganda. The land these refugees left behind was taken over by those who remained behind, mainly consisting of Hutu. After the genocide in 1994, when the Rwandan Patriotic Front gained control over the country, hundreds of thousands of Hutu fled the country – including those from the far eastern parts of the country. At the same time, some 800,000 Rwandan refugees, mostly Tutsi, started to return from exile (Hilhorst and van Leeuwen 1999). The government encouraged these refugees to settle in the east of the country, where they were allowed to occupy the land of those who had left. Problems arose as the latest group of refugees returned en masse to the country in 1996. Many found their farms occupied by earlier returnees, who had worked the land in the absence of former farm holders and were reluctant to leave the property they had occupied with the approval of the government. Under the National Habitat Policy, which was introduced in 1996, and widely implemented in the eastern regions of Rwanda, land owners were nevertheless required to share their landed property with this latest

group of refugees. Respondents and key informants for this study have indicated that women have been able to benefit from these land distribution programmes (or land sharing arrangements). This finding is supported by Bigagaza *et al.* (2002), who claim that the primary beneficiaries of land distribution programmes have been refugees who returned immediately after the genocide and landless people – among whom we find, as shown above, relatively many female-headed households. Pottier (2002) also suggests that victims of genocide, and in particular genocide widows, were at an advantage during the land distribution programmes.

Apart from the reshuffling of land among different groups of refugees, more land was reshuffled at the beginning of the 21<sup>st</sup> century when a large marsh in the research area was converted into rice fields by an international development organisation (ADRA). Before this conversion, the marsh - which officially belonged to the government - had already been in use by cattle-owners and farmers. Farmers were re-allowed access to the rice fields, free of cost, on the precondition that they would form farmer's groups; the cattle-owners had to find new grazing fields for their cattle. Other people in the area were also allowed access to the new rice fields, on the same precondition. Many farmers were thus able to access new tracts of land. The development organisation responsible for the conversion of the marsh was very much concerned with the position of women<sup>5</sup>, and encouraged them to organise themselves and claim access to the rice fields. Indeed, many women in the research area did so and were thus able to gain access to land. Note, however that the fact that farmers were required to form farmer's groups meant that the poorest of the poor lacked the means of gaining access to the marsh – simply because they did not have the money to pay the membership fees of the farmer's groups.

Summarising, if we take land size as an indicator of poverty, we may conclude that female-headed households in the research area are not significantly poorer than male-headed households. In fact, when we further disaggregate the data, we find that, contrary to what is generally assumed, widow-headed households tend to have access to more land than male-headed households. It appears that widows have been able to benefit from the distribution of land after the genocide, under the National Habitat Policy, and when rice fields were distributed by ADRA. The fact that widows own considerably more land than other types of households, combined with the fact that they apparently had sufficient funds to become members of farmer's groups, implies that widow-headed households do not belong to the poorest of the poor. Other female-headed households appear to do less well. Among the landless and near landless we find a high proportion of divorcee-headed households. Divorcee-headed households thus appear to constitute a considerable proportion of the poorest of the poor.

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<sup>5</sup> Personal communication with the country director of ADRA-Rwanda, August 2002.

The question remains if access to land is an adequate indicator of poverty. I therefore turn to another indicator that could be used to assess poverty and vulnerability, i.e. remittances.

### *Remittances*

Remittances include gifts in kind or in cash received from relatives, and occasionally from good friends, which do not have to be repaid. Some households in the research area depend on remittances for their survival, as their only or main source of income. This is the case, for instance, with some of the households consisting of elderly couples or chronically ill people – people who are not able to cultivate – or those without land.

Estimating the value of remittances is problematic for a number of reasons (Ahmad 2000). Remittances are not always sent in cash but can also take the form of clothing, medicines, or the covering of certain costs such as school fees. Moreover, remittances can be transferred through different channels. They can be brought by relatives or friends when they visit, they can be transferred directly to the receiving party or transferred indirectly as payment for expenses without the receiving party handling the remittances at all. Finally, remittance flows show great variation, not only seasonally (after harvests more money is available and at the end of the month salaries are paid) but also over larger periods of time, depending upon special occasions that may occur in the receiving household, such as births, marriages, or deaths. Moreover, it is important to realise that remittances often come with a variety of other assets that migrants may gain during their absence, “from skills and entrepreneurial attitudes (“human capital”) to extensive networks of friendship and contacts in the home, destination and other countries (“social capital”)” (Cotula and Toulmin 2004: 13).

Despite the difficulties in estimating the value of remittances, it is nevertheless clear that they form a significant source of income. Clay and vander Haar (1993) reported that 60 percent of households in Rwanda received some form of support from family members living outside the household, while 73 percent gave some form of assistance to their parents living elsewhere. This implies that poor people are among those sending remittances. Clay and vander Haar also found that lineal (intergenerational) support, mostly from children to parents, was predominant. Most support from children was provided in the form of labour contributions; however, gifts of kind and money also formed important means of assistance given by children to parents.

My data demonstrate that one-fourth of all households in the sample receive remittances (see Table 4, this excludes support in the form of labour contributions). Interviews with respondents revealed that remittances are usually sent to those most deemed in need: the elderly, the chronically ill, and the poor – categories which respondents easily associate with female headship. Indeed, considering the prevalent

ideas about who constitute the poorest of the poor, it is no surprise to find that female-headed households are more likely to receive remittances than are male-headed households.

Table 4: Remittances by type of household (in %)

	<b>Male-headed</b> (n=93)	<b>Female-headed</b> (n=43)	<b>Total</b> (n=136)	<b>Widow-headed</b> (n=29)	<b>Divorcee-headed</b> (n=14)
Remittances	0.19	0.37**	0.25	0.38	0.36

Source: Household survey 2005

\*\* significant at the 5% level (Pearson Chi Square)

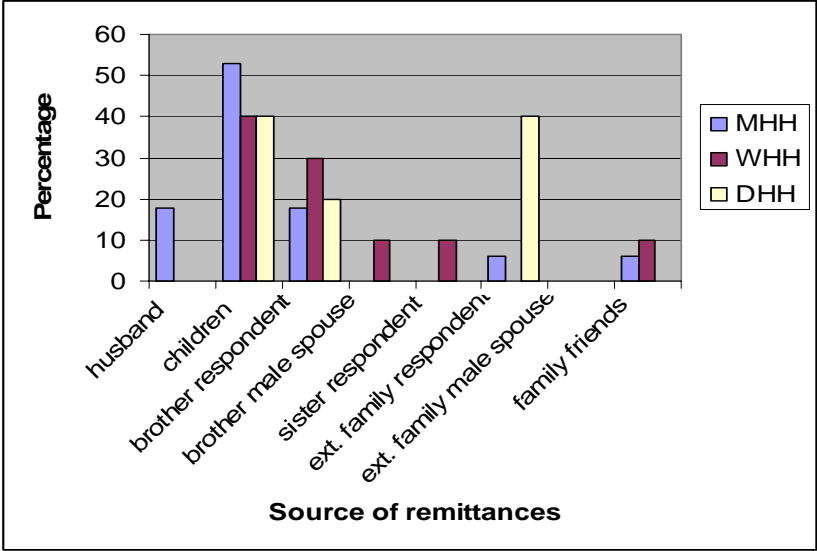
Widows in the sample tend to have a significantly higher mean age (49 years) than male or divorced heads of household (43 years). One could therefore assume that widow-headed households are more likely to receive remittances than either male- or divorcee-headed households. Moreover, because of their generally older age, children in households headed by widows also tend to be older and thus more likely to have an income from which to send remittances. However, my data do not support the hypothesis that widow-headed households are most likely to receive remittances. Whereas widow-headed households are more likely to receive remittances than male-headed households, the difference with divorcee-headed households is not significant. This indicates that both types of female-headed households are deemed in need of external assistance, irrespective of their age. It is a sign of their perceived vulnerability.

Remittances are used for a variety of purposes, although most households in the research area appear to use them to meet their basic needs: food, clothing, health care, and education. This is also reflected by the fact that respondents regularly indicated that remittances had been received in the form of clothing or the coverage of medical costs. Other studies show that purchases of agricultural land constitute a frequent form of remittance use (Cotula and Toulmin 2004), although my own data do not support this view. While households receiving remittances generally do have access to more land than households that do not receive remittances (respectively 0.76 and 0.54 hectares), this difference is not statistically significant. Moreover, when just looking at whether households with remittances are more likely to have purchased land, no significance is found either.

My data show that remittances are mostly sent in the form of cash (59.4 percent). Remittance in kind (like clothes or medicines) is sent in only 15.5 percent of cases; 25.1 percent of remittances are sent as a combination of cash and kind. As Figure 1 clearly indicates, remittances are most often sent by children (46.9 percent), followed by the brother of the female spouse (21.9 percent), and the husband (9.4 percent).

Other senders of remittances include other members of the extended family of the female spouse and family friends (both 6.3 percent), the sister of the female spouse, the brother of the male spouse, and other members of the male spouse’s extended family (all 3.1 percent).

Figure 1: Remittances by type of household



Source: Household survey 2005

Legend: MHH = male-headed households, WHH = widow-headed households, DHH = divorcee-headed households

Looking at Figure 1, one can discern a large difference between divorcee-headed households and other types of households. Divorcee-headed households receive remittances from considerably fewer sources than do male- or widow-headed households. Moreover, my data clearly show the importance of the extended family for divorcee-headed households. Thus, whereas widow- and divorcee-headed households are almost equally likely to receive remittances (Table 4), the source of such assistance varies. Whereas children and brothers form the primary source of remittances among widow-headed households, brothers and other members of the extended family (rather than children) are important to divorcee-headed households. Also note that assistance by the wider extended family is only given to divorced heads of households and not to widows or couples. The close family ties that exist between senders and receivers of remittances, may well imply that it is not so much the notion of poverty which motivates people to send remittances, but that remittances are the result of a moral overtone. The fact that the poor, themselves in need of assistance, are among those sending remittances, supports this assumption.

Taking remittances as an indicator for poverty, my data appear to support the view that female-headed households in Rwanda are poorer, or at least are perceived to be poorer and more vulnerable, than male-headed households. Of course, it is possible

that some female-headed households do better than male-headed households – for example with respect to land ownership - because of remittances. Unfortunately, I have no data on the monetary value of remittances. Also, it is important to realize that remittances are as likely to be the result of a moral overtone rather than based on notions of poverty. Hence, the relationship between remittances and poverty is not as straightforward as it may look.

From the above discussion it has become clear that we cannot assume a direct relationship between income poverty and headship. Other processes also need to be taken into account. It appears that poverty and headship are linked, but that there is a missing link. I suggest that two variables may well form this missing link: household size and composition.

### *Household size*

One of the factors influencing the poverty status of households is their size. Table 5 shows that the average household size of male-headed households is larger than that of female-headed households, although this difference is not statistically significant. The largest difference in household size is found between divorcee- and male-headed households. Whereas it takes a considerable amount of money and goods to sustain a large household, large households also offer opportunities. For example, more household members may engage in income-generating activities. One could also argue that larger households are at an economic advantage compared to smaller households because of the economies of scale, for example in household consumption. This would imply that divorcee-headed households are least likely to profit from the benefits of economies of scale and form.

*Table 5: Mean (s.d.) land size (in ha) per household member, by different types of households*

	<b>Male-headed</b> (n=89)	<b>Female-headed</b> (n=42)	<b>Total</b> (n=131)	<b>Widow-headed</b> (n=29)	<b>Divorcee-headed</b> (n=13)
Household size	5.67 (2.37)	5.30 (2.71)	5.55 (2.48)	5.52 (2.87)	4.86 (2.38)
Land size/person	0.13 (0.16)	0.13 (0.22)	0.13 (0.18)	0.16** (0.25)	0.05 (0.05)

*Source: Household survey 2005*

*\*\* significant at the 5% level (Mann-Whitney Test)*

Small landholdings in themselves are not necessarily problematic. Difficulties arise when there are few other income-raising opportunities and households largely

depend upon income gained by farming, as is the case in the research area of this study. When the average size of land per person is high – either because of the overall size of landholdings or because of small household sizes - the small size of landholdings does not necessarily pose a problem. Table 5 shows that the average size of landholding per household member does not differ between male- and female-headed households. However, among female-headed households large and significant differences can be discerned. Whereas household members of widow-headed households have on average 0.16 hectares land to their disposal, members of divorcee-headed households only have 0.05 hectares. If we assume that the minimum amount of land needed to sustain the average household in Rwanda - consisting of 4.5 persons (Republic of Rwanda 2005) - is 0.7 hectares, this implies that on average household members need to have access to approximately 0.16 hectares of land. As one can tell from Table 5, widow-headed households in the research area are the only households who reach this minimum target. Male-headed households, but especially divorcee-headed households, fall far below the minimum amount of land that is required per household member.

Here, I implicitly suggest that household vulnerability may be reduced when households have access to a large labour pool. But does this assumption hold in a country characterised by land shortage and high population pressure? In Rwanda, it certainly does. Even when employment opportunities outside the agricultural sector are few and insecure, they do exist and can be accessed by those with connections and educational achievements. Migration, especially short-term circular migration, is a common household strategy in the research area. People not only 'send' household members to the city in search of work, but rural-rural migration is common as well. My data is also full of examples of people setting up small businesses – brewing and selling beer, repairing bicycles, constructing new houses, weaving mats, and so on. Others are able to sell their services at the weekly market. And even when these endeavours turn out to be profitable for only short periods of time, they increase household income and reduce income vulnerability.

### *Household composition*

Clearly, it is not only household size that matters but also household composition. Whereas household *size* can be used as an indicator of the size of a household's potential labour pool, household *composition* can tell us more about the quality of that labour pool. A first means of assessing the quality of a household's labour pool is by assessing dependency ratios. The demographic dependency ratio (DDR) is equal to the number of individuals aged below 15 or above 64 divided by the number of individuals aged 15 to 64, and is expressed as a percentage. As Table 6 shows, the DDR in the sample is 1.28, implying that every 100 persons of economically active age are theoretically expected to look after 128 dependents, of whom children by far form the largest group. Differences between male- and female-headed households are not statistically significant. However, when disaggregating the figures for female-headed households, I find that the mean DDR of divorcee-headed households is

considerably larger than that of widow-headed households, although the difference appears only marginally significant.

Table 6: Mean demographic dependency ratio (s.d.)

	<b>Male-headed</b> (n=93)	<b>Female-headed</b> (n=40)	<b>Total</b> (n=133)	<b>Widow-headed</b> (n=27)	<b>Divorcee-headed</b> (n=13)
DDR (s.d.)	1.26 (0.86)	1.33 (1.27)	1.28 (1.06)	0.99 (0.95)	2.03* (2.03)

Source: Household survey 2005

\* significant at the 10% level (Mann-Whitney Test)

Of course, thus calculated, true dependency is somewhat distorted, because in reality not all elderly people and children can be considered dependents. A good example is that of child-headed households where children, after the death of their parents, become heads of households at a very young age, taking responsibility for even younger siblings without the assistance of older relatives. Moreover, not all adults should be considered productive agents (de Waal and Whiteside 2003). In reality, adults may be dependent on other household members: for example, as a result of chronic illnesses, handicaps, or mental disorders. Evidence of such cases was found in the research area. Also, there are elderly people living alone or looking after young grandchildren. It is generally assumed that this last category of households has in fact increased over recent years as a result of HIV/AIDS. Such elderly people, mostly women, can hardly be considered 'dependents', for they are the prime or sole person responsible for livelihood activities and household decision-making. In fact, the sample included 22 households with members of 65 years or older. Half of these households consist of the elderly looking after younger dependents. The other half consist of married elderly couples and the elderly who are being looked after by one of their children.

In order to capture the effects of inclusion of unproductive or sick adults in the denominator of the dependency ratio, de Waal and Whiteside introduce the concept of 'effective dependency ratio' (EDR). Its denominator includes the usual categories of supposedly unproductive members (the young and the elderly) as well as adults in their productive years, who are not able to work. People who were ill at the time of the household survey, but not chronically ill, are considered healthy individuals, as they are expected to be dependent on other household members only for a very short period. Not surprisingly, the EDR (Table 7) is higher than the DDR (Table 6). Analysis shows that the difference between male- and female-headed households is not significant. The difference between widow- and divorcee-headed households is marginally significant. Moreover, divorcee-headed households have a significantly higher EDR than do male-headed households.

Table 7: Mean effective dependency ratio (EDR) by type of household (s.d.)

	<b>Male-headed</b> (n=92)	<b>Female-headed</b> (n=38)	<b>Total</b> (n=130)	<b>Widow-headed</b> (n=25)	<b>Divorcee-headed</b> (n=13)
EDR	1.78	2.18	1.89	1.79	2.92*/**
(s.d.)	(1.49)	(1.81)	(1.59)	(1.61)	(2.01)

Source: Household survey 2005

\* implies that the difference between divorcee-headed and widow-headed households is significant at the 10% level (Mann-Whitney Test)

\*\* implies that the difference between divorcee-headed and male-headed households is significant at the 5% level (Mann-Whitney Test)

In part, this finding can be explained by the fact that male-headed households generally consist of both spouses, while divorcee-headed households lack at least one adult household member. Moreover, while the mean age of male and divorcee heads of households is similar (43), the mean age of widow heads of households is significantly higher (49). Thus, while female heads of households lack one adult (spouse), it is likely that widows' children are somewhat older than those found in either male- or female-headed households, and thus no longer fall in the young dependents category (0-14). But what is most important, is the fact that divorcee-headed households have a much higher DDR/EDR in spite of their smaller average household size.

Children may eventually contribute to household income, even though initially they reduce the time other household members may spend on tasks other than childcare. The fact that the dependency ratio (DDR and EDR) for divorcee-headed households is higher than for any other type of household implies that, especially as long as children are young, divorced women are likely to face more time and labour constraints than adults in other households as they have to juggle their time between childcare and productive work. Unlike older women (among whom are many widows) whose children may be able to contribute to household livelihoods in the form of labour or remittances, divorced women do not get such support from their children. They are also less likely to be able to share their work with other adult household members, simply because their households consist of fewer adult members. Thus, at least during the time when children are young, divorcee-headed households are very likely to be more vulnerable to shocks.

On average, households in the research area include two to three children, defined here as 0 to 14 years old. The proportion of children (i.e. the number of children in relation to the overall number of household members, expressed as a percentage) in female-headed households is somewhat lower than in male-headed households (Table 8). The difference, however, is not significant. Disaggregating the data for female-headed households, one can see that divorcee-headed households consist of a

significantly higher proportion of children than widow-headed households. This implies that in divorcee-headed households, each adult (those aged 15 or more) has considerably more dependents to look after than adults living in widow-headed households. This obviously has consequences for the amount of time divorced women have to engage in income-generating activities, as they need to spend more time on childcare.

Table 8: Mean (s.d.) proportion of children by type of household

	<b>Male-headed</b> (n=93)	<b>Female-headed</b> (n=43)	<b>Total</b> (n=136)	<b>Widow-headed</b> (n=29)	<b>Divorcee-headed</b> (n=14)
Proportion of children 0-14	0.45 (0.23)	0.40 (0.43)	0.43 (0.24)	0.35 (0.24)	0.51* (0.27)
Proportion of children (0-5 years old)	0.20* (0.18)	0.14 (0.18)	0.18 (0.18)	0.10 (0.15)	0.22* (0.22)

Source: Household survey 2005

\* significant at the 10% level (Mann-Whitney Test)

This finding becomes all the more significant when we consider only the proportion of very young children (aged 0 to 5 years of age), as it is this group of children who demand the most care. In fact, somewhat older children are often an asset to a household's labour pool, as they can assist with fetching water, cleaning the house or cooking, or even light agricultural tasks. The very young, on the other hand, are carried on their mother's backs, hampering their movements. Moreover, the very young need to be breastfed and must be protected from the sun, the rain, or possible sources of infections. As one can tell from Table 8, male-headed households consist of significantly more young dependents than do female-headed households. The difference is likely to be explained by the fact that male-headed households include a considerable number of parental households that have only recently been formed, while female-headed households include widow-headed households in which the age of the head of household is higher than the average age in male-headed households. Hence, even where widow heads of households look after dependents, these dependents are likely to be of an older age. Indeed, disaggregating the data for female-headed households, I found that divorcee-headed households consist of a significantly higher proportion of young dependents than in widow-headed households. This implies that widow-headed households tend to have a less fragile household labour pool compared to either male- or divorcee-headed households.

The presence of old and ill people in a household also influences the quality of its labour pool. Looking at the proportion of elderly members (Table 9), I found that female-headed households consist of a significantly higher proportion of the elderly than do male-headed households. Further analysis shows that the difference is mostly accounted for by widow-headed households (the average age of household heads in widow-headed households being higher than in other types of households), although the difference between widow- and divorcee-headed households is not statistically significant.

Table 9: Mean (s.d.) proportion of the elderly by type of household

	<b>Male-headed</b> (n=93)	<b>Female-headed</b> (n=43)	<b>Total</b> (n=136)	<b>Widow-headed</b> (n=29)	<b>Divorcee-headed</b> (n=14)
Proportion of elderly (65+)	0.04 (0.12)	0.12* (0.27)	0.06 (0.18)	0.13 (0.28)	0.09 (0.27)

Source: Household survey 2005

\* significant at the 10% level (Mann-Whitney Test)

There is also a strong relationship between the proportion of ill household members and type of household (Table 10). The data reveals that the proportion of ill persons in female-headed households is significantly higher than in male-headed households. It is also clear that widow-headed households consist of significantly more ill members than do divorcee-headed households. While illness can have a number of reasons, it is likely that with old age the risk of chronic illness increases. The higher age of the household head in widow-headed households is therefore likely to explain the higher occurrence of chronic illness found in this type of household.

Table 10: Mean (s.d.) proportion of ill members by type of household

	<b>Male-headed</b> (n=93)	<b>Female-headed</b> (n=43)	<b>Total</b> (n=136)	<b>Widow-headed</b> (n=29)	<b>Divorcee-headed</b> (n=14)
Proportion of ill	0.05 (0.10)	0.14** (0.21)	0.08 (0.15)	0.17** (0.22)	0.07 (0.18)

Source: Household survey 2005

\*\* significant at the 5% level (Mann-Whitney Test)

In short, female-headed households thus tend to have both a higher proportion of elderly and a higher proportion of ill members (the two might in fact partially

overlap) than do male-headed households. Again, this has implications for the number of people and the amount of time household members may spend on livelihood generation. Widow-headed households appear particularly affected by the limitations that old-age and illness bring. In part this is explained by the higher mean age of widow heads of households compared to male or divorced female heads of households. This implies that while widow-headed households proportionally have fewer young dependents, theoretically enlarging the quality of their household's labour pool, they have more ill persons to look after, thus undermining the quality of their labour pool. Male- and divorcee-headed households, while proportionally having more children to look after, have fewer ill persons to take care of. Moreover, these children gradually grow up and are able to perform more domestic and agricultural tasks, thus increasing the quality of a household's labour pool. However, the quality of the labour pool of widow-headed households is likely to deteriorate over time, when the elderly become less able to perform demanding tasks themselves and there are few other household members to take over their duties.

#### *The missing link.*

My data show that female-headed households in the research area consist of considerably more dependents than do male-headed households. In particular, divorcee-headed households can be characterised to consist of a high effective dependency ratio. This means that divorcee-headed households tend to have not only the smallest households (implying a limited labour pool) but also to have the smallest effective labour pool (consisting of economically active persons able to contribute to livelihood generation). The number of dependents in a household has a direct impact on the resources available for livelihood generation and the scope of potential activities. While children may eventually contribute to household income, investments first need to be made in order to raise them to become healthy, knowledgeable, and able human beings. Moreover, the ill and the elderly are a strain on household resources, in the form of medical treatment, care, and the overall reduction in a household's labour pool.

The composition and structure of households determines its ability to mobilise additional resources (e.g. monetary income) or to convert one resource into another (e.g. sale of agricultural surplus). While a large household size increases household labour availability, other factors may in fact undermine this potential labour pool. Young children are not able to work and need to be looked after, thus forming more of an economic liability than an asset. The elderly and the ill also have to be looked after. Both drain household resources. Nevertheless, young children grow up and may assist in household chores, in care arrangements, or in work in the fields. The initial investments in health and education of household members may in the long run increase a household's human capital. The composition of households is thus directly related to potential future livelihood options. The presence of household members and their individual characteristics are directly related to the activities that households can undertake and to the feasibility of livelihood strategies.

Thus, while all three types of households are confronted with constraining care arrangements, the nature of care differs between different types of households. While care for the very young may be as constraining for a household's labour pool as care for the elderly or the ill, the young will grow up and be able to contribute to household welfare at a later stage of a household's life cycle. The vulnerability of widow-headed households does not only lie in the immediate care that needs to be provided to the old and the ill. There is also the inherent risk that remaining household members face when the elderly or the ill pass away. This is especially a risk when these heads of households have taken on the responsibility for grandchildren or young, unrelated children.

## 5 Conclusion

The above discussion clearly indicates that it is too much of a simplification to assume that female-headed households in Rwanda belong to the poorest of the poor. In fact, my findings show that even if female-headed households tend to have access to less land than male-headed households, the difference is small and not significant. My data also show that there are large differences among female-headed households. Not all female-headed households are poor and to depict all households headed by women as poor is a form of improper victimisation. My data do show that divorcee-headed households belong to the poorest of the poor. It is these households that now need to be targeted by policy interventions that try to ameliorate the situation of the poor.

Based on these results presented in this paper, one might conclude that there is no need for policy interventions that target female-headed households. This is not what I would like to argue for. Considering the extensive discrimination against women in Rwanda - in terms of access to education, credit and control over resources - it is remarkable that poverty differences between male- and female-headed households in Rwanda are not larger than reported in this paper. However, I do argue that it is incorrect to assume a direct link between headship and poverty. Looking beyond indicators of poverty suggests that household size and composition may form the missing link between headship and poverty. This proposition becomes all the more clear when considering the fact that female-headed households, particularly those with young children and other unproductive household members, are overrepresented among the poor whereas they form only the minority of households in the wider population.

Poverty is a multifaceted problem. To suggest a direct link between poverty and gender is an oversimplification of reality. Intervention policies that target the poorest of the poor should look beyond gender and also consider why, in certain circumstances, the assumed poorest of the poor actually perform much better than expected. Incorporating household size and composition into a poverty analysis may

lead to new and valuable insights that will only improve future intervention policies and will reach those who need help most – now and in the near future.

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