

AFRICAN DEVELOPMENT BANK GROUP



RWANDA

GENDER ASSESSMENT: PROGRESS TOWARDS IMPROVING WOMEN'S ECONOMIC STATUS

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ACRONYMS

AfDB	African Development Bank
AFER	Association des Femmes Entrepreneurs
AGOA	African Growth Opportunities Act
AIDS	Acquired Immune Deficiency Syndrome
AMIR	Association of Micro Finance Institutions of Rwanda
BDS	Business Development Service
CAPMER	Centre for Support to Small and Medium Enterprises
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CITT	Centre for Innovation and Technology Transfer
COMESA	Common Market for Eastern and Southern Africa
COOPEC	Coopérative d'Épargne et de Crédit
COPEDU	Coopérative d'Épargne DUTERIMBERE de la Femme dans la Région des Grands Lacs
CSP	Country Strategy Paper
DFID	Department for International Development - UK
EAC	East African Community
EDPRS	Economic Development and Poverty Reduction Strategy
EICV	Enquête Intégrale sur les Conditions de Vie des Ménages
EU	European Union
FAO	Food and Agriculture Organization
FAWE	Forum for African Women Educationalists
FHH	Female Headed Household
GDP	Gross Domestic Product
GOR	Government of Rwanda
GTZ	German Agency for Technical Cooperation
HDI	Human Development Index
HIV	Human Immune Deficiency Virus
ICT	Information and Communication Technology
IFAD	International Fund for Agricultural Development
IFC	International Financial Corporation
GBV	Gender Based Violence
ILO	International Labour Organization
KEDF	KIST Enterprise Development Fund
KIST	Kigali Institute of Science and Technology
KORA	Rwanda Association of Artisans
MDG	Millennium Development Goals
MFI	Micro Finance Institution
MHH	Male Headed Household
MSSE	Micro and Small Scale Industries
OCIR	Office of Coffee in Rwanda
NGO	Non Governmental Organization
NWC	National Women's Council
PEARL	Partnership for Enhancing Agriculture in Rwanda through Linkages
PPMER	Project of the Promotion of Small and Micro-Enterprises in Rwanda
PRSP	Poverty Reduction Strategy Paper
RPSF	Rwandan Private Sector Federation
RMC	Regional Member Countries (African Development Bank)
RSMEPP	Rural Small and Medium Enterprises Promotion Project = PPMER
RWF	Rwandan Francs
RWPF	Rwanda Women Parliamentarian Front
SNV	Netherlands Development Organization
SSA	Sub-Saharan Africa
SWAp	Sector Wide Approach
TBIF	Technology and Business Incubation Facility
UBPR	Union des Banques Populaires du Rwanda
UNDP	United Nations Development Program
USAID	The United States Agency for International Development

EXECUTIVE SUMMARY

1. Rwanda is one of the Sub-Saharan African countries that has made greater strides in promoting gender equality and empowerment of women as evidenced in its achievements: (i) the reduction of poverty among Female Headed Households (FHH) from 66.3 percent to 60.2 percent (between 2001 and 2006) and expected to further decline to 48 percent by 2012; (ii) gender parity in primary education; (iii) gender equality in participation in policy making (56 percent share of women in parliament); and (v) the institutional structure for gender mainstreaming established. Despite these achievements, many challenges of inequality remain. The main objective of this assessment is to identify key gender gaps and inequalities that constrain women's economic empowerment and opportunities and provide recommendations for action.

2. The country's achievements can be attributed to the unique path the nation took in addressing gender issues during the post-conflict reconstruction. Government's recognition of women as key players in the nation building process, commitment to gender equality at the highest level of leadership and women's resiliency in hardship and willingness to step up to the challenges were the key elements that played a role in making women equal participants. These developments led to policy and legal reforms in areas critical to advancing women's economic status and well-being. These include: (i) the Law on Matrimonial Regimes, Donations, Succession and Liberalities (1999) that stipulates gender equality in property ownership in marriages and inheritance; (ii) the Constitution (2003) that includes provisions for equal rights between men and women; (iii) the Gender Policy (2004); (iv) the Organic Land Law (2005) which ensures equality to land ownership; and (v) and the Law for the Prevention, Protection and Punishment of Gender Based Violence (2008).

3. Gender differentiated participation in the labor market is a key indicator that shows the types of opportunities women and men have in employment and the types of marketable skills they have that determine their income earning capacities. In Rwanda, women account for 55.2 percent of the 4,492,000 economically active populations. Women have low rates of employment (34.6 percent) in the formal public sector. Due to lack of gender statistics information is not available on women's employment in the formal private sector, and the existence of wage differentials between men and women for similar jobs. With 83.6 percent participation in agriculture, women are highly engaged in the sector as independent farmers, wage farmers and unpaid family labor. Women find it difficult to move into non-agricultural jobs. For example, between 2001 and 2006, men were able to move out of agricultural jobs at a higher rate (12.3 percent) than women (6.1 percent). As the level of poverty among those employed in non-farm employment is low (36 percent and lower), women's difficulty in moving into off-farm employment raises a concern. Generating more off-farm jobs is one of the country's strategies for poverty reduction. The Economic Development and Poverty Reduction Strategy (EDPRS 2008-2012) envisions creating 1,000,000 jobs, 50 percent of which will be off-farm jobs. However, no targets have been set indicating the share of women in the job creation objective.

4. In Rwanda, an estimated 41 percent of businesses are run by women. Although both men and women entrepreneurs face similar constraints in a number of areas, women experience additional gender-based challenges in operating their income generating activities. Lack of access to productive resources is one of the major constraints for women. Taking access to financial services as an example, women account for only 16 percent of the borrowers. Some of the key constraints that hinder women from fully benefiting from the available micro-credit loans are: (i) many women still see taking credit as a risk; (ii) women's lack of control (decision-making power) on intra-household resources in general, and the use of the micro-credit loans in particular, increases their risk; (iii) lack of collateral; (iv) low

capacity of Micro Finance Institutions in developing flexible products designed to meet women's needs; (v) the low status of women in society and the cultural burden that discourages their economic ambitions; and (vi) a preference to get grants, an attitude that stems from post-conflict grant programs. Given the fact that improving micro-credit service delivery to women and youth is one of the key targets of the recent Micro Finance Policy and Implementation Strategy, the potential for increasing access to quality financial services for women is high. However concerted efforts are necessary to make policy commitments a reality.

5. Other factors that influence the growth of women's enterprises include low access to non-financial services delivery such as business development services, unavailability of appropriate and affordable time and labor saving technologies for both domestic and productive activities, skills training and access to markets. Studies in many countries have shown that a supportive environment, such as affordable child care services close to work, alleviates hurdles for women. Over the years women's membership and participation in cooperatives and associations has been increasing in Rwanda. Women need to be empowered to use their participation as a means to negotiate terms for favorable conditions and services to advance their entrepreneurship.

6. Improving women's economic status requires a holistic, multi-sectoral approach at different levels that simultaneously supports the strengthening of women's earning capacities in wage employment and entrepreneurship, but also addresses the underlining causes that disproportionately place women in economically disadvantaged positions. Post-primary education is key for improving women's economic status. The low girls' participation at secondary (9.5 percent), technical vocational training (17 percent) and (33 percent) tertiary levels is an area where greater attention is needed. The adult literacy rate for women is 60 percent and 72 percent for men. Likewise improving access to social services and protecting girls and women from violence are important. Significant gains in the reduction of maternal mortality ratio and increase in the rate of births in health facilities signal improvement in the health service delivery to women. However the low use of modern contraceptives (10 percent among married women) and the high fertility rate (6.1 children per women) indicate challenges in reproductive health service delivery which can ultimately have implications on women's well-being and their income earning capacity.

7. Despite all these constraints, women in Rwanda are key players in economic and social development. However lack of gender statistics in employment, wages, land ownership, access to financial and non-financial service delivery and other areas is a key problem that constrains gender responsive planning, budgeting for specific interventions and monitoring progress. In-depth information on the share of women as owners of micro, small and medium enterprises, the area of concentration, challenges, and opportunities and strengths and weaknesses of their economic associations and networking is limited. Information on these areas is key to support the growth of existing businesses but also identify new economically viable venture for women's participation. Moreover, the institutional arrangement for supporting women's economic empowerment seems to be fragmented and capacity and coordination are weak. The gains in policy and legal reforms for gender equality are outstanding achievements that set examples for other Sub-Sahara African countries. However there is a need to deepen the strategic approach to strengthening women's economic base.

KEY RECOMMENDATIONS

- (i) **Strengthen Gender Statistics:** Conduct a national study to determine women's economic status, particularly in land ownership, employment, wages, access to

agricultural extension services, entrepreneurship, access to financial and non-financial services, markets and challenges for the growth of women's businesses.

- (ii) Based on the information and in line with the vision of the EDPRS, develop a multi-sectoral strategic action plan with clear targets, resources and institutional accountability to improve women's status in skills, jobs and entrepreneurship.
- (iii) Although women will equally benefit from an improved climate for businesses, there is a need to monitor the applicability of equal opportunities.
- (iv) The country's long-term plan to improve its infrastructure in transport, energy, water and sanitation will be instrumental in improving women's lives. However making technology and energy available and affordable to rural women in particular is necessary for both productive and domestic use. In this regard, it is important to accelerate investments in developing and disseminating alternative and low-cost energy and technology to rural women.
- (v) Strengthening the institutional capacity within line ministries and local government institutions in gender analysis, planning and budgeting is one of the crucial areas for translating policy commitments into results.

1. INTRODUCTION AND BACKGROUND

1.1 Introduction

1.1.1 With a population of 9,460,129, (320 inhabitants per one square kilometer), Rwanda is a very densely populated country. Following years of post-conflict reconstruction and rehabilitation, the country has succeeded in setting a trend of high economic performance as evidenced by its annual average Gross Domestic Product (GDP) growth of 6.4 percent between 2001 and 2006. This high economic performance has been one of the factors that contributed to the reduction of the incidence of poverty from 60.4 percent to 56.9 percent during the same period. However according to the Household Living Standard Survey – *Enquete Intégrale sur les Conditions de Vie des ménages de Rwanda* (EICV2) of 2006, there has been a growing trend of inequality (regional and class), as measured by *Gini Coefficient*¹ from 0.47 to 0.51 during the same period.

1.1.2 With regards to promoting gender equality and empowerment of women, the main achievements include: (i) the reduction of poverty among Female-Headed Households (FHH) from 66.3 percent in 2001 to 60.2 percent in 2006 (still higher than the national rate); (ii) gender parity in primary education has been achieved; (iii) gender equality in participation in policy making (56 percent share of women's representation in parliament); (iv) reforms in policy and legal framework; and (v) institutional structures established for promoting gender equality and the empowerment of women. Despite this progress, many challenges of inequality remain.

1.1.3 The purpose of this gender assessment is to review challenges and opportunities in accelerating progress to promote gender equality and the empowerment of women in general, and to examine progress towards improving the economic status of women in particular. The development of this gender assessment is in line with the Bank's Gender Policy of 2001 which provides the requisite conceptual and operational framework for supporting the promotion of gender responsive development in Regional Member Countries (RMCs) in Africa. As part of these efforts, the Bank supports Economic and Sector Work including the development of country gender profiles and specific gender-related studies in order to better inform policy formulation and project design practices.

1.1.4 This gender assessment was initiated in consultation with the Government of Rwanda. The Government request for the Bank's assistance was received on March 12, 2007. Because of the existence of other gender related assessments, it was agreed with the Government that this analytical work focus on women's economic status. It takes into account the findings of previous studies, such as the recent *Independent Review Report on the Progress and Prospects of Gender Mainstreaming in Rwanda* (2006) which focuses on education, health, HIV/AIDS and governance (<http://www.nepad.gov.rw>). In addition, the World Bank launched a gender assessment of regulatory processes for enterprise development. Therefore, this Bank assessment seeks to complement previous and on-going studies.

¹ Gini Coefficient measures how concentrated income are among the population of an economy. The higher the Gini, the more concentrated incomes are among a few people. The Gini Coefficient ranges between 0 (indicating income is distributed equally between all people) and 1 (indicating all income in the economy accrues to one person).

1.2 Objectives

1.2.1 The overall goal of this gender profile is to identify key gender issues across sectors which are pertinent to poverty reduction and sustainable development and need to be addressed and mainstreamed into Bank Group, Government, and other partners' interventions. The specific objective, therefore, is to identify key gender gaps and inequalities that constrain women's economic empowerment and well-being that need to be addressed with short and long-term investments. In line with this objective the report also aims to:

- (i) Assess the challenges and opportunities for implementing the legal and policy frameworks that support gender equality and empowerment of women;
- (ii) Examine institutional capacity for advancing gender equality and empowerment of women; and
- (iii) Provide recommendations for strategic orientation for accelerating progress for advancing gender equality and women's economic empowerment.

1.3 Methodology

Available statistical data and studies conducted by various institutions were used to support the analytical work on different sectors of this report. Moreover, representatives of relevant government institutions, the private sector, the Civil Society Organizations (CSOs) and development partners were interviewed. The development of this gender assessment was also informed by focused group discussions held with women's groups in selected districts. Following the finalization of the field work, the preliminary findings were shared at a one-day consultative workshop held with representatives of key stakeholders. Relevant comments and suggestions received during the workshop were integrated into the report. The lack of gender statistics was one of the shortcomings that affected the depth and comprehensiveness of this study. In this regard case studies and other available information from various sources have been used to provide information on the profile of women's economic status in Rwanda.

2. HISTORICAL OVERVIEW AND SOCIO-ECONOMIC PROFILE

2.1 Post Conflict Rehabilitation and Nation Building

2.1.1 Armed conflict affects the lives of men and women differently. Often a large number of men and a small number of women become active participants in wars supporting either warring parties. Those women who do not hold arms play supportive roles providing food to the warriors. Many underage children (the majority of whom are boys) are forced to participating in the conflict. Women account for the majority of those displaced and fled their homes and countries to escape conflict, with their children accounting for 80 percent of those in refugee camps. During the conflict in 1994, hundreds of thousands of men, women and children lost their lives, while many were injured and others went into exile. Women were targeted because of their ethnic background but also because of their gender². About 30 percent of women ages 13-35 were subjected to sexual aggression, many of whom were exposed to HIV infection, physical and emotional trauma. Currently an estimated 16,000 female survivors who were infected with the HIV virus are living with the consequences of Gender Based Violence (GBV). Due to the death and exile of many men, the conflict left a

² Powley, E. Rwanda: The Impact of Women Legislators on Policy Outcomes Affecting Children and Families, UNICEF , Background Paper, The State of the World's Children 2007.

large number of the households headed by women (70 percent during the immediate post conflict period) and children. Out of necessity women started to assume duties that were traditionally carried out by men.

2.1.2 Women organized themselves in small groups building solidarity among them and strengthening their survival and coping mechanisms. With the support of the Government of Rwanda (GoR), Non-Governmental Organizations (NGOs) and international agencies, many of these groups were formalized during the years of the post-conflict reconstruction and peace building processes. According to the Joint Assessment Report sponsored by various international institutions, the strong advocacy work and lobbying carried out by women's organizations within and outside the country were major forces that led to important gains. For the first time rape was recognized as a category one genocide crime against humanity which violates the Geneva Convention³ and offenders were charged and convicted with the crime. Moreover women's participation in the Gacaca (traditional courts for reconciliation) during the early post-conflict reconciliation was encouraged and they now account for 29 percent of the Gacaca judges⁴.

2.1.3 As many men were either killed during the conflict, fled the country or jailed, many women became sole breadwinners for their immediate and extended families. This led to their increased engagement in agricultural and non-agricultural income generating activities including construction work. With the support of the Government of Rwanda (GOR), the international community and the local women's organizations such as PRO-FEMME TWESE HAMWES (PRO FEMMES), and the Associations for Genocide Widows, women regardless of their ethnic and political affiliations galvanized efforts to support the socio-economic and human rights needs of many vulnerable groups, such as widows, orphans and others who were directly affected by the conflict. An estimated 400,000 to 500,000 orphans were adopted by families, including FHHs⁵. Although a post-conflict environment poses serious challenges to operate micro-credit services, some NGOs and faith-based organizations were able to provide micro-loans to strengthen the economic base of vulnerable groups, the majority of whom were women and children.

2.1.4 The Rwandan experience clearly confirms the long held beliefs by development practitioners and leaders that the equal participation of women in decision making and other arenas can ultimately benefit the entire community and the nation at large. The Joint Review Report identified the following key factors that influenced this success: (i) the Government's commitment to addressing gender-based discriminations; (ii) the demonstration of commitment to gender equality at the highest level of leadership; (iii) women's high involvement in supporting vulnerable groups; iv) the availability of funds by donors specifically earmarked for supporting gender equality; and (v) the existence of organized groups on the ground that were able to implement the necessary service-oriented projects.

2.1.5 From the start of the reconstruction programs, the Government recognized the importance of women's participation and put in place a national mechanism to ensure their active participation in peace building and reconstruction. This provided Rwandese women forums to voice their views in shaping the future of their country. These efforts were supported and strengthened by the establishment of the Rwanda Women Parliamentary Forum (RWPF, 1996) which advocated for increased women's participation in decision-

³ The Geneva Convention prohibits the use of rape during internal and international conflicts.

⁴ The Government of Rwanda and Development Partners: The Joint Assessment Report: Learning Oriented Assessment of Gender Mainstreaming and Women's Empowerment Strategies in Rwanda. 2002. <http://www.unifem.org>

⁵ Jeanne Izabiliza: The Role of Women in Reconstruction : The Experience of Rwanda (not dated)

making, and was instrumental in reforming policy and legal frameworks which will be discussed in chapter 3.

2.1.6 As mentioned earlier, the country has made great progress in the transition from post-conflict reconstruction to sustained economic growth and social development. The gender gaps and inequalities in general and challenges in promoting women's economic empowerment in particular are some of the remaining challenges that require undivided attention in order to ensure that the country makes progress towards achieving the Millennium Development Goals (MDGs) by 2015.

2.2 Gender and Poverty Profile

2.2.1 According to the UN Human Development Index, Rwanda is among the least developed countries, ranking 161st out of 177 countries (2007/08).⁶ As indicated earlier, the country has managed to reduce the incidence of poverty by 3.5 percent between 2001 and 2006 nationally. However there has been a 1.5 percent increase in the incidence of poverty in the Southern Province. Overall, the poverty incidence is much higher in rural areas than in urban areas (66 percent incidence in rural areas compared to 11 percent in Kigali and 18 percent in other cities). While the incidence of poverty among FHHs was reduced by 6.1 percent (table 1.), the rate is still higher than that of the national average (59.6 percent). The difference is more striking when comparing the percentage of FHHs living in extreme poverty with that of their male counterparts in the same group (43.5 percent compared to 35.08 percent respectively). Around 5.2 million women live in poverty and 3.6 million of them in extreme poverty.

Table.1 Population Share and Poverty Incidence among Potentially Vulnerable Households (percent)⁷

Type of	2000/2001		2005/2006	
Households	Population Share	Poverty Incidence	Population Share	Poverty Incidence
Female Headed	27.6	66.3	23.8	60.2
Widow Headed	22.0	67.7	18.7	59.9
Child Headed ⁸	1.3	60.1	0.7	56.9
All Households	100.0	60.4	100.0	56.9

Source: adapted from EICV2

2.2.2 According to EICV2, the rate of poverty reduction has not been fast enough to meet the targets of the Millennium Development Goals (MDGs) and those of Rwanda's Vision 2020. The number of the poor has increased from 4.82 million to 5.38 million between 2001 and 2005 (also influenced by the population growth). The incidence of poverty varies by socio-economic groups. For example, while the incidence of poverty declined by 4 percent among farming households, it increased among self-employed non-agricultural households by 8.6 percent and 4.4 percent for wage laborers.

2.2.3 There is a direct link between the incidence of poverty and the type of employment in which one is engaged. As table 2 shows, the incidence of poverty among the population in non-farm activities is the lowest (30 percent and below), while poverty is the highest among those in wage farm and unpaid farm workers. Women's representation is the lowest in non-farm wage employment where the incidence of poverty is the lowest (25 percent).

⁶ Source UN HDR - <http://hdr.undp.org/hdr2007/8statistics/>.

⁷ Source: adapted from EICV2

⁸ Child-headed household is one that is headed by a person under the age of 21 years.

Table 2 Poverty and Occupation of Gender 2006 in Percent

Type of Employment	Male	Female	Poor
Independent farmer	59.2	40.8	57.0.
Unpaid farm worker	22.1	77.9	61.7
Wage farm	55.9	44.1	72.4
Independent non-farm	58.8	41.2	36.0
Wage non farm	71.6	28.4	25.5
Unpaid non farm worker	24.5	75.5	30.6
Total	44.9	55.1	54.9

Source EICV Poverty Analysis for Rwanda's Economic Development and Poverty Reduction Strategy, May 2007

Based on these findings, the country's EDPRS 2008 – 2012 made greater emphasis on the need to create new off-farm employment.

3. POLICY, INSTITUTIONAL AND LEGAL FRAMEWORKS

3.1 Gender Policy Framework

3.1.1 In line with the Government's long term development agenda articulated in the Vision 2020, the National Poverty Reduction Strategy Paper and the Decentralization Policy of Rwanda, the overall objective of the National Gender Policy (2004) is to provide the GoR and its partners a framework for guiding the mainstreaming of gender into the national development processes and outcomes. The main policy objective is to integrate gender into critical areas of focus and sectoral priorities including: poverty reduction, agriculture and food security, health, HIV/AIDS, education and professional training, governance and decision-making, human rights and gender-based violence, peace-building and reconciliation, environment protection and information, communication and technology (ICT).

3.1.2 To achieve these objectives the policy identified a two-pronged approach: (i) the gender mainstreaming approach which is defined as a process for integrating a gender perspective into policies, activities, budgets in all sectors and at all levels; and (ii) the affirmative action approach that seeks to correct the gender imbalances in society. With regards to promoting women's economic empowerment, the policy seeks to ensure that women, mainly rural women, gain equal access to and control over economic opportunities such as employment and credit. The Policy puts greater emphasis on the need to strengthen partnerships between governmental institutions, the CSOs and the private sector in order to advance the agenda of improving the status of women in Rwanda.

3.2 Institutional Framework for Gender Equality and Empowerment of Women

3.2.1 Establishing an institutional structure devoted to mainstreaming gender into the nation's development policy, legal frameworks and development plans is recognized as a key ingredient for achieving gender equality. Rwanda has put in place such institutional arrangements at different levels. The Ministry for Family Promotion and Gender under the Prime Minister's Office is mandated to play a leading role in implementing the National Gender Policy and is responsible for: (i) the coordination of gender mainstreaming into policy formulation; (ii) the capacity building of key actors involved in policy implementation; (iii) the mobilization of resources; and (iv) the monitoring of progress. As the Ministry currently has only 5 professionals, its capacity is too weak to adequately fulfill its mandate.

3.2.2 Gender focal persons have been identified within the sectoral ministries and key governmental institutions. They are responsible for mainstreaming a gender perspective into

their respective institutions. The responsibility of gender mainstreaming is an added activity on top of their other tasks. Therefore, they are not in a position to devote sufficient time to gender-related work. There is a greater institutional capacity weakness at policy implementation level within line ministries and at the local government institutions. The Ministry of Family Promotion and Gender recognizes the need to strengthen the capacity of sectoral ministries and local government institutions in order to make gender mainstreaming an essential part of development planning, resource allocation and monitoring and evaluation.

3.2.3 The Permanent Executive Secretariat for the Beijing Platform for Action was created to follow-up on progress made in the twelve critical areas of focus of the mentioned Platform. However due to the lack of gender statistics monitoring progress and identifying gaps is weak. With the view to strengthen gender monitoring, a Gender Monitoring Office was established by law in 2007. The Permanent Executive Secretariat for the Beijing Platform will be subsumed under the Office. The Office is an independent entity which is supervised by the Office of the Prime Minister. Some of its major responsibilities, among others, include: (i) monitor the existence of policies and programs that promote gender equality, their implementation and allocation of budget, (ii) develop gender responsive indicators; (iii) propose strategies to relevant institution to enhance the promotion of gender equality; and (iv) advise institutions to respect the principles of gender equality at all levels.

3.2.4 The National Women's Council (NWC) is organized in executive committees throughout the administrative levels and advocates for the integration of women's concerns into national policy and legal frameworks and local development activities. While the NWC's national and local secretariats have full time staff, the rest of the members have other full time jobs and responsibilities. The NWC lacks the necessary technical expertise. Its capacity in gender analysis of sectors, gender budgeting, planning and monitoring gender responsive development planning framework is weak. Although the Ministry of Family Promotion and Gender holds regular meetings with these parallel institutions to plan and coordinate activities, coordination and harmonization of work is not strong among all stakeholders.

The Civil Society Organizations

3.2.5 Currently there are a number of associations that are engaged in various activities of gender and development. The PRO-FEMMES is an umbrella organization comprised of 50 associations. It collaborates with the government and national, regional and international organizations. Pro-Femmes along with other actors played a significant role in organizing women and facilitating support to victims of the genocide. A two-year pilot project which supports reconciliation and socio-economic reintegration for special groups (genocide survivors, ex-combatants and ex-prisoners) is currently being implemented in one rural and one urban district. The main challenges member associations face is poor capacity in project planning, monitoring and evaluation practices.

Box. 1 Women Parliamentarian Building Bridges across Political Party Lines

Rwanda currently has 56 percent women's representation in the Parliament. The **Rwanda Women Parliamentarian Forum** (RWPF) is a consultative mechanism established to facilitate gender integration within the Parliament. It brings together women parliamentarians from all political parties from the Senate and the Chamber of Deputies. All activities of RWPF are structured around four strategic pillars: (1) the forum's institutional capacity building; (2) the speeding up of the implementation of a gender approach in the parliament's mission and structure; (3) the promotion of gender sensitive laws; and (4) a gender-based control of Government action and budget. The RWPF works closely with the male Members of Parliament and values this partnership for advancing its agenda. In 2007, the RWPF organized an International Parliamentarian Conference on Gender, Nation Building and the Role of Parliaments, which was held in Kigali. The Conference helped RWPF realize the important role parliamentarians can play in ensuring the policies and revised legal frameworks are implemented to equally benefit women and men at the grassroots level. Following the Conference the RWPF enhanced its focus on monitoring the implementation of the laws and policies and oversees how they are translated into actions. However its monitoring role has been constrained due to the limited availability of gender statistics.

3.3 The Legal Framework

3.3.1 Rwanda is a signatory to a number of international and regional legal instruments that protect the rights of women including the Convention for the Elimination of all Forms of Discrimination against Women (CEDAW) and the African Charter on Human and People's Rights. The following section of the report presents a summary of the national legal framework.

The Constitution

3.3.2 The Constitution of Rwanda (2003) affirms the country's adherence with the principle of ensuring equal rights between men and women. Article 9 stipulates that women are granted at least 30 percent of the posts in decision-making organs. Article 76 provides that 24 of the eighty seats in the Chamber of Deputies (the legislature), roughly 30 percent of the total, are reserved for women. Likewise, Article 82 specifies that at least thirty percent of the seats in the Senate be occupied by women. Moreover the Constitution recognizes only civil monogamous marriages. It provides for the protection of the family by the State and stipulates the rights and duties of both parents for the care and upbringing of their children.

The Law on Matrimonial Regimes, Donations, Succession and Liberalities

3.3.3 The Law on Matrimonial Regimes, Donations, Succession and Liberalities (1999) is a key legal framework that stipulates equality in property and inheritance rights between men and women. Upon entering marriage, spouses have the options to choose one of the following matrimonial regimes: (i) community of property; (ii) limited community of assets; and (iii) separation of property. As the constitution recognizes only civil marriages, the gender equality provisions of this law do not protect the rights of women married under the customary law and those in polygamous unions.

The Civil Code

3.3.4 The New Civil Code (Article 212) gives women full legal rights to open bank accounts, appear in court in relation to the matrimonial property regime, witness a legal act (Article 184), and use their own name in any administrative act in which they are involved (Article 63). It also lays the ground for divorce under the following conditions: (i) fault on

the part of spouse; (ii) mutual consent, three years de facto separation; and (iii) desertion for twelve months. Despite the revision of the legal frameworks, there are still gaps in the Rwandan legal framework. The Ministry of Family Promotion and Gender is currently reviewing various laws to identify those that are discriminatory to women.

The Law on the Prevention, Protection and Punishment of Gender Based Violence

3.3.5 According to a study conducted by the Ministry for the Promotion of Family and Gender in 2004, GBV is a serious problem in Rwanda. The study indicated that 54 percent of the women interviewed indicated having experienced severe domestic violence from their spouses and partners. In view of this problem, a Law for the Prevention, Protection and Punishment of Gender Based Violence was approved in 2008.

Challenges in Enforcing the Laws

3.3.6 While the country has made greater strides in developing laws that are favorable for protecting the rights of women, enforcing the laws is the challenge the country faces. A study conducted in 2006⁹ on the implementation of the Law on Matrimonial Regimes Donations and Succession and Liberalities indicated that, although 75.9 percent of the population knew about the existence of the law, only 13.1 percent to 40 percent of them understand the various principles of the law. About half of those interviewed (48.1 percent) agreed that the law is helpful in solving the problems. Moreover, cultural barriers can slow implementation. The study emphasized the need for strengthening public sensitization campaigns to raise the level of awareness about the law and training of legal professionals and law enforcement agencies.

3.3.7 In passing the law for ensuring equal property and inheritance rights between men and women, Rwanda put a ground breaking work which can serve as an example for many Sub-Saharan African countries. Ensuring property and inheritance rights is a critical element for improving women's economic status and social protection and has significant impact on the well-being of women and children. For example, studies indicated that women who have ownership of property including land are less likely to suffer from domestic violence¹⁰.

3.3.8 In some parts of the country customary laws still govern the lives of men and women. Polygamy is still practiced among some communities. The law requires the registration of marriages. Since the law recognizes only monogamous marriage, incidences where some men in polygamous unions registered their latest wives were observed.

3.3.9 Rwanda's achievements in policy formulation and legal reforms provide the foundation for further deepening the work of mainstreaming gender into development interventions. These gains are not an end in themselves; rather they are the means to further enhance gender equality in various areas. Translating the policies and the laws into actions and achieving results at the grassroots level is the challenge that the country faces in the coming years.

⁹ HAGURAKA: An Evaluation Study on the Implementation of the Law on Matrimonial Regimes, Donations and Succession and Liberalities, 2006.

¹⁰ Jonson Welch, C, N. Duvvury & E. Nicollti: Women's Property Rights as an AIDS Response: Lessons from Community Interventions in Africa, 2007

Panda, P. et. All: Property Ownership & Inheritance Rights of Women for Social Protection: The South Asian Experience, 2006

4. ASSESSMENT OF WOMEN'S ECONOMIC STATUS

4.1 The National Development Agenda for Economic Growth and Poverty Reduction

4.1.1 With a per capita income of US\$ 230 in 2006¹¹, Rwanda is one of the least developed nations and belongs among the 10 poorest countries in the world. The Rwandan Economy has, however, demonstrated steady growth over the last decade; growing at 10 percent per year between 1996 and 2000 and registering an average growth of 6.4 percent in 2005. Key contributing sectors to the economy during this period have been agriculture (36.4 percent), industry (14.2 percent) and services (43.8 percent). With an average growth of 12.5 percent per year since 2001, Rwanda is enjoying its strong performance in external trade. Major contributors to export growth were coffee, tourism and tea, together accounting for 60 percent of total exports.

4.1.2 As an agrarian economy, Rwanda heavily depends on agriculture and related activities, which account for 43.1 percent of total real domestic product in 2005. Agriculture provides the primary source of livelihood for 90 percent of the population. The productivity is low due to the minimal structural transformation of the sector. The industrial and service sectors are the other important contributors to the GDP. In 2005, the industrial sector grew by 11.5 percent, whereby the manufacturing led the way with 18 percent growth. This can mainly be attributed to the strong growth in the manufacturing of food, beverages and tobacco.¹²

The Economic Development and Poverty Reduction Strategy (EDPRS)

4.1.3 The 'Economic Development and Poverty Reduction Strategy' (EDPRS 2008 - 2012) provides a medium-term framework for achieving the country's long term development aspirations as formulated in the Vision 2020 document, the Government Seven Years Program and the MDGs. The EDPRS aims to reduce the incidence of poverty from the current status of 57 percent to 46 percent by 2012. Likewise it aims to reduce the share of the population living in extreme poverty from the current 37 percent to 24 percent. Similarly, poverty among FHHs is expected to decline from the current 60 percent to 48 percent during the same period. While Government's commitment to reduce the incidence of poverty among FHHs is commendable, this target has not been included into the EDPRS Strategic Outcome Indicators Matrix (annex.1).

4.1.4 The EDPRS envisions accelerating economic growth and poverty reduction. These targets are expected to be achieved through accelerated growth for poverty reduction which will create 1,000,000 new jobs, 50 percent of which will be non-farm employments. This will increase the share of non-farm employment from the current 20 percent to 30 percent. Again, there are no gender equality targets indicating how much women will benefit from the new employment generation efforts. These targets are expected to be achieved through increased economic growth (annual GDP to increase from current 6.5 percent to 8.1 percent by 2012) and targeted investments in the following three flagship programs over the coming five years. These include:

(i) The Growth for Jobs and Exports program which focuses on skills development and capacity building for productive employment, improving the infrastructure (especially

¹¹ World Bank Annual Report 2006.

¹² OECD: ADB, Economic Outlook for Rwanda 2007.

energy, transport and communications), promoting science, technology and innovation, deepening the financial sector and improving governance.

(ii) Vision 2020 Umurenge: aims to accelerate poverty reduction through the promotion of pro-poor components in the national growth agenda. The policy intervention balances central guidelines for socio-economic transformation with participatory mechanisms. Policy interventions include: (1) releasing productive capacities, (2) fostering sustainable progress; and (3) initiating and implementing change management.

(iii) Governance program which seeks to maintain peace and security, preserve and strengthen good relationships with all countries, continues to promote unity and reconciliation among Rwandans, pursues reforms to the justice system to uphold human rights and the rule of law, and empowers citizens to participate and own their social, political and economic development in respect of rights and civil liberties.

4.1.5 Cross-cutting issues such as gender and HIV/AIDS have been taken into account to the extent possible. However, as indicated earlier, neither the analysis nor the targets are specific enough to provide a framework for setting gender equality targets at various levels. In fact, there are only two gender sensitive outcome indicators in the EDPRS policy matrix: (i) maternal mortality rate and (ii) total fertility rate (annex 2). Identifying key gender equality targets and indicators is crucial for ensuring the translation of the macro level commitments into actual targeted programs and allocation of resources. The inclusion of gender responsive indicators into EDPRS policy matrix at all levels will ensure accountability for achieving development results that equally benefit women and men.

4.1.6 The total budget necessary for implementing EDPRS is RwF 5,151 billion (about US\$10 billion) over five years including public recurrent expenditure, public capital expenditure and private investments. Two-thirds of the total resources necessary is expected to come from the public component (government and development partners). Of the total budget 36 percent will go to human development and social sectors and 29.4 percent to governance. The EDPRS envisions changing the pattern of public spending to benefit those sectors closely linked to EDPRS priorities of accelerating growth and increasing employment. In this regard, the budgetary share of the sectors includes: education 19.8 percent; health 9.2 percent; transport and ICT 7.2 percent; agriculture 6.9 percent; energy 6.1 percent; and water and sanitation 4.3 percent.

Gender Budgeting

4.1.7 The gender analysis of budgets ensures the inclusion of the needs and expectations of different groups (women and men) into the planning and resource allocation of national and local level development practices. Gender budgeting makes better utilization of existing resources to equally benefit women and men. Recently some African countries have started to apply the gender budgeting approach. For example, Ghana's Parliament recently approved the application of the gender responsive approach and a pilot exercise has been introduced in three ministries.

4.1.8 In 2002 the Government of Rwanda, with the support of development partners launched a pilot initiative to integrate a gender dimension into the budgets of 5 line ministries and five provinces. Unfortunately, this project has not yet been fully implemented to allow for an appreciation of the benefits of the exercise. The Ministry of Finance and Economic Planning, in collaboration with the Ministry of Family Promotion and Gender, developed a

Gender Budgeting Guidelines (manual) that provide detailed steps and procedures to be followed to institutionalize the gender budgeting process. The guidelines are intended to provide a framework for mainstreaming gender into the planning and budgeting processes.

4.1.9 As the direct budget support and the Sector Wide Approach (SWAP) are increasingly becoming the modus operandi for development financing, there is the need to identify entry points for ensuring budgetary exercises to take full account of the different needs of men and women in development planning and resource allocation.

4.2 Employment and Enterprise Development

Employment

4.2.1 The economically active population is estimated at 4,492,000 people of whom 44.8 percent are men and 55.2 percent are women. Among this population, 2,334,000 are in the 15-29 years age bracket. The number of people engaged in the formal sector (public and private) is very small (295,742 workers in 2001). The share of employment in the formal sector increased from 5 percent to 10.5 percent between 2001 and 2006. Because of the lack of gender statistics, determining the employment gains made by women in the sector employment has not been possible. In the public sector, women have a lower rate of participation of 34.6 percent.¹³

4.2.2 Self-employment is the major form of employment, accounting for 75 percent. The public sector restructuring that took place over the last years has contributed to the expansion of the informal sector. Women are highly represented in the agricultural sector (86.3 percent in 2006) as independent farmers, wage farmers and unpaid family labor. As shown in table 3 women find it more difficult to move out of agricultural work. Between 2001 and 2006 only 6.1 percent of female farmers managed to move out of agriculture into other occupations, while men moved into non-agriculture jobs at a much higher rate (12.3 percent). Since the incidence of poverty among the population in non-farm employment (table 2) is the lowest among all occupational groups, the low rate at which women have been moving out of the agricultural employment is a concern.

Table 3. Occupation by Gender between 2001 – 2006

	Male		Female		Total	
	2000/01	2005/6	2000/1	2005/6	2000/1	20005/6
Professionals	2.4	2.6	1.5	1.5	1.9	2.0
Senior Officials & Managers	0.1	0.1	0.0	0.0	0.0	0.1
Office Clerks	0.1	0.5	0.0	0.0	0.1	0.1
Commercial and Sales	3.3	6.5	2.3	5.4	2.7	5.9
Skilled Services	3.4	7.2	2.4	4.1	2.8	5.5
Agriculture/Fisheries	83.5	71.2	92.4	86.3	88.6	79.6
Unskilled Elementary	7.2	12.3	0.8	2.1	4.8	6.8

Source : EICV Poverty Analysis for Rwanda's Economic Development and poverty Reduction Strategy, May 2007.

4.2.3 Informal employment includes those who are employed by other businesses without contracts. For example, an estimated 80,000 workers (estimated a large share of women) in

¹³ Kanakuze, J. Quotas in Practice: The Challenges of Implementation and Enforcement in Rwanda. A speech delivered at a conference in 2003.

the booming tea and coffee sectors have no contractual agreements with the employers. It is estimated that informal workers earn low wages and have little or no social security coverage. Although there are no formal negotiations to introduce a guaranteed minimum wage policy, there is an on-going effort by trade unions to organize the informal sector workers and dialogue with stakeholders¹⁴.

4.2.4 The country has a high unemployment rate which averages 15.5 percent (rural 11.4 percent)¹⁵. Unemployment is higher in Kigali (ranging 19 to 20 percent) and partly due to the high rate of migration, thus increasing the supply of labor. The majority of job seekers (70 percent) do not have the necessary skills to be employed in the private sector.

4.2.5 The National Employment Policy of 2005 recognizes some of the constraints such as limited employment opportunities for women; high unemployment and underemployment levels (especially among the youth); low literacy among women (currently 60 percent compared to 72 percent for men); the under-representation of women in wage-earning jobs; and insufficient data on the labor market. The policy targets specific measures for promoting employment among the youth and women including: (i) the development of formal vocational training or on the job training adapted to the needs of the labor market; (ii) increasing production and productivity in firms and their employment capacities by giving them facilities for investment expansion; (iii) encouraging the youth and women to create enterprises in various sectors of the formal economy; and (iv) equal opportunities for young girls and young boys. The GoR believes that the promotion of income generating activities, particularly self-employment for women, is an appropriate and sustainable answer to reduce their vulnerability to poverty. In line with this policy, the Ministry of Labor had developed a Women and Employment Five Year Strategic Plan which was approved by the Cabinet in 2007.

Social Protection

4.2.6 Contribution to social security is compulsory for only salaried workers in the formal sector, which represent only 10 percent of the employed population. The Social Security Fund covers pension and occupational risks. It is estimated that women account for only 14 percent of the total members.

4.2.7 In general about 38 percent of the population is covered by mutual health insurance schemes, while 5 percent benefits from other forms of insurance. Some 65 percent of the households headed by women and young people under the age of 21 have no health insurance coverage.

4.2.8 As a post-conflict country, Rwanda still has a considerable number of people at risk of falling into vulnerability to extreme poverty. These include the genocide survivors, the returning refugees (54,032) and other groups such as the disabled (estimated 5 percent of the population). It is estimated that 12 percent of these groups are covered by the social safety net programs which, according to EDPRS, is expected to increase to 17 percent by 2012. While the Ministry of Good Governance, Local Government, Community Development and Social Affairs is implementing the social protection program (involving 30,000 vulnerable groups – women's share not known) providing shelter, education, health, literacy and income generating activities, all other ministries are required to mainstream social protection services

¹⁴ <http://www.ituc-csi.org>

¹⁵ Government of Rwanda: National Employment Policy, 2005.

into their respective programs. A Social Protection Strategy is currently under preparation and a national coordination body is expected to be established soon.

Private Sector Development

Medium and Large Scale Enterprises

4.2.9 The size of Rwanda's formal private sector is small. There are about 400 large private companies in the country and half of them employ less than 50 people each. The rest are about 3,000 formal (registered) firms. Although the exact number of firms owned by women is not known, a few women entrepreneurs have ventured as owners and managers of successful businesses as noted in box 2.

4.2.10 To accelerate its private sector development, Rwanda has made reforms to create a conducive investment climate for businesses. According to the World Bank Doing Business Report (2009), the country has been selected as one of the top 20 reformers globally. Some of the key achievements include the reduction in time and cost to register property and getting construction permits, introduction of a new fixed taxation fee, and extending opening hours of customs at borders. Although these reforms benefit both female and male business owners, a gender analysis of their regulatory frameworks is necessary to explore whether the investment climate is conducive for women entrepreneurs. A study sponsored by the World Bank Group examining the regulatory frameworks from a gender perspective is being finalized and will give insightful information on the topic.

Box 2: Rwanda Flora

The Rwanda Flora is owned by a female entrepreneur who returned home after the genocide and is one of the success stories of private sector development in the aftermath of the conflict. Rwanda Flora grows flowers in a green house over a six hectare land. The enterprise sells five tons of flowers at auctions in Europe weekly and has plans to double the production and export of flowers. It employs around 220 people, the majority of whom are rural women. Rwanda Flora has received recognition not only for its business successes, but also on its corporate policy that is socially responsible. The enterprise provides adequate pay and benefits to its employees. It provided vocational skills training for 40 youth who are orphans and affected by HIV/AIDS. The enterprise is on the verge of growth and diversification of its products.

Micro and Small Scale Entrepreneurship (MSSE)

4.2.11 There is no common terminology for defining micro and small scale enterprises in Rwanda. Different institutions use various terminologies such as “small businesses”, “cottage industry”, “artisans” and others. This gender assessment adopts the definition proposed by the World Bank study as presented below.¹⁶

Definition of Micro and Small Scale Enterprises (MSSEs) in Rwanda:

- Micro-enterprises – employ less than 10 persons and have a turnover of less than US\$ 10,000.
- Small- enterprises – employ 10 to 30 workers and have turnover up to US\$ 25,000 per annum.

¹⁶. World Bank (Draft): Review and Assessment of Micro and Small Scale Enterprises (MSSEs) in Rwanda. Discussion Paper 2004. <http://www.statistics.gov.rw>

4.2.12 According to this study there are 14 sub-sectors (annex 3) offering 40 to 50 types of activities comprised of individuals, associations and cooperative operators. It is estimated that 41 percent of the 69,800 units of MSSEs (informal and formal) in Rwanda are run by women¹⁷. Retail trade dominates the MSSE sector which accounts for 47 percent, followed by services and handicrafts each accounting for 9 percent, wood work (carpentry, furniture and timber business) 7.4 percent, tailoring and garment manufacturing 7.3 percent and building materials (bricks, tiles, and lime production) 6 percent.

4.2.13 In 2006, 350,000 individuals were operating MSSE as their main jobs, while the total number of people who earned their living from this occupation reached 670,000 (both part-time and full-time). The vast majority of these businesses (95 percent) are considered informal (unregistered). Although it is estimated that women have a high participation in MSSE, they are more concentrated in the very small and subsistence-oriented type of income-generating activities. Women dominate the sub-sectors, including agro-industry, food-processing, handicrafts, tailoring and garments. They have almost 100 percent participation in the handicrafts sector, in particular in basketry and knitting - a sub-sector that is experiencing high market saturation with little diversification. Women also dominate the association type of MSSEs (examples in annex 4) where they account for 63 percent.¹⁸

4.2.14 The top three major constraints faced by the MSSEs in Rwanda are: (i) difficulty of accessing credit (working capital); (ii) limited market; and (iii) difficulty in obtaining raw materials. Women entrepreneurs find lack of working capital as their top constraint, followed by the tax system and market saturation. Tax system is often cited as problem by women entrepreneurs in other African countries. It is hoped that the World Bank Group study being finalized will provide more information and actions to alleviate tax-related hurdles women entrepreneurs' experience.

4.2.15 A study (2002) which interviewed 779 women entrepreneurs selected from 12 provinces including Kigali provided the following profile on the characteristics of women owned and managed enterprises:

- The majority of their enterprises (77 percent) were created after 1997;
- 82 percent of these enterprises was operating in the retail trade; 16 to 17 percent in services and only 1 to 2 percent in manufacturing activities;
- The average number of people employed per enterprise was 3;
- Only 20 enterprises employed 12 to 25 employees and 2 employed more than 25 persons;
- Close to 86 percent were owned by individuals, while 7 percent belonged to cooperatives or groups;
- About 68 percent of the units have invested less than US\$ 1,000, 28 percent have invested less than US\$ 10,000 and 2 percent have invested more than US\$ 20,000;
- Only 23 percent of the enterprises operated in shops, 21 percent have no permanent outlet, 17 percent work in small boutiques;
- 64 percent had annual turnover of less than US\$ 1,000, 4 percent had turnover of more than US\$100,000, the rest (32 percent) did not respond;
- 70 percent of the owners had few years of post-primary education or no education at all, while 17 percent have reached secondary education level;
- Very few of them had appropriate training to manage businesses;

¹⁷ The World Bank Group: Doing Business: Women in Africa, 2007

¹⁸ Annex.4.. provides a table showing women's share in associations in Butare province as an example.

- Accounting practices in most of the enterprises were very poor; and
- Constraints identified by women entrepreneurs interviewed were: limited market; taxes; inadequate access to credit, low purchasing power of their main clients, and inadequate technical and advisory support.

Access to Financial Services

4.2.16 In a country where commercial banks serve only 6 percent of the population, the role of Micro-Finance Institutions (MFIs) in filling the gap in the delivery of financial services to the poor can not be underestimated. There are 223 (173 registered and 50 with provisional registration) with 512 branches of MFIs serving about 1,200,000 clients. Women constitute 29 percent of the members of the Union des Banques Populaires du Rwanda (UBPR) which serves 24 percent of the households nationally. To improve services to female clients, the UBPR established the Bank for Women where women account for 49 percent of the borrowers. However the volume of loans borrowed by women clients relative to men is not known.

4.2.17 As indicated in Table 4, some MFIs that have women as primary target beneficiaries have a larger share of female clients, while in general women's share as borrowers is estimated only at 16 percent.¹⁹ Interviews with key stakeholders indicated that various socio-economic and cultural practices hinder women from fully benefiting from the available financial services. Some of these challenges include: (i) many women still see taking credit as a risk; (ii) women's lack of control (decision-making power) on intra-household resources in general and on the use of loans in particular, creates greater risk for them to take loans; (iii) lack of collateral; (iv) low capacity of MFIs in developing flexible product design to meet women's needs; (v) women's low status in society and the cultural burden that discourages their economic ambitions; and (vi) a preference for grants, an attitude that stem from post-conflict grant programs.

Table 4: Access to Micro-credit in selected Micro-Finance Institutions

Name of MFI	Number of Clients	Share of Women in Percent
AMASEZEANO Community Banking SA	4,000	30
CFE AGASEKE SA	30,000	30
DUTERIMBERE IMF SA	30,000	77
IMF-UNGUKA SA	6,183	31
INKINGI	73,502	65
MICROFINANCE AL HALAAL	4,322	15
RIM SA	72,000	51
SWOFT SA	7,000	87
URWEGO Opportunity Microfinance Bank	29,200	98
Vision Finance Company	27,000	70

Source: AfDB field work, September 2007

4.2.18 There are two types of microfinance products that specifically cater for the needs of the clients: (i) group loans to support the income generating activities and general finance needs of poor men and women – amounts vary between RWF 25,000 to RWF 200,000 (US\$ 35 to US\$ 285), and (ii) individual loans to finance short-term working capital requirements or investments of existing businesses, mostly in urban or semi-urban retail sectors. Most MFIs have a loan ceiling of about US\$ 20,000. Interest rates vary between 12 and 30 percent. The repayment rate varies and average repayment rate is not known.

¹⁹ 16 percent of all MFIs consulted for the preparation of the National Microfinance Policy Implementation Strategy.

4.2.19 Women interviewed for this study indicated that the obligation to get the first loan through a solidarity group is a burden and limits them from getting resources for their immediate needs to finance their income generating activities. Some of them find the amount of the loan too small and the repayment period too short (spread only over 4-6 months with weekly repayments) to have a significant impact on the growth of their businesses. Some MFIs also indicated that the group solidarity mechanism has “worn out”, especially in urban areas where the social control is very weak. With the exceptions of Duterimbere and COPEDU, MFIs do not accept typical women’s assets such as furniture and jewelry as a loan guarantee. In addition, credits for medium-term investment, for example for purchasing equipment, are limited.

4.2.20 With the effort to improve the quality of services of the MFI industry, the country adopted a National Microfinance Policy and the National Microfinance Policy Implementation Strategy (2007). Both documents recognize the important role the MFIs play in poverty reduction and income growth of the poor. Promoting gender and youth responsive approach to microfinance is one of the key focus areas of the implementation strategy (box 3).

Box 3: Gender and Youth Responsive Approach to Microfinance Promoted

- Publicity campaign to inform women about availability and accessibility to financial services
- Investigate best-practices of women focused MFIs and share the results through stakeholders
- Establish a Gender Baseline Data and Provide MFI Training in Gender Analysis
- Capacity building of MFIs in flexible product design to meet women’s needs.
- Gender Awareness within MFI Internal Structure.
- Conduct a Thorough Review of Women’s Fund Component.
- Promote Microfinance Targeting Youth.

4.2.21 Best practices from around the world indicated that micro finance service delivery that combines financial services with skills training and mutual health insurance schemes are successful in upgrading women’s economic bases. Although there is no blue print in designing the appropriate credit and savings schemes which are mostly dependent on economic and market context, some key elements in the design of microfinance products can affect women’s ability to use the services to grow their income generating activities and increase income. These include the types of collateral requirements, modes of disbursement, loan size and timing, types of savings product and others. Studies²⁰ in these areas indicated the micro-finance products that are likely to economically empower women include:²¹

- Repayment schedules and interest rates to maximize contribution to increase income;
- Registration of assets used as collateral or purchased with loans in women’s names;
- Incorporating clear strategies for women’s graduation to larger loans;
- Loans for new activities, health, education, housing;
- Range of savings facilities which include confidential higher interest deposits with more restricted access to enable them to build assets protected from demands of other family members; and
- Loans to reinforce and strengthen male responsibilities for household well-being.

²⁰ Mayoux, L: Women’s Empowerment through Sustainable Micro-Finance: Rethinking “Best Practices” (2006) Designing Micro-finance Products for Empowerment – <http://www.genfinance.info/5Products.htm>.

²¹ Adopted from: <http://www.genfinance.info>

4.2.22 To improve the financial service delivery to the poor, attention must be paid to build the capacity of the institutions involved in the sub-sector. Currently, the MFIs in Rwanda have weak institutional capacity.

Access to Markets

4.2.23 Lack of access to product markets is one of the constraints often cited in discussing the growth of women entrepreneurs in Africa. Various factors (premises, location, quality of products and services, transportation and information) affect an enterprise's access to markets. These elements are neither accessible nor affordable to the majority of the MSSEs. For those unregistered income generating business entities, operating informally limits their chance of bidding on public sector contracts and other formal business deals. Only 4 percent of the women entrepreneurs sell their goods and services to the formal private sector and 2 percent to the public sector. As many of the women micro-enterprises are operated from home, they lack the necessary access to attract customers. In Rwanda women owned micro-enterprises tend to target the local market. During the focus group discussions women emphasized that they are often obliged to sell goods on credit in order to build up a loyal network of customers. By doing so, they severely reduce their working capital.

4.2.24 As indicated earlier there are only a few female entrepreneurs in the formal private sector and even less in the export and import trade. Recent developments have shown that goods typically produced by women such as baskets are reaching the international markets through different channels, including through the support of the United States Government's African Growth Opportunities Act (AGOA). An estimated 6,000 women are engaged in handicrafts work and are organized in groups. Some of the groups produce baskets for export and as a result, their incomes have increased five fold. One example of this is done through the support of the private company which, after increased demand for women woven baskets in the United States the number of employees increased from 52 to 487 (486 women). The export from the handicrafts sector was estimated to have reached US\$ 80,000 to \$100,000 between 2001 and 2004. However, the market for handicrafts is saturating, as different groups produce similar products.

Box. 4 Public Private Partnership to Promote Women Entrepreneurship and Increase Income²²

Owned by two sisters, Gahaya Links is a handicraft exporting company which started operation with 27 employees (weavers) about a decade ago. The two sisters started the company with their personal savings and a fund won from the World Bank Business Plan Competition. A wide media coverage including popular television shows and magazines increased the popularity of the baskets, leading to a subsequent increase of demand for the baskets in the US market, which at first the company had difficulty meeting due to low capacity. To ensure high quality and meet international standards, Gahaya Links developed a rigorous training program and trained master weavers who in turn trained other women. The GoR helped in organizing the women into cooperatives and built training centers. Women's travel cost and subsistence when attending training in Kigali was also subsidized by government. The African Growth and Opportunity Act (AGOA) helps the crafts have duty free entry in the US market and the Gahaya Links baskets are the number one export out of Rwanda under this Act. The company now employs 3,000 women from across Rwanda and has an annual turnover of US\$ 300,000. Working at Gahaya Links has improved women's income that has set up a communal bank. The women claim that their income is getting them respect at home and diminishing domestic violence. Gahaya Links is now looking to diversify its products, targeting new export markets in Europe and Canada.

4.2.25 Transforming the micro and small income generating activities into viable businesses requires more targeted investments. The EDPRS plans to support the promotion of the

²² Adapted from Doing Business in Africa, 2007 sponsored by the World Bank Group..

handicraft sector through skills training and other support to rural producers. Moreover, the government plans to identify niche markets for the products and establish linkages between handicrafts and other export sectors.

Use of Appropriate Technology

4.2.26 Access to labor and time saving devices is paramount for the development of female enterprises. In this regard the work of the Center for Innovation and Technology Transfer (CITT) is highly relevant for increasing women's access to appropriate technology. The CITT develops and disseminates appropriate and environmentally friendly technologies especially for rural and peri-urban communities and to MSSEs. The CITT collaborates with local development partners. Currently, CITT is developing technologies in agro-processing, milk processing, alternative energy generation and construction technologies. However distribution of these technologies has been limited.

Business Associations and Enterprise Development Support Institutions

4.2.27 The Rwanda Private Sector Federation (RPSF) is an umbrella organization, which encompasses nine professional chambers of commerce including the Women Chamber of Commerce²³. Four of the nine directors and one of the nine board members are women. The RPSF has about 1,000 members (no gender disaggregated data); and the annual member fee varies between approximately USD 200 - 1000.²⁴ For 2007-2010, RPSF's strategic priorities include: (1) promote entrepreneurship and business growth; (2) build private sector capacity; (3) promote effective private sector advocacy; (4) support active involvement in regional and international trade; and (5) develop quality services and enhance communication.

4.2.28 The RPSF plans to establish Business Development Services (BDS) in every province and district to support the private sector development. The BDS are more accessible through associations, mainly due to costs. Since only 24 percent of the informal sector operators have memberships in associations, it is apparent that those who are not members of associations find it costly to access BDS services individually.

4.2.29 The Association of Rwandan Artisans known as KORA has about 2,000 member artisans in Kigali and another 2,000 members in the provinces. In the past, KORA had a larger number of female members: artisans and women street vendors. Many of these enterprises were displaced when the City of Kigali decided to reduce the number of street vendors. Finding a place to market their goods appears to be one of the main bottlenecks for urban micro-businesses. Female members of KORA are mainly involved in tailoring, trade and services.

4.2.30 Centre d'Appui à la Petite et Moyenne Entreprise (CAPMER) – The Center for supporting small and medium enterprises was established in 2002 as a non-profit Small and Medium Enterprises (SMEs) support structure. Target customers are existing SMEs and entrepreneurs operating in both formal and informal sectors, cooperatives and potential entrepreneurs, particularly women and youth. The organization's program activities focus on the development of entrepreneurship, strengthening the management and technical capabilities of SMEs, and increasing their access to financial service, information and

²³ The former Association des femmes d'affaires du Rwanda (AFAR) merged with the Chamber.

markets. Fifty percent of CAPMER staff is women and 25 percent of its clients are women entrepreneurs. The Women Chamber of Entrepreneurs is represented at the board. CAPMER is currently implementing an Agribusiness Development Program for promoting the transformation of non-traditional agricultural products. The organization plans to launch an Entrepreneurship Development Centre for enterprises in food-processing and ICT.

4.2.31 Rwanda Chamber of Women Entrepreneurs is a relatively new organization which has about 300 members who operate their businesses in tourism, finance, commerce, industry, liberal professionals, crafts and agribusiness. Its mission is to work towards improving the role of women in the national economy in general and support women entrepreneurs improve their businesses in particular. Some of the activities include training in business plan development, organizing seminars for experience sharing and networking. The organization is new and has limited resources and capacity.

4.2.32 The Kigali Institute of Science and Technology (KIST) has a Technology Business Incubation Facility (TBIF) which supports graduates from institutions of higher learning create their own enterprises. The TBIF offers the participants various business development services including office space, coaching, secretariat services and internet connection. The participants pay the cost of the four-month business training and a monthly fee for the facilities and services. In 2007, four of the fourteen entrepreneurs in the TBIF were women involved in different types of businesses: (i) event organizing, (ii) printing brochures, (iii) cassava processing and (iv) handicraft exports. Since its establishment in 2005, the TBIF helped 231 (22 percent women) young entrepreneurs develop their businesses. Women are not only under-represented in the program; they are also concentrated in business activities traditionally dominated by women.

Other Constraints for Promoting Women's Livelihoods and Small Businesses

4.2.33 During focus-group discussions, women entrepreneurs expressed their concern about the high tax burden that negatively affects their business operations. Small enterprises with an annual turnover of less than 20 million RFW²⁵ (US 40,000) are required to pay a flat turnover tax of 4 percent. Some small enterprise operators argue that the high tax burden is the reason why many small business owners operate informally – to avoid high financial and administrative costs. MSSE are not required to register for Value Added Tax (VAT) which amounts up to 18 percent. However, non-registration for VAT has disadvantages, as the MSSE can not claim back VAT on inputs.

4.2.34 The lack of policy for promoting the informal sector and supporting the development of micro and small scale enterprises is one of the areas that require government's attention. The Micro and Small Enterprise Development Policy has been drafted, but the document was not available for review. Currently the Ministry of Commerce, Industry Investments Promotion, Tourism and Cooperatives, with the support of the International Food and Agriculture Development (IFAD), is implementing the Rural Small and Micro-enterprise Development Project, with a total budget volume of US\$ 17 million. The project seeks to promote 6,000 micro and small scale enterprises in the areas of handicrafts, food processing, tailoring, carpentry and others, spread throughout the country, particularly targeting poverty stricken districts. The activities are centered in capacity building, skills training, improving access to micro-credits and others. It is estimated that 30 percent of the beneficiaries are women, which appears to be low given women's high participation in the sub-sector.

²⁵ RWF: Rwanda Francs

4.3 The Agriculture Sector

4.3.1 Agriculture is the backbone of the Rwandan economy. It employs close to 90 percent of the population and contributes 42 percent to the GDP. It also accounts for a large share of the country's export (tea and coffee account for 70 percent of export earnings). The Rwandan agriculture sector is characterized by small family farms with an average size less than one hectare of land. Food crops such as sweet potatoes, beans, manioc, sorghum, bananas and Irish potatoes constitute close to 92 percent of the crop production and two-thirds of production is for family consumption. Recently more households have begun to grow vegetable produces such as avocados, papayas, mangos, tomatoes and other vegetables along side the staple food crops.

4.3.2 The Comprehensive Food Security and Vulnerability Analysis of 2006 indicated that 28 percent of the population of Rwanda is food insecure. According to this study FHH are more likely to be food insecure as compared to the MHH (37 percent of FHH compared to 25 percent of MHHs). Major constraints to agricultural development are: (i) shortage of fertile land; (ii) dependency on rain-fed farming; (iii) low access to agricultural extension services (only 15 percent of the farming households); and (iv) low access to adequate financial services – only 3 percent of the farmers have access to agricultural financial services.

4.3.3 It is estimated that women contribute up to 70 percent of the labor to agricultural production. Rural women carry out a variety of tasks, both productive and household responsibilities to support their families. Women are engaged in all forms of farming including both food and cash crops, and livestock, in particular small animals such as pigs and chickens. They are also engaged in off-farm income generating activities such as basket-making, food processing, pottery, embroidery, petty trading and paid and unpaid agricultural labor. Rural women work an estimated 14-17 hours a day.²⁶ Most women are subsistence farmers, while a few are engaged in cash crop production such as coffee and tea.

Gender and Land Rights

4.3.4 Although landlessness affects only a small size of the rural population (2 percent) a large number of the farming households (60 percent) cultivate less than 0.7 hectare of land. In 1996 an estimated 27 percent of the family farms were managed by women. According to EICV 2, the share of women as independent farmers has decreased, whereas their share as unpaid family worker increased between 2001 and 2005 (Annex 5). The study further explained this phenomenon as a possibility that the men who were absent during the earlier survey in 2001 might have returned to their households as independent farmers²⁷.

4.3.5 The level of women's access and control over land is not known due to the lack of statistics. In 2005 Rwanda adopted the Organic Land Law which aims to achieve three basic goals²⁸: (i) formally recognize land rights in the form of long-term secure lease rights; (ii) resolve uncertainty over landholdings caused by the post-conflict situation; and (iii) encourage consolidated use, increased productivity and improved stewardship of land. The Law stipulates equal rights of women and men to land ownership.

²⁶ <http://www.ifad.org/english/operations>

²⁷ EICV 2 Poverty Analysis for Rwanda's Economic Development and Poverty Reduction Strategy, 2007 p. 29.

²⁸ Brown, J. J. Uvuzza : Women's Land Rights in Rwanda: How can't they be strengthened and protected as the Land Law is Implemented, No 123, 2006.

4.3.6 Rwanda aims to establish a land administration system that would ensure land tenure security through land registration and issuing of land title deeds. Through a participatory spatial planning process and technical support, land registration process is expected to be socially inclusive. Currently, land registration is being piloted in four districts (Gasabo, Kirehe, Karongi and Musanze). Women participated in the committees that coordinated the registration process in the communities. About 15,000 households have registered their land, although the percentage of FHH who register land is not known. To ensure land ownership of family members, a joint registration (under the name of both the husband and wife) is promoted and the names of children were also included in the registration. While this joint registration of land guarantees land ownership for women married under the civil law, it does not include those married under the customary law and those in polygamous unions. However the land registration includes children of polygamous and customary marriages as long as their names are included on their fathers' identification cards. These issues require closer examination as many women will be left out from land ownership because their marriages (customary and polygamous unions) are not recognized by the law. There is the need to educate women (in particular rural women) and men about the legal reforms regarding marriage and property rights.

Gender Division of Labor in Agriculture

4.3.7 In Rwanda, as is the case in some sub-Sahara African countries, there is a distinct division of labor between women and men in agriculture production, processing and marketing. Men are responsible for 67 percent of the land clearing, where as women do 80 percent of sowing, 65 percent of food processing, 61 percent of hoeing, and 72 percent of storage and transportation of produces.²⁹ Other tasks typical for women include cleaning, cattle feeding, and food processing and selling. Although women are responsible for 34 percent of the marketing of agricultural products, they don't always make the decisions on the income from the sales. Men make 60 percent of the decisions on cattle sale compared to 14.8 percent by women and 25.2 percent of the decision are made jointly.

Production and Export of Coffee

4.3.8 An estimated 10 percent of the rural households grow tea and coffee, which are cultivated on 3 percent and 1 percent of total cultivable land respectively. Currently, there are an estimated 500,000 small holder coffee farmers in Rwanda and an estimated 20 percent of the coffee and tea producers are women³⁰. The country's good performance in coffee export is estimated to have affected 2 to 3 million people. With the support of the GoR and development partners such as the United States Agency for International Development (USAID), the Canadian International Development Agency (CIDA) and others, Rwanda has been supplying the competitive global coffee market with quality specialty coffee over the last couple of years. The Government's goal is to transform all coffee produced in the country to high standard specialty coffee.

4.3.9 One example of this effort is the USAID supported Partnership for Enhancing Agriculture Rwanda through Linkages (PEARL) project, which invested US\$10 million to improve the quality of coffee through establishing central washing stations and training of members of the 13 cooperatives and small entrepreneurs benefiting from the project. Farmers are required to be certified members of the cooperatives in order to get their coffee beans

²⁹ Stratégie de mise en oeuvre de la politique nationale du genre, Avril 2007.

³⁰ Gouvernement of Rwanda: Stratégies de mise en oeuvre de la politique nationale du genre, Avril, 2007.

processed. The project established coffee washing centers in 32 locations benefiting 40,000 coffee growers, 20 percent of whom are women (widows) and orphans. This allows farmers to sell their coffee directly to foreign coffee companies which helped them double their incomes.

4.3.10 Overall the level of women's participation in the booming coffee and tea export is not known due to the lack of gender statistics. Although women are strongly involved in coffee production, their control of the commercial process is limited. The *Office des Cultures Industrielles du Rwanda* (OCIR) Coffee, is an agency of the Ministry of Commerce responsible for developing the specialty coffee sector. The OCIR coffee has 120 coffee washing stations (80 owned by individuals and 40 by cooperatives) and only one of the 80 individually owned stations is owned by a woman coffee farmer.

Women in Agribusiness

4.3.11 In Rwanda, there is an estimated 50 agribusiness operating entities at various capacities. There are about 7 women owned small businesses in flower, vegetables, fruits and other forms of agribusiness. The example of one woman entrepreneur who exports cape gooseberry produced by rural women is worth mentioning. The small business started exporting berries produced by 500 women who are organized in an association to Europe and Uganda. The venture has been expanded to other 400 women farmers. The women producers receive US\$0.90 for one kilogram of berries while the produce is sold for US\$5 per kilogram on international markets. The female farmers' average income is estimated at US\$40 per annum from the berries grown on home gardens of an average 0.5 ha of land each. Information on the level of technical assistance in the form of agricultural extension services and credit to women farmers to increase productivity was not available. The following table provides some examples of women owned and managed agribusinesses in Rwanda.

Table 5 .Women in Agribusiness in Rwanda

Name of the Organization/Association	Number of people employed	Products	Access to Markets
Rwanda Floris	7 permanent (5 women) and 24 casual (18 women)	Flowers, fruits, vegetable & handicrafts	Export and local
Rwanda Flora	200 permanent (80 percent women)	Flowers	Export and local
Association Des Agri-Eleveus De Ruhener	36 members (9 men) 26 workers (all women)	Potatoes, carrot juice Milk (with 9 cows)	Local
Biocenter	3 members (1 woman and 2 men); 10 casual workers (most of them women)	Juice and wine	Local

Source – African Women Agribusiness Network and interviews.

Farmers Associations and Cooperatives

4.3.12 The establishment of cooperatives is growing at a faster pace in Rwanda than in other case other Sub Sahara African countries. Although not many cooperatives have sex disaggregated data, the level of women's membership in the various cooperatives varies. For example, in one of the cooperatives known as INGABO (Box.2), women have a higher level of participation reaching up to 57 percent and are also represented in decision-making positions. In others, for example the UDAMACO, women's membership is only 20 percent.

Table 6 : Membership in Selected Cooperatives

Cooperatives	Number of Members	Percentage of Women Members
UCORIRWA	52,579	53
UNICOPAGI Composed of 61 cooperatives	15,000	45
UDAMCO (21 cooperatives)	4,123	16.8
FERWACOTHE(14 tea coops)	30,000 households	No sex disaggregated data
OCIR Coffee Coops (142 coops)	3 female dominated coops	Sex disaggregated data not available
IBARGA	21,000	No sex disaggregated data

Box 5. Farmers Associations and Cooperatives

One of the largest cooperatives is INGABO which has 12,983 members, of whom 7,430 (57 percent) are women. Members are small holder farmers (0.5 ha to 1.5 ha) who earn at least 75 percent of their income from agriculture. The cooperative provides certain services such as facilitating access to credit and savings facilities, organize producers around value chain and training members and mobilize resources by formulating projects. In its initial stage the union had women in development approach where they were organized around their interests. This experience, however, was found to be marginalizing women and isolating their issues. In response, a gender mainstreaming approach was introduced into the governing policies and INGABO's by-laws now stipulate a 50 percent quota in the governing bodies for women. Currently, women comprise 40 percent of the leadership positions and benefit from development activities and services provided by the cooperative.

Livestock

4.3.13 The percentage of households who own livestock increased from 60 percent to 71 percent between 2001 and 2006 (in particular cattle and goats). In general, FHH own less livestock than MHH. To increase access to livestock the government put an initiative known as the One Cow One Household program known as "Girinke". The program is expected to contribute to improved food security and poverty reduction goals of the country. In 2007, the program distributed 14,000 high quality cross-breed cows with the anticipation that people will diversify their livelihoods in producing and marketing milk products and earn income from selling compost manure. At present 330,000 families benefit from the program. One of the key challenges is the low capacity to maintain modern livestock rearing and the cost associated with care for cross-breed cows. The program envisions benefiting women, however, gender statistics are not available on the level of distribution of the cows among women.

Fishery

4.3.14 The Fishing Industry in Rwanda is not well-developed even though the country has 25 lakes measuring 145,000 ha and many barrages and natural water tanks covering around 5,000 hectares. The fact that the country produced only 7,600 tons of fish in 2003, which is below its potential of producing 10,500 tons of fish annually, suggests that efforts are necessary to improve performance in this sector. The sub-sector's objective is to increase annual fish production to 17,000 tons by 2012 and 23,262 tons by 2020. The fishing and aquaculture sub-sector employs 35,000 people and contributes 0.33 percent to the country's GDP. Women and men play different roles in the fishing industry. Women are more engaged in fish processing and marketing, accounting for about 40 percent of the population engaged in the sub-sector.

4.3.15 Poor production and marketing infrastructure conditions are some of the constraining factors of the sub-sector. Subsequently, there is an estimated 30 percent post-harvest loss and this has a significant impact on the income of women who are the major actors in the drying,

smoking and marketing of processed and fresh fish. In 1998 the country formulated the Fishery and Aquaculture Development Policy which aims to contribute to food security of communities, poverty reduction and aquatic environmental protection.

4.3.16 The country is making efforts to further develop the sub-sector as a means to generate employment and improve food security. One of these efforts was launched in 2004 with the support of the African Development Bank – the *Inland Lakes Integrated Development and Management Support Project*. The project is expected to benefit 1.3 million people (54 percent women) in Bulera, Rwamagana, Kayonza, Gatsibo, Ngoma, and Kirehe Districts, with an estimated population of 1.3 million. The project builds the capacity of institutions of the operators in the sub-sector and increase production and marketing aspects of the fishing industry in the mentioned districts.

4.3.17 In conclusion, women’s high involvement in economic activities requires strategic approach for growing their capital accumulation so that women can further invest and grow their income. Moreover, the fact that women are organized in associations and cooperatives presents an opportunity to increase their access to various services including literacy and numeracy training, reproductive health and others. There is also the need to provide affordable childcare services close to cooperatives and other working places. Women’s leadership should be promoted within the associations-based enterprises and cooperatives.

4.4 Human Development and Women’s Economic Empowerment

Education, Vocational Skills Training, Tertiary Education, Science and Technology

4.4.1 The economic and social benefits of promoting girls education beyond primary level has gained global recognition. Completing post-primary education increases women’s employment opportunity in the formal sector and increases their income. Therefore, high participation of girls in secondary and post-secondary education and training is crucial for improving their employability and economic status. A recent World Bank study in Rwanda³¹ indicated that the income gap between women and men narrows as the level of schooling increases.

4.4.2 With concerted policy measures such as the removal of school fees and other initiatives, Rwanda managed to close the gender gap in gross and net enrollments in primary education. The challenge now remains in applying appropriate strategies to replicate this success in achieving gender parity in secondary and above levels. In general secondary school enrollment is low for both boys and girls and stood at 20.9 percent (male 22.2 percent and female 19.6), while the net enrollment rate was 10 percent (10.6 percent male and 9.5 percent female). The female secondary enrollment is much lower than the average rate of 29.7 percent for Sub Sahara Africa (SSA). Household socio-economic background is also a key factor for students’ enrollment. For example, in 2005/06 net secondary school enrolment among children from the highest consumption quintile was ten times higher (26 percent) than among children from the lowest quintile (2.6 percent).

4.4.3 Looking beyond enrollment, the gender gap in academic performance remains a challenge at all levels. Girls lag behind in examination scores and passing rates from one level of education to the second (table 8). This is more pronounced at the primary leaving

³¹ Exemenari, K: Earning Differences Between Men and Women in Rwanda: Africa Region Working Paper Series number 81. (World Bank), 2005.

examinations. Once girls reach secondary education level they perform better accounting for 41 percent of those who passed the secondary leaving examination in 2004/05. Studies have shown that traditional gender roles in domestic work and family care are some of the reasons for girls' low performance.

Table. 7 Gender Break Down of Student Performance at National Examinations in Percent

Year	Primary Leaving Exam		S-3Leaving Exam		Secondary Leaving Exam	
	Boys	Girls	Boys	Girls	Boys	Girls
2000/01	63	37	59	41	56	44
2002/03	58	42	66	34	52	48
2004/05	61	39	66	34	59	41

Source: NEPAD Secretariat and UNIFEM Rwanda: Independent Review Report on the Progress and Prospects of Gender Mainstreaming in Rwanda, 2000-2005, May 2006.

4.4.4 To increase girls' enrollment at secondary and tertiary levels, the EDPRS envisions developing programs to sensitize teachers, parents and education managers. Currently, the Forum for African Women Educationalists (FAWE), in partnership with the Ministry of Education, manages a girls-only boarding secondary school with a focus to improve girls' performance in mathematics and science subjects. Studies have shown that FAWE students perform better in mathematics and science than other students. FAWE's success is attributable to the rigorous training of teachers, sensitizing communities, creating an enabling environment for girls and reducing the time and labor demand on girls. FAWE continues to advocate for increasing the number of such centers. While the experience of FAWE and other such pilot programs is impressive, there is the need to draw lessons from these experiences and mainstream their approach into the larger scale of public and private education institutions.

Technical Vocational Education and Training

4.4.5 Technical Vocational Education and Training (TVET) is offered by various institutions in Rwanda. It is estimated that the demand for TVET exceed that of the current supply. About 170,000 young people join the labor market annually without any form of training. In 2005 there were 31 public and private technical schools with a total enrollment of 7,786 students (17 percent girls). Female enrollment is high in accounting, office management, nursing and secretarial courses, accounting for 54 percent of the total 37,388 students.³² Girls dominate the administrative and secretarial courses, accounting for 68 percent of the total enrollment.

4.4.6 The TVET faces various challenges including low resources, lack of adequate training equipment and qualified teachers. The Ministry of Education is in the process of finalizing a TVET Policy, one of the principles of which is to put gender equality at the center of the TVET development in Rwanda. The EDPRS envisions increasing the number of TVET graduates from current 8,250 to 135,000 by 2012. However no target has been set to measure progress of gender parity in TVET.

Tertiary Education

4.4.7 The gross enrolment rate at tertiary level is 3.2 percent of the population, which is expected to reach to 4.5 percent by 2012, according to the EDPRS. Currently girls' enrollment is only 27 percent of the total enrollment in public universities, while they have a

³² Ministry of Education: Technical and Vocational Education Training (TVET) Policy, 2007.

49 percent participation in private universities. In 2001 girls received only 23.5 percent of the scholarships for the National University.³³

4.4.8 A paper presented at a recent conference that discussed this particular topic³⁴ argued that girls who passed the secondary school leaving examinations (“A” level examinations) don’t get equal opportunities at public higher education institutions. For example 48.3 percent of those who passed the secondary school leaving examination in 2003/4 were girls. While only 8 percent of the girls who passed the examinations were admitted to public higher education institutions 15 percent of the boys who passed the examinations were admitted. The discrepancy between the rate of girls who passed the required examinations and those who get enrolled in public higher education institutions is an area that requires further assessment to determine the specific reasons behind girls’ low admission into public universities despite their high passing rate at secondary school leaving examinations.

Table 8 : Gender Break Down of Student Enrollment in Higher Education Institutions in Percent

	Boys	Girls
Public Institution	73.7	26.3
Private Institution	50.4	49.6
Average	66.3	33.7

Source: Ministry of Education Statistics cited in UNIFEM/NEPAD: Independent Review Report 1999-2005

Science and Technology

4.4.9 The GoR puts greater emphasis on promoting science and technology as a means to build the country’s human capital and improve its competitiveness in the regional global markets. Despite the efforts placed to promote science and technology education, enrollment in these fields is low. Girls’ participation is even much lower, accounting for only (16 percent) of the total enrollment. Female participation in science and technology-based disciplines is weak. At the National University of Rwanda only 19 percent of students studying agriculture and 16 percent of science and technology students are girls.

4.4.10 At the KIST Faculty of Technology girls’ enrollment stands at 20 percent of the total enrollment. To address this gender gap, KIST had initiated a girls’ empowerment program in science and technology, enrolling 215 girls who nearly missed the grades necessary for these fields in 2005/06. The program faced a number of challenges. Despite various barriers, 93 of the students from the program continued in the academic program of the KIST. As shown in the table below the program contributed to increased enrollment of girls in science and technology fields at KIST. However the program delivered below its potential.

Table 9: Participation in Science and Technology Courses at KIST by Gender in 2007

Department	Total	Number of Men	Number of Women	Admitted through Empower Program (EP)	Percentage of women of total	Increased share of Women due to EP (percent)
Biology	73	38	35	22	29.6	18.3
Chemistry	84	45	39	20	29.7	16.7
Civil Engineering	89	71	18	3	17.4	2.8
Computer Engineering	89	68	21	3	20.9	2.7
Electrical Engineering	77	46	31	5	36.1	4.2
Electronics	74	59	15	3	16.9	3.4

³³ MINEDUC Administrative data, 2001

³⁴ Huggins and S. K. Randell: Gender Equality in Education in Rwanda: What is Happening to Our Girls

Department	Total	Number of Men	Number of Women	Admitted through Empower Program (EP)	Percentage of women of total	Increased share of Women due to EP (percent)
Food Science	78	41	37	15	34.9	12.5
Mathematics	71	42	29	7	34.4	6.4
Mechanical Engineering	77	58	19	3	21.6	3.1
Physics	71	50	21	7	21.9	7.7
Technical Education & Entrepreneurship	71	71	0	0	0	0

Source: KIST - Office of Director Academic Services, 2007 cited in Huggins, A. S. Randell: Gender Equality in Education in Rwanda, What is Happening to Our girls, 2007?

- EP – Empower Program

4.4.11 The EDPRS envisions increasing girls' enrollment at tertiary level to 40 percent of the total enrollment by 2012. The Girls Education Policy was adopted in 2008. The policy provides clear strategies for achieving gender parity at all levels of education. The Ministry of Education is currently developing an implementation plan to interpret policy commitment into action, including the use of an affirmative action approach to increase girls' participation in tertiary and science and technology fields.

Women's Well-being and Economic Empowerment

4.4.12 Promoting women's economic empowerment requires investments beyond the provision of skills training and access to micro-credit. Women's productivity and their economic empowerment can be enhanced through investments in health, nutrition, protection and availability of other services such as affordable childcare facilities. The health status of their families can also influence the time they spend on their productive activities.

4.4.13 In Rwanda the health status of the general population has improved over the years. The Infant Mortality Rate (IMR) declined from 196 to 154 deaths per 1,000 live births between 2001 and 2005. Similarly, the Maternal Mortality Ratio (MMR) declined from 1,071 to 750 deaths for every 100,000 live births during the same period. Likewise delivery in health facilities increased from 15 percent to 38 percent. The use of modern contraceptives increased from 4 percent to 10 percent among married women, but it remains below the 1992 level of 13 percent. Although 59 percent of married couples approve of family planning, the recent trend of increased fertility among all women can have a greater impact on women's involvement in economic activities in the long run. With the limited number of affordable nurseries and childcare service providers, it can be assumed that women's full participation in the labor market can be affected by the current trend of increased fertility rate of 6.1 children per woman.

4.4.14 Three percent of adults aged 15-49 in Rwanda are HIV-positive. HIV prevalence is higher among women (3.6 percent as compared to 2.3 percent of men). Moreover the prevalence is significantly higher in urban areas than in rural areas (7.3 percent and 2.2 percent respectively). As indicated earlier, there are currently 16,000 women genocide survivors who were deliberately infected with HIV/AIDS. According to some estimates, it would annually cost about US\$ 12.5 million to provide anti-retroviral drugs to this group, another US\$ 9,000,000 for other treatment and \$4.5 million to build the infrastructure to deliver the drugs. Some income generating activities target HIV infected women to boost their economic survival as a way to support their well-being and those who depend on them (orphans they support).

4.4.15 As indicated earlier, GBV is another phenomenon that affects all aspects of the lives of women in Rwanda and around the world. The Gender Based Violence Bill has been passed by the Parliament as law. Some of the key measures taken by the Government in combating GBV include the training of police officers and other staff of law enforcement agencies and sensitization of the population. Moreover the United Nations Development Fund for Women (UNFEM) provides technical assistance to law enforcement agencies. Protecting women from violence in both the domestic and public spheres is crucial for their safe mobility to operate their economic activities and their ability to negotiate fair and equitable share of family income. Studies from some SSA countries have shown how intimidation and threats and acts of violence are used to deny women's shares of their properties and inheritance rights. Other studies have linked the level of intimate partner violence with HIV infection.³⁵

4.5 Infrastructure Development and Women's Economic Empowerment

4.5.1 Making infrastructure development gender responsive is one of the key elements for accelerating poverty reduction efforts and economic growth. Developing infrastructure projects in the areas of transport, energy, water and sanitation not only reduces the time and labor burden of women and girls, it can also improve their level of mobility and productivity and access to markets. The key questions are what kind of improvements in infrastructure development can be made to support women's economic and domestic activities? What kind of infrastructure interventions (transport, energy, and water and sanitation) should be promoted in order to make infrastructure accessible and affordable to the poor and in particular to women? With these questions in mind, the following section will assess the infrastructure development in Rwanda from a gender perspective.

Energy

4.5.2 Energy remains very expensive in Rwanda, accounting for an average of 14 percent of all non-food expenditure. Fuel-wood is the source of energy for 86 percent of households in general and reaching up to 96 percent in rural areas. Only 4 percent of the urban population and less than 1 percent of the rural population have access to electricity. More than 90 percent of the population relies on biomass.

4.5.3 Of the total energy demand in agriculture, 90 percent is met from human energy, 10 percent from petroleum products, electricity and others. Firewood is used for much of food processing. The most common type of lighting in Rwanda is the traditional lamp "agatadowa". It is used by 64 percent of the households, in comparison to 59 percent in 2001. The use of firewood as a lighting fuel has declined from 23 percent to 15 percent of the population. There is a significant difference between MHH and FHH in the use of firewood as source of lighting (31 percent and 18.5 percent respectively).³⁶

4.5.4 The Energy Policy has been adopted in 2004 and a National Energy Development Agency is expected to be created. Energy conservation and efficiency issues are priorities for the government. Developing alternative sources of energy is one of the pillars of the energy policy. A methane gas pilot plant is under development. The increased use of improved cooking stoves is one of the district plans performance indicators. Women associations such as Profemme Twese Hamwe are expected to be involved in the dissemination of the stoves. Furthermore the Ministry of Infrastructure is planning to produce 5,000 bio-digesters for

³⁵ Jewkes, R. Et al: Factors associated with HIV Sero-status in young rural South African Women: Connection between intimate partner violence and HIV, 2006.

³⁶ Source: Profil de la femme rwandaise 2002.

cooking and lighting in rural areas with families with at least 2 cows. Moreover the KIST is also engaged in developing and testing technologies and equipment for the development of alternative energy sources. However wide dissemination of these technologies is weak.

Transport

4.5.5 Around 80 percent of Rwanda's road network suffers from a cumulative lack of maintenance. Part of this infrastructure was destroyed or damaged during the conflict. Only 41 percent of the roads are in good condition and 30 percent is regarded as mediocre.³⁷

4.5.6 After the conflict, women became more involved in infrastructure work. The number of women drivers and masons has increased. On the Cyangugu-Bugarama road (Western Province), 55 percent of the labor is contributed by women. Similarly, women contribute 43 percent of labor to the Kicukiro-Nyamata (Kigali City) road construction. Moreover the number of women who manage transport companies has increased, while many women are also engaged in small business activities in road construction work.

Water and Sanitation

4.5.7 In 2005-06, some 64 percent of households get their water from one of the four available safe sources (public water fountain, protected spring, purchased tap water or drilled well). In rural communities, one in every four households still obtains most of the water they need from an unsafe source. Limited access to clean water disproportionately affects women and girls, as they are responsible for fetching water.

4.5.8 A gender mainstreaming strategy was developed by UN-HABITAT in the framework of the Program of African Cities that includes Kigali. Thematic priorities of this program are: (i) pro-poor governance and adequate follow-up investments; (ii) sanitation for the urban poor; (iii) urban catchments' management, water demand management, water education in schools and communities; and (iv) advocacy, awareness raising and information sharing, program management knowledge management, and monitoring tools.

5. DONOR INTERVENTIONS

5.1 The African Development Bank

5.1.1 The African Development Bank was one of the development organizations that recognized the need to strengthen women's economic status in post-conflict Rwanda and approved the "Poverty Alleviation and Actions in Favor of Women Project" in 1998. The project was implemented in 9 districts in the Kibuye Gikongoro and Butare Provinces. The main project objectives were to: (i) provide micro-credit loans, where 50 percent of the participants were expected to be women; (ii) provide skills training; and (iii) support the development of socio-economic infrastructure. Although project implementation was affected due to weak institutional capacity, the project managed to achieve some tangible results. A total of 4,654 micro-credits were provided, 36 percent of which was made to women, 54 percent to men and 10 percent to associations (49 percent members are women). The repayment rate had reached 88.6 percent. In addition, about 20,257 people benefited from the skills and capacity building training, and 46 percent of the people trained were women. The project also built social infrastructure.

³⁷ SCETAURROUTE (2002) adjusted taking into account rehabilitation made between 2002 and 2005.

5.1.2 The Bank's Rwanda Country Strategy Paper (CSP) 2008-2011 has two pillars, namely: (i) economic infrastructure which covers building roads, improving national and regional transport networks, enhancing energy supply and improving access to water and sanitation services; and (ii) competitiveness and enterprise development, which supports skills enhancement particularly in science, technology and innovation. Inline with the above priorities of the CSP, the Bank plans financing projects, direct budget support programs and analytical work. Following are summaries of gender-related areas of the Bank's projects.

Improving Girls' Access to Science and Technology

5.1.3 Increasing girls' participation in science and technology fields is one of the key areas of focus of the Bank's education project in Rwanda. The Science and Technology Education Support Project promotes girls' education in science and technology fields at both the secondary and higher education levels by providing scholarships to 1,000 girls at secondary level and 480 at tertiary level to girls with good academic performance but who have socio-economic challenges to advance their education.

Agriculture, Livestock and Fisheries

5.1.4 The designing of the Bugesera Agriculture Development Project, the objective of which is to strengthen food security and increase agricultural productivity in Bugesera Region, has taken gender issues into account and has set clear targets and indicators to measure progress. Women account for 60 percent of the beneficiaries in the distribution of the 650 hectare land to be developed by the project. They are also primary beneficiaries of the project activities which will improve farming methods and post-harvest technologies. High female farmers' participation is also envisaged in the farmers' training which will train 13,500 farmers. The rural extension program of the project that focuses on food processing, packaging and marketing and the promotion of non-agricultural income generating activities will primarily target women.

5.1.5 Although gender consideration at project design was weak, the implementation of the Dairy Cattle Development Support Project developed a strategy that particularly benefited women. According to the Project Midterm Review, the project targeted women in: (i) the literacy program; (ii) introduced female heads of households to cattle breeding activity, (iii) involved women to manage the 15 milk collection and refrigeration centers (7 centers are managed by women's groups); (iv) introduced the use of biogas to reduce time and labor of women; and (v) increased women's access to micro-credit for livestock rearing and the establishment of biogas units.

5.1.6 Women are key beneficiaries of the Inland Lakes Integrated Development and Management Support Project, which seeks to increase the income of those who earn their living from fishing and related activities. The project will provide skills training to female fish traders, processors and input suppliers. Women are users of the 6 fishery product promotion centers that the project will establish with adequate cooling, drying and smoking, storage and marketing areas. Women also benefit from the improved service delivery resulting from the strengthened institutional capacity.

Infrastructure

5.1.7 Given the high responsibility of women and girls in fetching water, the Bank support to the launching of the Rural Water Supply and Sanitation Program funded by the GoR and other partners will have an impact on women's and girls lives. The program launching will result in establishing 1,000 water points in Kibuye province, provide individual sanitation to 2,000 rural families and build the capacity of communities. Women will be participants in the water point management.

5.1.8 Through the rehabilitation of road and asphaltting of the earth road, the Gitarma-Ngororero-Mukamira Road project seeks to increase the mobility and easy access of 300,000 inhabitants to production and marketing centers. When fully implemented, the project will have increased the transport supply of the area by 15 percent. This will ultimately improve the conditions for women to have easy access (in particular pregnant women) to timely health care services and reduce pupil's transportation problems in accessing schools.

5.2 Other Donors

5.2.1 A number of donors, including DFID and the African Development Bank, are involved in Direct Budget Support which does not have a break down by activities. Many donors have also sector specific projects. For example IFAD finances the project for the Promotion of Rural Small and Micro Enterprises that supports 2,500 enterprises. The GTZ Promotion of Artisans in Southern Rwanda supported 5,000 artisans (80 percent women). As indicated earlier the USAID, through its Economic Growth, Agriculture and Trade programs financed a project to support the development of high specialty coffee which involves women to an extent (detailed information on donor support to gender equality and empowerment of women in annex 1).

5.2.2 The Gender Cluster is a forum to facilitate in-depth dialogue between the Government and its development partners, with a view to ensure joint planning, coordination of aid and joint monitoring and evaluation. The Gender Cluster is chaired by the Ministry of Family Promotion and co-chaired by UNIFEM.

6. CONCLUSIONS AND RECOMMENDATIONS

6.1 To the Government of Rwanda

General Recommendations

6.1.1 While the country has made tremendous achievements in policy development, legal reform and increased women's participation in decision-making, it must be recognized that these achievements, while they are very important, are not the end results in themselves. They are the means to advance gender equality and empowerment of women. Therefore it is recommended that the gender strategy for the coming years consider accelerating the achievement of gender equality outcomes at all economic and social development levels.

6.1.2 Strengthening institutional capacity, allocation of resources and establishing mechanisms for accountability are key ingredients for translating policies and commitments into results. Currently the institutional capacity for gender mainstreaming at sector ministries and the decentralized government system needs to be strengthened.

6.1.3 The importance of women's participation in various forums and committees is well recognized. While it is important for women's empowerment, participation alone does not make women equal beneficiaries of resources. There is the need to translate women's increased participation as a forum for dialogue and negotiation to gain equal use and control over resources.

6.1.4 Rwanda's Constitution stipulates an affirmative action policy for women's representation which has been instrumental for increased share of women in politics and decision-making. However the affirmative action policy needs to be strengthened at the lower structures of government. It is recommended that the Government explore the possibility of enforcing an affirmative action policy in training, entry into tertiary education and other areas relevant for women's economic empowerment.

6.1.5 Despite the Government's commitment to promote gender equality at all levels, traditional practices and attitudes that are discriminatory to women persist. This can have severe implications on efforts placed to improve women's economic status. There is the need to launch sensitization campaigns and dialogue with key stakeholders to create a better understanding that gender equality is good for development and economic growth.

6.1.6 The lack of gender statistics in various areas makes evidence-based planning and resource allocation difficult. Discussions with law makers, planners and representatives of the statistical office indicated the need to build the institutional capacity to generate gender statistics in general, and in the areas that are closely linked to women's economic status (agricultural census, land registration, women's access to credit, and others) need to be strengthened.

6.1.7 The EDPRS, while it took gender issues into account to the extent possible, does not include sufficient gender equality targets in various key areas. This gap needs to be re-examined during the implementation process, and key gender equality indicators need to be identified to measure progress in women's economic empowerment.

6.1.8 It is recommended that the challenges facing the implementation of the gender budgets initiatives are assessed and the piloting exercise continued.

Employment

6.1.9 Women's low share in the public sector is indicative of their low education and training status. There is the need to assess the level of gender sensitivity of recruitment, training and promotion policies of the public sector.

6.1.10 The fact that women are moving into non-farm employment at a lower pace compared to their male counterparts signals key constraints women face in engaging in gainful employment. The EDPRS envisions generating 500,000 new off-farm jobs by 2012. It is recommended that targets be set to indicate the share of women of the new off-farm employment.

6.1.11 The Ministry of Labor has developed a five-year strategic plan to promote women's employment. There is the need to accelerate its implementation and increase women's employment in off-farm activities.

Entrepreneurship and Livelihoods

6.1.12 Based on the outcomes of the study that assesses the business regulatory frameworks from a gender perspective, there is the need to take further measures in ways of improving the business climate for women.

6.1.13 While the success of a few women entrepreneurs is encouraging and indicates the potential for women to play a key role in the private sector development, it was learned that women entrepreneurs experience discrimination stemming from cultural attitudes about the status of women. There is the need to raise public awareness on the benefits of improved women's economic status to the community at large and the country's development.

6.1.14 Interviews with women entrepreneurs indicated that the growth of their businesses is negatively affected partially due to the lack of credit targeting small enterprises, in particular to women owned small businesses. This requires further analysis as to whether gender-based discrimination is being practiced at the financial institutions to develop the necessary measures to sensitize and train the respective professionals.

6.1.15 Given the importance of women's micro, small and medium enterprises, there is the need to strengthen the institutional capacity to improve service delivery to this particular group. In particular it is recommended that units be established and strengthened within the Ministry of Commerce and the Ministry of Agriculture to provide support to women entrepreneurs and women in agriculture and agribusinesses.

6.1.16 The experience of women small producers (for example baskets) in export market provides an example of women entrepreneurs' potential to contribute to the growth of the private sector. Lessons learned from these experiences need to be assessed and expanded to benefit a larger group of women.

6.1.17 The country's Micro Finance Policy and Implementation Strategy have clearly articulated the country's commitment to improve service delivery to women and youth. In this connection further analysis of constraints women and youth face in accessing micro-credit should be assessed and the capacity of the MFI institutions examined with the view to improve service delivery.

6.1.18 The growth of women's livelihoods and businesses also depend on the strength of the support systems, such as the availability and affordability of child care services. It is recommended that the country assess these constraints and explore the possibility of improving child care services.

Agriculture

6.1.19 Gender statistics in the agriculture sector are scarce. It is recommended that data collection and analysis in the sector provide key information on the differentiated access and control over resources, including the level of rural women's access to agricultural extension services and rural micro-credit.

6.1.20 Although the level of women's participation in the committees of the pilot land registration initiative is important, the lack of gender statistics on the level to which women were able to register their land is a concern. It is recommended that the pilot land registration process collect sex disaggregated data on the number of people who register their land.

6.1.21 Improve the food processing techniques for value addition through training and introduction of appropriate technologies and equipment. In this regard the efforts at the Center for Innovation and Technology needs to be assessed, improved and promoted for wider dissemination.

Education and Training

6.1.22 The lessons learned from the success of reaching gender parity in primary education can be replicated to promote girls' education at secondary and above levels of education. Lessons learned from FAWE's success in improving girls' performance in science and technology needs to be scaled up to reach a larger number of public and private schools.

6.1.23 The gap in the number of girls who qualify for higher education and those who actually get admitted needs further examination to determine whether girls are rejected due to gender-based biases in the admission process at public universities, and identify key measures for correcting this trend.

6.1.24 Special consideration should be given to increase girls enrollment in science and technology through scholarships and support in tutorial services.

6.1.25 Girls' enrollment in vocational and technical education and training should be encouraged, especially in non-traditional trades by putting targets in EDPRS implementation matrix, for example 50 percent of the graduate of the TVET will be girls by 2012.

Infrastructure

6.1.26 Efforts should be made to explore alternative energy sources for domestic use to reduce women's and girls' time and work burden. Lessons from other African countries should be drawn as to how to respond to the energy needs of women food processors and those who are engaged in other income generating activities.

6.2 To the African Development Bank

6.2.1 The African Development Bank has the comparative advantage to support Rwanda build its government machinery to enhance gender mainstreaming into their respective work. The Bank, therefore, should consider providing support to institutional capacity building

efforts, including building the capacity in developing government capacity to collect, analyze and disseminate gender statistics.

6.2.2 It is also recommended that the Bank support employment generation initiative that supports women and youth.

6.2.3 Given the current progress and the country's desire to develop the private sector, the Bank has the potential to provide support to women small and medium size entrepreneurs in establishing lines of credit and building the capacity of financial institutions to improve their service delivery to women and youth.

6.2.4 Dialogue with the Government of Rwanda to set up specific gender equality targets during the implementation of EDPRS at the center and through the decentralized government system.

6.2.5 Support capacity building of the Micro Finance Institutions to diversify and improve their service delivery to women and youth.

6.2.6 Support agribusiness development through value addition with a greater gender focus.

6.2.7 Strengthen the gender monitoring and evaluation framework of Bank-supported projects to ensure gender equality results are achieved as intended at project design. Ensure that gender statistics are collected and reported regularly.

6.2.8 Use Mid-Term Reviews to correct gender mainstreaming gaps in project design and redirect the project course to adequately respond to the needs of women and men during the second half of the project cycle.

6.3 To Other Development Partners

6.3.1 A number of development partners contribute to the implementation of EDPRS through direct or sector budget support programs. It is recommended to strengthen gender responsive monitoring mechanism of such programs.

Interventions of Selected Development Partners Supporting the Promotion of Gender Equality and Empowerment of Women in Rwanda

Partner	Gender-related activities
The Belgian Development Cooperation	The Belgian Development Cooperation areas of support are concentrated in agriculture, environment, rural energy and water. At the time of the fieldwork for this gender assessment, the Belgian Development Cooperation was preparing a new horticulture project which aims at reaching a large percentage of women beneficiaries.
CIDA	The Canadian International Development Agency (CIDA) provides funding for promoting gender equality and empowerment of women through the Canadian Fund for Gender and Development. The Fund builds the capacities of local government partners, the civil society organizations and grassroots communities to better advocate for women's rights, promote gender equality in poverty reduction programs, and ensure power is shared equitably in Rwanda. The Fund has financed more than 60 subprojects in support of leadership training, the development and dissemination of gender analysis tools, institutional support, support to female elected officials, action research and advocacy for gender equality in rural development and local governance.
DFID	DFID has in the past supported the institutional capacity of the Ministry of Family Promotion and Gender, the National Women's Council, the Forum for Women Parliamentarians, the National Leader Caucus and the Unity Club (Forum of female ministers). In collaboration with UNDP, DFID funded a technical assistance to mainstream gender into the EDPRS.
The World Bank	The World Bank supported the Gender and Growth Assessment (GGA) which examines the business environment from a gender perspective. The report is being finalized.
UNDP	UNDP has been providing support to the Ministry of Family Promotion and Gender to develop an action plan. In collaboration with SNV, UNDP is currently implementing the Reinforcing Capacities of Local Government to Integrate Gender into Decentralized EDPRS project. The project seeks to improve baseline information on gender in five representative districts; improve integration of gender-based analysis into the EDPRS district policies and plans; improve the implementation and monitoring of gender sensitive EDPRS district development plans; enhance the understanding of gender issues among the population in districts. A gender mapping survey and gender audit has been conducted and baseline studies have been validated.
UNICEF	Gender-specific projects funded by UNICEF support a number of activities that address gender-based violence and create girl-friendly school environments. These include (i) the training of police officers (250 officers were trained in 2006-2007) and the provision of counselling services to victims of violence; (ii) setting up of referral mechanisms to improve service delivery to victims; (iii) the protection of orphans and other vulnerable children (iv) the training and setting up of protection networks in refugee camps; (v) the promotion of child-friendly schools (currently 54) which provide an enabling environment to girls; (vi) a survey on the environment in schools in Rwanda that involves students, teachers, school administrators, staff and parents. Furthermore, UNICEF and its partners provided emergency assistance – clean water, food supplementation, immunization, tents and more – to thousands of women and children, fleeing from violence in the neighbouring Democratic Republic of Congo and Burundi.
UNIFEM	The UNIFEM country program (2007-2010), in line with the national priority, is geared towards enhancing gender mainstreaming into the implementation process of the EDPRS. The program's focus areas include the protection of economic security, institutional capacity building, ending violence against women, advocacy and participation in decision making. Other important areas of focus include peace and security. The programme will also facilitate the participation of women from grassroots communities and civil society organisations in the reconciliation, peaceful coexistence, and the reintegration of the victims of genocide. The Rwanda Equitable Local Development Initiative (GELD) at the Ministry of Finance and

Partner	Gender-related activities
	Economic Planning will target capacity building in budgeting and planning of all sectors and the collection of gender disaggregated data. The program funded a study identifying gender gaps in local resource allocation. Based on the study outcomes an institutional capacity building in gender responsive budgeting will be implemented.
UNFPA	UNFPA Rwanda works to reduce diseases and mortality related to reproductive conditions such as pregnancy and child birth, infertility, and infections transmitted through unsafe sexual and reproductive practices. Furthermore, it promotes adolescent sexual and reproductive health through increasing access to information and addressing social and cultural norms that are detrimental to their reproductive and sexual health. UNFPA's support is concentrated in the provinces of Cyangugu, Kibuye and Umutara.
USAID	<p>USAID/Rwanda support for promoting gender equality and empowerment of women is implemented under various programs focused on the areas of governance, health and HIV/AIDS and economic growth. USAID funded project supported the training of local women in reconciliation skills who participate in the Gacaca Courts and supported the Women's Legal Rights Initiative (WLR) integrate gender into the land law reform. The organization also supported the "Victims of Torture, Reproductive Health and HIV/AIDS for Adolescent Girls" project implemented by FAWE which helped to empower young girls to cope with sexual and gender-based violence.</p> <p>USAID provides support for the development of high speciality coffees under fair trade certification (with a significant participation of women at all levels). In addition, it supports women farmers associations in chilli pepper and dairy farming. The "Rwandans and Americans in Partnerships" project (Rwanda Knits) improves the socio-economic standards of women's groups through the production and marketing of knitted commodities that are linked to international markets.</p>

Annex 2

EDPRS Targets and Outcomes by 2012

Priority area	Indicator	Baseline 2006	Target 2012
Growth and poverty reduction	Real GDP growth (% annual)	6.5	8.1
	Export growth (% annual)	10	15
	National investment (%of GDP)	15	23
	Share of population living in poverty (%)	57	46
	Share of population living in extreme poverty (%)	37	24
	Poverty incidence among people living in female-headed households (%)	60	48
Widen and deepen the financial sector	Private sector credit (%of GDP)	10	12
	Financial depth (broad money/GDP)	17.5	20
Develop skills	Pupil/teacher ratio in primary schools	70:1	47:1
	Pupils/classroom in primary schools	70:1	52:1
	Gross secondary school enrolment	10	30
Raise agricultural productivity and ensure food security	%of agricultural land protected against soil erosion	40	64
	Area under irrigation (hectares)	15,000	24,000
	Use of mineral fertiliser (kgs/ha)	8	12
	Rural households with livestock (%)	71	85
Improve environmental management	Forestry coverage (%)	20	23.5
	Reduction in annual wood consumption (million cubic metres)	8.9	6.2
	Critically degraded ecosystems mapped, assessed and rehabilitated (%)	50	80
Build infrastructure	Households with access to electricity (number of households)	77,000	200,000
	Electricity generation (off/on grid, MW)	45	130
	Classified Road network in good condition (%)	11	31
	ICT community access to telecommunication facilities (%)	4	12
	Employment in agriculture (% reporting as main occupation)	80	70
Improve health status and reduce slow down population growth	Infant mortality (deaths per 1,000 live births)	86	70
	Maternal mortality (deaths per 100,000 live births)	750	600
	Population covered by health insurance schemes (%)	70	95
	Women aged 15-45 using modern contraceptive techniques (%)	10	70
	Incidence of HIV among 15-24 year olds (%)	1	0.5
	Total Fertility Rate (children per woman)	6.1	4.5
Increase access to safe drinking water and sanitation	Access to safe drinking water (% of population)	64	80
Strengthen governance, security and the rule of law	Share of population expressing satisfaction/confidence in decentralised governance (%)	85	100

Annex 3

Sub Sectors MSSEs Identified (March - May 2004)

No	Sub Sector	No. of Units	% of total
1.	Retail trade: pharmacies, agriculture inputs sales, small village boutiques and mobile venders	26,696	47 %
2.	Agro industries and Food processing: Flour/ cereal Milling, bakeries, pastries, processing of fruits, local brewing –Banana,, dairy products, Butcheries	1,394	02 %
3.	Bee keeping	886	02 %
4.	Fisheries and Fish Farming	532	01 %
5.	Carpentry, Furniture and wood based products: Wood sawing, drying, Furniture, Domestic utility objects, transport of wood	4,325	08 %
6.	Tailoring, Garments and textile weaving: Clothes, Repairing of second hand clothing and tailoring	4,236	07 %
7.	Hides and skins, and leather products related items	283	<01 %
8.	Building Materials : Bricks ,tiles and lime production	3,505	06 %
9.	Light Engineering – Foundry, welding and metal works	1,051	02 %
10.	Handy Crafts: Cane products, Artists, Sculpture, Manufacture of guitars, Art work, greeting cards and decorative work – Sculpture, animal hones, banana fiber products, Embroidery, Knitting, Pottery, paintings, calligraphies, music and dance groups	5,162	09 %
11.	Services sectors - Hair dressing saloons, Restaurants, Transporters, Traditional Medicine, Photography, Internet cafes, Car wash , Video shops, Kiosks MTN, Medical services and labs, Training centers, Dry Cleaning shops, Cinema center, Bureau de change, Consultancy bureaus etc	5,051	9 %
12.	Repairs and maintenance shops: Garages, Cycle repairs, Watch repairs ,	1,692	03 %
13.	Buildings and Construction workers: Plumbing, electricity, painting, masons, brick and tile laying, concrete work, , Road , bridges, drains and canals construction	2,739	05 %
14.	Mining : Small scale miners , quarries, sand , mining, stone cutting		
15.	Other – Animal feed, Photography, Abattoirs, Water Paints, Soap Making, waste collection , cleaning, recycling	648	01 %
	Total	58,200	100

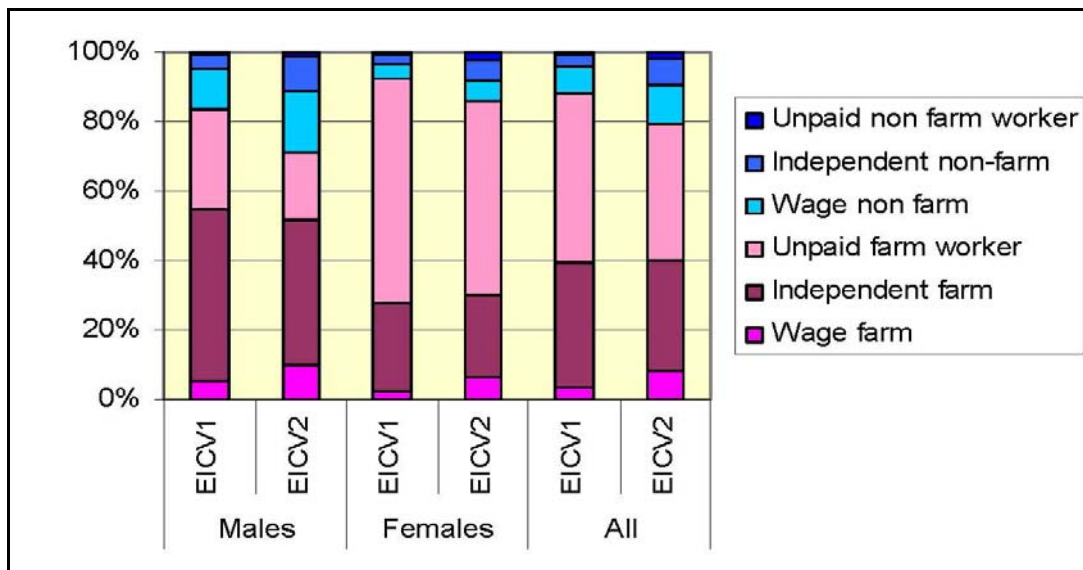
Annex 4

Association Based MSSEs under the Federation of Artisans of Butare

Sector	Number of Associations	Members		Percentage Of Women	
		Men	Women		
Retail trade agro-based products trade	01	48	66	57.8 %	114
Agro-industries-food processing	04	182	118	60.6 %	300
Woodwork & Carpentry	06	64	0	0.0 %	64
Tailoring	10	37	82	75.8 %	119
Light Engineering – Foundry	01	13	0	0.0 %	13
Chemical products, cleaning products, paints	02	0	10	75.8 %	12
Handicrafts	35	51	622	92.4 %	673
Sculpture	08	90	02	2.1 %	02
Musical Instrument	01	0	01	100.0 %	1
Construction Work	06	74	06	7.5 %	80
Service	01	28	0	0.0 %	28
Repairs – Garages	01	15	0	0.0 %	15
Other	01	15	0	0.0 %	15
Sub-total	79	556	970	63.0 %	1,526
Non-FAAB Associations	40				280
Total	119				1,806

Source: Adopted from World Bank: Review and Assessment of Micro and Small Scale Enterprises (MSSE) in Rwanda.

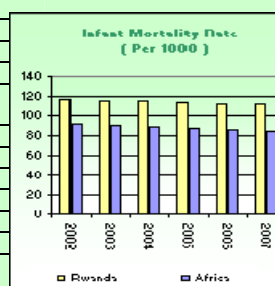
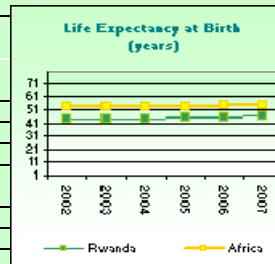
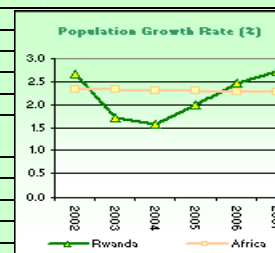
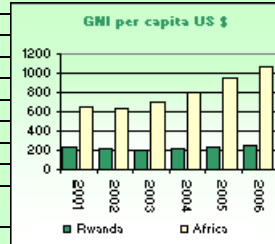
**Main job of economically active people, by gender
(Percent of those aged 15 years and over)**



Source: Adopted from EICV Poverty Analysis for Rwanda's Economic Development and Poverty Reduction.

SOCIO-ECONOMIC INDICATORS

	Year	Rwanda	Africa	Developing Countries	Developed Countries
Basic Indicators					
Area ('000 Km ²)		26	30 307	80 976	54 658
Total Population (millions)	2007	9.7	963.7	5 448.2	1 223.0
Urban Population (% of Total)	2007	24.7	39.8	43.5	74.2
Population Density (per Km ²)	2007	369.2	31.8	65.7	23.0
GNI per Capita (US \$)	2000	250	1 071	2 000	36 487
Labor Force Participation - Total (%)	2005	50.5	42.3	45.6	54.6
Labor Force Participation - Female (%)	2005	51.2	41.1	39.7	44.9
Gender-Related Development Index Value	2005	0.450	0.486	0.694	0.911
Human Develop. Index (Rank among 174 countries)	2005	161	n.a.	n.a.	n.a.
Popul. Living Below \$ 1 a Day (% of Population)	2005	56.8	34.3
Demographic Indicators					
Population Growth Rate - Total (%)	2007	2.7	2.3	1.4	0.3
Population Growth Rate - Urban (%)	2007	9.9	3.5	2.6	0.5
Population < 15 years (%)	2007	42.9	41.0	30.2	16.7
Population >= 65 years (%)	2007	2.2	3.5	5.6	16.4
Dependency Ratio (%)	2007	84.2	80.1	56.0	47.7
Sex Ratio (per 100 female)	2007	93.2	99.3	103.2	94.3
Female Population 15-49 years (% of total population)	2007	25.6	24.2	24.5	31.4
Life Expectancy at Birth - Total (years)	2007	46.2	54.2	65.4	76.5
Life Expectancy at Birth - Female (years)	2007	47.8	55.3	67.2	80.2
Crude Birth Rate (per 1,000)	2007	44.5	36.1	22.4	11.1
Crude Death Rate (per 1,000)	2007	17.2	13.2	8.3	10.4
Infant Mortality Rate (per 1,000)	2007	112.4	85.3	57.3	7.4
Child Mortality Rate (per 1,000)	2007	187.8	130.2	80.8	8.9
Total Fertility Rate (per woman)	2007	5.9	4.7	2.8	1.6
Maternal Mortality Rate (per 100,000)	2005	750	723.6	450	8
Women Using Contraception (%)	2005	17.5	28.6	61.0	75.0
Health & Nutrition Indicators					
Physicians (per 100,000 people)	2007	2.7	38.2	78.0	287.0
Nurses (per 100,000 people)	2007	31.9	110.7	98.0	782.0
Births attended by Trained Health Personnel (%)	2005	38.7	50.2	59.0	99.0
Access to Safe Water (% of Population)	2004	74.0	62.3	80.0	100.0
Access to Health Services (% of Population)	2005	37.9	61.7	80.0	100.0
Access to Sanitation (% of Population)	2004	42.0	45.7	50.0	100.0
Percent. of Adults (aged 15-49) Living with HIV/AIDS	2005	3.1	4.7	1.3	0.3
Incidence of Tuberculosis (per 100,000)	2005	361.0	300.7	275.0	18.0
Child Immunization Against Tuberculosis (%)	2006	98.0	83.7	85.0	93.0
Child Immunization Against Measles (%)	2006	95.0	75.4	78.0	93.2
Underweight Children (% of children under 5 years)	2005	22.5	28.5	27.0	0.1
Daily Calorie Supply per Capita	2006	1 750	2 434	2 675	3 285
Public Expenditure on Health (as % of GDP)	2004	4.3	2.4	1.8	6.3
Education Indicators					
Gross Enrolment Ratio (%)					
Primary School - Total	2005/06	145.3	96.4	91.0	102.3
Primary School - Female	2005/06	147.2	92.1	105.0	102.0
Secondary School - Total	2005/06	18.3	44.4	88.0	99.5
Secondary School - Female	2005/06	17.0	38.1	45.8	100.8
Primary School Female Teaching Staff (% of Total)	2005/06	54.9	47.5	51.0	82.0
Adult Illiteracy Rate - Total (%)	2007	25.3	33.3	26.6	1.2
Adult Illiteracy Rate - Male (%)	2007	20.7	25.6	19.0	0.8
Adult Illiteracy Rate - Female (%)	2007	29.8	40.8	34.2	1.6
Percentage of GDP Spent on Education	2005	3.8	4.7	3.9	5.9
Environmental Indicators					
Land Use (Arable Land as % of Total Land Area)	2005-07	35.1	6.0	9.9	11.6
Annual Rate of Deforestation (%)	2000-07	3.9	0.7	0.4	-0.2
Annual Rate of Reforestation (%)	2000-07	9.0	10.9
Per Capita CO2 Emissions (metric tons)	2005-07	0.1	1.0	1.9	12.3



Sources : ADB Statistics Department Databases; World Bank: World Development Indicators; UNAIDS; UNSD; WHO, UNICEF, WRI, UNDP; Country Reports
 Note : n.a. : Not Applicable ; ... : Data Not Available;

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