

# RWANDA

## PATHWAYS TO GENDER-INCLUSIVE ECONOMIC DEVELOPMENT IN SUB-SAHARAN AFRICA: A SECTORAL ANALYSIS



### STEERING COMMITTEE



### SUB-SAHARAN AFRICA COUNTRIES COVERED BY THE PATHWAYS STUDY

#### EAST AFRICA



#### WEST AFRICA



#### SOUTHERN AFRICA



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## RESEARCH BACKGROUND AND FRAMEWORK

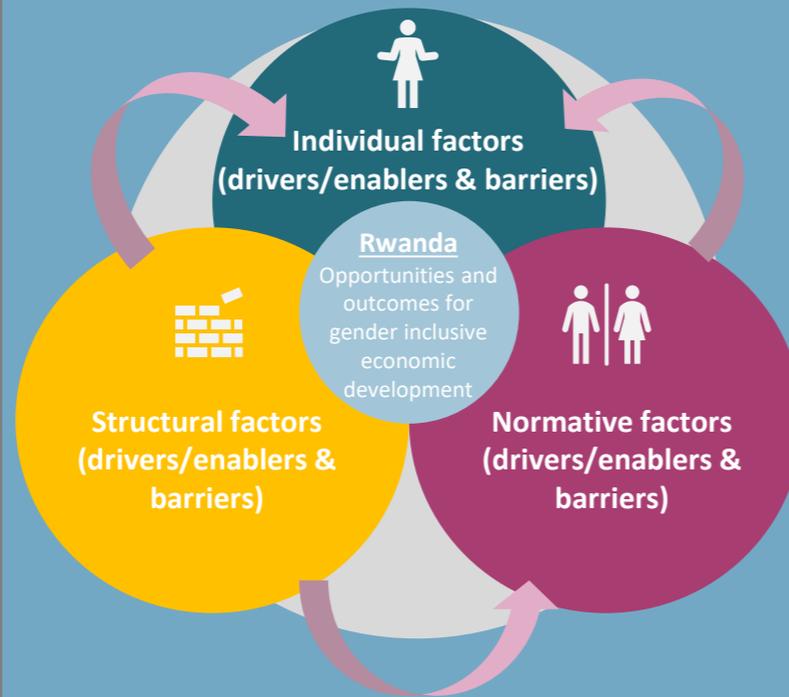
The Pathways SSA Gender Study explored opportunities for women's economic empowerment (WEE) in 13 African countries across West, East and Southern Africa



### RESEARCH OBJECTIVES

- 1 Identify sectors with the highest potential for growth and for women's economic empowerment
- 2 Understand women's roles, as well as drivers, barriers, and economic opportunities in priority sectors
- 3 Tailor and propose sector-specific recommendations to each country's and sector's context

### RESEARCH FRAMEWORK



The research framework identifies factors that influence women's economic participation at three levels

- **Structural factors:** policies, regulations, and laws that either directly or indirectly impact women's economic empowerment
- **Normative factors:** social and cultural norms that shape women's economic participation (i.e., unpaid care work and violence against women)
- **Individual factors:** women's access to human, social, and economic capital (i.e., education, training, land, financial resources, and digital technology)

### TARGET SECTOR SELECTION



### RESEARCH PROCESS



## COUNTRY CONTEXT FOR WEE IN RWANDA

Rwanda's strategic public investments and policy reforms, and strong gender equality environment, have made it a model for smaller African economies with its GDP growing by 8% annually over the past decade<sup>(12)</sup>



**Agriculture alone accounts for more than 30% of the country's GDP and employs close to 70% of the population<sup>(11)</sup>**



Women have anchored Rwanda's economic growth in the past two decades. However, high informal or low-wage employment and low business ownership among women (26% of all businesses)<sup>(12)</sup>, pose challenges for their empowerment

**Rwanda is the most densely populated country on mainland Africa and has one of the youngest populations globally**



Climate change, coupled with population growth, land scarcity, and migration flow fluctuations since the 1994 Genocide against the Tutsi have posed challenges. Rwanda's large female refugee population has been particularly affected by such challenges.

**Rwanda has invested 10% of its GDP in labour, health and education, and public infrastructure, but not without challenges<sup>(14)</sup>**



Rwanda still faces structural challenges associated with food security and energy shortages. Despite having closed 80% of its gender gap (across areas including education status, wage equality, and political participation / representation),<sup>(10)</sup> sexual and reproductive health (SRH) challenges affecting women and girls' health and wellbeing persist.

### Employment & economic participation

**83.4%** Of Rwandan women (vs. 77.6% of men) work in the informal sector <sup>(1)</sup>

**80%** Of Rwandan women are employed in or dependent on subsistence agriculture <sup>(2)</sup>

**88 cts** The amount on the dollar made by Rwandan women compared with men <sup>(13)</sup>

### Demographic trends

**82.5%** Of people live in rural areas, and only 17.4% live in urban areas <sup>(4)</sup>

**60%** Of people in Rwanda are below the age of 24 years old <sup>(5)</sup>

**51%** Of the refugee population in Rwanda are women <sup>(6)</sup>

### Human development

**34.8%** Of the female population lives under the poverty line (vs. 31.6% of men) <sup>(7)</sup>

**248** Women die from pregnancy-related causes for every 100,000 births <sup>(8)</sup>

**22.8%** Of Rwandan women had unmet needs for contraception in 2019 <sup>(9)</sup>

Sources and links: (1) World Economic Forum, Global Gender Gap Report 2021, (2) Twahirwa, M. (2022), (3) International Development Research Centre, Euromonitor International (2020), (4) World Bank Databank, (5) CIA World Factbook, (6) UNHCR, (7) Gender Monitoring Office 2019, (8) World Bank Databank, (9) USAID (2020), (10) World Economic Forum, Global Gender Gap Report 2022, (11) USAID (2019), (12) Euromonitor International (2020), (13) International Development Research Centre (IDRC), Euromonitor International. (2020), (14) International Monetary Fund (2020a)



# COUNTRY-LEVEL DRIVERS & BARRIERS FOR WEE

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# STRUCTURAL FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT IN RWANDA

Rwanda has reformed its policies and laws to ensure greater gender equity; however, gaps remain when it comes to women's rights to equal pay and access to credit, as well as to labour protections for informal workers



## Policy environment for women's rights

Gender has been mainstreamed and integrated in national developmental strategies and local-level budgeting with a focus on women's equal access to employment opportunities, education, access to finance, and health / social protection including GBV<sup>(1)</sup> prevention and response. Rwanda has also ratified the Conventions based on the Declaration of Human Rights, chief among which for WEE is CEDAW<sup>(2)</sup>.

### National Strategy for Transformation (2017-2024)

- Gender mainstreaming in employment / job creation strategies
- Stronger GBV prevention and response
- Facilitation of women's access to finance
- Stronger gender capacity, tools and data



### National Gender Policy (2021)<sup>(4)</sup>

- Gender inclusion in national planning frameworks / policies
- Gender equality in education / health / social protection
- Involvement of men and boys in addressing inequitable household division of labour
- Women's participation / leadership in decision-making

### Vision 2020 Umurenge Programme



- Provision of work opportunities and loans for rural workers
- Goal to reach a 50% women beneficiary quota and triple the number of girls enrolled in TVET\* by 2020.<sup>(3)</sup>

### Second Gender and Youth Mainstreaming Strategy in Agriculture



- Equal access to financial services
- Equal access to extension services, inputs and technologies
- Empowerment and decision-making for youth and women in agriculture
- Institutional gender mainstreaming

## Key ratifications & commitments



(View more ratifications [here](#))

## Policy success case: LTRP



The Land Tenure Regularisation Programme (LTRP) began in 2009 to transform women's land rights, facilitating the joint title of land for married women – but still excluded unmarried women.

## LEGISLATIVE DRIVERS



- The Rwandan Constitution guarantees equal gender rights and 30% representation in decision-making organs for women<sup>(5)</sup>
- Budget law (2012-2013) incorporates gender budgeting formally across all budget statements
- Law n°13/2009 of 27/5/2009 includes provisions to protect pregnant and lactating women, and maternity leave
- Sexual harassment is penalised
- Domestic violence is criminalised
- Law guarantees equal marriage and divorce rights
- Law 22 of 1999 provides equal inheritance rights for men and women<sup>(6)</sup>

## LEGISLATIVE BARRIERS

- No prohibition on gender discrimination in access to credit
- Article 206 states that the husband remains the head of the household
- Article 83 obligates women to live in their husband's home
- Many legal provisions do not regulate the informal sector
- Minimum Guaranteed Wage in Article 76 is not implemented
- Law does not recognise property rights of women in unofficial or polygamous partnerships with men
- Laws in the horticulture sector have not been effective in protecting women workers from employers' exploitation



## Legislative environment for women's rights

Rwanda has pioneered legislative efforts for women's labour protections. However, some legislative gaps remain such as equal pay and access to credit, as well as for segments such as informal workers.

Sources and link: (1) Gender-based violence, (2) Convention on the Elimination of All Forms of Discrimination Against Women, (3) [Global Leaders' Meeting on Gender Equality and Women's Empowerment \(2015\)](#), (4) Ministry of Gender & Family Promotion (MIGEPROF) 2021), (5) [Constitute \(2022\)](#), (6) Rwanda Initiative for Sustainable Development (RISD), Global Initiative for Economic, Social and Cultural Rights (GI-ESCR), & ActionAid Rwanda (AAR). (2017). \* TVET = Technical and Vocational Education and Training

## NORMATIVE FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT IN RWANDA

*In addressing normative challenges posed by women's unpaid work burden and imbalanced intra-household dynamics, Rwanda has driven public-private collaboration towards gender dialogue*



<p><b>55%</b></p> <p><i>Reduction in women's experience of physical and/or sexual IPV owing to more gender-equitable attitudes<sup>(1)</sup></i></p> 	<p><b>Women's unpaid care and domestic work burden limits their economic opportunities.</b> Gender norms also affect the division of labour between men and women and their household roles.</p> 	<p><b>Restrictions limit women's access to markets, and in turn to service delivery and government initiatives outside of the household.</b> These restrictions contribute to their overrepresentation in the informal sector.</p> 
<p><b>The Indashyikirwa (Agents of Change) programme* combined intensive participatory training with VSLA members and their husbands (couples training), community activism against intimate partner violence (IPV), training of opinion leaders, and direct support to survivors of IPV. Outcomes showed improvements in relationship quality, better communication and trust, improved conflict management, more gender-equitable attitudes and a reduction in women's experience of physical and/or sexual IPV.</b></p>	<p><b>23.5 hrs</b> Spent by women on unpaid care work weekly, compared with 13.5 hours for men<sup>(2)</sup></p>	<p><b>22%</b> Spent weekly by women on household chores and shopping<sup>(4)</sup></p>
<p><small>* Designed and implemented by CARE Rwanda, Rwanda Men's Resource Centre (RWAMREC) and the Rwanda Women's Network (RWN)</small></p>	<p><b>Rwanda's 30% quota system has greatly advanced women's political representation globally.</b> However, women remain constrained by gender norms and inequitable household dynamics.</p> 	<p><b>Violence against Rwandan women has hindered their empowerment, with many women having experienced increased violence from male family members due to their rightful claim to the Land Tenure Regularisation Programme (LTRP).</b></p> 
	<p><b>61%</b> Of the Lower House in Rwanda (Chamber of Deputies) is represented by women<sup>(3)</sup></p>	<p><b>1/5</b> Proportion of women who experienced intimate partner violence in the 12 months leading up to 2019<sup>(5)</sup></p>

Sources and links: (1) Dunkle, K., Stern, E., Heise, L., McLean, L., & Chatterji, S. (2019) (2) International Development Research Centre (IDRC), Euromonitor International (2020), (3) African Development Bank (2017), (4) International Institute for Democracy and Electoral Assistance (International IDEA). (2022, April 17). Gender Quotas Database (5) UN Women. (n.d.). Global Database on Violence against Women



## INDIVIDUAL FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT IN RWANDA



Rwanda has witnessed significant progress when it comes to women's access to education, as well as to social and economic capital. However, women's access to credit, capital, and land remains a challenge

*Government and private initiatives in Rwanda have largely focused on barriers to women's social and economic capital, empowering women's access to credit and public-sector participation all the while addressing gender norms through household-level dialogue interventions.*

**SUCCESS CASE: GENDER DIALOGUE FOR WEE**

An intervention by CARE International and partners that engaged men through gender transformative group sessions found a positive impact on partners' collaboration in household responsibilities and care work, partner and family relations, and financial and household decision-making.



**SUCCESS CASE: WOMEN-TARGETED FINANCING**

**42%**  
Of BDF loans as of 2017 were taken by women<sup>(1)</sup>

The government's Business Development Fund (BDF) covers 75% of collateral requirements for women or youth who take a loan from a Savings and Credit Cooperative Organisation (SACCO) (50% for men). As of 2017, 42.3% of guarantee funded SME projects belonged to women.<sup>(1)</sup>

**SUCCESS CASE: GENDER-INCLUSIVE SOCIAL PROTECTION**

The Vision 2020 Umurenge Programme (VUP), the government's social protection public works programme, targeted households as opposed to 'heads of households', enabling a large base of women beneficiaries to participate in and generate income from public works.

**13K**  
Rwandan households covered by VUP by 2015<sup>(2)</sup>

**Human capital**



*Rwanda has achieved gender parity in primary and secondary enrolment. However, gender gaps in tertiary education, STEM sector participation, ICT, and specialised training remain challenges.*

**Social capital**



*Rwandan women have grown their influence through Village Savings & Loans Associations (VSLAs) to fund their income-generating activities and social needs. However, women's memberships in VSLAs can be constrained by patriarchal norms, and men still dominate many financial decisions.*

**Economic capital**



*Limited access to capital, credit, and land constrain women's ability to start and scale their businesses. Rwanda's LTRP has strengthened married women's access to land, but it has largely excluded women in unofficial or polygamous unions.*

**38.8%**

Of Rwandan girls are enrolled in secondary education, compared with 32.9% for boys<sup>(3)</sup>

**77%**

Of Village Savings & Loan Associations (VSLAs) members are women<sup>(4)</sup>

**10.5%**

The ratio at which plot sizes for female-headed households are smaller than their male counterparts<sup>(5)</sup>

Sources and links: (1) Gender Monitoring Office (GMO) Rwanda (2019), (2) Pavanello, S., Pozarny, P., De la O Campos, A. P., & Warring, N. (2016), (3) USAID (2014), (4) Women Connect, (5) Ministry of Agriculture and Animal Resources MINAGRI (2018)



# FOCUS SECTORS FOR WEE

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Coffee and tea are major cash crops in Rwanda, constituting nearly 80%<sup>(1)</sup> of all agricultural exports. They are also a significant source of livelihoods for Rwandans, with just over one in ten households (~11.7%) cultivating them (10.8% grow coffee, 0.9% grow tea<sup>(2)</sup>).

### Overview of coffee sector



Coffee is Rwanda's second biggest export after mining. The sector is dominated by medium to larger players, but the government introduced a zoning policy in 2016 to improve traceability of coffee from farm to market, eliminate middlemen, and increase farmers' incomes.

### Overview of tea sector



The tea sector has become one of the largest export sectors alongside mining and coffee and is dominated by the private sector. Almost all exported tea is exported in raw form, with most sold at auction. Cooperatives can privately co-own or fully own tea factories.

### National frameworks and policies for coffee and tea sectors

- Strategic Plan for Agriculture Transformation (PSTA IV)
- The National Tea Strategy (2009)



### Key challenges for the coffee and tea sectors

- 1 Low farm productivity, price volatility, and the weak position of suppliers and smaller market players
- 2 Low income for producers and environmental risks around coffee washing stations
- 3 Under-capacity of tea factories due to limited and poor quality of green tea leaves and low prices for unprocessed tea leaves
- 4 Small growers have low bargaining power and limited access to processing capacity, infrastructure, fertilisers and industrial skills



### ECONOMIC CONTRIBUTION

**35%**

Coffee sector's share of export revenue<sup>(3)</sup>

**400k**

Farmers indirectly or directly depend on coffee for livelihoods<sup>(4)</sup>

### GOVERNMENT SUPPORT

**700%**

Increase in coffee sales volumes on Alibaba since governmental partnership<sup>(5)</sup>

### MARKET STRUCTURE

**75%**

Of tea production comes from private tea factors<sup>(6)</sup>

# COFFEE AND TEA IN RWANDA

Image credits: Intercontinental Coffee Trading

Sources and links: (1) National Institute of Agricultural Extension Management. (n.d.), (2) UNCTAD (2014), (3) NAEB (2021), (4) Gathani, S., & Stoelinga, D. (2013), (5) RDB, (6) World Bank (2011)

# Women in coffee and tea

In both the coffee and tea sectors, women's roles have been restricted to labour-intensive but equally low-value and seasonal work. Opportunities arise in moving women up the coffee and tea value chains and increasing their participation in cooperative management, marketing, sales and exports.

Image credits: UNICEF



## Women's role in coffee and tea is restricted but gradually growing

## Regional studies point to opportunities in supporting women's higher-value participation

### WOMEN'S REPRESENTATION

**30%** Of coffee farmers in 2009 were women <sup>(1)</sup>

**30%** Of coffee farms in Rwanda are owned by women <sup>(2)</sup>

### WOMEN'S ROLES

**80%** Of seasonal employees of coffee washing stations (CWSs) are women <sup>(3)</sup>

**50%+** Of tea plantation workers in Rwanda are women <sup>(4)</sup>

### WOMEN IN THE COFFEE SECTOR



Men dominate cash crops and managerial roles in both CWSs and cooperatives, but coffee is increasingly generating income for women.



Harvesting and transporting coffee from farms to CWSs is seen as a women's job. Marketing and sales, however, are generally done by men.



Employment in the coffee sector is highly seasonal, and most temporary employees are women.

### WOMEN IN THE TEA SECTOR



While women are more likely to be hired to pluck and weed tea crops, men tend to work as supervisors, truck drivers, or to load / unload bags.

### INCREASING WOMEN'S PARTICIPATION IN COFFEE SALES AND EXPORTS

A study in Nyamasheke district (Western province) found that 79% of farmers involved in selling / exporting were men. In cooperatives, women are generally involved in drying and sorting, while men work on carrying and weighing coffee.<sup>(5)</sup>



### ADDRESSING LABOUR-INTENSIVE NATURE OF WOMEN'S ACTIVITIES

A survey in Huye District (Southern Province) found that almost all (98.3%) of seasonal workers were women. These women work on a variety of tasks including coffee picking and transportation, coffee sorting, treatment, drying, storage and marketing.<sup>(6)</sup>



### EMPOWERING WOMEN'S PRODUCTIVITY AND ACCESS TO RESOURCES

A survey carried out in four coffee districts across the country (Rutsiro, Huye, Kirehe and Gakenke) found that female-headed households had lower productivity, used less inputs, and were also more likely to be food insecure (92%) when compared with male-headed households (78%).<sup>(7)</sup>



Green beans, also known as 'Imiteja', have largely driven the growth of Rwandan horticultural domestic consumption and exports – particularly in the past decade. Such horticultural commodities have become central to Rwandan livelihoods and food security, and they are strongly supported by both state and non-state actors.

### Key stakeholders for green beans / horticulture

- National Agricultural Export Development Board (NAEB)
- ICCO Cooperation
- Sustainable Trade Initiative (IDH)
- Rwanda Federation of Horticulture Cooperatives

### Key challenges for the agricultural sector

- 1 Green bean processing (e.g., canning and freezing) is not yet available, but this gap is being addressed with the establishment of postharvest training and service centres (PTSC).
- 2 Due to its small size, the sector is reliant on air freight, posing a challenge in times of trade and travel disruptions.

### Women's role in the green beans sector

Most green beans (and other vegetables) are grown in household gardens. Some are used as food crops, but a significant amount is sold for cash, mostly by women.

Women handle 90%<sup>(6)</sup> of green bean production / farming where they represent most of the workforce as both employees and employers – whether in farms, cooperatives or companies.

Although legal provisions exist to protect formal workers, working conditions in the horticulture sector remain undesirable, and women workers' rights are not guaranteed.



### ECONOMIC CONTRIBUTION

**9.7%**

Share of horticulture out of agricultural GDP<sup>(1)</sup>

**\$28.7 mn**

Revenue generated by horticultural exports in 2019-2020<sup>(2)</sup>

**\$3.3 mn**

The total value of green bean exports in 2020, with demand rising from Europe and the Middle East<sup>(3)</sup>

### IMPACT ON LIVELIHOODS

**1 mn**

Approximate number of Rwandan households that grow horticultural commodities<sup>(4)</sup>

**3 FTE**

(Full-time employees) per hectare as average labour inputs, higher than FTE rates for non-traditional crops<sup>(5)</sup>



# GREEN BEANS IN RWANDA

Image credits: WFP/JohnPaul Sesonga

Albeit still under-developed in many parts of the country, the historically male-dominated fishing and aquaculture sector is rising in importance, particularly for women around around Lake Kivu. The sector involves a wide value chain including fishing supply shops, private companies, retailers and hospitality buyers.

### Key challenges for the fishing and aquaculture sector

- 1 Overfishing and degradation of resources, poor regulatory frameworks, lack of local leadership and inadequate private sector commitments challenge the sector at a structural level.
- 2 Lack of innovations and technologies and sufficient quality inputs, coupled with high post-harvest losses and low domestic demand impact supply chain management and quality.
- 3 There remain safety concerns around Lake Kivu since the 1994 Genocide against the Tutsi, as well high risks of piracy and natural disasters (such as earthquakes).

### Women's role in the aquaculture and fishing sector

In post-genocide Rwanda, women participate in capture fishing. Women who live near Lake Kivu are involved in selling fish, while men to dominate in fish farming / harvesting / exporting.

Fish processing and product development are still done traditionally, and in general, by women. The artisanal nature of their activities translates into high barriers for women's product development and business expansion.

Women participate in marketing and sales activities for both capture fishing and aquaculture, processing and are involved in transporting fish across the country.



### ECONOMIC CONTRIBUTION

**200K**

Estimated number of jobs provided by the fishing sector<sup>(1)</sup>

**200**

Number of active aquaculture fish farms in 2017<sup>(2)</sup>

### COOPERATIVES CLOUT

**63%**

Share of fish farms that are owned by cooperatives<sup>(3)</sup>

### WOMEN'S ROLES

**79%**

Men's share of fish farm representatives<sup>(4)</sup>



# FISHING AND AQUACULTURE IN RWANDA

Image credits: Holy Pickett for the New York Times

Sources and links: (1) Murera, A., Verschuur, M., & Kugonza, D., R. (2021), (2) Niyibizi, L., Vidakovic, A., Norman Haldén, A., Rukera Tabaro, S., & Lundh, T. (2022), (3) (4) Niyibizi, L., Vidakovic, A., Norman Haldén, A., Rukera Tabaro, S., & Lundh, T. (2022)

Rwanda's leather sector (leather, leather products and footwear) has been slowly developing since 2015. The Government's National Strategy for Transformation (NST1) (2017-2025) prioritises it as a key sector for strategic development, with a focus on private investment, tariff exemptions, and training, among other areas.

### National frameworks, initiatives and policies for the sector

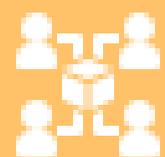
- National Strategy for Transformation (NST1) (2017-2025)
- 'Made in Rwanda' policy to promote locally made export goods
- The Leather Community Processing Centre (CPC)



### Key challenges for the leather sector

- 1** A lack of adequate skills and knowhow on leather manufacturing, inadequate infrastructure for tanneries, and low standards in branding locally produced leather products are key challenges.
- 2** Improvement of quality standards through capacity building has focused on the formal sector, ignoring the informal sector and the rural areas producing the raw materials.
- 3** A deficit of workers trained in leather manufacturing and limited opportunities for on-the-job training limit the sector's human capital.

### Growing support and stakeholder ecosystem for the sector



Sector stakeholders include professional institutions such as the RAPROLEP (Rwandese Association for the Promotion of Leather and Leather products) and the Rwanda Leather Value Chain Platform (RLVCP). A multi-agency task force on leather has also been set up in Rwanda to promote the adoption of clean technologies along the value chain.

### ECONOMIC CONTRIBUTION

**13%**

Growth rate of gross leather exports in 2005-2017(1)

**10%**

Sectoral growth in 2016 due private direct investment, compared with 3% in 2015(2)

### IMPACT ON LIVELIHOODS

**5,000**

Jobs targeted for the sector by 2020 under the NST1(3)

**5.8%**

Share of the overall manufacturing sector of total employment in the country(4)



Image credits: The New Times Rwanda

# Women in the leather sector

In the wider manufacturing sector, women are more likely to be self-employed than employees, and their growing participation in the leather sector is likely to follow a similar path. Today, there is a significant gender participation gap across the Rwandan leather value chain except for the last stage: the trading of finished leather products, where women are heavily active.



Image credits: Nitidae

## Opportunities emerge to expand women's role across the leather value chain

### WOMEN IN MANUFACTURING

**40%** Of the 200,000 manufacturing workers in Rwanda are women<sup>(1)</sup>



Over 70% of women in the leather sector are involved in trading finished leather products, which is often done in informal markets on the outskirts of major cities.<sup>(5)</sup>

### WOMEN'S EMPLOYMENT STATUS

**65%** Of women in the wider manufacturing sector are own account workers<sup>(2)</sup>



Working informally leaves women without any protection of labour laws or social benefits, and it exposes them to higher risks of unsafe working conditions including sexual harassment.

### WOMEN'S PRODUCTIVE ASSETS

**57%** Of female-headed households own some type of livestock<sup>(3)</sup>



An example from the Eastern Province suggests that women may not participate in exports of hides and skins. Only four exporters existed in the region as of 2014, and all were men.<sup>(6)</sup>

### WOMEN'S ACCESS TO CREDIT

**80%** And more of women from cooperatives and companies don't apply to loans from financial institutions<sup>(4)</sup>

*“Women should know and believe the reality that they are equally good if not better at making sensible money decisions than men. Just like financial independence is paramount, confidence to manage one's own money is important too.”*

– Pathways study interview with sector stakeholder

*“Some women still need the approval of their husbands before they apply for loans, even loans where collateral is not needed.”*

– Pathways study interview with sector stakeholder

*“Women contribute to the sector but also have some social and cultural barriers that prevent them from being involved in some areas of the value chain. As a matter of fact, it is culturally unusual / inappropriate to see a woman being involved in slaughtering cows.”*

– Pathways study interview with sector stakeholder

# CROSS-SECTORAL DRIVERS & BARRIERS FOR WEE

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## CROSS-SECTORAL STRUCTURAL FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT

While policy and legislative progress has favoured gender equality, stronger emphasis on the enforcement of labour law protections and minimum wage requirements for informal workers can greatly impact WEE in Rwanda



At a policy level, gender-responsive budgeting as well as gender and family promotion commitments in NST1 have supported WEE in Rwanda. Rwanda is among the first countries to enact a law that provides equal inheritance rights for both men and women. Legislation has also served to protect workers in the formal sector, enforce minimum wage requirements, and prevent sexual harassment in the workplace for female workers.

### Sector-level examples of drivers

#### LABOUR LEGISLATION FOR WEE

Law n°13/2009 of 27/5/2009 mandates for rights and provisions to support women, including non-discrimination, considerations to protect pregnant and lactating women, and maternity leave.

#### ANTI-SEXUAL HARASSMENT LAWS

Women workers are protected against sexual harassment. This is indicated in Article 203 of the Rwandan penal code, which includes provisions for prison sentences and fines for offenders.

### Key drivers

1 LEADERSHIP QUOTA IN COOPERATIVES	2 IMPLEMENTATION OF MINIMUM GUARANTEED WAGE	3 ENFORCEMENT OF SEXUAL HARASSMENT LEGISLATION
4 PROVISION OF CHILDCARE FACILITIES FOR WORKING MOMS	5 GENDER-RESPONSIVE BUDGETING IN NATIONAL AGENDAS	6 GENDER AND FAMILY PROMOTION COMMITMENTS IN NST1

### Key barriers

1 CUSTOMARY LAWS RESTRICTING WOMEN'S LAND RIGHTS	2 LIMITED LABOUR LAW PROTECTION FOR INFORMAL WORKERS	3 LACK OF MINIMUM WAGE PROVISIONS	4 LIMITED CHILDCARE PROVISIONS FOR WORKING MOMS	5 HEALTH AND SAFETY ISSUES IN SOME SUB-SECTORS
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Customary practices and complexities with formal registration processes continue to hinder women's access to land. The LTRP, which albeit supported women's land rights, still excludes unmarried women. Limited labour law protection and enforcement work, health and safety concerns, and lukewarm implementation of minimum guaranteed wage (MGW) also emerge as structural barriers for both informal workers and WEE in particular.

### Sector-level examples of barriers

<h4>GAPS IN MGW ENFORCEMENT</h4> <p>Article 76 Law Regulating Labour in Rwanda N. 13/2009, from 27/05/2009 (Labour Code) states that the MGW per category of work is to be determined by an Order of the Minister in charge of labour after collective consultations. This order has never been enacted, and instead wages are dictated by commodity prices.</p>	<h4>AWARENESS GAPS ON RIGHTS</h4> <p>Workers in the horticulture sector are often not aware of their rights. Research in the horticultural sector found that <b>three quarters of women</b> were not informed of their rights by their employers.<sup>(1)</sup></p>
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Sources and links: (1) Tite, N. (2018)

## CROSS-SECTORAL NORMATIVE FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT



Addressing gendered division of labour and gender-based violence through interventions that target healthy gender attitudes and dialogue is central to overcoming normative barriers for WEE in Rwanda

Across sectors, training and demonstrations can be an enabler of improved community and household participation when they include gender sensitisation. Shifts in gender equitable attitudes have led to improved communication between couples around use of household income and, in some cases, a reduction of domestic violence – supported by interventions targeting gender-based violence (GBV)

### Key drivers

- 1 INTERVENTIONS TO REDUCE WOMEN'S UNPAID CARE BURDEN
- 2 PROMOTION OF WOMEN'S HOUSEHOLD DECISION-MAKING
- 3 PREVENTION AND LOCAL RESPONSE TO VIOLENCE AGAINST WOMEN
- 4 PRESENCE OF PLAYERS WHO SUPPORT FEMALE PRODUCERS
- 5 COOPERATIVES FOR WOMEN'S ACCESS TO MARKETS

### Sector-level success cases

#### MODELING GENDER RELATIONS

USAID found that cooperative member families in Huye District reported increased shared decision-making about the use of coffee income, men and boys becoming more willing to help with domestic tasks, and men being committed to spending on family needs.<sup>(1)</sup>

#### GENDER MAINSTREAMING

The Gender Monitoring Office (GMO) implements the "Gender Accountability Seal" with support from UNDP. Through this programme, private companies (including tea companies) are engaged to mainstream gender in their activities and seek professional advice and monitoring from the GMO.

### Key barriers

- 1 OCCUPATIONAL SEGREGATION DUE TO GENDER NORMS
- 2 LIMITING NORMS FOR WOMEN'S PLACE IN THE VALUE CHAIN
- 3 SOCIAL NORMS AROUND HOUSEHOLD FINANCES
- 4 GENDER-BASED PHYSICAL AND ECONOMIC VIOLENCE
- 5 RESTRICTIONS ON MOBILITY AND ON ACCESS TO MARKETS

### Sector-level examples of barriers

#### MALE DOMINANCE OVER INCOME GENERATED BY WOMEN

In the coffee and tea sector, a 2017 survey that canvassed 420 households found that 57% of men received the money from sales of coffee farmed / produced by both spouses.<sup>(2)</sup>

#### RESTRICTIONS ON WOMEN'S ACCESS TO CASH CROPS

Women dominate in horticulture as prevalent norms dictate that vegetables are seen as 'women's crops' grown for food consumption. However, men tend to be more involved in decision-making in crops that are more market oriented.

*Gender norms prevent women from accessing high-income and market-oriented activities, as well as from independent financial decision-making. The gendered division of labour is also evident across sectors (i.e., women are limited to crops for household consumption in horticulture, processing in fishing and aquaculture, and informal retail sales in leather). Unpaid care work and gender-based violence also restrict women's economic opportunities and wellbeing.*

## CROSS-SECTORAL INDIVIDUAL FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT



*Women-targeted initiatives and businesses, as well as women-only cooperatives, have been successful in increasing access to technical training, markets and lucrative export activities*

*Holistic training opportunities focused on technical skills (chiefly in the coffee and leather sector), the emergence of women-only cooperatives, and the setup of business models that favor women producers and entrepreneurs have been critical to empowering women's social, economic and human capital in Rwanda.*

### Key drivers

- |  |  |   |
|--|--|---|
| <b>1</b> COLLABORATION WITH COOPERATIVES                             | <b>2</b> IMPROVED ACCESS TO AND REPRESENTATION IN EXTENSION SERVICES | <b>3</b> IMPROVED DIGITAL SKILLS AND ACCESS TO MOBILE MONEY PLATFORMS |
| <b>4</b> HOLISTIC INTERVENTIONS FOR WOMEN'S EDUCATION AND UPSKILLING | <b>5</b> TECHNICAL AND VOCATIONAL EDUCATION AND TRAINING (TVET)      | <b>6</b> PREVENTION AND RESPONSE TO GENDER-BASED ECONOMIC VIOLENCE    |

### Sector-level success cases

#### WOMEN-LED BUSINESSES

Tropic Coffee, a female-founded Rwandan coffee processing and export company, sources almost half of its coffee from women farmers. Women produced coffee is processed separately, and profits made from sales are channelled to women's community groups through a 'social fund'.<sup>(1)</sup>

#### TVET FOR WOMEN IN LEATHER

In 2018, almost half (44.9%) of students attending trade and technical training on leather crafting were women. Women comprised 38.1% of students in livestock management training.<sup>(2)</sup>

#### SKILLS DEVELOPMENT FOR WOMEN'S AGENCY

Fairtrade's 'Women's Schools of Leadership' is focused on improving business, negotiation and finance skills, and supporting women taking on leadership and committee roles within their cooperatives and communities

### Key barriers

- |  |  |   |
|--|--|---|
| <b>1</b> LIMITED ACCESS TO TRAINING AND EXTENSION SERVICES | <b>2</b> LIMITED ACCESS TO LAND AND DURABLE ASSETS                     | <b>3</b> LIMITED ACCESS TO FINANCE, CREDIT AND SAVINGS        |
| <b>4</b> LIMITED ACCESS TO AND ENGAGEMENT IN COOPERATIVES  | <b>5</b> WOMEN HAVE CONSTRAINED EDUCATIONAL OUTCOMES COMPARED WITH MEN | <b>6</b> INADEQUATE CONTROL OVER PERSONAL INCOME AND FINANCES |

*Limited educational attainment and awareness on rights hinder women's opportunities for increased productivity. Moreover, restricted access to land and finance translates into limited business expansion and decision-making power for investments. Lower access to durable assets and extension services also hinders women's access to knowledge exchange and markets.*

### Sector-level examples of barriers

#### LOW PARTICIPATION IN COOPERATIVES

A mixed-methods study in the Western province - Nyamasheke district, found that over twice as many men engaged in cooperatives in the coffee and tea sectors.<sup>(3)</sup>

#### LOW EDUCATIONAL ATTAINMENT

Three quarters of a sample of 77 women working in the horticulture sector did not have a secondary school education.<sup>(4)</sup> Furthermore, low business skills are a barrier for women traders.<sup>(5)</sup>

Sources and links: (1) Langdon Coffee (2022), (2) National Institute of Statistics of Rwanda (NISR) (2018), in UNIDO (2020), (3) Bayisenge, R., Shengde, H., Harimana, Y., Karega, J., Nasrullah, M., & Tuyiringire, D. (2019), (4) Tite, N. (2018), (5) Nkurunziza, M. (2021a)

# IMPLICATIONS & PROPOSED RECOMMENDATIONS

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*Women's economic empowerment (WEE) is central to Rwanda's plan to become a middle-income country by 2035, and to achieving sustained growth and transformation for all Rwandans. However, there is a need to address deep-rooted harmful practices and norms around unpaid care and domestic work, women's access to vertical social capital, GBV, and overarching patriarchal barriers and stereotypes that constrain WEE opportunities. Further research can also help understand how gender interacts with other markers of women's identity in either driving or hindering their economic potential.*

## CROSS-SECTORAL PROPOSED RECOMMENDATIONS

Proposed recommendations are aimed at donors, policymakers, community leaders, programmers and researchers engaged in WEE- focused programmes and initiatives and in more general economic development programming



<b>Policy / Advocacy</b>	<p><b>Address policy gaps to improve implementation of WEE-related policies, commitments and programmes</b> </p> <p><i>Recommended strategies</i></p> <ul style="list-style-type: none"> <li>Support monitoring of gender-response budgeting and commitments</li> <li>Review existing labour law for the protection of informal workers</li> <li>Advocate for greater public investments for girls' access to education</li> </ul>	<p><b>Undertake community-level sensitisation, capacity building and advocacy around existing legislation</b> </p> <p><i>Recommended strategies</i></p> <ul style="list-style-type: none"> <li>Conduct raining and capacity building of key duty bearers</li> <li>Prioritise women-led households in community-level outreach efforts</li> <li>Focus behaviour-change communications on gender-equitable land distribution</li> </ul>	<p><b>Advocate to address gender-based barriers to finance and promote women-friendly financial services</b> </p> <p><i>Recommended strategies</i></p> <ul style="list-style-type: none"> <li>Engage women in the design of financial services and products</li> <li>Consider incentives for financial institutions that prioritise gender equity</li> <li>Introduce legislation / regulations that enforce women's access to credit</li> </ul>		
<b>Programming</b>	<p><b>Assess and address women's and girls' unpaid care and domestic work burden</b> </p> <p><i>Recommended strategies</i></p> <ul style="list-style-type: none"> <li>Actively incorporate time and labour-saving interventions for women</li> <li>Facilitate women group leaders to receive, provide or access training</li> <li>Work with private and public sector to ensure household access to basic facilities to reduce women's time poverty</li> </ul>	<p><b>Empower and partner with women's collectives to build up women's social, human and economic capital</b> </p> <p><i>Recommended strategies</i></p> <ul style="list-style-type: none"> <li>Develop robust frameworks around women's VSLAs</li> <li>Facilitate existing collectives to register as legal entities</li> <li>Ensure equitable access to productive resources and extension services</li> <li>Build the capacity of micro-lending institutions at women's service</li> </ul>	<p><b>Work with women and girls holistically to improve their human capital and wellbeing</b> </p> <p><i>Recommended strategies</i></p> <ul style="list-style-type: none"> <li>Ensure education to employment pathways for girls and women</li> <li>Target interventions and skills development at women's self-efficacy</li> <li>Work with partners to increase women's access to digital technologies</li> <li>Focus interventions on moving women up value chains</li> </ul>		
	<p><b>Strengthen private sector engagement in all WEE-related efforts</b> </p> <p><i>Recommended strategies</i></p> <ul style="list-style-type: none"> <li>Incentivise organisations to innovate in reducing women's time burden</li> <li>Raise awareness of women's contribution to value chains</li> <li>Establish a mandate for women's leadership positions in enterprises</li> <li>Raise awareness and accountability for women's labour protection</li> </ul>	<p><b>Implement and scale-up evidenced livelihood and economic empowerment models</b> </p> <p><i>Recommended strategies</i></p> <ul style="list-style-type: none"> <li>Couple VSLA initiatives with gender-transformative household interventions</li> <li>Engage with opinion leaders to advocate for greater gender equality</li> <li>Conduct household dialogue and behaviour change interventions</li> <li>Design initiatives addressing drivers of economic violence</li> </ul>	<p><b>Work with large employers to promote gender-sensitive and safe workplaces</b> </p> <p><i>Recommended strategies</i></p> <ul style="list-style-type: none"> <li>Develop workplace empowerment programmes for women</li> <li>Implement policies to proactively procure from women suppliers and businesses</li> <li>Improve working conditions, health and safety for women through policies</li> <li>Work with male employees and management to shift VAWG attitudes</li> </ul>		
<b>Research, monitoring and evaluation</b>	 <p>Commission and undertake targeted research to address information and data gaps</p>	 <p>Include gender-specific measures for WEE focused on women's agency, household relations and gender norms and attitudes</p>	 <p>Disaggregate results by sex and include sex disaggregated targets at a minimum</p>	 <p>Commission mixed-method, participatory and theory-based research and evaluations to understand change drivers</p>	 <p>Monitor, track and mitigate against any signs of potential backlash (such as GBV) during programme implementation</p>

## SECTOR-LEVEL PROPOSED RECOMMENDATIONS (1/2)\*

Across sectors, collectives and cooperatives form a key entry point to empowering women's social, economic and human capital, supported by legislation, employer collaboration and targeted interventions



### Recommendations for coffee and tea sectors



### Recommendations for green beans sector



## SECTOR-LEVEL PROPOSED RECOMMENDATIONS (2/2)\*

*In under-explored sectors where women's economic participation is recent but growing, greater emphasis can be placed on sector commitment to gender equality and the integration of WEE in the value chain design*



### *Recommendations for fishing and aquaculture sector*



### *Recommendations for leather sector*



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# APPENDIX



## Detailed strategies for proposed recommendations – Policy/advocacy

### **1. Address key policy gaps and improve implementation and monitoring of key policies and programmes around women's land ownership, girls' education and GBV**

- Support community-based monitoring of gender-responsive budgeting in education, health, agriculture and infrastructure.
- Support implementation and monitoring of gender and family promotion commitments in the NST1.
- Review of the existing labour law to extend important protective elements secured by formal workers to informal workers. It should contain special provisions relating to temporary or casual workers that allow them to benefit from the provisions of collective agreements.
- Strengthen implementation of policies, accountability, and remediation mechanisms on equal land ownership, sexual harassment, GBV and child marriage at the district level.
- Strengthen national programmes, such as the Vision 2020 Umurenge Programme, to improve impacts on women's economic empowerment, drawing on results of external evaluations and ensuring they address normative barriers while also being based on market needs.
- Advocate for the Government to ratify the ILO convention (190) on Violence and Harassment.
- Address gender discrimination through legislation including access to credit, equal pay, as well as women's rights within marriage.
- Advocate for greater public investments and incentives to keep girls in school and encourage more engagement in science and technical subjects.

### **2. Undertake community-level sensitisation, capacity building and advocacy around existing legislation to strengthen women's rights**

- Training and capacity building of key duty bearers – including traditional customary structures, local government and law enforcement – on key legislation regarding women's right to land ownership to reduce bias and discrimination against women and to improve transparency and consistency of decision making.
- Design interventions to strengthen capacities of women farmers, pastoralists and agro pastoralists to increase agricultural productivity and benefit from economic activities.
- Prioritise female-headed households and facilitate community-level conversations and peer-to-peer training with elders / chiefs, social workers, community health volunteers, teachers and other stakeholders on women's rights and constitutional law.
- Focus on young women and adolescent girls (and young men and adolescent boys) to enable long-term, transgenerational behaviour change and improved educational outcomes.
- Strengthen behaviour-change communications focused on gender equitable land distribution and inheritance, as well as promoting positive non-violent relationships.
- Community-based sensitisation on women's rights, what constitutes child marriage and issues like GBV (including economic violence), available reporting mechanisms and services outlining obligations of service providers, and where complaints (including regarding poor treatment, bribes or corruption) can be lodged.
- Identify role models to act as champions for behaviour change toward gender equality within communities.
- Introduce strong digitisation efforts that are women oriented and women focused.

### **3. Advocate to remove gender-based barriers to finance and promote women-friendly financial services**

- Engage women meaningfully in the design of financial services and products (including mobile money products) to ensure that they are accessible for all women, including those most marginalised (young women, women with disabilities, rural and illiterate small holders, etc.)
- Introduce legal and regulatory frameworks that enable women to access credit and criminalise discriminatory practices.
- Encourage Government to consider incentives for financial institutions with prioritized gender approaches to financial services and products.
- Support agricultural funding programmes for the youth with gender mainstreaming as a key objective. This will foster changed mindsets as communities evolve.

## Detailed strategies for proposed recommendations – Programming recommendations (1/3)



### **1. Assess and address women's and girls' unpaid care and domestic work burden so that they can complete their education, acquire marketable skills, and work for pay outside the household**

- Assess carefully the extent to which project activities could increase women's workload and actively incorporate time and labour-saving interventions targeted at women.
- Facilitate women group leaders to receive training (leveraging the training of trainers model – ToT) to provide trainings at grassroots levels in smaller groups for all to access with minimal disruption.
- Work with the private sector and public sector to ensure that households have access to energy, water, sanitation and hygiene (WASH) facilities to reduce women and girls' drudgery and time poverty.

### **2. Strengthen cooperative business to provide opportunities for women members to participate in cooperative leadership and governance to enable women's collectives build social, human and economic capital, and tackle normative barriers**

- Develop robust frameworks around women's VLSAs to create new and strengthen existing groups.
- Support the formation of new women-led cooperatives.
- Facilitate existing collectives to register as legal entities for improved access to collective services.
- Build the capacity of micro-lending institutions to provide services to women-led cooperatives.
- Ensure that all work to support agricultural value chains includes a focus on supporting women to invest in storage facilities, access aggregation centres, reach more lucrative markets, improve quality control and receive better prices for their goods.
- Develop built-in disaster and climate resilient strategies that are adopted and integrated into women's collectivisation.
- Ensure equitable access to productive resources and extension services, including through increasing access to digital solutions.

### **3. Work with women and girls holistically to improve their human capital and wellbeing**

- Ensure education to employment pathways for adolescent girls and young women are clearly determined – moving from secondary education towards accessing higher / tertiary education opportunities.
- Leverage and strengthen TVET efforts to improve targeting of women, ensure gender-sensitive activities, and that skills training is based on an assessment of market opportunities.
- Address barriers to girls' education and factors influencing school dropout at higher levels of education.
- Include efforts to improve soft skills around leadership, negotiation and conflict management.
- Targeted interventions to improve women's voice, decision-making, and self-efficacy; more equitable norms around leadership and land rights; and opportunities for women to move into new or upgraded roles.
- Work with partners to increase women's access to digital technologies through digital skills training and promotion of platforms such as the Buy from Women digital platform that provides easier access to information, finance and markets to women farmers.
- Introduce livelihood diversification opportunities for women.
- Include efforts to improve business capabilities, including digital skills.
- Focused interventions to move women up value chains and into more lucrative / productive sectors.
- Include focus on building capacity to improve resilience to future economic shocks and provide ongoing training.
- Ensure girls and women have access to SRHR services, information and products.



#### **4. Work with large employers to promote gender-sensitive and safe workplaces**

- Strengthen organisational internal gender capacity to improve gender-related knowledge, attitudes, skills of staff, and enhance institutional policies and practices.
- Implement workplace empowerment programmes that improve women's health knowledge and access to goods and services (e.g., SRHR literacy, access to affordable contraception and menstrual health products, as well as financial literacy, and training addressing both hard and soft skills).
- Improve working conditions and health and safety for women workers.
  - Digitised wage systems through financial wallets to enable women to receive and control income safely.
  - Provision of a living wage, flexible working hours, and parental leave.
  - Addressing the gender pay gap.
  - Provision of childcare on site.
  - Good parental-leave policies.
  - Loans for access to piped water or off-grid energy solutions.
  - Policies to proactively procure from women suppliers and women-owned businesses.
  - Ensure anti-sexual harassment policy that explicitly condemns sexual harassment and gender-based violence in the workplace and at home.
  - Implement confidential grievance and complaints procedures that women workers feel confident to use.
  - Training managers and supervisors to raise awareness of the harmful effects of violence and harassment and how to prevent it.
- Work directly with male employees and management to shift attitudes and behaviours related to VAWG.

#### **5. Implement and scale up evidence-based livelihoods and economic empowerment models (such as the Indashyikirwa programme) with small holder farmers**

- Support VSLA initiatives coupled with gender transformative interventions at the household level that increase women's access to and control over economic assets and access to financial services, promote their financial independence, reduce their vulnerability to economic and other forms of GBV, and support women's ability to seek services, including legal help, if required.
- Engage with opinion leaders to advocate for greater gender equality in local communities.
- Facilitate household dialogues or other behaviour change interventions that address income negotiation, support women's involvement in decision making around how to spend coffee and tea income and encourage men's increased use of income to support household expenditure (such as for children's welfare).
- Organise initiatives that gender inequitable attitudes and norms, including around gender roles in the value chain and women's mobility within the household interventions
- Implement initiatives that address drivers of economic violence, including land and asset dispossession, and strengthen GBV responses services.

**6. Strengthen private sector engagement**

- Incentivise organisations to develop innovative technological and digital approaches that reduce women's burden / drudgery.
- Strengthen organisational internal gender capacity to improve gender-related knowledge, attitudes, skills of staff, and enhance institutional policies and practices.
- Raise awareness of women's current and potential contribution to value chains, encouraging recognition and reward of women's labour ensuring that women's positions in the supply chain are made more formal and visible to key actors.
- Establish a mandate for representation of women in leadership positions within private / public sector enterprises.
- Raise awareness and accountability towards relevant employment law and women employee's rights, including tackling the gender pay gap and workplace-based gender discrimination.
- Focus on women's workplace conditions including policies and facilities to be safe, equitable, and more favourable for women.
- Advocate for gender-positive and inclusive policies and systematic frameworks amongst SMEs.

# Detailed sector-level strategies for proposed recommendations – Coffee and tea sector (1/3)



## 1. Strengthen the Coffee and Tea Sectors' commitments to gender equality

- Support industry actors, including international buyers, to commit to policies, regulations, and actions that further gender equality, and monitor gender equality commitments.
- Ensure cooperative development organizations are well trained and available to cooperatives for guidance on governance, member engagement, cooperative finance, etc.
- Encourage global NGOs, in partnership with global commodity buyers of coffee and tea (including retail chains and café brands with retail / customer facing channels), to support women farmers and women cooperatives (or the plantations / factories / exporters that they produce for) by linking them to state agricultural departments of key export countries to establish trade links for improved market access. The NGOs should ensure that a minimum farm gate pricing system is implemented and monitored to ensure that the benefits of new trade reach the grassroots women farmers / cooperatives.
- Engage with actors that are providing economic incentives for coffee produced by women and on women-owned land. This may be a price premium or priority for coffee that can be traced back to the farm (or trees) owned and controlled by women. Similarly, promote differentiation of women's coffee as a distinct brand of ethical coffee to increase demand and increase opportunities for women in this area.
- Leverage existing initiatives, including Fairtrade certification programmes, and initiatives working to build specific skills (such as agronomy) among women in the sector. Support scale up of existing successful initiatives.
- Improve accountability in the sector by improving implementation and monitoring of labour laws in coffee washing stations and tea factories, such as through participatory community-based monitoring systems.
- Encourage government support for pregnant and lactating women. This can be done by implementing a law that mandates coffee / tea plantations and factories to provide (subsidised) on-site childcare facilities for babies under 1 year and early childhood development (ECD) centres for children aged 5 and below and/or not yet of school going age, and/or by encouraging employers to provide Gutwita (meaning pregnancy) shaded rest areas for scheduled breaks and to also prioritise their readmission to work when they are ready to return. The government can consider awarding the 'Gender Equality Seal' to private companies (e.g., exporters), plantations, and factories that implement or support the implementation of these childcare and pregnancy related provisions.
- Address child labour in the sector. Potential strategies can include advocating for increased implementation and monitoring of child labour legislation and promoting a zero-tolerance approach, promoting use of social compliance tools (such as codes of conduct) and implementing social norms behaviour change campaigns.
- The Rwandan government should collaborate with financial institutions to develop a 'COVID-19 relief scheme' that supports loan beneficiaries to gradually repay bank loans for obligations that they couldn't meet due to the COVID-19 pandemic.

## 2. Work with market actors including the government to improve the reach of interventions to women farmers and to tailor support to women farmers' needs

- Improve women farmers' access to finance. Tailor financial product terms, timing and collateral requirements and develop alternative products targeted at women. Provide training on basic financial literacy and/or mentoring alongside financial products including establishing credit reference bureaus for women. Support women's access to mobile money accounts to receive payments of earnings or sales. SACCOs can play a role in supporting access to finance and financial services.
- Support and engage with buyers and sellers, or initiatives that source and market coffee produced by women, or coffee produced under initiatives that promote gender equality through gender sensitisation.
- Support women-led cooperatives and companies to differentiate their brand of women's coffee as a unique ethical product.
- Set up infrastructure and services targeted at smallholder farmers in both coffee and tea to support commercial viability, quality and quantity of produce, especially for women. This should include support for access to inputs (e.g., fertiliser, seeds, irrigation and electricity), as well as improvements to access extension and training services in rural areas. Extension services and training should consider skills / knowledge most useful for women and design training (including timing and locations) to ensure accessibility for women around domestic responsibilities. Training materials should be developed in Kinyarwanda, French, and English, including audio and visual delivery methods.
- For women owned coffee / tea planting cooperatives, the government and local NGOs should develop training material (in Kinyarwanda, French, and English) and train sector-level champions who will conduct practical walk-through sessions (per village) demonstrating commodity-specific agricultural best practices for rural women. This would help address the issue of low education or literacy levels that hinder effective plantation management principles.
- Recruit women extension agents and women facilitators for farmer field schools and train all agents and trainers (men and women) to provide inclusive services.
- Encourage the Government to facilitate input supply companies' investment in rural areas both for farmers' ease of access to inputs and for product-related training.

## Detailed sector-level strategies for proposed recommendations – Coffee and tea sector (2/3)



- NGOs to facilitate partnerships between the private sector (including financial institutions) and cooperatives, to formulate contract farming mechanisms for sustainable access to much needed capital.
- NGOs to consider forming / supporting youth groups, in partnership with input supply companies, for training on agronomy skills. Such groups could provide paid labour to cooperatives, thus helping manage / reduce child labour while simultaneously creating employment for youth.

### **3. Work with employers to promote gender-sensitive and safe workplaces (tea factories and their estates, and coffee washing stations)**

- Endorse and implement gender commitments, which should include gender sensitive policies, staff training, setting up of anonymous grievance mechanisms, and the establishment of gender, health and safety, and welfare committees.
- Work with coffee working stations and tea factories to address informal work, wages and working conditions, including health, safety and childcare provisions.
- Work with cooperatives and employers to support women in supervisory and management roles through targeted leadership training.
- Implement initiatives to increase interest in hiring women in non-traditional roles and sectors, such as initiatives focused on showcasing women role models and creating mentorship opportunities.

### **4. Improve women producers' human, social and economic capital through leveraging collectives and cooperatives**

- Support women through collectivisation, leveraging existing women's cooperatives, and supporting the formation of new women-led cooperatives. Cooperatives can support members to access 'livelihood bridge funds' during periods of low harvest, or funds targeted at women.
- Leverage women's cooperatives and collectives for human capital interventions including efforts to improve soft skills around leadership, negotiation and conflict management; and to improve the business capabilities of members and staff.
- Leverage cooperatives, farmer field schools, and places where women meet collectively to share information on markets and opportunities.
- Provide cooperative members with digital financial training as well as literacy training to increase the knowledge and confidence of using mobile money services.
- Support cooperative's access to input distribution networks, post-harvest facilities, and markets, as well as to time saving innovations and technologies.
- Improve women's access to land through cooperatives. This can be done, for example, through starting a land warehousing / accumulation scheme whereby large tracts of land are allocated (by the government) and then leased to women coffee / tea cooperatives through an out-grower model (with each woman farming an allotted / clearly defined area). These initiatives can be further supported by establishing off-takers / bulk buyers for their produce when harvested.
- Leverage private sector co-investment in aggregation and collection centres at farm level.
- Promote women's participation in mixed gender cooperatives through the promotion of inclusive organisational cultures, as well as explicit and intentional strategies that promote women's participation in leadership, women's voice and participation to decision making, and address discrimination and barriers along the value chain.
- Target interventions to improve women's voice, decision-making, and self-efficacy; more equitable norms around leadership and land rights; and opportunities for women to move into new or upgraded roles.
- Support women's cooperatives to utilise the Warehouse Receipt System through commodity accumulation and transportation, with a view to holding to benefit from higher prices and/or using as security / collateral for credit (inventory financing).

## Detailed sector-level strategies for proposed recommendations – Coffee and tea sector (3/3)



### **5. Support interventions at the household level to increase women's economic, social and human capital**

- Support initiatives at the community level to strengthen women's access to formal land titling.
- Implement and scale up evidence-based livelihoods and economic empowerment models (such as the Indashyikirwa programme ) with coffee and tea households and communities. This includes VSLA initiatives coupled with gender transformative interventions at the household level which increase women's access to and control over economic assets and access to financial services, promote their financial independence, reduce their vulnerability to economic and other forms of GBV, and support women's ability to seek services, including legal help, if required.
- Engage with opinion leaders to advocate for greater gender equality in local communities.
- Support household dialogues or other behaviour change interventions that address income negotiation, support women's involvement in decision making around how to spend coffee and tea income and encourage men's increased use of income to support household expenditure (such as children's welfare).
- Support initiatives that address gender inequitable attitudes and norms, including around gender roles in the value chain and women's mobility within the household.
- Implement initiatives that address drivers of economic violence including land and asset dispossession and strengthen GBV responses services.
- Monitor, track and mitigate against any signs of backlash including increased rates of GBV.
- Support household- and community-level interventions addressing women's unpaid care and domestic work burdens.
- Address women's unpaid labour burden within coffee and tea farming on smallholder farms through gender transformative interventions at the household level including community sensitisation on the economic impact of women's contributions to the household economy especially when household responsibilities are shared.
- Support and promote labour and time saving innovations and technology via demonstration workshops in national languages (Kinyarwanda, English, French etc.) to impart training of how to utilise them.
- Ensure that all interventions consider and mitigate risks such as increased unpaid work burden for women.
- Support local-level innovations to provide affordable childcare.

### **6. Address research gaps and build evidence of what works**

- Commission and undertake participatory research to understand the barriers and challenges faced by different marginalised groups of women in the coffee and tea value chains including those with disabilities.
- Ensure rigorous monitoring of interventions to strengthen the evidence base on what works for achieving increased women's economic empowerment in the coffee and tea sector for possible replication in other parts of Rwanda and beyond.
- Collect and use data to build the business case for increased gender equality in the sector.
- Ensure meaningful participation of women farmers and/or employees in design of all interventions, including through participatory methods.

## Detailed sector-level strategies for proposed recommendations – Green beans sector (1/2)



### **1. Strengthen the Sector's commitment to gender equality**

- Support implementation of labour laws and health and safety standards, increasing inspection visits and monitoring compliance for example through participatory community-based monitoring and accountability systems.
- Support industry actors, including international buyers, to commit to policies, regulations, and actions that further gender equality, and monitor gender equality commitments.
- Establish processing factories (e.g., via canning, freezing, drying) for export and domestic use. Promote hiring of women in non-traditional roles, and link factories to cooperatives working with women or women producers.
- Provide subsidies for inputs in bulk quantities, to women-led cooperatives and producers.
- Designate quotas for allocation of marshlands for farming to women cooperatives producing food / cash crops including Green / French Beans, while investing in water management and new technology.

### **2. Support interventions at the household level to increase women's economic, social and human capital**

- Support initiatives strengthening women's access to formal land titling, coupled with community level interventions to raise awareness of women's rights to land.
- Implement livelihoods and economic empowerment initiatives coupled with gender transformative interventions at the household level (including with male partners) and community level (with community leaders, village heads etc.). This should focus on increasing women's access to and control over economic assets and access to financial services, promoting their financial independence, reducing their vulnerability to economic and other forms of GBV, and supporting women's ability to seek services, including legal help as needed.

### **3. Improve women farmers' human, social and economic capital through cooperatives and collective activities**

- Support women through collectivisation, leveraging existing women's cooperatives, and supporting the formation of new women-led cooperatives.
- Support cooperatives to access wholesale markets, as well as export markets, through negotiation of supply contracts, and support value add processing activities.
- Support women cooperatives with improved production skills and investments in climate resilient techniques, and to set up infrastructure and facilities for fresh food storage at markets and for transport (e.g., cold storage).
- Address women's transport-specific mobility constraints by supporting collective transport options for women to sell at markets.
- Support and encourage women members of green beans farmers cooperatives to form village savings and loans associations (VSLAs) and access formal financial services (including lending, savings, insurance), by joining SACCOs. This can help them purchase (additional) land, processing machinery, and agricultural inputs (e.g., fertilizers, seeds) or access improved irrigation systems. Support SACCOs access mobile money platforms.
- Provide women farmers / cooperatives with technical and vocational skills in agriculture extension services and training to acquire entrepreneurial, managerial and business operation skills.
- Support and leverage investment in cold chain storage, processing (value addition) and transportation to manage perishability of French / green beans especially when there's fluctuating demand.

### **4. Facilitate women's access to finance through better products and services for farmers and employers**

- Work with financial providers to tailor products and services to women's needs, including utilising mobile money, and tailor communication and marketing strategies to reach women farmers.
- Telecommunications companies to design affordable products for farmers, with priority for women farmers.
- Financial institutions should tailor warehouse finance or invoice finance systems with the private sector and make this available to women led cooperatives. This could support women in accessing quality inputs, agricultural technologies and innovations (including climate resilient and time saving technologies) and crop insurance.
- Work with partners to increase women's access to digital technologies through digital skills training and promotion of platforms such as UN Women's 'Buy from Women' digital platform, which provides easier access to information, finance and markets to women farmers.

**5. Work with employers to promote gender-sensitive and safe workplaces**

- Endorse and implement gender commitments, which should include gender sensitive policies, staff training, set up of anonymous grievance mechanisms, and the establishment of gender committee, health and safety committee, and welfare committee.
- Address informality / casual work in the sector by providing formal contracts and living wages. For individual-level employers of casual labour, industry guidelines on informal labour should be enacted, disseminated and enforced in collaboration with grassroots level stakeholders including village heads.
- Encourage the use of job descriptions and other human resource management tools to ensure roles and responsibilities are understood by all, including those willing to invest in skills development to meet the minimum qualifications.
- Promote awareness of labour rights among workers through training or drafting of simplified written material. Promote awareness of available legal aid.
- Implement health and safety measures and provide safety / protective equipment, especially for the use of chemicals such as pesticides and first aid.
- Promote awareness of health and safety among workers and facilitate first aid training for workers
- Create facilities for day care and support mothers returning to work. Provide facilities or support to address sexual and reproductive health.
- Improve WASH facilities, including providing separate facilities for women and men, and increase access to clean water and sanitation..

**6. Address research gaps and build evidence of what works**

- Commission and undertake participatory research specific to gender in the green beans value chain to understand the barriers and challenges faced by different marginalised groups of women in the green bean value chain, including those with disabilities.
- Ensure rigorous monitoring of interventions to strengthen the evidence base on what works for achieving increased women's economic empowerment in the sector.
- Ensure meaningful participation of women farmers in the design of all interventions, including through participatory methods.
- Commission and undertake research to understand the gendered impacts of COVID-19 on green bean farmers

# Detailed sector-level strategies for proposed recommendations – Fishing & aquaculture (1/2)



## 1. Strengthen the fishing and aquaculture sectors' commitments to gender equality

- Work with key stakeholders to build a gender inclusion market differentiation programme [to raise social standards in the sector](#).
- Advocate with government for improved gender responsive policies in the sector, including upholding women's land rights linked to aqua ponds.
- Establish specific funds that support women and women's cooperatives working in aquaculture and fishing.
- Work with government to improve implementation of policies and laws in relation to labour rights and decent work, and advocate for ratification of the ILO Violence and Harassment Convention (No. 190).
- Support the implementation and monitoring of gender commitments of value chain actors, particularly working with international buyers and improving due diligence requirements and processes
- Train and equip marine police to patrol lakes to discourage and uncover illegal fishing activities and to assure women of their safety on the water at any time of the day or night.

## 2. Support interventions at the household level to increase women's economic, social and human capital

- Implement and integrate into current initiatives norm change interventions focused on women's role in fishing and aquaculture and promoting gender equitable attitudes and norms.
- Support gender-transformative household-level interventions that address women's role and decision making in aquaculture tasks, land ownership and control, access to fishing associations, access and control over income, as well as unpaid care and childcare responsibilities.
- Monitor, track and mitigate against any signs of backlash in response to increasing women's involvement in non-traditional roles such as capture fishing.
- Implement interventions to build sector specific skills of women in aquaculture farming households.

## 3. Support interventions to improve the profitability and productivity of women's cooperatives

- Support women through collectivisation by leveraging existing women's cooperatives and supporting the formation of new women-led cooperatives.
- Support women's leadership in the sector through in cooperatives, unions and federations
- Support existing and new cooperatives in improving processing activities (e.g., smoking fish) and access to market. Support cooperatives in negotiating prices with suppliers of fishing materials and equipment.
- Provide training to women and workers in the fishing industry, specifically on safety and hygiene (e.g., sanitation of fishing gear, hygiene and safety procedures of fishers, handling, storing and processing the fish, food safety standards).
- Support the setup of retailer cooperatives to improve negotiation and margins in (i) buying from fish sellers and (ii) selling to end-consumers. Mobilise and support experienced fish retailers to share their knowledge about identifying good quality fish, negotiating prices, attracting new clients, and retaining existing clients with aspiring and new fish retailers. Key learnings could be documented in a training manual. In addition, cooperatives could engage with transport teams or buyers that can facilitate cross-border trade, thereby reducing the need for women to engage at the borders.
- Improve women's access to finance, including use of mobile money platforms. Tailor financial product terms, timing and collateral requirements, and develop alternative products suited to women. Funding can be provided to purchase motorised boats, or invest in equipment needed for fish processing, cold storage, and transport to domestic and cross-border locations.
- Leverage women's cooperatives and collectives for human capital interventions including fishing skills; efforts to improve soft skills around leadership, negotiation and conflict management; as well as efforts to improve business capabilities.
- Improve women's access to extension services and training for aquaculture.
- Train women fishing cooperatives on aquaculture development and management and provide financial support to establish artificial lakes / dams and pools (on-shore aquaculture) and enclosed / fenced sections of lakes (in-shore aquaculture). Provide fingerlings of selected fish species to cooperatives starting these activities.



#### *4. Address research gaps and build evidence of what works*

- Given the dearth of research on women in the fishing and aquaculture sector in Rwanda, commission and undertake research on barriers and opportunities for women in the sector.
- Commission and undertake research with marginalised groups to understand the different barriers and challenges women may face (e.g., for women with disabilities and migrants).
- Ensure meaningful participation of women in the design of all interventions, including through participatory methods.

## Detailed sector-level strategies for proposed recommendations – Leather sector (1/2)



### **1. Support the leather sector to grow sustainably to improve the long-term economic opportunities available to women**

- Improve and simplify the availability of credit for women with tailored financial products and services for the leather sector (which requires longer term loans).
- Quality control needs to be instituted throughout the value chain, with opportunities to meaningfully engage women at every stage optimised. The Rwanda Standard's Board (RSB) and MINAGRI can play a central role in this.
- In addition, secondary opportunities exist to better utilise all materials from the cattle to create products for sale. MINAGRI can support producer women's cooperatives to explore how by-products like hooves, horns, blood, bones, offal, and trimmings can be utilised for producing items like poultry feed, fertilisers, compost and soil improvers, glue, decorations, furniture and fittings, among other products.
- The government should further facilitate increased investment in the leather sector by implementing policies that are conducive for investment, such as tax holidays, while ensuring high social and environmental standards are adhered to and strengthened including waste and chemical management.
- Pioneer and promote a sustainable and ethical leather industry ensuring that women in the value chain retain the profits from their labour through collective bargaining and women's cooperative membership.

### **2. Ensure strong sectoral commitment to gender equality as the sector grows**

- Support women's leadership in the sector as it grows. Implement initiatives to support women in supervisory and management roles in key sector players (e.g., government regulators, buyers, etc.)
- Advocate with government for improved gender responsive policies in the sector, including upholding women's labour rights and health and safety in tanneries.
- Work with government to improve implementation of policies and laws in relation to labour rights and decent work and advocate for ratification of the ILO Violence and Harassment Convention (No. 190).
- Support the implementation and monitoring of gender commitments of value chain actors, particularly working with international buyers and improving due diligence requirements and processes.
- Support implementation and improvement of social security mechanisms for tannery workers.
- Work with communities to promote opportunities for women in the leather value chain through behaviour change education and promotion of female role models.

### **3. Work with employers to promote gender-sensitive and safe workplaces (tanneries)**

- Ensure new and existing tanneries endorse and implement gender commitments, which should include gender sensitive policies, staff training, set up of anonymous grievance mechanisms, and the establishment of gender committee, health and safety committee, and welfare committees.
- Focus on addressing sexual harassment in the sector, promoting zero tolerance, as well as promoting job security and stability.
- Advocate for living wages for tannery workers.
- Ensure that health and safety processes are in place, and that there is a focus on ensuring awareness of safety practices among workers.
- Facilitate set up and joining of trade unions and other collective actors, build their capacity on gender, and negotiating roles at tannery level. Ensure workers are aware of labour rights and that women are represented in collective actors.
- Create facilities for day care and support mothers returning to work. Provide facilities or support to address sexual and reproductive health needs. Provide WASH facilities.
- Implement initiatives to support women in supervisory and management roles in new and existing tanneries.
- Implement initiatives to increase interest in hiring women in non-traditional roles and sectors, including initiatives focused on showcasing women role models and on creation of mentorship opportunities.

## Detailed sector-level strategies for proposed recommendations – Leather sector (2/2)



### **4. Support women entrepreneurs and self-employed women working in leather processing (tanning) or final products manufacturing**

- Promote initiatives improving skills on leather production and quality hide tanning for local use or export.
- Support household-level interventions that tackle inequitable norms, attitudes and behaviours hindering women's economic opportunities and wellbeing.
- Promote initiatives that address limited ownership and control over productive assets, including access to credit and finance.
- Implement initiatives to increase interest of women in non-traditional sectors, including initiatives focused on showcasing women role models and on creation of mentorship opportunities.
- Support women to organise in retail and trade cooperatives, to support better price setting, market opportunities and linkages, and access to training (including on business skills training, financial management, and leadership). Support cooperatives in establishing links to international markets, and to showcase sustainable production.

### **5. Implement holistic skills building and vocational training to improve women's opportunities in the sector**

- Leverage and invest in TVET programmes and organisations targeting women.
- Support holistic and rights-based initiatives that combine skills training with efforts to improve financial literacy and access to sexual and reproductive health services.
- Focus on skills on quality tanning and finished leather production.
- Support initiatives that link skilled candidates to job opportunities, improve initiatives' work by providing incentives, such as 'payment for results' and monitoring of gender targets and number of people obtaining jobs.
- Support scholarships or paid apprenticeships for women, or other forms of on-the-job training.
- Support business skills programmes for women entrepreneurs and collectives.
- Provide financing to support time saving technologies, livestock ownership and production of leather therefrom, and livestock specific credit schemes.

### **6. Address research gaps and build evidence of what works**

- Commission and undertake research to better understand opportunities and barriers for women livestock owners to benefit from the growing leather sector.
- Evaluate interventions and include outcomes and indicators related to women's economic empowerment, as well as related outcomes linked to experience of GBV and sexual and reproductive health, to provide an accurate picture of the impact on any intervention on women's lives.
- Ensure meaningful participation of women in the design of all interventions, including through participatory methods.



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