The socio-economic resilience of widow’s survivors of the Genocide against Tutsi in Rwamagana District (Eastern Province of Rwanda)

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Abstract

This article examines the fate of widows survivors of the genocide against the Tutsi who survived the Genocide- Agahozo (AVEGA®). The following questions were addressed: eighteen years after the genocide against the Tutsi in Rwanda, what have become the widows’ victims of genocide? Did they manage to remake life and adapt themselves to adversity which has been imposed to them by the effects of the genocide? In order to respond to these concerns, we used the literature review, direct observation of the achievements of AVEGA members, semi-structured interviews to 60 widows and 10 key informers including local authorities and AVEGA’s Managers. The study found that the main steps to resilience include (i) psychological reconstruction, (ii) survival and representance which refer to the ability to maintain one alive with a mission to become witness and give courage, support and confidence to those who survived and especially the orphans, and (iii) tutorship efforts which promote the socio-economic conditions of widows. Tutors include the Rwandan Government through the Assistance Fund for Genocide Survivors (FARG) and other public initiatives of poverty reduction, AVEGA association and other NGOs through programs such as the schooling of orphans, housing and health as well as the socio-economic activities that generate income. These activities greatly contributed to these widows’ socio-economic conditions and helped them to feel more self-confident.

Keywords: Resilience, resilience tutors, genocide widows, Socio-economic conditions, Rwanda.

1. Introduction

From April to July 1994, genocide of exceptional intensity has been committed against the Tutsi minority in Rwanda (J.P Kimonyo, 2008). The number of victims is still a discussion matter: the magnitudes often cited vary from eight hundred thousand to one million victims, mostly Tutsi. Immediately after the genocide, a Government of National Unity was formed which, with very limited resources, in addition to the regular duties assigned to it was in urgent need to address the plight of war and genocide victims. According to (Gasana, N., 2004) the priorities of the government formed after the genocide include: (i) to promote the basic human rights which all Rwandans, both Hutu as well as Tutsi that, RPF supporters and opponents of the former regime members, aspired to with the greatest impatience (ii) to reconstruct the national economy, rehabilitate schools and hospitals, (iii) to restore justice for the victims’ rights, punish the guilty while reassuring the innocents, etc. In addition, the country faced various problems such as the resettlement of refugees of 1959 as well as those who fled the arrival of the Rwandan Patriotic Front (RPF) and returned from the DRC after the war of Congo – Kinshasa (1996-1997).

It is worth to note that among all people who are severely affected by the genocide and its devastating consequences, survivors are surely the ones. They have mostly been affected mentally, physically and economically by the Genocide. According to Munyaneza (2009), they are characterized by: (i) trauma and moral recurrent disorders resulting from the scale and brutality of the trials and beatings; (ii) the abandonment feeling by the rest of Rwandans as
well as by the international community, (iii) difficult social reintegration, base community (nuclear family, extended family, circles of friends) being destroyed; (iv) total impoverishing resulting from the theft and destruction of their property, but also their physical, moral, and intellectual context of the destruction of self-help and community support. Note the poor housing conditions, lack of access to health care and tuition, especially for orphans living alone, widows and the elderly (v) the proliferation of HIV/AIDS infection among female survivor’s victims of rape (vi) the obsession of not having buried their relatives with dignity; (viii) the unquestionable thirst for truth and justice.

Considering all the sufferings experienced by Rwandans in general, and the survivors in particular, it became necessary to remake life. In this context, we want here to highlight and analyze the particular case of genocide survivor’s widows of Rwamagana District in terms of socio-economic resilience.

2. Literature review: concept of resilience

This concept has been widely mobilized in the field of systemic analysis, particularly in the work of Folke (2006) on socio-ecological systems that rely today on the definition proposed by Holling in 1973: “a measure of the persistence of systems and of their ability to absorb change and disturbance and still maintain the same relationships between populations or state variables”. A part from this joint "ecology-society", resilience has recently been more studied in macroeconomic works. In particular, it consists in assessing the ability of small economies facing exogenous shocks, such as primary products prices fluctuations: economic resilience is the « policy-induced ability of an economic to withstand or recover from the effects of exogenous shocks, arising out of economic openness » (Bruguglio, G.C. & Farrugia, N., Velle, S., 2008). This concept seeks to link three different fields of research. The first is psychology; it is in this field that the concept of resilience has been first applied to individuals as a capacity of adaptation to an event or a series of negative events, even traumatic. The second field is that of micro-economic analysis of vulnerability, which constitutes an extension, in a dynamic perspective, the analysis of poverty. Vulnerability is considered as a threat and the fall in poverty, a situation. The third field of resilience analysis is the ecological resilience; this is defined as the ability of an ecosystem to recover its initial state after being damaged by various orders (natural risks, anthropic effects, etc.).

Resilience can also be defined as “a response to the chaos that an individual lives. It is fed by all vital forces that exist within us ... Resilience is the ability of a person to anticipate and react in a manner that generates a potential or effective threat, but predictable (Richmond, A., 2008) ”[our translation]. Frequently used to characterize a situation of exposure and resistance to various dangers (including natural risks among others), the concept of resilience is reappropriated by social sciences to conceptualize the crises that can not be analyzed by a single disciplinary field. According to Rousseau (2007), “resilience is defined as the degree of exposure and sensitivity / responsiveness of a group or a person to potentially harmful stress. The uncertainty and the unforeseen constituting permanent threats, exposure is higher when the risks are multiplied and unexpected. The uncertainty and the unexpected also fluctuate in time and in space, depending on the situations”[our translation]. Furthermore and in a dynamic point, Rousseau believes that resilience is “the opposite of vulnerability as it reduces the probability of seeing its situation deteriorate due to a shock. The more an individual is resilient, the more his resilience capacity to resist to an exogenous shock is larger and less vulnerable he is” [our translation]. Beyond resisting to a shock, socio-economic resilience results in improving his situation, lasting exit from his/her poverty. Resilience is closely related to the notion of individual strategy. Indeed, a man being an individual responsible, he develops strategies to protect him or herself against risk and to improve his/her living conditions.

In this article, we are using the concept of resilience to evaluate and analyze the socio-economic conditions of genocide widows and
highlight the factors that allow them to enhance their resilience or their capacity to bounce.

3. Methodology of data collection

The survey for data collection was conducted from January to September 2011. The total survivors widows in Rwamagana District are 1,155 and those registered in AVEGA are 796 widows. The survey was conducted in Munyiginya and Fumbwe Sectors. The population of widows in these sectors is unknown; hence the study refers to the District figures.

Semi-structured interviews were held with 60 widows (7.5% of the total registered widows in AVEGA), 31 widows are from Munyiginya Sector and 29 are from Fumbwe). While this sample is small, still it is representative of the population: studies such as identified by Adelman and Taylor (1996) cited by Mugabe (2005), used samples of 100 peoples for economic studies at the village level or region. But smaller samples are also reported. In consumption study of firewood in Lome, Bertrand and Stomal-Weigel (1998), used a sample of 0.5% of consumers. Creswell (1998) quoted by Savoie-Zajc (2007) identifies "a maximum of interviews with 10 people" for a phenomenological research or 20 to 30 interviews for a grounded theory.

In addition, direct observations were made during 3 visits of AVEGA Rwamagana achievements, including the types of housing and cows granted by various donors and their maintenance and production, community life. The widows surveyed live in village groups habitat type (Imidugudu) which has been initiated by the Rwandan government in 1996 to cope with the problems of dispersed settlement (Mugabe, 2005). After the genocide, widows converged in mass towards the sites originally erected for security reasons, according to the context. Interviews with managers of the Association of Widows who survived the Genocide-Agahozo (AVEGA) in which they are grouped, at the headquarters-Kigali and at the Eastern Province have allowed identifying the chairpersons of local associations (cooperatives) at Imidugudu level. They have been the first we have contacted when we arrived in the agglomerations. In order to meet the widows interviewed, we used snowball sampling technique by which “you begin with an initial interviewee, often a key informant, then you ask that person to name acquaintances or others who might be appropriate to interview. In this way, the sample is constituted by ‘snowballs’ (Esterberg, K. 2001).

The criteria of selecting interviewees were: (1) being a genocide widow, (2) availability at the time of the survey, (3) being well informed on AVEGA activities, and (4) being presumed as resilient according data collected during the exploratory stage. In addition, key informants were also retained namely three (3) local Authorities and seven (7) AVEGA Managers.

Our research has carefully taken into consideration the ethical imperative by respecting confidentiality and integrity of respondents.

The two sectors mentioned above are located in rural areas; 30km from Kigali city, on the road Kigali-Kampala. The data collected concern among others the assets owned by widows (houses, farmland and cattle) as well as the economic activities developed by widows. It was then discussed to identify the key players involved to support households of widows; we called "guardians of resilience."

4. Presentation and discussion of findings

According to interviews with the Executive Secretary of the AVEGA Association in September 2011, widows who survived the genocide against the Tutsi of Rwanda, members of the mentioned association are Hutu and Tutsi women who married Tutsi and were widowed due to the genocide against the Tutsi in 1994. Tutsi widows who were married to Hutu are not part of the AVEGA. The census conducted by the Government of Rwanda indicates that the total number of survivors is estimated at 309,368 persons of whom 10.3% are widows (i.e., 31,865) (Munyaneza, 2009).

In the following paragraphs, we are presenting the different stages of resilience process of the widows who survived the genocide against the Tutsi.
4.1. Psychological resilience

According to (Hatzfeld, 2007) “for survivors, genocide is a terrible trauma that has destroyed the social fabric and has brought down the perspectives of their happiness” [our translation]. It has been mentioned earlier that, once the genocide committed, the Government and the association of survivors IBUKA (meaning 'remember'), felt the weight of post-conflict trauma to the survivors. To support traumatized people it have been put into place first and then strengthened through health centers and public and private hospitals. The Rwandan Association of Trauma Counsellors (ARCT-Ruhuka) was created and it gained the support of donors in the area of capacity building. It has organized various trainers' trainings on trauma counseling. These trainers were then deployed throughout the country.

Psychological resilience, as a response to trauma experienced passes through the following phases:

(i) Psychological reconstruction

This is a crucial phase to the trajectory of genocide survivor’s life. In fact, during the genocide, survivors assisted to massacres and torture of their children, parents, spouses without being able to help them. They have been separated from their family members during the manhunt, hoping to meet them one day. They believed this for a long time, but it has never happened. Thus, in a village of Nyagasambu, a widow has revealed that she often wakes up at night and goes revisiting the hill where her decimated husband, children and all her extended family lived. Among 50 members of her family, only two old women survived. Thus, at the end of the genocide, the survivors lived in distress, pain and loneliness. These persons presented the following disorders: nightmares, insomnia, headache, anxiety attack, etc. As stated by Munyandamutsa (2008), Rwandan psychiatrist and psychotherapist, post-genocide trauma “breaks alliances... impose loneliness... the exile of oneself, in oneself and far from oneself; it creates a traumatic chaos”[our translation].

During the interviews conducted with widows, the first step to psychological resilience consists in organizing the mourning period and the burial of the victims.

Thus, the Government of Rwanda has established the commemoration of the Genocide and the national mourning which is organised in April. With their vast majority (85%), widows of the genocide feel the commemoration as a very important moment of giving value their missing relatives. During this period various activities are organized, among others: conferences on the causes and consequences of genocide, testimonies, poems and songs to recomfort the victims, mutual activities which are likely to help the most vulnerable survivors, especially those of advanced age as well as children who are heads of households.

For genocide widows especially, AVEGA took up the issue of trauma; this is from its creation in 1995. Once established, it began to organize meetings during which widows were invited to tell their personal stories during the Genocide (Mujawayo & Belhaddad, 2004). During these meetings, each explains how she survived and how many family members survived as well, the circumstances in which her family members were killed, the sexual abuse suffered, diseases and disabilities inflicted, the post-genocide challenges she faced, etc.

Thus, it was so easy for them to share their mourning. According to the interviewed widows, these meetings have been very beneficial because they allowed them to free themselves from their oppressive affects. The widows who were not infected with HIV-AIDS, and who had survived with some family members, those who were less disabled therefore, felt at least comforted. In addition, these meetings helped to nurture what Cyrlnik (1999) called “internal defense mechanisms which are created in forms of mental operations that allow untangling the ill-being provoked by a painful situation. They allow fighting against traumatic representation or internal drive [our translation]. According Lighezzo & De Tychel (2004), “these mechanisms constitute adaptive strategies which help a person to face stressful external events” [our translation].
Meetings at the local level (villages, districts,) have also been organized by AVEGA. During the meetings, the widows who had acquired greater resilience should support the most vulnerable. This has had the positive effect of creating a synergy among them, the process which Mujawayo (2004) described with great vividness when she talks about «widows clan” [our translation].

➢ Survival and “representance”

According to the interviewed widows, survival and representance mark the second step in the process of resilience of genocide survivors. Survival refers to the ability to maintain one alive. Associations of survivors and the Government, particularly in commemoration of the genocide, sensitise the victims to overcome the trauma, fear and face life challenges in order to be alive again and somehow represent those who died. Becoming witness, giving courage or confidence to those who died and orphans, these are new missions of genocide survivors. These practices also evoke the testimony of survivors of the Genocide perpetrated against the Jews, such as Martin Gray and Aharon Appelfeld. For Gray (1971), “what is expected from me, is to be the voice of a witness, say what I saw, experienced and felt. Taking a speech through writing is a necessity and a duty imposed upon us by all those who loved us and who passed away: when you write, it is a way of keeping them alive” [our translation]. For Appelfeld (2005), his life was full of weaknesses, flaw that had to be filled. “A major task was to rebuild his life by writing. By evoking his parents, grandparents, he gradually lost the feeling of being an eternal orphan. The persons he portrays in his books are his family. I write to prove that I exist,” he says.

For Rwamagana genocide widows, survival and representance pass not by writing as we see it with literate women (e.g., Yollande Mukagasa, Esther Mujawayo, Annick Kayitesi, Berthe Kayitesi, Immaculée Ilibagiza, Scholastique Mukasonga, etc.) but with survival socio-economic development initiatives in order to be better at both individual and collective levels. Through testimonies, poems and songs that are dedicated to the victims, they constitute for themselves a kind of immortalization of people they loved. In fact, genocide widows do not want to get overwhelmed by trauma and depression.

Otherwise, they argue that genocidaire would rejoice to have fully achieved their goal of extermination. For this, they are making efforts to revive and show that despite the serious injuries they faced, the soul is still well alive. Thus, these widows show that the survival and representance are two weapons which are effective for fighting against trauma.

Moreover, this effort for survival is supported by the ethos or Rwandan system of values which exalts the virtues of "courage or virility" (ishyaka, ubugabo, umuhati, umwete) "heroism" (ubutwari), "resilience "(gukomeza umutsi, kwikomeza, kwiyubaka, kwishakira ibisubizo, etc.), perseverance (kwihangana, umurava) and determination (kwiha intego, umuhati), resourcefulness (kwirwanaho) and, this is taught from childhood. Indeed, according to Rwandan wisdom, "to suffer is not to die” (kubabara siko gupfa).

3.3. The socio-economic resilience of widows of the genocide perpetrated against the Tutsi

The socio-economic resilience has been made possible thanks to resilience tutors; the promoters of the socio-economic conditions of widows. These are the Rwandan Government through the Assistance Fund for Genocide Survivors (FARG) and other public initiatives of poverty reduction, AVEGA association and other NGOs through various programs such as the schooling of orphans, housing and health as well as the socio-economic activities that generate income.

➢ Orphans' schooling, shelter and health

Several actors intervene in education, housing, health care and household of widows. According to Mugabe (2009) education is the most important pillar of sustainable household resilience of the widow. The Government attaches more importance, sensitize local actors and foreigners to support the schooling of orphans. Each year, 5% of the national budget is devoted to the problems of survivors through the
Assistance Fund for Genocide Survivors (FARG). Beneficiaries are vulnerable households identified at village level by local authorities and the committees of survivors associations. From 1998 to 2011, FARG (2011) allocated 110 883 437 164 Rwandan Francs (that is 143,631,395 Euros) to assist Genocide survivors. This amount covers all interventions at the national level and is distributed as shown in Figure 1.

![Figure 1: Spendings allotted to survivors problems 1998-2012 (%)](image)

Source: FARG annual Report (2010-2011)

Education consumes itself 70% of FARG income. Eligible children are genocide orphans whose parents are unable to pay their tuition fees. 78% of the interviewed widows reported having received assistance for orphans’ education. Table 1 illustrates the statistics of orphans who benefited from FARG scholarships.

### Table 1: Evolution of the number of students sponsored by FARG

<table>
<thead>
<tr>
<th>Year</th>
<th>Secondary</th>
<th>University</th>
</tr>
</thead>
<tbody>
<tr>
<td>98-99</td>
<td>24.147</td>
<td>295</td>
</tr>
<tr>
<td>99-2000</td>
<td>26.474</td>
<td>978</td>
</tr>
<tr>
<td>2000-01</td>
<td>26.474</td>
<td>978</td>
</tr>
<tr>
<td>2001-02</td>
<td>33.816</td>
<td>732</td>
</tr>
<tr>
<td>2002-03</td>
<td>33.929</td>
<td>1.275</td>
</tr>
<tr>
<td>2003-04</td>
<td>38.943</td>
<td>1.190</td>
</tr>
<tr>
<td>2005</td>
<td>43.952</td>
<td>1.081</td>
</tr>
<tr>
<td>2006</td>
<td>44.680</td>
<td>1.183</td>
</tr>
<tr>
<td>2007</td>
<td>47.371</td>
<td>1.317</td>
</tr>
<tr>
<td>2008</td>
<td>50.011</td>
<td>2.137</td>
</tr>
<tr>
<td>2009</td>
<td>52.737</td>
<td>3.844</td>
</tr>
<tr>
<td>2010</td>
<td>41.003</td>
<td>5.850</td>
</tr>
<tr>
<td>2011</td>
<td>39.418</td>
<td>5.812</td>
</tr>
</tbody>
</table>

Source: FARG annual report (2010-2011)

FARG does not intervene in elementary public education because it is free. Students who complete primary school with best grades are granted scholarships for higher education and university. Widows of the Genocide estimate that this constraint greatly limits their children. The reason for this is that the living conditions of orphans do not allow them to get better grades. Children whose mother is sick are obliged to do housework, fields, livestock, etc. and this has a negative impact on school success.

Moreover, 12% of FARG budget is allocated to the building of houses for survivors. Building houses involves various public actors and those from civil society. From 1998 to 2011, 38,678 houses were built for the survivors, among which 22,681 by FARG (Annual Report, 2010-
2011). The same report states that there are 1,508 vulnerable households who do not yet have houses. Because these houses are built in non-durable material, the same report mentions 12,908 houses which should be repaired. The houses are clay and covered with sheets. They are compacted by cement inside and outside. The finishing works, equipment, installation of electricity (where available) are assigned to the beneficiaries. Some widows have installed electricity in their houses. This is the case at Munyiginya and Nyagasambu. In the same plot, they also built cowsheds for animal husbandry. There are gardens that are well fertilized with compost waste of animals. Arable lands owned by widows are generally those of before the war and the genocide. Most of these widows claim to have less than one hectare of land. Apart from lands, all tangible assets (houses, cattle, goats, etc) were generally looted and destroyed during the war and / or the genocide. Genocide widows were the first to benefit from houses in the village groups (Imidugudu). They then received cows and goats, with the condition of being able to maintain them, because the practice of zero grazing, in the case of cows has been mandatory since 2008, under the Economic Development and Poverty Reduction Strategy (EDPRS).

The sick persons, the elderly, the disabled and Child-Headed Households (CHH) receive direct support, resulting in liquidity around of 10,000 to 15,000 Frw quarterly. Assisted persons believe that this intervention is not significant. For FARG, requests exceed its capacity. Projects generating income are also initiated to support these persons, and are organised most of the time as cooperatives.

Finally, the vulnerable survivors receive assistance from FARG for their medical treatment. As far as medical insurance is concerned, 63.2% of those who have been in medically consulted people are supported by FARG, while 14.6% are affiliated to a mutual health insurance and 13.3% are not registered in any health insurance. Very few survivors of the genocide are affiliated to Rwanda Medical Insurance (RAMA) (3.6%) or are supported by the employer (0.9%). Diseases and / or disabilities due to genocide affect 16% of the total population of survivors. Diseases contracted are mainly trauma (8%), injury (6%) and HIV / AIDS (1%). As for sexual trauma, it has been cited by 1% of those who reported having contracted an illness or disability during the genocide.

- Economic activities

The economic activities of widows who survived the genocide against the Tutsi in Rwamagana District consist of subsistence agriculture. According to the results of our survey conducted in 2011, maize, beans and bananas are plants which are mostly cultivated in Munyiginya and Fumbwe sectors. In addition to the agriculture, widows also practice trade of food products and cow breeding as complementary activities which are carried out within cooperatives such as:

- The cooperative «Ababerarugo » (litt. those who are suitable for home)

It is constituted of 60 widows from Gishari and Munyiginya at Rwamagana. Grouped in the above mentioned cooperative, they benefited from dairy cows from the project "Send a Cow". The project distributes cows of improved race to poor households in the framework of poverty reduction,"One cow per one poor familiarity", also called the program of " Girinka Munyarwanda "allusion being made by one of the traditional forms of greetings, wishing the neighbour to have a cow, a cow being an indication of wealth in the past. Each beneficiary received also a loan of 150,000Frw to build a cowshed, repayable over 6 years without interest. In addition, the project provides them with a veterinarian who toured the villages to treat cows and is also responsible for artificial insemination.
These cows belong to a widow (44 years old). She is a beneficiary of the project Send a Cow and expressed confidence in the future with her two orphans who are studying in high school. She says that traditional farming is an occupation of men in rural areas, but when someone is a widow, she has to learn everything. She has been trained about taking charge of primary care. The beneficiaries are involved in the maintenance of cows, including livestock feeding. According to the interviewees, a dairy cow produces 6 to 8 liters of milk per day, which is more appreciated. Milk is rather used to improve household nutrition, the surplus being sold. They believe, however, that the milk price is insignificant because it does not cover expenses incurred to maintain the cow. Indeed, a liter of milk costs 150Frw while at 35 km from there, at Kigali, it costs 450 Frw. The decline of milk cost in rural areas can be explained by the existence of crisis of overproduction supply that is greater than the demand, the latter decreases over time because of the low purchasing power of the population. In fact, according to (FAO, 2009) data, the annual production of milk in Rwanda is 144 000 tons in 2009; it was 94 000 tons in 1995, an increase of 3.7. At the same time, the consumption is decreasing of 1.6. It was 18.1 kg / person / year in 1995 and 15.4 kg / person / year in 2009. In addition, between 2006-2011, 114,720 dairy cows were distributed to poor vulnerable households (One cow by one poor family report, 2011). The country has tree dairies: one in Kigali (the Inyange dairy), one in the Southern Province (the Nyabisindu dairy) and another in Nyagatare District.

As milk is a product that is difficult to keep, the State should encourage investment in the dairy sector (collection, transformation and marketing of dairy products). The second explanation for the decline of milk price (a consequence of the first), is that the production increases while the market remains unchanged. In fact, apart from rural farmers who consume milk and urban populations (Kigali and rural centers), the rural population considers milk as a luxury product. Indeed, the seasonality of income and purchasing power are factors that limit the consumption of milk in rural areas.

During the investigation, the researchers visited a widow in Munyiginya who was requesting children nearby to come and consume free milk which she had already extracted so that it may not be deteriorated. In order to remedy to this problem, the widows have been associated with other farmers in the region to form a cooperative of milk collection and marketing. It includes 876 breeders (interview with Ingabire Joselyne, a survivor window, August 2011) for three border sectors. After a study about the feasibility of the project, the Rwanda Development Bank (BRD) has granted a loan of 54.000.000Frw to the cooperative to build a collection centre and purchase of equipment for the storage and transformation of dairy products. The contribution of members is estimated at 10,000,000Rwf, consisting of their social shares and serves as a bank guarantee.

The East Africa Dairy Development (EADD) project of the East African Community (EAC) and whose headquarters are located in Nairobi (Kenya) agreed to fund the project with 20,000,000 Rwf for technical support. The construction works of the collection center are completed; it remains the work of connecting electricity so that marketing activities of the cooperative may begin. According to the forecasts related to the cost of one liter of milk, it should rise up to 300 Frw, allowing farmers in the region to achieve significant profit margins compared to the current price. Apart from the problem concerning the sale of milk, there is one of transporting manure to the fields and that of
forages grown at the edge of the fields, and which also serve to combat erosion. Indeed, all beneficiaries of cows in the framework of "one cow per one poor family" must practice farming by stalling since the pastures are not sufficient due to the fragmentation of land per household on one hand, and to recover the maximum manure for agricultural purposes on the other hand. The stables are built in the courtyard of the house for security purpose and to ensure regular monitoring of the cows.

Although the current market does not allow widows to get the greatest benefit from the sale of milk, they still believe that cows contribute to the improvement of their socio-economic conditions by guaranteeing a more balanced diet and reducing monetary poverty.

- The cooperative «Ishimwe » (Litt. Reward)

Nyagasambu is a rural business center that is located in Fumbwe sector, at 35km from Kigali, on the road Kigali-Kampala. The village has been built as a commercial center with the funding from FARG and AVEGA. Widows are engaged in agriculture, trade of food products and charcoal as a complementary activity. The running fund/working capital has been jointly funded by the Catholic Agency for Overseas Development (CAFOD), a project partner of AVEGA as well as the Public Program of Poverty Reduction "Umurenge Vision 2020" (VUP 2020) " The cooperative has 36 members, including 34 widows and 2 orphans of the genocide. Funding is provided to the cooperative and subsequently redistributed to its members. The envelope from (CAFOD)-AVEGA is of 1,800,000 Rwf refundable at 50% without interest. The principle of reimbursement is to stimulate widows to the better use of allotted funds. During the survey in August 2011, they had already finished repaying loans, and were waiting for the second phase of funding. The VUP 2020 program targets vulnerable people who may, however, make profitable the funds granted. It has provided a funding of 2,500,000 Frw to 25 widows as a loan refundable without interest over one year, without any preestablished modality.

According to the trade policy of AVEGA, widows trading at Nyagasambu establish priority of exchange among themselves. Thus, if one sells charcoal and the other deals with flour, they make transactions among themselves. The same exchanges are grown and practiced by a loan among them when there is a lack of liquidity in a punctual way. If there is a member who does not honor her commitment, it is the association that advocates sanctions in case of bad will or if there is an unjustified loss. Widows provide guarantee in the form of solidarity caution and access to loans from banks and micro-finance institutions. The results of the survey reveal that 37.8% of widows had contracted loans from financial institutions to finance their projects of income generating. Loans from micro-finance are three times higher than those from commercial banks (Figure 2).

![Figure 2: Slices of contracted amount in loan](source: Interviews with widows (2011))

The contracted amounts are rather significant. Indeed, the 77% of widows borrow from 10,000 to 100,000 Frw, and that to finance the working capital of the business activities. The size of the
activities and the lack of conventional guarantees (mortgage) limit widows to access to important loans. The proportion of widows who use their own funds (sale of an asset-goat, cow, land) to finance activities generating income amounted to 34.5%. Those who inject from 10,000 to 50,0000Frw are evaluated at 66%. The sale of assets when it is carried by the widow can meet various socio-economic needs (clothing, food, debt repayment, financing working capital, etc.).

- Factors limiting the economic activities of widows

During their path of socio-economic life, the interviewed widows are facing various constraints. Some are general and others are specific. Figure 3 illustrates the main constraints.

![Figure 3: Factors limiting the agricultural activities of widows](image)

**Figure 3: Factors limiting the agricultural activities of widows**

Source: Interviews with widows (2011)

The bad distribution and irregularity of rains are factors that limit agricultural production. In addition, widows have certainly traditional knowledge as all other farmers in rural areas. However, limit is also due to the problem of specific skills as they are obliged to be at the same time breeders, traders and farmers. They are therefore obliged to have knowledge about "how to manage". Even though trainings are organized by AVEGA, most widows do not have necessary prerequisites. For example, the accounts books, the cashier and the reports are to the disposition of the association's president assisted by the facilitator of development at the District level.

Widows live in built-up (grouped housing); the fields are located on their origin hills. Consequently, they have to travel long distances to go to cultivate, transport manure and come back with fodder.

The last constraint that limits socio-economic activities of widows is that of not having persons to support them in different works. Indeed, in rural areas of Rwanda, children assist parents in carrying out household works, livestock, gathering firewood and harvesting. The fact of not having such opportunities explains their vulnerability.

4. Conclusion

It should be reminded that this research aimed at demonstrating the modalities with which the survivors of the genocide perpetrated against the Tutsi in general and Rwamagana widows in particular have shown remarkable resilience. The resilience can be observed differently at various levels:

- On the psychological and psychosocial level

Considering the results of this research, the resilience of genocide widows results in the renewal of trust and self-esteem. It is a part of the healing process that simultaneously increases their sense of responsibility towards themselves and towards their community (the famous widows’ clan). Resilience thus appears as a way of potentiating the capital in terms of mutual trust and solidarity. It allows widows to get out from internal exile, disconnection from their environment and also opens the way for initiatives such as cooperatives and other socio-economic associations beyond their own "clan".
On the socio-economic level

It is precisely through the survival and representance mechanisms and support by both the Government and other resilience tutors that these widows have been able to initiate and develop socio-economic initiatives in various domains, among others the agriculture, farming and small trade of food products.

Through these activities, the genocide widows manage today to cope with their everyday needs, including shelter, food, health, education of their children as they have to take care of.

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Endnotes

i A survivor of genocide is each person who was pursued because of his ethnic membership, his ideology or the ideology of a family member in opposition to the divisionism, the exclusion or the extermination and who was able to escape to massacres and to genocide committed during the period from 01/10/1990 to 31/12/1994 (Loi organique n° 02/98 du 22/01/1998, portant institution du Fonds d’Assistance aux Rescapés du Génocide, Article 14).

ii AVEGA: ASSOCIATION DES VEUVES DU GENOCIDES –AGAHOZO (AVEGA) means Association of Widows who survived the Genocide. AVEGA is a nonprofit organisation (asbl) created on 15 January 1995 by 50 Rwandan women widow survivors of the genocide against tutsi of 1994. A judicial personnality has been given by the Ministerial order No 156/05 of 30 October 1995, modified by the Ministerial order No 89/11 du

05/05/2006. One of the missions of AVEGA is to act for the blossoming and the reintegration of widows of the Genocide by the amelioration of their pschyco-socio-economic conditions in solidarity, justice and social security. Its vision is to attain the blossoming of the widow of genocide

iii Human Rights Watch estimate the number of killed Tutsi at 507 000, that is 77% of the population of tutsi who lived on the territory of Rwanda. Gérard Prunier estimates the number of killed Tutsi tués at 800 000, the one of survivors at 130 000, and finally the number of killed Hutu who were in opposition between 10 000 and 30 000 (Gérard Prunier, the Rwanda crisis, History of Génocide, New York Colombia University Press, p.261, 265). The Ministry of Local Administration and Social Affairs has published the results of a census of victims: 1 074 017 victims declared and 934 218 counted victims, Ministère de l’Administration Locale et des Affaires Sociales, Direction de la Planification : Dénombrement des victimes du Génocide, Kigali, mars 2001.

iv We have used the rate of the National Bank of Rwanda to convert. On 21/05/2011, 1 euro had the value of 772 Rwandan Francs, rate from http://www.bnr.rw/exchangerates.aspx.