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Francine Ngoga Nduwayo
Regis University

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Single Mothers Empowerment:

A program for increasing income for single mothers in Rwanda

Master of Development Practice

Regis University

Written

by

Francine Ngoga Nduwayo

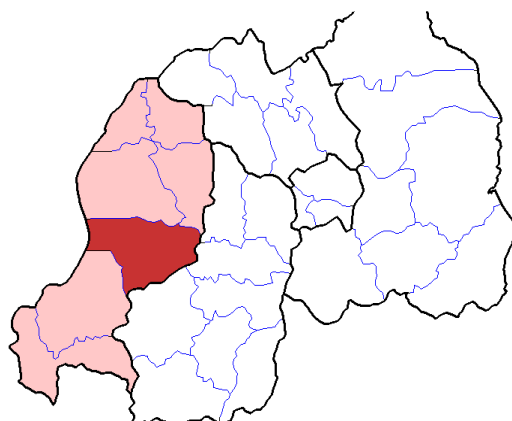
I. Title: Single Mothers Empowerment: A program for increasing income for single mothers in Rwanda

II. Personal Statement

As an African woman, who has had the opportunity to be exposed to a different culture other than her own via education in Western institutions, and experienced Western culture for four years, my positionality places me both as an insider and as an outsider in Rwanda. However, single mothers' empowerment is a topic that hits home, as I have been in close proximity with women in these circumstances and I have seen first-hand what they go through, even though I did not go through it myself. For starters, many girls of my age were pregnant or had babies before I even got to secondary school. A lot of others dropped out of school due to lack of resources, or just because their families needed them to help around the house. In 2015, my own sister got pregnant at 17 years old. She was young and she dropped out of school. The challenges she faced ranged from stigmatization in the community, abandonment by her partner, lack of self-worth, and a tense relationship with our mother. Fortunately, she had an opportunity to return back to school but not everyone is as lucky as she was. When most girls drop out of school, they rarely return.

III. Executive Summary

In Rwanda, 47% of pregnancies are unintended every year (Basinga et al., 2012). These pregnancies lead to problems such as children growing without fathers, single mothers, girls dropping out of school, stigmatization in the community and consequently



a cycle of poverty. My literature review revealed that single mothers become mothers in their teen years, while they are exercising experimental sex. In many cases, their partners are children themselves which might explain their lack of involvement in the child's life. However, there are other cases where girls and women are raped or involved in transactional sex for survival.

I conducted a literature review and talked to single mothers in Karongi district in the Western province of Rwanda, and after considering the findings of my research and my own observations and experience living in the community, I designed a project called: Single Mothers Empowerment Project (SMEP). SMEP will attempt to remove some challenges preventing women from being financially independent and contributing members of their community.

Ideally, these women would be accepted and embraced in their own community, so that they didn't have to carry such big responsibilities alone or be stripped of joys of becoming a mother. Unfortunately, change takes time, and that is the time these women or their babies do not have as while change is yet to happen, precious years of life are passing by. As a trained development practitioner, the next best thing is to equip them so that while the community is learning to accept and embrace them, and/or change some of their long held believes (like no sex talk with parents), single mothers can take proper care of themselves.

This project's goal is to equip single mothers with the necessary tools and support to care for themselves and their children. Through the provision of skills training, sex education, childcare, and advocacy within the community, the project will directly contribute to the Sustainable Development Goals (SDG 1): ending poverty for all while indirectly affecting SDG 2,4 &8.

IV. Literature Review

I. Introduction

This program proposal evaluates the struggles of single mothers in Rwanda and offers a program for addressing these challenges. Though children are believed to be a blessing especially in the Rwandan culture, they are not without challenges. In this paper, I will focus on single mothers, who became mothers unexpectedly, without a plan or a desire to have kids at that point of their lives. During this literature review, I explore the reasons why adolescents and young adults give birth at such a young age, and the many factors that lead to unwanted pregnancies and consequently single motherhood. Some of these reasons include girls engaged in transactional sex, girls just experimenting sex, while there are others who became mothers due to rape or for survival.

I evaluated what current interventions were available to these single mothers and made this proposal based on the literature review, a needs assessment via phone interviews I conducted with different stakeholders, and a review of the Ministry of Health strategic plan 2018- 2024. I designed a project, called Single Mothers Empowerment Project (SMEP), that will decrease unwanted pregnancies among teenagers, while reducing the stigmatization of single mothers, and alleviating their poverty so that they are well equipped to take a proper care of themselves and their young ones, who are the future of the country.

II. Description of single motherhood struggles and its causes

Single mothers face many challenges not only as women but even more so when they have to raise their children without help from either their partners or families. In this paper, we define single mothers as any girl or woman who gave birth outside of wedlock, and who is not

living with the father's child. I focus mainly on single mothers who are between the ages of 14-34 years old as I believe them to be the ones in need of more support as they are still young with no extensive life experience. This topic is not well documented especially in Rwanda, but their challenges are not new and different researchers have been tackling this issue from different angles. There are different cases in Africa that will help to inform the causes of this problem, its challenges, and suggestions for good solutions. There is a growing number of babies born without proper support and with intense poverty awaiting them in Rwanda. This literature review focuses on single mothers' challenges, how they become to be single mothers in the first place, and how they can be supported to ensure inclusive and sustainable economic growth for all (SDG 8).

- **Poverty & Rape**

Rwanda is classified as a low-income country, though it aspires to become a middle-income country by 2035 (World Bank, 2019). This means that the people face a lot of poverty, which is more evident among single mothers, since they have to provide for themselves and their children. In addition, assuming that they manage to secure a job, it will be difficult or impossible to find care for their children so that they can attend to that job. In a survey conducted in 2016/2017, almost 40% of the households were living under the poverty line at the national level, though in the Western province poverty was more elevated, since almost 50% of households were living under the poverty line (NISR, 2018). A study conducted by Kotwal & Prabhakar (2009), revealed that even though single mothers' main challenge is the financial burden they carry, they also face emotional and social struggles. In this study, many women reported feelings of loneliness, depression, and difficulty attending to responsibilities of raising a child. In Rwanda, 28.7% of households are female headed (NISR, 2012). This is almost the third

of all the households, not to mention the teen mothers who remain in their parents' home while enduring financial responsibility for themselves and their children.

A study conducted among secondary school attendants in Ruhengeli district, in the Northern province of Rwanda classified sexual relations among teenagers in two categories: transactional and experimental (Michielsen et al., 2014). In the transactional sex category, girls trade things like school fees and materials for sexual favors. However, the authors indicate that only a few people were having sex as means of survival in that category and those who were having transactional sex were doing so because they wanted to be seen or appraised by their peers to live above their parents' provisions.

However, other authors elaborate on reasons why poverty leads to unwanted pregnancies and sometimes to single motherhood. According to the literature, when girls hit puberty, they are expected to be clean, and this cleanliness has a different meaning to different groups. Cleanliness can sometimes be out of reach for those who live in intense poverty, which might explain the real need girls feel to secure better lotion or other high-end necessities for beautification. In addition, some women turn to sex work to afford the basics of life such as shoes and clothes (Ingabire et al., 2012; Coast et al., 2019 & William, Binagwaho & Betancourt, 2012). The authors talk about women sex workers in Kigali, the capital of Rwanda, who chose this line of work due to financial reasons. Some of those women became sex workers after being domestic workers, where they had faced enumerable forms of abuse (Mbabazi, 2018).

Research demonstrates that some sex workers try to leave that line of work because of their dependent children or a change in their financial situation, but they return due to lack of finances or inability to cope with the new life (Ingabire et al, 2012). The authors emphasize the

urgency of a proper solution and illustrate some of the consequences of the problem, if it is left unaddressed. It is a shame that children are not protected as they should because it turns out that most of these ladies start sex work as children (Ingabire et.al, 2012).

Gerver (2013) elaborates how poverty leads to rape, and how the victims cannot do anything to escape it. In her study conducted in the Eastern province of Rwanda and Kigali, its capital, to explore the relationship between access to school, school fees, and sexual abuse in Rwanda, she found that girls develop a dependency for their abusers to the point where their silence can be bought too. In addition, she clarifies how the lines are blurry between transactional sex and rape. There is no clear difference between the two because woman or a girl is in no position to say no because her survival depends on the money she receives.

- **Lack of Services & Stigmatization**

Single motherhood is usually the result of unwanted pregnancies and a lack of planning. While life becomes difficult when one has a responsibility of raising a child by herself, the system tends to punish single mothers even further. Literature reveals that single mothers tend to be stigmatized in the community, not only by community members, but also by their service providers (Påfs, J. et al., 2016). For instance, there is a low birth registration, low access to contraceptives and family planning especially where one is less than 18 years old, as such services require a partner or parents' consent (Påfs, et al., 2016 & IPAR, 2016).

Usually, it is recommended and it is a child's right to be registered by the civil registrar, but, in Karongi district, only 10% of children were registered, and one of many reasons for such low number is that the system did not validate cases like unwanted pregnancies and single mothers (IPAR, 2016). In fact, the author quoted one single mother in Gicumbi saying that the

father of the child refused to recognize the child, which meant that the mother could not register the child by herself (IPAR, 2016). Policy requires identification of both a mother and father during the registration of a child, but this presents an obstacle to the registration of a child for single mothers.

On the other hand, there are women or girls, who choose to have an abortion after learning they are pregnant. However, this presents a huge problem as abortion is also stigmatized and sometimes punishable by the law. Påfs, et al. (2016) describes the problem by explaining how there are numerous factors preventing women from getting the care they need during their pregnancy stage. According to the article, one third of women do not seek post abortion care due to fear of imprisonment, which is also a cause that hinders health care providers to provide the appropriate care to those individuals. Some of the barrier's women face, mentioned by the authors, include stigmatization of abortion and its legal consequences, especially when unmarried and accompanied by the stigmatization of pregnancy outside of a partnership. In addition, most women are reported by their neighbors or someone close to them, which creates distrust among community members and increases maternal morbidity and mortality (Påfs, et al. 2016).

III. Current interventions and stakeholders

In Rwanda, there have been many parties working in the health sector especially dealing with unwanted pregnancies and access to contraceptives. Among many, there are civil society organizations, the Ministry of



Education (MINEDUC), and different government initiatives. For example: there is a strategic plan from 2018-2024, with a vision for all Rwandans to get access to the care needed and understand the family planning options in different stages of life including adolescent age (Ministry of Health, 2018). The picture above depicts a young girl refusing to enter into the car with the words “I am not for sale”, and “accepting gifts does not mean that I am consenting to sex” with an instruction to say No to Sugar Daddies. Such pictures and signs were utilized by the government in order to encourage girls to say No to older men presenting gifts.

Unfortunately, different organizations have failed in their attempt to rectify this problem. The author Marie Berry (2015) articulates how many efforts targeted to empower women, end up marginalizing them even further. She indicates how government statistics at the national level such as the number of women in parliament or the number of girls in school should not be the identifying indicators of women’s empowerment, especially when rural women are concerned. The article includes qualitative research, where 152 women were interviewed to see whether these women experienced the claimed successful efforts that were supposed to empower them.

The findings are rather astonishing, as it seems like though the statistics and policies empower women, the truth of the matter is that this empowerment has not reached yet its intended beneficiaries (Berry, 2015).

One controversial intervention is whether condoms should be put into schools or not. Research conducted by Rahlenbeck & Uhagaze, (2004) among three secondary schools in Rwanda found that 95% of the participants thought that “condoms are dangerous as they might slip during intercourse and cause disease in women.” This represents how adolescents feel about the use of condoms, although it is possible to argue that they are not well educated in regard to how condoms are supposed to be used. In addition, the authors emphasize the misconception and stigma that surround the use of contraceptives among adolescents. Also, there is a fear among health workers that they might be sued by parents of adolescents for distributing contraception. Since the law states that people who are 18 years and above are the ones that have rights to decide for themselves their health reproduction choices, health providers might be in trouble for providing contraceptive products to those younger than 18 years, although research indicates that adolescents engage in sexual activities before their 18th birthday (Ministry of Health, 2018).

Although condoms might reduce unwanted pregnancies, many think that making condoms available in schools is not an appropriate course of action. The government of Rwanda issued a policy on condoms in 2005, that was focusing on promotion and distribution of condoms to fight against HIV/ AIDS and unwanted pregnancies. In fact, they established a national body with a mandate to fight against the epidemic of HIV/AIDS. However, this policy has been met with different challenges like stigma, cultural barriers and societal norms, which condemn the use of condoms. Though there is political will to provide family planning services to all Rwandans including adolescents, there are challenges to make it a reality, as health care

providers and community members insist that providing such services will be enabling sex among adolescents, which, according to cultural norms, they should not be involved in before they are married (Schwandt, 2018).

To implement community development in Karongi district, the initial site for my program, one requires different strategies to ensure its success and its sustainability. For example, a community score card, which is a tool that was developed by another development organization CARE Malawi has proven to be useful for accountability for service providers and participation of service receivers (Malawi CARE, 2013); therefore, this will be of our tools to remain valuable for the beneficiaries. Over the years different development actors have used different tools, which may have worked in one community, but failed in another; however, community scorecards have proven to be successful in Karongi district. For example, Tubibe Amhoro, one of the local NGOs implemented a project to fight against gender-based violence, where successful results were seen within one year of implementation. Their report recommends this tool, which they claim is user friendly and contributed to the success of their project. Even though this is a great tool, it is not without challenges. The tool was developed by CARE Malawi, and some of the challenges mentioned were that it was time consuming and good facilitation skills were needed as it can sometimes lead to conflicts or raise unrealistic expectations to the service users (Malawi, 2003 & Hakorimana, 2017).

Unfortunately, during my literature review and interviews with some of the community members, I have been unable to find programs that focused on just single mothers either in skills provision or returning girls, who dropped out, back in school. The only programs that came close were related to fighting against gender-based violence. Some churches also offer counselling and support in terms of food items. This program will be the only one focusing on single mothers

and taking into consideration their realities and needs so that they can increase their earnings and care for their children.

V. Introduction to Community and Context

A. Population Statistics

Rwanda is a landlocked country with a population 12 million and 26,338 square kilometers. It is one of the densely populated areas in Africa, although Karongi district, which is situated in the Western province of Rwanda is doing better compared to the whole country with 334 vs 415 inhabitants per square kilometer respectively. The Single Mothers' Empowerment Project (SMEP) will start its activities in two sectors of Karongi district: Rubengera and Bwishyura, where 31.4% and 35.1% of households are female headed (NISR & MINECOFIN, 2012).

Karongi is one of 30 districts of Rwanda. More than 52% of the population in Western province were female

in 2015. Karongi

district has 331,808

people, of which 53%

were female in 2015

(NISR &

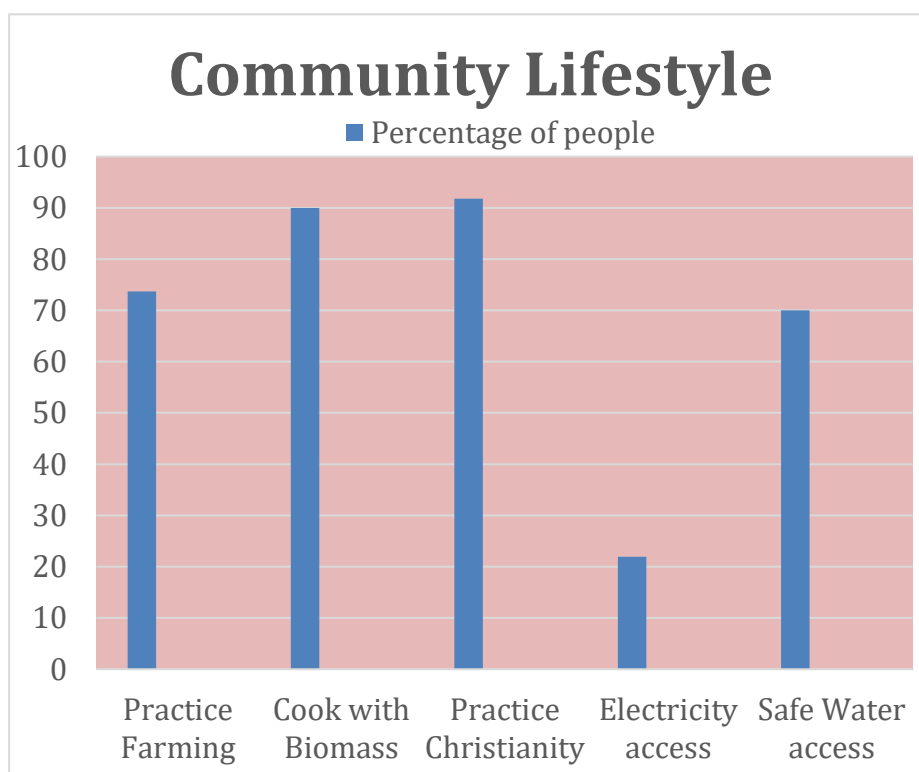
MINECOFIN, 2018).

Among the most

populated sectors in

Karongi district, we

have Bwishyura and



Rubengera, where this project will be implemented. Since 93% of the whole district lives in rural areas, we will be working mostly with rural communities. In addition, our target population will be around the 20% of Karongi district population that is between the ages of 14-35 years old (NISR & MINECOFIN, 2012).

B. History and Culture

Rwanda is a country characterized by different sets of values and cultures that define it and influence the level of social cohesion. The population of Karongi is predominantly Christian at 91.8%. This is very meaningful for this project, as the success of this project will require their collaboration and support and the Church is an important means of social and financial support. Historically, Rwanda was divided in three classes: Hutu, Tutsi and Twa. However, currently this subject is unspoken, as this division led to the genocide of Rwanda that happened in 1994. The genocide left a lot of orphans, widows and poverty to the point the country is still recovering two decades years later. In Rwanda, there are many initiatives to achieve the sustainable

Development Goal 5: Gender equality; however, there still tremendous gaps that must be filled to achieve this. For instance, when

comparing their access to agriculture loans, women are largely behind.

More than 70% of men were able to get loans while only approximately 25% of women were, yet women are more involved in agriculture as their

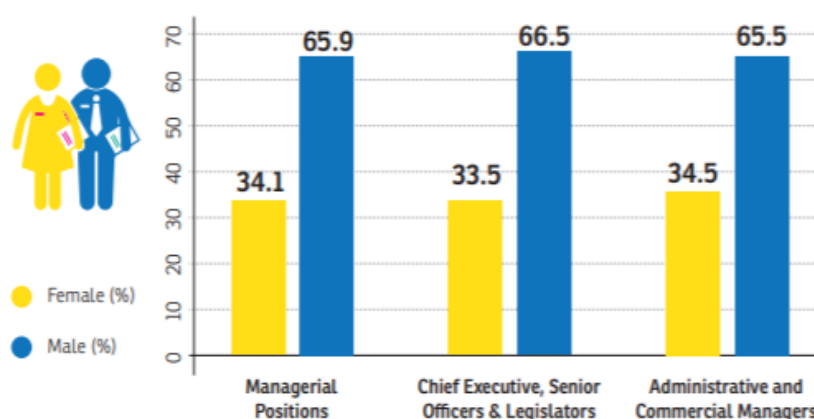
4.3.1.1. Women representation in Parliament



main activity (54.6%) than their counterparts (Gender Monitoring Office, 2019).

In addition, only 44% of women participated in labor force compared to 66% for men. Moreover, only 34.1% of managerial positions were occupied by women. Reasons presented by the Gender Monitoring Office were that men tend to have more relevant skills along with sufficient resources and managerial positions are stereotypically reserved for males.

4.1.2.2 Positions Occupied by Women and Men in Labour Market



Source: NISR, Labour Force Survey, 2018

In the past, women were responsible for household chores, raising children and other work that was not as valued as men who were in charge of livestock, and held other positions of power. However, currently there are women who hold positions in the government, and many of them have jobs outside of the home. In the past, when it comes to family values, women who had children without getting married were banished or punished by death (Countries and Their cultures, 2006). Although the consequences are not as violent, single mothers still face stigma and discrimination. Yet, children in marriage are highly valued by society.

C. Infrastructure & Economic Activities

In regard to the economy of the region, the main activities are agriculture and livestock farming: 73.7% of households rely on farm revenues while 85.2% are involved in some agriculture activities (Karongi district, 2017). Among the produced crops, they have cash crops such as coffee, tea and macadamia, which are exported and food crops like maize, sorghum, beans, peas, bananas, cassava, which are consumed by producers or sold at the local markets. Another main activity is animal rearing such as cows, goats, pigs and poultry. The population of Karongi has also started to get into fish farming as well as bee-keeping, though these activities are yet to be developed as an alternative source of income. Unfortunately, having such large numbers of people relying on agriculture poses a huge demand on the land which is already scarce whereby 57.9% of households farm on a land less than 0.5 hectares (Karongi district, 2017). This problem keeps the district in a vulnerable situation to poverty as most people do not even use modern technologies to increase the yield (Karongi District, 2017). Regarding our targeted population age: the 14-35 age group, 30.4% of women in this age group are employed in Bwishyura, while in Rubengera they were 33.4% as of 2012. In addition, the majority of this age population (66.2%) are self-employed, slightly higher than the country's rate (61.4%) (NISR & MINECOFIN, 2012).

Another sector that presents a good future is tourism. There is lake Kivu, which is the largest lake in Rwanda and the Bwishyura sector is on its shores connecting this sector to Democratic Republic of Congo and other districts like Kamembe and Ngororero. There are different hotels on the lake and beautiful sites for tourists to enjoy their time.

In Karongi district, specifically Rubengera and Bwishyura sectors have different infrastructure that they can rely on for their economic endeavors. These two sectors had the highest percentage of households using electricity for lightning 27.4% in Bwishyura and 16.5%

in Rubengera (NISR & MINECOFIN, 2012). This presents a challenge for the community, as many of them are still using kerosene and other unhealthy sources, but it also presents an opportunity for entrepreneurial women because it means that there is still room for change, and women in our program can help in bringing those changes in the community for a profit. In addition, in 2012 the main source of fuel for cooking was firewood or charcoal, which was used by more than 90% households in Bwishyura and Rubengera sectors. On the bright side, more than 70% of households had access to improved sources of water. The mode of communication for this population dictates the use of radio or mobile phone. Assets such as TVs and computer are less common assets of households. However, more than half of all households have access to the internet at the district level via cyber cafe or home.

In this area, there are different NGOs operating in different sectors such as agriculture, construction, social justice and more. Some of them have their offices in these sectors including One Acre Fund, which offers more than 1,000 jobs to the locals, Tubibe Amahoro (Saw Peace Organization) which is headquartered in Bwishyura sector. Besides the NGOs, there are schools of different levels ranging from kindergarten to the University level, along with some Technical and Vocational Education and Training (TVET) (Ministry of Education, 2016). Also, there are health clinics and hospitals that are accessible to the public.

VI. Needs Assessment

To understand the community needs better, I conducted some interviews with different stakeholders. Unfortunately, I managed-not to find too many, but the ones I managed to talk to, confirmed what I have gathered from the literature review. During the interviews, I talked to a secondary school teacher, an executive secretary of a local NGO operating in the area, and a few single mothers. In the table below is a summary of their answers.

Stakeholders	Immediate needs	Availability of support
NGOs	Financial & Psychological Support	Lack of resources: infrastructure & workforce
Churches	Financial support & counselling	Counselling & financial, but resources are limited
Teachers	Raise awareness among parents and financial support	No time, and few trainers
Single mothers	Ability to provide for their children	Sex education was offered once in the last year of Primary school but only about menstrual cycle

From my conversations with the executive secretary of TUBIBE AMAHORO (TA), Mr Kabano described single mothers as girls who are psychologically affected, who discriminate against themselves, have a low self-esteem, and are rejected by their church as well as their parents. According to Mr. Kabano, these girls are in need of psychological support and economical support as they are dependent on their parents, who no longer treat them like their kids because they are perceived to have sinned against cultural values.

I also talked to an educator who teaches at college Sainte Marie, a nearby Catholic boarding school, which is mostly for girls. Based on my conversation with this teacher, he explained that kids do not get the information needed about sexual reproduction health either at school or in their homes. He mentioned time and trainers as barriers facing schools to solve single motherhood problems. This collaborates with my findings in the literature review. When one of the authors used a mailbox technique to collect perspectives of students about sexual reproductive health topics, students preferred messages that were conveyed by people other than their teachers (Michielsen et al., 2014). Also, the authors' study found that there were gaps in knowledge about sex among students, regardless of the existing anti-AIDS clubs and biology classes. One author classified the sexual relations described by the students into 2 categories: transactional sex and experimental sex (Michielsen et al., 2014). Based on my interviews, all the single mothers I interviewed, who became mothers before age of 25 were involved in experimental sex, which clarifies the need to provide adequate information so that they are well informed to make appropriate decisions in the midst of the changes of their bodies.

In my conversations with single mothers, they all expressed a concern for their kids. They all wanted to be able to provide for their children and prepare a good future for them. When asked about the skills they would like to learn, they all provided different answers ranging from cooking, to tailoring, to music. This can be taken as an indication that the project will use a participatory approach once initiated to decide on what exact skill or skills to provide, depending on who will be taking part in this project. One of my interviewees mentioned that she received support from her partner after the child was almost 3 years old. The other one who received support, received it from her family, who were obliging her to go back to school, even though she did not want to because she was conflicted about leaving her child. Something that was

surprising was a single mother who said that even though her family has been supportive, she does not express her needs, she just accepts what she is given, which may indicate her low self-esteem or feelings of powerlessness.

All the above insights for single mothers clarify the need for these women to be supported emotionally and physically. From the interviews, one can conclude that they are in a dilemma of not belonging to any social group (youth or adulthood), which can bring feelings of loneliness and exclusion.

VII. Theory of Change

Theory of Change				
Intervention	Assumptions	Unexpected Turns	Possible Interventions	Goal
Provision of skills courses for employment	Single mothers will participate and apply the learned skills. There is availability of jobs.	Regular women (Married and single women) claim single motherhood to benefit from this project	Establish measures to vet the claimed status: birth certificate (might be just the one from the hospital since everyone has this), and verification from the local leader	Increase single mothers' income by 20% within 1 year of operation
Provision of seed money to start a small business	There is seed money to start small businesses	There is no seed money	Form saving groups, and match their funds (establish a threshold)	
Provision of Daycare	If single mothers have someone to care for the child, it will free up their time to attend class and jobs			Ensure participation of single mothers in classes, trainings, or work to 80% from the Initial registration
Provision of sex education and/ or counselling at safe talk places (salons) and in schools	If adolescents have the knowledge, they will be in a better position to make a choice for themselves	School directors refuse to provide youth under 18 contraceptives	Address all school directors with other stakeholders to explain the necessity of the project via workshops	Reduction of unwanted pregnancies by 30% in Karongi district within 1 year.
		Health workers refuse to provide contraceptive services	Address health workers and other stakeholders to figure out what can be done to	

		to youth under 18	remove fears or doubts	
Raise awareness of single mother's struggles via Workshops, Umuganda gatherings, and Radio Podcast	If the community talks about the issue, they will more accepting and supporting of single mothers instead of casting them out of the community. Parents will feel more comfortable talking to their kids about preventing unwanted pregnancies			Change of attitude towards single mothers / Reduction of stigmatization as reported by single mothers involved in the program Increased number of registered children by 10 %

VIII. Program Description/ Approach

For this project, we will use a combination of strategies that have proven to be successful within this community. Most of the time, participatory approaches are necessary, and this project will mainly use a community score card tool. This is a tool where projects beneficiaries are given a voice, they rate the services they receive, and project workers will get to know where to add value, and what to change so that the project remains beneficial and sustainable. As one of this project's objective is behavioral change towards single mothers, we will use both the community scorecard tool as well as radio podcast Shows, which will be presented live or recorded to communicate the ways single mothers have been stigmatized and the consequences that stigmatization brought on the whole community as a result. This is an evidenced based strategy that has worked before in this community, where a project conducted by Tubibe Amahoro, more than 500 children were registered in the civil books, without requiring the presence of both parents (Hakorimana, 2017).

A. Goals and Objectives

- Alleviation of poverty among single mothers

The first goal of this program is to alleviate poverty among single mothers of Bwishyura and Rubengera sectors. This is our most important goal, since these women have financial challenges considering their responsibility of child caring. It is our hope that by the end of this project, our beneficiaries will be able to provide at least the basic needs of life such as food for those who are the heads of their families, health insurance for self and kids, clothes, school materials and more.

To achieve the above goal, there are specific objectives that must be attained. Our specific objective for this goal is increase 20% of income level by equipping single mothers with job ready skills within one year. One of the challenges single mothers face is lack of skills to leverage on the job market. This lack of skills is sometimes due to school dropouts and the lack of experience, along with lack of resources to pay for any training required to learn skills.

In addition, we will solve one of the main challenges to start a business for those who have an entrepreneurship spirit: access to seed money. After the skills training described above, the program will work with these women to come up with the necessary seed money. To do this, the program will match the entrepreneurs' funds up to \$1,000, whereby the beneficiaries will formulate cooperatives to come up with 50% of the business budget and it will support no more than five businesses at a time. For sustainability purposes, those who receive funds from the project must pay them back within 3 years of operation.

To increase income levels will require skills training, along with creation of jobs. To select the skills to teach, we will use different approaches such as interviewing local employers about the current and future gaps they are facing in their hiring process. In addition, based on my research this is an area is touristic, which will have also an impact on what skills can be offered along with the single mothers' input. Some of the skills might involve tour guiding, cooking to be used in the hospitality industry, tailoring which they can use to dress their young ones which usually poses a financial demand as kids grow out their clothes too fast. After these women have some skills, they will be able to create small businesses, with a small loan from the project that will be matched according to their own contributions. In addition, these women will be able to acquire jobs as their skills will be in demand.

- Reduction of stigma among community members

To alleviate stigma among community members against those who bear kids without being married will require a multi-sectoral approach. A specific objective is to change the attitudes of 100 participants in one year from condemning and stigmatizing single mothers to supporting and accepting them. The first approach will be directed at community members, focusing on neighbors and family members of single mothers and those of teenagers. The objective will be to hold a radio discussion on a weekly basis, whereby people can call in to voice the concerns or opinions regarding single mothers and related problems facing their community such as unwanted pregnancies among teens. We hope that this project will at least bring people together as a community and start the conversation about different taboos and culture abomination relating to tradition as well as modern problems. Partners.

Another message will be targeted at churches as one of our partners to address transactional sex. The objective of this communication tool will be for the church, which covers almost 98% of Karongi population to raise awareness about such activities, and ultimately condemn them. This activity will be held in one of workshops, but will only be composed of church members: they will identify whether or not such activities happen in the church, and how responsibilities for unwanted pregnancies will be shared among women as well as men.

There will also be workshops for different stakeholders in the community: parents, school teachers, health workers, church leaders, youth club or centre representatives (boys and girls), whereby we will use participatory approach to map the root causes of single motherhood, the challenges as seen within their community, and ways to support and accept them as members of the community.

- Reduction of unwanted pregnancies

To reduce unwanted pregnancies, we will fill in some of the gaps that exist in the current service delivery among health providers and increasing sex education not only to school attendants, but also to out of school adolescents. As revealed by literature and my conversations with single mothers, there is lack of sex health information among our targeted group, many of them receive their information from their peers.

To attain this goal, the program has the specific objective to provide sex education to 70% of adolescents, which is almost 6,000 individuals living in Bwishyura and Rubengera sector within one year. This will be feasible as more than 75% of the 13-18 age group are currently attending schools. However, to maximize the resources and increase efficiency, we will work with these schools to allow non-attending adolescents to participate for those special occasions so that they too can benefit from that education which will happen once a month.

It is our belief that if adolescents have accurate information about sexual health, access to contraceptives, and changes they might be experiencing in their bodies, they will be in a better position to make appropriate decisions, which will reduce the levels of unwanted pregnancies especially within this age group. In addition, after having such recurring information, it will help them even in their adulthood, where they will be able to plan and have children based on their means.

B. Activities

There are different categories of activities based on the goals and objectives established above. All the activities are a result of our attempt to remove most if not all the road blocks preventing our targeted population from receiving the intended benefits and services.

To alleviate poverty among single mothers, we will provide skills training classes such as carpentry, cooking, entrepreneurship, and basic accounting. To perform this, there will be a program officer who will be in charge of organizing what types of classes to be offered, to who and at what time. In addition, this program officer will be in charge of collaborating with service providers in the area to establish who will be best suited to offer such classes, their availability, their fees as well as their curriculum. Though there might be some modifications once the program starts, depending on the availability of service providers, or the interest of women in this class or another, the plan is to hold a class of 25 individuals who will study for a period of 6 months, while attending class 5 days a week, studying from 9AM - 3PM. Consequently, in order to reach 100 women, there will be 2 classes per sector throughout the year.

For the women to be able to attend the classes, they will need some support with their kids, that is why we will also be offering daycare at four centers, two by sector. This daycare will be another activity that will be contributing to the alleviation of poverty among single mothers. Besides caring for the kids, the daycare will also contribute to training new and young mothers about how to care for the kids and participate in their physical, emotional, and intellectual development. The daycare will be run by an officer who will be supported by 2 cooks, along with 5 nannies. We plan on caring for 25-40 kids per day at each center. The daycare will offer breakfast, and lunch to the kids. It will also have toys for the kids to play with.

Another challenge that young single mothers face is the confidence and courage to step back into the community, some of them even express feelings of loneliness and depression considering that the future is very uncertain with no hope for a better life. For this reason, we will be establishing “safe talk spaces” which will be nail and beauty salons where women and girls already feel comfortable spending time. In these salons, there will be a counselor, a hair

professional and a nail professional, these will not be regular salons as such services will only serve as an attraction and no one will be required to use them. These salons will be held twice a week in 4 locations. While there will be group discussions facilitated by the counselor, these will be informal and one on one counselling will be accessible provided by the counselors.

Another activity is the provision of seed money to encourage and support those who will be looking into venturing into self-employment. To access the funds, the individuals will have to qualify for such funds. Some of the qualification criteria will involve completion of classes, having a sound business plan, and forming a group of at least three single mothers. The groups will be allowed to have other society members, as long as the main three are single mothers earning some of the high income from the project. After the submission of their applications, there will be a board of at least five people who will decide on which projects to fund depending on their sustainability and ability to pay back the funds, as well as the availability of the funds. In the first months of operation, these five people will be a mix of program staff, single mothers, and 1-2 people from our partners. However, as time progresses there will be an establishment of a more permanent board members who will be contributing in terms of money or expertise to hold such positions.

To reduce the stigma of single motherhood, we will hold a radio discussion whereby we will work with the radio station in the area: Radio Isangano. This campaign will last 12 months, there will be a program manager explaining to the public about what problems the program is trying to solve. Also, some other discussions will be held in collaboration with health workers or school leaders to explain to the population the problem status. These types of discussions will also include people calling in to express their thoughts or concerns.

Another activity will be to organize and hold workshops for stakeholders to reduce stigma within the community. There will be a total of four workshops in a year, which will happen quarterly. At the beginning of the workshop, there will be short surveys for all participants to establish a baseline and monitor progress. Each workshop will hold a total of 25 people, with each of the following stakeholders present: parents, health workers, school leaders, church leaders, and youth clubs or centers. The workshops will alternate locations between Rubengera and Bwishyura, and each workshop will last for one full day, the participants will work together to map the problem in their communities and come up with appropriate solutions. In addition, program officers will attend Umuganda gatherings, where they will raise awareness of the project in the hopes to start the conversation about sex. Umuganda is a Rwandan practice, where people gather together to do community work and it is held on every last Saturday of the month countrywide (RGB, 2017).

The last activity will be the provision of sex education in school institutions. This one will require the involvement of the health workers, who will be delivering this sex education in schools. The health workers in collaboration with a program officer in charge of sex education among schools will visit the schools.

C. Partners

Our main partners are the non-government organizations working in the same geographical area, especially those working with our beneficiaries. More specifically, this project will partner with Tubibe Amahoro, a non-profit local NGO that has been operating in the area for more than 10 years. Tubibe Amahoro is an organization that has been fighting violence and women's rights by raising awareness and promoting peace within the family home. This organization has resources such as motorcycles, and experience working in the community,

which will both be an asset to this project. Since this organization has been around for a while, SMEP will use their experience in the selection of girls, especially the ones who have been raped, but also recommendation of contacts for the skills training component of our project as well as suppliers with good prices. Also, this organization is a part of our sustainability plans, since they already own a building, depending on the relationship that we will build, we might be able to use a part of their facilities.

Another partner is health care workers in the community and similar institutions in the health sector. This partner will help us in the delivery of this project. For instance, during our counselling activities and the delivery of sex education during school, we will be relying on their professional experience as they see day to day consequences of unintended pregnancies especially to those of young age. Since we plan to make this project a win-win situation, the partner will get a chance to prevent some complications before they arise, by making sure that young people have all the information necessary to make the right choice for themselves. The long-term plan is for the nurses to do this activity as a part of their jobs via hospitals in the area, but initially they will receive an incentive in the first year of operation.

Our third partner will be the private sector especially those offering technical skills. In this category, we plan to approach institutions such as garages who are doing mechanical work on vehicles, carpenters, tailors, agronomists, cooks or restaurant owners, and hotels. Since Karongi is a touristic environment, we plan to train some individuals to be tourist guides, whereby they can create an association that will be showing different sites to tourists and generate an income. These specialists will be offering training to our beneficiaries, so that by the end of training, graduates will have acquired the necessary skills for self-employment or the job market.

Another partner is the local government. The local government is an important stakeholder as there is nothing that can be done in the community without their approval. In addition, they have some data that will be useful for the success of this project, for example where to expand, or some funds that might be available to support such projects.

Our last partner will be the secondary schools operating in Karongi district. They are the ones who must embrace this project especially on the sex education provision activity. Unless, they are on board and willing to allocate the students, time and space for the sex education to be delivered, this activity will not reach the intended success in terms of number of students educated.

D. Evaluation

Monitoring and evaluation for this project will happen on a monthly basis. All the activities, whether in daycare or skills classes workshops, and more will record the number of male and female participants. Besides the attendants, there will be a community scorecard which is a tool that has proven to be useful for accountability for service providers and participation of service receivers (Malawi CARE, 2013). These community scores will inform the project on which steps to correct, what is working and what is not, so that resources can be spent productively. In addition, there will be a quarterly survey with participants and some qualitative interviews which will be used to monitor whether or not there is any reduction on the single mothers' stigmatization in the community.

MONITORING AND EVALUATION PLAN

Outcomes, Assumptions	Indicators	Data Collection Methods / Sources	Frequency	Person (s) Responsible
Outcome 1: Increase single mothers' income by 20% within 1 year of operation	% of income increase Number of people with a source of income	Survey	Quarterly	Program Officer
Outcome 2: Ensure participation of single mothers in classes, trainings, or work to 80% from the Initial registration	Number of people attending	Attendance	Daily	Program officer
Outcome 3: Reduction of unintended pregnancies by 30% in Karongi district within 1 year. Assumption 1: all pregnancies from mothers under 21 years are unintended	Number of reported pregnancies of girls under 21 from the sector	Reports of sector leaders and hospitals	Monthly	Program officer
Outcome 4: 20% increase in consumption of contraceptive methods by adolescents and young mothers.	Number of girls attending safe talk space	Attendance	Daily	Program Officer/ Counselor
Outcome 4: Increased number of registered children by 10 %	Number of child registration from the sector	Sector Reports	Monthly	Program officer

Outcome 5: Change of attitude of 100 stakeholders towards single mothers / Reduction of stigmatization as reported by single mothers involved in the program Assumption 1: a score of 3 and above means positivity	Number of people speaking positively towards single mothers Number of people with willingness to support single mothers	Survey from stakeholders attending the workshops	Quarterly	Program Officer
Outcome 6: Overall Program effectiveness	Project usefulness score	Community Scorecards filled by beneficiaries/ Single mothers	Quarterly	Program Director

IX. Implementation

A. Capacity

For a successful implementation of this project, we will need one program director, who must have experience implementing and leading non-government projects. They must be trained to do development work as the work will require an intersectoral approach involving different disciplines across sectors.

Also, there will be three program officers. These program officers will have extended training in relation to the project they will be heading. The one in charge of skills training will have a business background, as he or she will be helping the women in the establishment of new businesses, proof reading and evaluating business proposals, registering the new cooperatives and more. The second program officer will be in charge of the daycare activities and personnel. He or she will work together with the program director to raise funds for the daycare department.

The third program officer will be in charge of communication which will involve coordinating sex education activities among schools, radio podcasts, as well the Umuganda gatherings.

Besides the personnel, we will also need some infrastructures such as the centers where classes of training or counselling and childcare will take place. The centers will be rented for the one year the project will last, which will be subject to change based on the government support. These must be in a good and secure environment, where there is availability of water, kitchen facilities as well as a restroom. This is because people will be having lunch and will need to relieve themselves.

Another necessary resource will be four motorcycles, which will be used for transport. However, since some of the staff will not have driving licenses, we will have a regular driver who must hold both licenses to drive a car and a motorbike. Once we have a vehicle, transport will be much easier as there will be a contract with a local gas station, where these vehicles can be refilled. For accountability purposes, whoever takes a vehicle, they will sign it out, and fill a form mentioning where they are going, the time they left as well as the time the vehicle was returned. This strategy will prevent abuse of the gas, since there is a risk that the personnel might use the vehicles for personal gain. In addition, we will need 5 laptops, which the officers will use in their activities such as reporting on progress, sending emails, and more.

B. Money

This project will cost around \$190,000. Although this is a lot, some activities are independent of the others. In our resource development, we will provide an option of funding full or part of the project. Fundraising activities will be headed by the program director, who will be using different strategies to approach different funding bodies. For example, our service

providers such as Radio Isangano can help by running the podcast at a discount price, even if it \$5 less than the market price.

Moreover, we will approach school directors and churches in the hopes to lower our rent. These are the institutions that have established buildings, and which are sometimes empty and available for use, if these buildings are not fully donated, these institutions will be in a position to help by renting their places at a high discount, as it would be an opportunity for them to make some money on the side.

The big funding partners we will be approaching include CARE International, UNICEF, Norwegian People's Aid (NPA), and the Rwandan Government. These are the development actors in Rwanda that would take interest in our project as the project relates to their missions and is similar to project that they are supporting. At last, the program director will be submitting grant proposals, while using online tools to raise funds in support of this project. For instance, there are some organization that match funds on every dollar raised and these will be opportunities that we will take advantage of.

C. Sustainability

To sustain this project after the start up grant money has finished, some of the services will be reduced and there are some others that will be completed in the course of one year. For example, the radio podcast will be terminated at the end of one year. For the rest of the project, we will apply different methods for resource development. In the daycare, those who graduate and got jobs or have started their businesses will be required to pay a small fee to keep their kids in the daycare. In addition, they would have signed a contract to train other women, which will keep the skills training part of the project sustainable. Moreover, the program director will lobby

the government officials especially the Ministry of Health and Ministry of Youth throughout the year for funds.

Besides the government, the program director will establish ties with the community throughout the year in the hopes of making this project community owned. That means establishing a board of directors who will contribute either funds or expertise. This opportunity will be extended to not only people outside the project but also to some employees, depending on their experience, ties in the community, means and more. By doing this, we hope to raise funds from the contributions of the board members.

Another approach we will take is encouraging volunteering among community members. To do this, we will work with schools in the area so that they can encourage their students to have experience because one the students' challenges in finding jobs is the lack of experience which most companies require. Moreover, there are many people that have an education but who are unemployed, this will be a huge opportunity for the project and those who will take the initiative to volunteer as they may learn employable skills which might facilitate their future careers.

D. Timeline

Goal	Activities	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Introduction of project to the community, Partnership seeking, and Authorization	Meeting with Local leaders	x											
	Meeting with the stakeholders: Tubibe Amahoro, 8 churches, and 8 schools	x											
	Look for house for operation within Rubengera & Bwishyura	x											
Provision of Skills Training	Send out announcement to invite single mothers via churches, in the streets, and via Radio Isangano	x					x						
	Hire 1 program officer	x											
	Registration of single mothers and their chosen skill to learn	x					x						
	Hire consultants and evaluate curriculums to be taught	x	x										
	Order Supplies	x											
	Start Training	x	x	x	x	x	x	x	x	x	x	x	x
	Prepare Certificates					x						x	
	Evaluate Business Plans					x						x	

Project name:	single mothers' empowerment					
Project duration:	01/01/2021 - 31/12/2021					
Budget description	Unit	Unit cost (Rwf)	Quantity	Total cost (RWF)	Total cost (USD)	Budget notes
Output 1 - Stigma reduced among communities					1USD=950 Rwf	
1.1. Conduct a workshop with 100 stakeholders to discuss single mothers struggles and a solution						
1.1.1 Hall rent	Conference Hall	50,000	4	200,000	211	50,000 rwf/day* 4days
1.1.2 Water	Pieces	500	100	50,000	53	500*1day* 1 bottle*100 prs
1.1.3 Lunch for participants	Pers	4,000	100	400,000	421	4000*1lunch* 100 participants
1.1.4 Notebook	Pieces	500	100	50,000	53	500 Rwf/notebook*86pers
1.1.5 Pen	Pieces	100	100	10,000	11	One piece for one individual for 1days
1.1.6 Markers	Box	5,000	8	40,000	42	5000frw/box*2boxes* 4 days
1.1.7 Flip charts	Pieces	5,000	20	100,000	105	5flip/day*5000frw*4 days
1.1.8 Scotch Tape	Pieces	1,000	20	20,000	21	5 scotch*1000frw/scotch *4days
1.1.9 Transport for participants	people	10,000	100	1,000,000	1,053	Participants
Total 1.1				1,870,000	1,968	
1.2. Organize a weekly 30 min radio discussion for stakeholders to express concerns or opinions regarding single mothers and related problems facing their community such as unwanted pregnancies among teens						

1.2.1 Fees for Podcast	Weekly	60,000	40	2,400,000	2,526	1 Podcast*4 weeks *10 Month *60000 rwf
1.2.2 Transport facilitation for the journalist	weekly	10,000	40	400,000	421	1 podcast* 4 weeks* 10Months
1.2.3 Transport facilitation for external panelists on Radio call in	pers	10,000	12	120,000	126	Monthly
Total 1.2				2,920,000	3,074	
Output 2 - Reduce 30% of unwanted Pregnancies among teenagers						
2.1. Deliver Sex Education once a month in secondary schools						
2.1. Transport facilitation for the trainer	pers	10,000	24	240,000	253	2 pers*12 months
2.2 Markers	Box	5,000	24	120,000	126	5000frw/box*2boxes* 12 days
2.3 Flip charts	Pieces	5,000	60	300,000	316	5flip/day*5000frw*12 days
2.4 Printing training materials (paper for printing flyers)	Pieces	5,000	14	70,000	74	5 boxes of papers/sector*2 sectors
2.5 Scotch Tape	Pieces	1,000	60	60,000	63	5 scotch*1000frw/scotch *12days
Total 2.1				790,000	832	
Output 3- Alleviation of Poverty among single mothers						
3.1. Organize & Conduct Skills Training for single mothers						
3.1.1. Rent	Months	300,000	48	14,400,000	15,158	300,000 rwf/Month*4 locations* 12 months
3.1.2 Water	Pieces	500	464	232,000	244	500*2day* 2 bottles* (228pers+4 Staffs)
3.1.3 Lunch for participants	Pers	4,000	464	1,856,000	1,954	4000*2 lunch* 228pers+ 4 staff members

3.1.4 Notebook	Pieces	500	228	114,000	120	500frw/notebook*228pers
3.1.5 Pen	Pieces	100	228	22,800	24	One piece for one individual
3.1.6 Markers	Box	5,000	6	30,000	32	5000frw/box*2day
3.1.7 Flip charts	Pieces	5,000	6	30,000	32	5flip*5000frw/2 days
3.1.8 Scotch	Pieces	1,000	5	5,000	5	5 scotch*1000frw/scotch
Total 3.1				16,689,800	17,568	
3.2. Provide Seed Money					-	
3.2.1. Seed Money	Businesses	950,000	10	9,500,000	10,000	50,000 frw/day*2days* 6 sectors
Total 3.2				9,500,000	10,000	
3.3. Provide Daycare					-	
3.2.1. Kids Breakfast	days	500	28800	14,400,000	15,158	500 rwf/day*5days* 4 weeks*12 months*30kids/center*4 centers
3.2.2.Snacks	Pieces	500	28800	14,400,000	15,158	
3.2.3. Lunch	Pers	2,000	28800	57,600,000	60,632	
3.2.4.Toys	Pieces	300,000	4	1,200,000	1,263	4 centers * 300,000 worth of toys
3.2.5.Beds	Pieces	50,000	120	6,000,000	6,316	30 Kids * 4 centres
Total 3.2				93,600,000	98,526	
4-Project personnel and administrative running costs						
4.1. Project personnel running cost						
4.1 Salary of Program Director	Month	700,000	12	8,400,000	8,842	12 month* 700000 Rwf (all taxes included)

4.2. Salary of program Officers	Month	1,800,000	12	21,600,000	22,737	450000wf*4 Program officers x12 months (All Taxes included)
4.3. Salary of skills consultants	Month	400,000	12	4,800,000	5,053	
4.4.Salary of cooks and nannies	Month	80,000	72	5,760,000	6,063	2 cooks and 4 nannies* 12 months
4.5.Salary of M & E officer	month	400,000	12	4,800,000	5,053	
4.6. Purchase of motorbikes for centers	Motorbikes	1,500,000	4	6,000,000	6,316	4 locations
4.7. Motorbike maintenance	month	20,000	40	800,000	842	(20,000 Rwf * 10 months) *4 motorbikes
4.8. Motorcycle insurance	Year	375,000	4	1,500,000	1,579	4moto * 375,000Rwf/year
4.9 Staff communication fees		30,000	6	180,000	189	6 staff *10months*30000/pers
4.10 Fuel for motorbike		50,000	40	2,000,000	2,105	4 motorbikes*10months*50000/motorbike
4.11 Purchase laptop for 4 locations and for program director	Pieces	450,000	5	2,250,000	2,368	450000 Rwf/ laptop*5 staff
4.12. Office stationaries	Rwf	70,000	48	3,360,000	3,537	Envelopes, papers, cartridges, pens*2 offices*70000/month* 4 locations
4.13. Internet	Rwf	30,000	12	360,000	379	RWF 30,000*4 locations* 12 months
4.14.Water and electricity and other utility		30,000	48	1,440,000	1,516	30,000Rwf/month*12months*4 locations
Total 4.1				58,090,000	61,147	
Grand total				183,459,800	193,116	

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