



# Gender Analysis for Sustainable Livelihoods and Participatory Governance in Rwanda

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By

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<sup>1</sup> The EICV and RDHS data are available for downloading from the NISR web site <http://microdata.statistics.gov.rw/index.php/catalog>

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## Executive Summary

### Introduction

This report analyses the gender differences in Rwanda and explores why these differences exist and what they mean for sustainable livelihoods and participatory governance, to inform the Oxfam Rwanda Country Programme. The report includes an analysis of the legal and policy framework for gender equality and the empowerment of women, an analysis of secondary data and insights from qualitative research with key informants and women and men in Rwanda. It draws on data from a number of sources including the main surveys carried out under the auspices of the National Institute of Statistics of Rwanda, survey and qualitative research carried out by IPAR-Rwanda over the last four years and other relevant research and qualitative research carried out specifically for this project (Appendix 2 provided selected gender disaggregated indicators and Appendix 3 indicators for women by household wealth). The analysis used the USAID six domains of gender as its framework and examined each domain in turn<sup>2</sup>. It concludes by highlighting the key barriers and constraints for women claiming and exercising their rights, recommendations and implications for Oxfam.

Gender equality and women's empowerment are key goals in their own right and are central to all other development goals. Smart development means promoting gender equality and empowering women. Gender outcomes are not just about employment rates, education outcomes, financial inclusion or representation in governance institutions they are about equitable decision making power, shared control over assets and income, personal safety, mobility, equitable interpersonal relations and having voice and agency. They are about transforming the relationship between men and women so that women as well as men are able to claim and exercise their human rights.

### Summary of Gender Challenges and Opportunities

The 2003 Constitution explicitly gives women the same legal rights as men, gender is mainstreamed in all government policy and there is gender responsive budgeting. Progressive inheritance and land laws give women the same rights to own and inherit land as men, women make up a majority of Members of Parliament and are well represented in government posts at central level, although less so in local government and at community level. The government has ratified the major international conventions that promote women's rights, which have priority over domestic laws subject only to the Constitution. Policies for decentralisation and community development have further provided opportunities for women and men to contribute to the development of the country and hold the government accountable. Although there remain inequalities between women: those living in urban areas, having completed at least primary school and living in wealthier households are advantaged compared to those living in rural areas, who have little or no education and live in poorer households.

The legal and policy frameworks are largely in place with progressive and wide-ranging bases for promoting gender equality and the empowerment of women. However, there remains room for improvement – for instance there is no law promoting gender equality, the lack of legal protection of the property rights of women in consensual unions means that they can be left destitute, there is little protection for women (and men) working in the informal sector or as dependent family workers and there is little pre-school care provision. Overall though, it is mainly the implementation of these laws and policies that remains a challenge, as women in Rwanda continue to suffer economically and socially from gender inequalities. It is the responsibility of governments not only to ensure a legal and policy framework is in place but to ensure that women and men have an understanding of women's

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<sup>2</sup> See Appendix 1 for details of the framework

rights and that women are able to claim and exercise their legal rights and be accorded social justice. The major barrier to gender equality and to the implementation of the laws and policies in place, are deeply embedded cultural values and practices that continue to construct women as ‘naturally inferior’. The most evident expression of this is the strongly held view that men are responsible for controlling their wives and daughters and should, if necessary, use physical force to do so. The high levels of gender based violence and especially intimate partner violence is a visible expression of this; nearly 50 per cent of married women are subject to intimate partner violence on an ongoing basis<sup>3</sup>. For women to be able to claim and exercise their rights it is not sufficient to pass laws and have policies in place, or even to educate women as to what their rights are; men need to change too. There is a momentum for gender equality and the empowerment of women, but the need to get the message across, for men and women to discuss how barriers can be overcome and to reduce men’s resistance, remains. Local decision-makers and infrastructure also needs to improve in this regard; leaders need to be recruited as ‘allies’ in ensuring that women are able to exercise their rights and to be held accountable for the enforcement of relevant laws and policies in their communities.

Two other major barriers to women being able to claim and exercise their rights are their poor level of education and their responsibilities for domestic work and the cultivation of food for household consumption. Education was repeatedly identified as a barrier to women being able to engage in more productive livelihoods and participate in governance, by ordinary women and men as well as key informants. Women’s responsibilities for care work further limits the time they have available to engage in more productive livelihood activities and in participatory governance and restricts where they can work. Care work is also devalued and taken for granted – it is not seen as ‘real’ work because its cash value is not recognised and it is seen as something that women do ‘naturally’. Men’s cash contribution to the household - whether from the sale of surplus produce or paid employment - is one of the ways their right to be dominant in household decision making is justified, and responsibility for unpaid care work places severe limitations on women’s ability to engage in productive livelihoods and governance. The state has an important role in developing public policies that promote gender equality, including ensuring that affordable pre-school child care is available so that women can engage in sustainable livelihoods and earn a cash income. More generally the fallacy that is natural, neutral and benign for women to do the bulk of unpaid domestic and care work needs to be challenged.

We summarise our main findings in more detail under the USAID six domains of gender; the framework we use in the main report.

### **Assets and Access**

- Access to primary and secondary school is largely equal and with primary education being virtually universal, but the secondary school transition is low and girls are underrepresented in science, technology and engineering in technical and vocational education and at higher education level. There is also a significant deficit in pre-school provision with it being available mainly to children from more affluent families living in urban areas. Women’s historic disadvantage in education also means that they have lower levels of literacy than men and are significantly less likely to have *completed* primary school. They also lack financial, business and employment skills. Women’s poor educational attainment and lack of skills is a major barrier to their move into sustainable livelihoods and participation in governance; affecting abilities and confidence, and providing those who seek to

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<sup>3</sup> In Rwanda 56.4 per cent of ever partnered women have experienced physical and/or sexual intimate partner violence at some time in their lives; the WHO 10 country study reported figures varying between 15 and 71 per cent (Garcia-Moreno et al 2006) with the figure for those experiencing violence in the previous year varying from 4 per cent to 54 per cent. Of the 10 countries studies Ethiopia, Peru and Bangladesh have higher rates and Tanzania comparable ones.

challenge gender equality with ammunition for withholding, denying or not supporting women claiming and exercising their rights.

- A majority of women have access to health care through membership of the community based health insurance, Mutuelle de santé. The fertility rate has been declining, use of modern contraception increasing, virtually all women receive antenatal care and around two-thirds of women have their children delivered by a skilled health worker. However, women still spend most of their adult lives having and caring for children, partly based on deficiencies in family planning: there is a 17 per cent unmet need for contraception and nearly 50 per cent of pregnancies are unplanned.
- There is a lack of childcare and pre-school provision although the majority of married women with young children are in productive employment and there is high demand. Lack of affordable, quality childcare restricts the options that women have for engaging in productive livelihoods.
- Men control the key productive assets in Rwanda: land, livestock and enterprises. Men continue to be regarded as the head of the household, have the final say in household decisions and control household finances. Legally married women's names are generally on the land registration certificate, but women and men continue to regard land as 'really' belonging to their husband. A majority of women do control cash they earn, but they earn very little, generally spend it on the household and usually they continue to rely on their husbands to purchase goods for the household and for broader support.
- Women are generally able to exercise their right to inherit land from their parents but women in de facto unions have little legal protection and can be left destitute if abandoned or predeceased by their husbands, as they lack the legal protections afforded to women in formal marriages. The continuing role of the community family courts leaves even widows that were formally married at risk of eviction from 50 per cent of the household land and from the matrimonial home. Further, we found little evidence that women in general think they have effective control over land or making reference to land they have inherited.
- Women are less likely than men to have support in improving the productivity of their land. Married women in particular are less likely to attend Farm Field Schools, and often rely on the permission of husbands to attend. However, the use of improved inputs remains relatively low for both men and women and is largely restricted to subsisted inputs being used on priority crops under the Crop Intensification Programme. Few use credit to invest in improving their farms and farming continues to be mainly by hand with the only common implement being a simple hoe.
- There is little difference in the proportion of men and women that run non-farm enterprises, but men are much more likely than women to run one as their main employment. Men's enterprises are on the whole more profitable than those of women and they are more likely to own businesses that operate from established premises. However, the proportion running a business in the formal sector is around 10 per cent for both men and women.
- There is little evidence that female-headed households are poorer than male ones. Households with children are at the greatest risk of poverty and children living with a lone mother are at greater risk of poverty than other children. However, women in poor households face greater challenges than men, as they are responsible for feeding the family and the general welfare of children and other members of the household.
- Women are less likely to be financially included than men and especially to have formal financial products. The use of formal credit is low for both men and women. Saving is generally to cover unexpected emergencies or for health costs and school fees. Few women (or men) save or take out loan to invest in an enterprise farm or non-farm.
- Women have less access to ICT and radio than men and access to labour saving devices and electricity for lighting is the preserve of a wealthy urban elite. Collecting wood and water is time consuming and arduous and the only tool in wide use for cultivating which is mainly done by women is a simple hoe.

### **Knowledge, Beliefs and Perceptions**

- Although there is widespread awareness of gender equality laws and policies including the inheritance and land laws, understanding of their provisions is poor amongst both men and women, particularly in rural areas and amongst the poor more generally.

- Traditional beliefs and practices continue to regulate and mediate women's and girl's participation in the family, the community and state as well as their access to livelihood opportunities and participation in governance. These beliefs include the ideas that women are responsible for the home, are naturally more submissive and indecisive than men and should submit to the authority of male family members.
- Traditional laws continue to influence decisions made by informal mediation committees especially in rural areas and the Abunzi (local mediators) with the latter not always having access to the laws and some confusion as to whether they are responsible for mediating between the parties to a dispute or expected to ensure that outcomes are in line with the law.
- There is a widely held view that women should be meek, retiring and not speak in public, that it is shameful for men to do domestic work that men are responsible for controlling the behaviour of their wives and daughters.
- Some men (and women) perceive gender equality as a challenge to the 'correct' order of social relations in Rwanda, with some research participants suggesting that gender equality is seen as a challenge to masculinity.

### **Practices and Participation**

- The labour market is vertically and horizontally segregated with women concentrated in the more poorly remunerated jobs in the farm and non-farm sectors. The vast majority of married women and never-married women work as dependent family workers and have little control over the product of their labour. Men are much more likely than women to have paid employment and to be responsible for commercial crops, livestock and the sale of surplus produce.
- Women are responsible for the bulk of reproductive work as well as for most of the cultivating/subsistence farming. Their work is seen as less valuable than that of men and its contribution to the wellbeing of the household is not fully recognised.
- Men and women participate in community activities, but women have little time for leisure activities and relaxation due to their responsibilities for children, sick or older family members, cultivation and - often - supplementary work on top of these activities. Men generally have time for leisure in the evenings and at the weekends.
- Intimate partner violence rates are comparatively high and married women are the main victims placing limits on their ability to claim and exercise their rights. However, concerns about safety in public space also limit women's participation in productive livelihood activities (e.g. travelling to the market) and in governance.

### **Time and Space**

- The 'double burden' of work and childcare and the resultant time poverty is one of the greatest observable differences between men and women in Rwanda. Women work much longer hours than men when account is taken of productive and reproductive labour. Women do much of the cultivating as well as collecting wood and water, cooking cleaning, shopping and looking after children, leaving them scarce time for other activities – e.g. participation in decision-making and governance.
- The labour of reproductive work also spatially restricts women. Responsibility for childcare – and the lack of alternative childcare provision - means that women cannot work far from home. This restricts opportunities for engaging in paid work and participating in governance activities.
- Reproductive work has a negative impact on women across the life course; on girls and young women who are expected to spend long hours helping their mothers, through responsibility for childcare and domestic work as mothers and as grandmothers. Indeed, eleven per cent of children under 16 years in Rwanda live with grandparents (EICV3, authors own analysis), demonstrating the continued care burden on many older women.



## **Legal Rights and Status**

- Rwanda has a high degree of legal gender equality but women face problems in accessing justice. There is a poor understanding of the laws in place. This is the case amongst women themselves but understanding is also poor amongst local leaders and Abunzi (local mediators), who have responsibility for ensuring local implementation of those laws.
- The costs of legal representation are high – and still increasing - and few women can afford to seek legal advice and take grievances to the courts. This is further complicated by the fact that most women would have to ask their husbands for permission to attend spaces where they could access legal advice, and would generally need their financial support to do so.
- Local mediators often give judgements that are influenced by traditional customary rules (e.g. the need to work out GBV disputes within the family) rather than the formal law and may even in these cases not be committed to enforcing the law where the law conflicts with traditional customs.
- Mediation is not the same as a legal decision and women can be persuaded to accept less property than is their legal right in order to resolve the dispute and not put family relationships under too much strain.

## **Power and Decision Making**

- The 2003 Constitution legislates for 30 per cent of all senior public sector posts to be filled by women. At national level this quota is often exceeded: a majority of Members of Parliament are female as are nearly 40 per cent of Cabinet Ministers. However, at district level a majority of Mayors, Vice Mayors (Finance) and executive secretaries are male with, women mainly being Vice Mayors (Social Affairs). At community level a majority of leaders are male, with women generally only standing for the posts reserved for women.
- Men are generally responsible for household decision-making and are in control of household finances. In survey research a majority of men and women say that decisions are made jointly, with only around 10 per cent of married women saying they do not take part in decision making at all. However, in qualitative research men as well as women say that men make the final decision on household matters.

## **Main Conclusions and Recommendations**

Although there remain some gaps in the legal framework, in general women's right in law are strong. It is the implementation of these rights that needs to be improved. Achieving gender equality in Rwanda relies upon the transformation of gender relations. The main barrier to women being able to claim and exercise their rights in Rwanda is the continuing dominance of traditional, customary norms that construct women as inferior to men, as needing to be controlled by men and which devalue the work that women do. These norms shape the everyday reality of the lives of women and girls and limit their ability to take control of their lives, to engage in productive livelihoods and participate in governance. In order to bring about this transformation, a number of key changes and improvements must take place.

First and most importantly, Oxfam should dedicate resources to addressing gender equality in the round rather than merely as a subset of sustainable livelihoods and participatory governance programmes. The challenges we identify – from attitudinal barriers to equality, to poor knowledge of the law – sit across both programmes. Further, the recommendations we identify below often apply to both programmes too: relieving the time burden upon women will enable them to both participate more actively in governance and to spend more time on economic activities. It is therefore imperative that Oxfam develops a cross-cutting strategy for tackling these challenges.

More detailed advocacy and programmatic recommendations are captured below. While we separate them into advocacy and implementation there is inevitably an overlap. It is crucial that advocacy is at decentralised levels as well as nationally and Oxfam should work, with other organisations, to build

the capacity of Rwandan women in local communities as well as at the national level to advocate on their own behalf. This would undoubtedly have more impact than the organisations continuing to work in parallel and make better use of scarce resources. Appendix 6 provides details of organisations working for the empowerment of women and gender equality in Rwanda and supporting the development of pre-school provision. Oxfam should consider holding an event to disseminate the findings of this gender analysis to bring together relevant organisations so that they can discuss a more coordinated approach to building a women's movement in Rwanda.

### **Advocacy interventions**

- Advocating for law reform where gaps remain, including for the legal protection of the property rights of women (and men) living in consensual unions. In doing so Oxfam should consider working with other NGOs in advocacy work on these topics, for example, the Women's National Land Coalition and others working on gender issues (see Appendix 6).
- Give the double burden of productive and reproductive labour that women experience – and the very limited time this affords them to spend on income-generation or decision-making activities – Oxfam should advocate for solutions to this time burden, in particular for improved childcare provision for women. In doing so they should work with other organisations that are actively working on childcare provision (see Appendix 6)
- Attention should be paid to ensuring that local leaders understand the laws relevant to gender equality and their responsibility for enforcing them, and ensuring that local structures are capable of supporting women's empowerment. Oxfam should consider advocating for the government to take steps to hold local leaders accountable for their enforcement of gender equality legislation in their communities, for example, standing responsibilities for the implementation of gender laws and policies at community level could be included in all Imihigo contracts. There should be an expectation that local leaders and Abunzi ensure that decisions are not in contradiction to the formal law.
- Oxfam should advocate for the strengthening of the women's movement in Rwanda, which – if further developed – could be a powerful ally on many of the issues above. It could be especially useful for Oxfam to advocate for increased funding for the National Women's Council (WNC) to enable it to play a stronger role and work with other INGOs to strengthen the ability of members of the NWC to advocate on behalf of their members.

### **Programme interventions**

- Programmes should be developed that work with men as well as women to bring about transformational change in gender relationships. This should include ensuring men understand what women's rights are and how barriers to women exercising them can be overcome and reducing their resistance to change. An essential element of this is to ensure that local leaders have an understanding of the law as it relates to gender equality and their responsibility for ensuring it is enforced. This should include explaining the positive benefits of gender equality to men and in supporting and promoting a form of masculinity that is not threatened by women's empowerment. The Rwanda Men's Resource Centre is pioneering work in this area. Oxfam should also provide space for community dialogues that enable men and women to discuss these issues together and agree actions that can be taken to remove the barriers.
- An element of the sustainable livelihood programme should train women in basic skills and capacities that are likely to enable them to confidently run rural farm and/or non-farm enterprises and engage in cooperatives. Specifically, there is a need for training on financial literacy and business skills, e.g. how to put together business plans and proposals, was highlighted in our research and could be particularly useful in helping women access finance to participate in rural livelihoods activities.
- An element of the participatory governance programme should provide training to build women's confidence in public speaking; reticence about speaking in public and particularly in front of men, was highlighted in our research and increasing the confidence of women in this area will support them to play a more active role in governance activities.

- In both programmes, Oxfam should work with women to ensure they have an adequate understanding of their rights under the law and ensure that local National Women’s Council members are involved in programmatic interventions to build the local capacity of the NWC.
- Oxfam should incorporate an understanding of the time burden upon women into the design of its own programme activities.

#### Acronyms and Abbreviations

AIDS	Acquired Immunodeficiency Syndrome
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CPRC	Chronic Poverty Research Centre
CRAFT	Rwandan Coalition for Women’s Access to Land
CSO	Civil Society Organization
EAC	East African Community
EDPRS	Economic Development and Poverty Reduction Strategy
EICV	Integrated Household Living Conditions Survey
DfID	Department for International Development
FGD	Focus Group Discussion
FAO	Food and Agricultural Agency
GBV	Gender Based Violence
GDP	Gross Domestic Product
GIZ	German International Cooperation
GMO	Gender Monitoring Office
HDI	Human Development Index
HIV	Human Immunodeficiency Virus
IMF	International Monetary Fund
INGO	International Non-governmental Organisation
KI	Key Informant
MDGs	Millennium Development Goals
MAJ	Maison d’Accès à la Justice (Access to Justice Bureau)
MPI	Multidimensional Poverty Index
NGO	Non-governmental Organisation
NWC	National Women’s Council
NISR	National Institute of Statistics
PMTCT	Prevention of Mother-to-Child Transmission
RCN J&D	Réseau des Citoyens-Justice&Démocratie
RDHS	Rwanda Demographic Health Survey
RHPC	Rwanda Housing and Population Census
UN	United Nations
UNDP	United Nations Development Programme
USAID	The United States Agency for International Development

# 1. Introduction and Background

## 1.1. Purpose of the Report

This report provides a gender analysis for sustainable livelihoods and participatory governance in Rwanda, to inform Oxfam's Country Strategy and programmes. Oxfam's work in Rwanda is focused on two interlinked pillars – sustainable livelihoods and participatory governance. Within these pillars and its work more broadly, Oxfam is committed to promoting gender equality and for women as well as men to benefit from inclusive social development. The findings from this gender analysis will support Oxfam to 'gender mainstream' its interventions by: identifying the different needs of women and men to help them achieve sustainable livelihoods and participate in governance; highlighting the different responsibilities of women and men that might constrain their participation in Oxfam's programmes; providing an understanding of women's and men's different capacities to participate in any given intervention; and uncovering the different ways in which women and men are likely to benefit from particular interventions. It will also enable Oxfam to identify where complementary interventions are necessary to create transformative changes in institutions, policies, legislation and the allocation of resources to promote gender equality between women and men. Overall, the analysis will enable Oxfam to address the needs of women as well as men, to avoid perpetuating or overlooking traditional gendered power imbalances and to enhance the likelihood of strong and sustainable programme results.

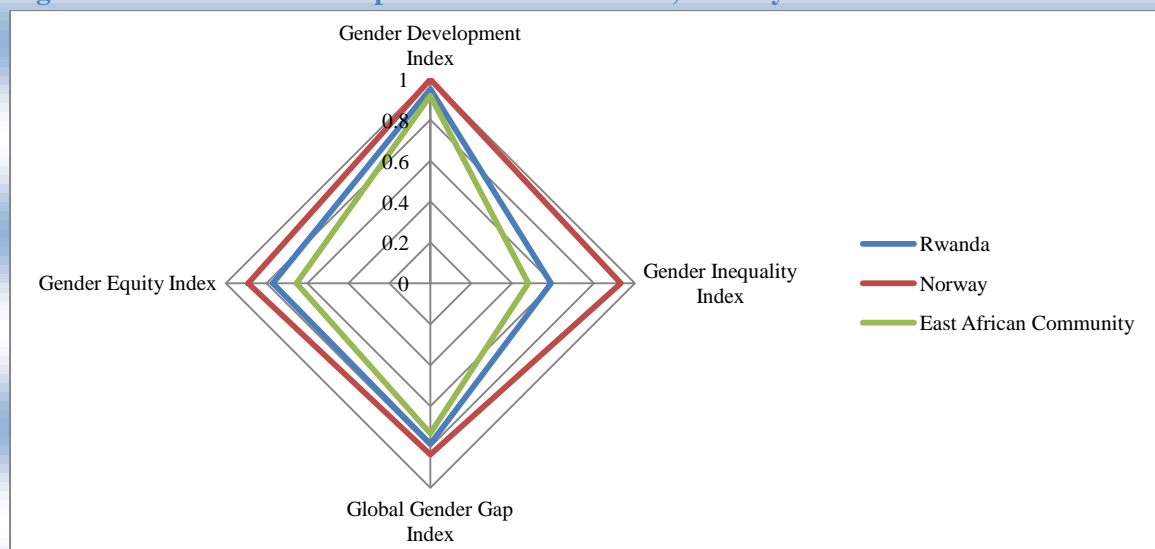
## 1.2. Gender Analysis, Gender Equality and the Empowerment of Women

Promoting gender equity and the empowerment of women is the smart as well as the right thing to do. Ensuring that women and girls are able to claim and exercise their rights and benefit equally from development interventions is a human rights and justice issue. However, there is also an economic rationale; empowered women make a significant contribution to the social and economic development of a country (Elborgh-Weitek et al 2013) and when they have and control income it has a multiplier effect on their families, their community and at the national level, reducing poverty, improving the health of women and improving the welfare of children (e.g. Burges 2007; Buvinic et al 2008; Ferrar 2010; Gowan et al 2005; World Bank 2012). Equal access to inputs rises the productivity of female-owned enterprises and equal employment opportunities enables employers to make better use of the available talent pool. The evidence on the extent to which economic empowerment reduces the risk of intimate partner violence is, however, much more equivocal suggesting that poverty reduction and female as well as male access to secondary education may have an impact (Vayas and Watts 2009). There remains, however, a strong relationship between social institutions (the formal and informal 'rules of the game') and women's and girls' ability to claim and exercise their legal rights and be accorded social justice. Increasing women's legal access to education, asset ownership, employment and political participation will *not* result in social justice for women unless traditional customs and practices that have subordinated and marginalised women are challenged and moderated. Social institutions have been shown to be the main factor constraining women's and girls' freedom of choice in economic activities, their ability to participate in community and political activities, to access resources such as financial credit, ICT, education and health and to lower their self-esteem (Morrison and Jutting 2004). Women empowerment and economic development alone or even in combination are not sufficient to drive gender equality; there is also a need for a continuous policy commitment to gender equality for its own sake (Duflo 2012).

### 1.3. Gender Equality and the Empowerment of Women in Rwanda

Rwanda has been internationally recognised for the progress that it has made in promoting gender equality and the empowerment of women and has a raft of notable gender achievements. It was the first country in the world to reach the MDG 3 Goal of 50 per cent of Members of Parliament being female, for instance. The Government has not only introduced legislation for gender equality but has actively enforced it: gender is mainstreamed in all government policies and gender responsive budgeting is practiced and monitored. As Figure 1 shows, Rwanda scores well on a number of the indexes that measure the gender gap, scoring consistently higher than that the East African Community average (although it scores consistently below Norway, which has the smallest gender gap on the UNDP Gender and Development Index and the UNDP Gender Equality Index).

Figure 1: Gender and Development Indices: Rwanda, Norway and EAC



Sources UNDP 2014; World Economic Forum 2014; Social Watch 2012 Index <http://www.socialwatch.org/node/14370>

However, a gender gap index only tells us what the differences between men and women are on the indicators that it includes. It does not tell us about the empowerment of women – the extent to which they are able to claim and exercise their rights. It is therefore important to examine what the underlying factors are that affect women's (and men's) ability to claim and exercise their rights, including the right to make a sustainable livelihood and to participate in governance, to uncover any gender disparities in claiming and exercising these rights. A number of recent reviews sustain the progress that Rwanda has made towards gender equality and the empowerment of women although there are yet some gaps to live up with the promise of the legal and policy framework in place (Abbott and Malunda 2015; Abbott and Rwica 2014; Burnet 2011; Debusscher and Ansoms 2013; McLean Hilker 2014; Randell and McCloskey 2014).

### 1.4. Problem Statement

- What are the key aspects of gender relations and inequalities in Rwanda as they impact on sustainable livelihoods and participation in governance for the majority of women?
- What are the underlying socio-economic, political, institutional and cultural barriers to gender equality; to women claiming and exercising their rights?
- What are the opportunities for promoting women's rights and what are the main risks to women being able to claim and exercise their rights?
- What are the implications of the analysis for Oxfam's work in Rwanda relating to sustainable livelihoods and participatory governance?

- What actions can Oxfam take in designing and delivering its programmes to more effectively enable women to improve their livelihoods and participate in governance?

## 2. National Context

### 2.1. Introduction

Rwanda is currently performing well in terms of its economic growth and poverty reduction. The total population is over 10.5 million with a population density of 416 people per square Kilometre. The population is predominantly young with 43 per cent below 15 years old and only three per cent 65 years old and over, and this constitutes potential for the country's development. Fifty-two per cent of the population is female and about 75 per cent of the population live in rural areas (RHPC 2012). The Country depends mainly on agriculture in terms of employment (around 72% of the active population is employed in Agriculture) and more efforts to develop the non-farm sector are on-going.

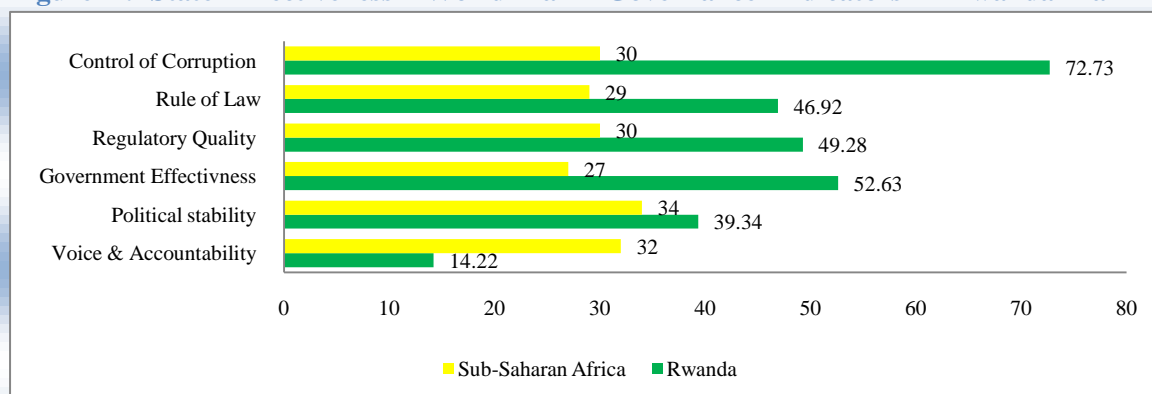
Following the devastating effects of the 1994 Genocide against the Tutsi, which destroyed the very fabric of society, Rwanda has become a secure and peaceful country (see e.g. Anastase 2012). It has a stable government and a growing economy, poverty is declining, economic transformation is visible and the country is on a good track to achieve most of the MDGs. Policies are mainly pro-poor and socially inclusive. It is seen as having one of the most effective governments in Africa (Collier 2010). Putting in place effective governance has been at the heart of the country's development strategy including putting in place mechanisms for citizen participation in the development process and utilising dialogue and consensus to build a socially cohesive society (Abbott Mugisha and Lodge 2014). Corruption has been widely suppressed, the business environment significantly improved (World Bank 2014<sup>4</sup>) and the government invested in improving the lives of its citizens (Booth and Cammack 2013). Decentralisations, collective action for development, access to justice, and the coordination of policy development and implementation have been important strategies. The aim has been to recreate a sense of national identity and loyalty through an emphasis on one language, one culture, one history and one people.

### 2.2. Governance

Rwanda has made good progress in improving governance and has been especially commended for the way it has fought corruption and improved the business environment (Figure 2; Abbott, Malunda and Festo (2012)). As we discuss later in this report women are well represented in national politics with over 60 per cent of members of Parliament being female and over one-third of Cabinet Ministers due at least in part to quotas, but more efforts are to be made for their representation at decentralised and community levels. Figure 2 shows Rwanda scores well on the World Bank's Index of State Effectiveness and control of corruption. This report discusses in the next sections the appropriateness and capacity of local dispute mechanisms to deal with disputes over gender rights and charges of gender based violence (Abbott and Rwica 2014; GMO 2013). An emphasis on dialogue and reconciliation is part of ways to deal with intimate partner violence while mediation may result in justice. Civil society will need to be strengthened as well as the, Women's National Council, membership of which is compulsory capacity at decentralised and national levels in order to act as a strong advocacy organisation for gender equality and the empowerment of women especially at micro-level (Abbott, Mugisha and Lodge 2014; Abbott, Malunda and Festo 2013; Abbott and Mutesi 2013; Anastase 2012; Strategic Management and Consulting International 2011).

<sup>4</sup> <http://www.doingbusiness.org/rankings>, last accessed 06/01/2015

**Figure 2: State Effectiveness –World Bank Governance Indicators – Rwanda Rank 2012**



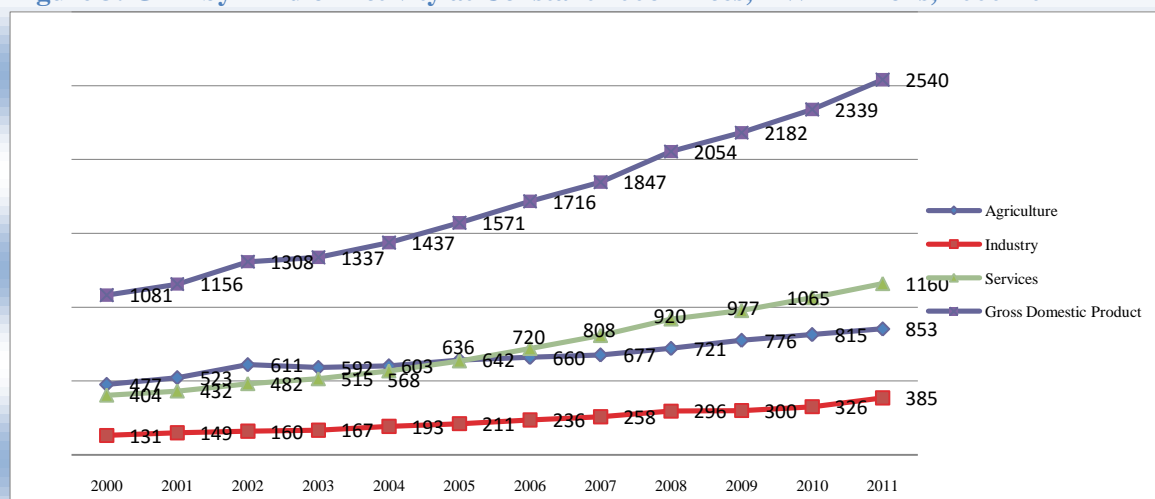
(Source: <http://info.worldbank.org/governance/wgi/index.aspx#home>, last accessed 24/05/2014)

### 2.3. Economic Growth and Transformation

The economic growth Policy is driven by the Vision 2020 (Ministry of Finance and Economic Planning 2000) and implemented through successive Economic Development and Poverty Reduction Strategies (EDPRS) (Ministry of Finance and Economic Planning 2013). The aim is to transform Rwanda into a middle income, private sector, knowledge-driven and socially inclusive society by 2020. The government has identified two key priorities for the period 2013-2018: 1) accelerating sustainable economic growth to an average of 11.5 per cent per annum, essential to meet the target of becoming a middle income economy by 2020 and accelerating poverty reduction so that the headline poverty figure is below 30 per cent. The above national development frameworks give more consideration of gender mainstreaming and economic empowerment of women especially in rural areas. Although it is identified as a crosscutting issue it is linked with the family and the only issues specifically identified are reducing poverty levels among men and women and gender based violence and other conflicts at both family and community level. As we discuss in this report mainstreaming gender means considering the gender impact of all policies, programmes and procedures and putting in place strategies to ensure gender equitable outcomes. Furthermore, identifying gender with the family may reinforce the linking of women to their assumed family responsibilities which remains one of the barriers to gender equality and the empowerment of women.

Rwanda has so far achieved strong, inclusive economic growth (Figure 3; IMF 2014) and there are signs of economic transformation, a reduction in dependency on agriculture and an increase in non-farm employment, with 1.2 million new jobs being created between 2000/1 and 2010/11. However, GDP growth has declined from a high of 11.2 per cent in 2008 to 4.6 per cent in 2013 (NISR 2014a). Agriculture still dominates in terms of employment and contributes about 55 per cent of export earnings and meets about 80 per cent of the country's food needs, although there has been a small decline in its contribution to GDP in recent years. However, agricultural growth over the last decade has been slower than in other sectors, reflecting the labour intensity involved in this sector and illuminating the need to make agricultural production more efficient, and the need to diversify employment opportunities in rural areas. The informal economy remains dominant accounting for 65 per cent of GDP in 2011 (NISR 2012e). Private sector investment - while growing - remains low, and job creation has been well below that targeted by the government and necessary for Rwanda to become a middle-income country by 2020 (Abbott, Malunda and Festo 2013).

**Figure 3: GDP by Kind of Activity at Constant 2006 Prices, RWF Billions, 2000-2011**

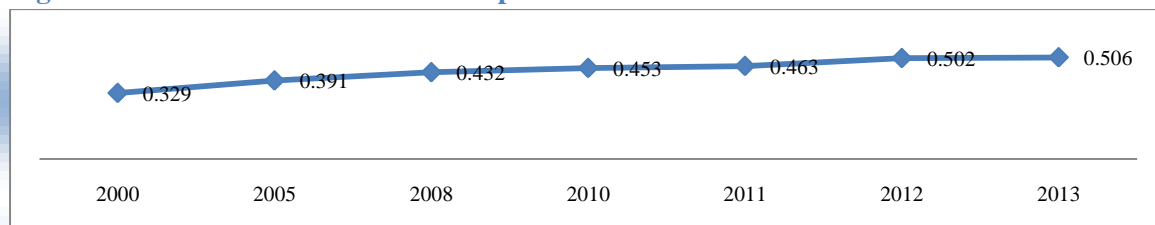


Source: NISR 2012e, 2013

## 2.4. Poverty and Wellbeing

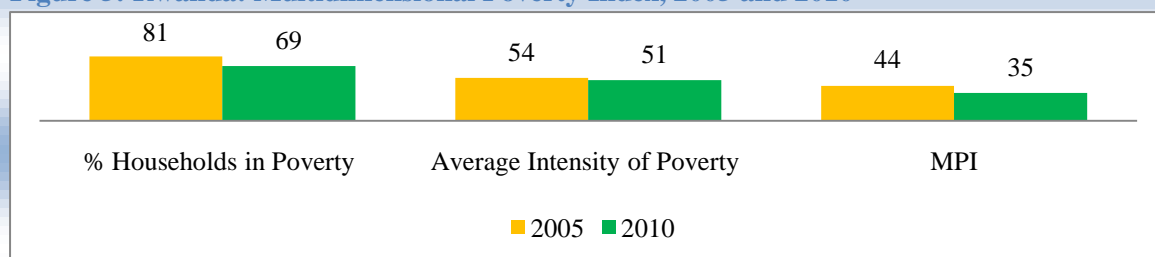
Poverty has noticeably declined and wellbeing generally improved. Consumption poverty reduced by twelve percentage points between 2005/6 and 2010/11 with the sharpest decline being in rural areas and among the very poorest (World Bank 2013). The UNDP Human Development Index, a broader measure of wellbeing which combines life expectancy, literacy, education attainment and GDP per capita in to a single index, has also been increasing (Figure 4), as has the Multiple Poverty Index (MPI) a measure of household deprivation combining a set of indicators for education, health and assets (Figure 5; OPH1 2010, 2015)<sup>5</sup>.

**Figure 4: Trends in UN Human Development Index 2000-2013**



Source: <http://hdr.undp.org/en/content/table-2-human-development-index-trends-1980-2013>, last accessed 28/12/2014

**Figure 5: Rwanda: Multidimensional Poverty Index, 2005 and 2010**



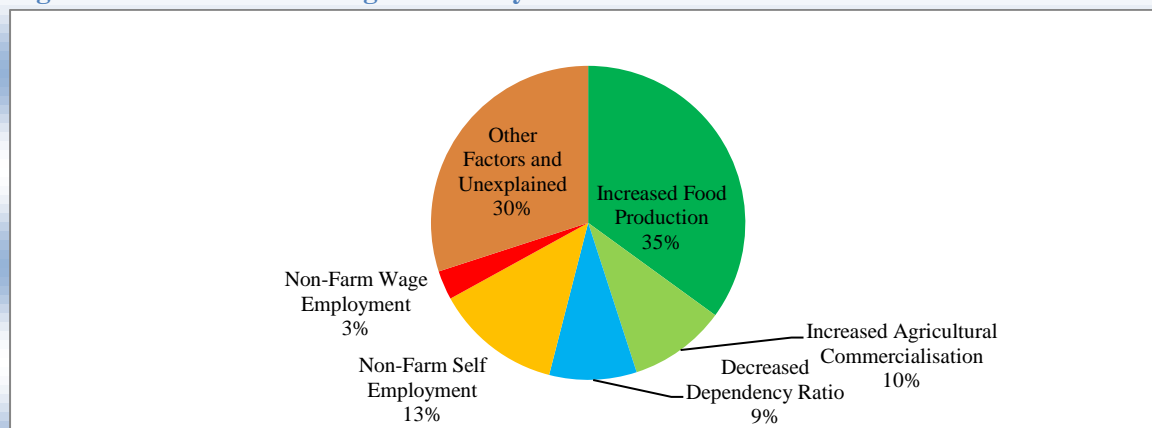
(Source OPI 2015)

An increase in agricultural productivity has been the main driver of growth in rural areas, accounting for one third of the growth in the consumption of rural households. The diversification of income portfolios has also contributed to growth, as has the decrease in the dependency ratio (Figure 6).

<sup>5</sup> A MPI has been calculated using the 2012 Census data and suggests that a much lower proportion of households are multiply deprived NISR and Ministry of Finance and Economic Planning 2014c). We use the MPI based on RDHS here so that we can measure progress in reducing deprivation.



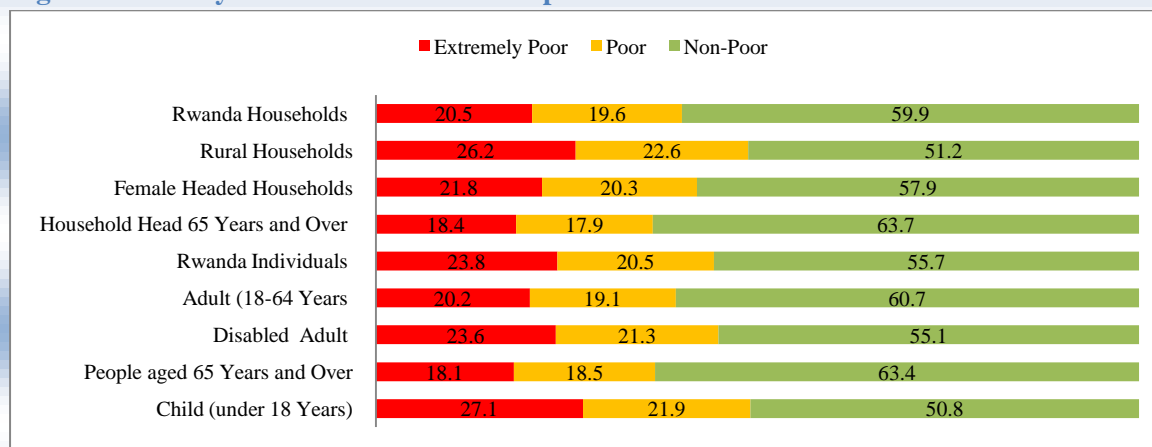
**Figure 6: Factors Accounting for Poverty Reduction 2000/01-2010-11 %**



Source: World Bank 2011

However, 45 per cent of the population lived in consumption poverty in 20010/11 (NISR 2012a) and 63 per cent lived below the international measure of 1.25\$ ppp<sup>6</sup> and the MPI found just below 20 per cent (19.4%) of the population as vulnerable to poverty, 34.7 per cent in severe poverty and 27.8 per cent destitute. In rural areas 73.2 per cent of the population were in poverty in 2010, compared with 41.7 per cent in urban areas. As Figure 7 shows, the risk of being in poverty differs by type of household and individual characteristics: rural households are at greater risk of poverty than those in urban areas, and female-headed houses are marginally more at risk than male-headed ones. Children are at greater risk of living in poverty than adults and older people (65 years and over) are at less risk of poverty than working age adults<sup>7</sup>.

**Figure 7: Poverty Status of Different Groups in 2010/11**



(Source: EICV3, authors own calculations)

Inequalities in poverty reduced only marginally between 2005/6 and 2010/11 but they reduced noticeably on many education and health indicators (Abbott 2012; Abbott, Malunda and Festo 2013). Rwanda's overall loss on the UNDP 2013 HDI due to inequalities was 33.2 per cent about the same as the average for Sub-Saharan Africa (33.6% overall loss) (UNDP 2014).

<sup>6</sup> World Bank Data Base, <http://data.worldbank.org/indicator/SI.POV.DDAY/countries>, last accessed 06/01/2015.

<sup>7</sup> The poverty of individuals is based on the poverty of the household in which they live and not their actual status. It does not take account of any inequities in the intra-household distribution of resources.

## 2.5. Conclusions

As indicated by the data and literature analysed, there has been strong economic growth and poverty reduction in general, but there is need to accelerate growth of the moneyed economy, the private sector and non-farm employment has been bellow what is expected in order to achieve Vision 2020. Furthermore poverty, especially in rural areas, remains high and human development commensurately low. The key issue is to what extent and in what ways have women benefited from economic growth and poverty reduction and specifically whether their ability has been strengthen to empower them economically and for them to exercise their rights.

## 3. Methodology and Methods

### 3.1. Approach

This report provides a gender analysis specifically focused on productive livelihoods and participatory governance. A gender analysis is a tool to better understand the realities of the lives of women, men, girls and boys in relation to specific intervention(s) (in this case, Oxfam's work on sustainable livelihoods and participatory governance). It is a systematic and analytical process for identifying, understanding and describing gender differences and the relevance of gender roles and power dynamics in a given political, economic, social and technological context. While sex disaggregated data provides information on gender differences and inequalities, gender analysis examines why these disparities exist, why they matter and how they might be addressed.

This research employed a participatory approach that was sensitive to human rights and gender, utilised critical gender analysis and used standard gender analysis tools and methodologies, contextualized to the population sample and the specific objectives of the Terms of Reference (see appendix 8). Specifically, we used a modified form of the USAID 'Six Domains of Gender Analysis' (2005) as the main analytical framework. We incorporated elements from the 'Oxfam Global Performance Framework' which aims to measure women's experience in four dimensions: household decision making; control over resources; public engagement; and self-perception (Bishop 2012). The policy analysis is also informed by the five categories and indicators for each category used to measure the opportunity structure for women employees and entrepreneurs in the 'Women's Economic Opportunity Index' (Economist Intelligence Unit 2012): labour policy and practices; access to finance; education and training; women's legal and social status; and the general business environment. We have added to this the policies for women's participation in politics and the framework for participatory governance.

We took a critical/engaged and feminist social science approach to the research, meaning we investigated gender inequalities and the effect of gendered power relations and exploitation on women in Rwanda. In doing so we recognised that these can have a different impact on women depending on their age, economic status, educational attainment, marital status, location (urban/rural) or disability. The intention is provide research-based evidence that can inform Oxfam's creation and implementation of its Country Strategy. We take the position that all knowledge is created by social processes and is thus dependent on the position of the researchers and the researched; we reject the view that it is possible to study the world objectively and uncover 'objective' truths. Our participatory research methodology is scholarly and rigorous, but at the same time partisan as it aims to give voice to ordinary women – to provide evidence that will inform programme design so that

women are enabled to claim and exercise their human rights. The research followed international best practice guidelines for research governance and ethics. All informants gave informed verbal consent to their participation in the project.

## 3.2. Research and Data Collection

### *Desk Research*

We carried out a review of academic and grey literature that has specifically focused on gender in Rwanda. All literature was indexed and reviewed for inclusion in the report – the main criteria for inclusion was credibility (of publisher and/or authors) and relevance, that it provides evidence on gender relations, the situation of women and barriers to women’s empowerment. It also draws on relevant research that the researchers have carried out over the last five years. We also looked for examples of good practice and interventions that have prompted gender equality and the empowerment of women in Rwanda (see Appendix 6) and at systematic reviews more generally for interventions for women’s empowerment with respect to livelihoods and participatory governance. Much of the research we have drawn on has been carried out by IPAR over the last five years and we provide references to this research as appropriate.

The research we have drawn on makes substantial use of survey research and other quantitative data. The findings from the main surveys in Rwanda generally have comparable findings and we have used findings (and data sets where we have carried out secondary statistical analysis) as follows:

1. Where the Census has relevant data we have used this as it has complete (or virtually complete) coverage of the population and was carried out in 2012. However, it has limited data coverage, published reports do not always provide gender disaggregated data that meets our purposes and the data set is not available for secondary analysis;
2. EICV3 has been given priority over other survey data, as it is a large household probability survey carried out in 2010/11. It covers the whole population and the sample is large enough to look at differences in subgroups in the population. However, it does not cover all topic areas. In this report, we draw on findings reported in published reports (NISR 2012 thematic and general indicators reports) and our own analysis of the data set;
3. RDHS was last carried out in 2010/11 and provides detailed information on the health and wellbeing of women and children under five years, as well as information on HIV and sexual behaviour for men and women including adolescents (from 15 years). However, it only includes households with at least one woman aged between 15 and 49 years and samples women aged 15-49 years and men 15-59 years. In this report we draw on the published findings (NISR et al 2012) and our own analysis of the data set;
4. Comprehensive Food Security and Vulnerability and Nutrition Survey. We draw on the published report (de Franchis 2012);
5. FinScope 2012 is a specialist survey on access to finance and covers all adults in Rwanda. In this report we draw on our own analysis of the data and analysis undertaken for an unpublished report (forthcoming Abbott, Malunda and Rwirahira 2012);
6. The Women’s Empowerment Survey was a survey undertaken by IPAR in 2011. In this report we draw on analysis undertaken by us for an unpublished report (Abbott, Malunda, Mugisha et al 2012);
7. The Senate Survey, carried out in 2013, was a specialist survey of participation in participatory governance with a specific focus on mechanisms for dialogue and consensus. In this report we draw on findings reported in the published report (Abbott, Magisha and Lodge 2014) and our own further analysis of the data set.

### *Policy Analysis*

We carried out an analysis of the legal and policy framework for gender equality in Rwanda and the machinery for its implementation. We have identified gaps in the existing legal and policy frameworks and other issues including reasons for the policy-implementation gap. We scrutinised the laws and read the policies, compared the provision of domestic legislation with international conventions and consulted commentaries and research papers.

### *Secondary Analysis of Existing Data Sets*

To fill in gaps in the existing literature we carried out secondary analysis of existing data sets using SPSS 21 for statistical analysis.

### *Field Research*

The field research was designed to build on our existing knowledge so as to enable us to provide a comprehensive view of gender relations in Rwanda and specifically to carry out research in the Districts where Oxfam delivers its programmes. The research was qualitative, with purposively selected samples. At the national level we carried out expert/key informant interviews and at community level we carried out focus group discussions (FGDs) with men and women including adolescents and youth.

### *Focus Group Discussions*

Table 1 gives details of the FGDs we facilitated and key informants (KI) we interviewed at community level. In total we held 12 FGDs (see Table 2 for details of composition), six with men and six with women and interviewed eight KIs. The FGDs and KIIs were conducted in Kinyarwanda and facilitated by Rwandan researchers specifically trained for this project. The aim of the FGDs was to give ‘voice’ to ordinary men and women. To ensure that women and young people felt able to speak freely, separate groups were held by gender and age. A researcher of the same sex as the participants facilitated the FGDs. Notes were taken contemporaneously by trained note takers and subsequently transcribed in English in preparation for thematic analysis. Participants gave informed consent on the basis that the research was written up so that no individual was identifiable. To protect anonymity we have not attributed quotes to named individuals or to the location of the FGDs.

**Table 1: Community Sample**

<b>Location</b>	<b>Women FGDs</b>	<b>Men FGDs</b>	<b>Key informants</b>
District: Nyagatare Sector: Museri Cell: Kibirizi			Executive Secretary of Museri Sector Social Protection Officer Nyagatare
Cell: Musheli	2	2	
District: Gasabo Sector: Ndera; Cell: Mukuyu			Social Officer Ndera Sector Gender Officer District Level
Cell :Kibenga	2	2	
District: Nyamagabe Sector: Cyanika; Cell: Kiyumba			V/Mayor Social Executive Secretary of Cyanika
Cell: Tare	2	2	
District: Rulindo Sector: Cell: Mbogo Cell: Nyirangarama			Social Officer Sector level NWC Officer Sector Level
	6	6	8

**Table 2: Composition of Focus Groups**

Districts	Focus groups
Nyagatare	36 years + male
	36 years + female – 1 single, 1 widow and the rest married
	18 - 35 years old male
	18-35 years female all married.
Gasabo	18-35 years old male
	36 years +; female 1 widow and the rest married.
	25-35 years old; female, 1 single, 2, others married.
	36 years+ male
Nyamagabe	36 years + female 1 widow, others married
	18 - 35 years old female 1 separated, others married
	36+ years Male
	18-35 years Male
Rulindo	Female 21-35 years old 1 widow, others married
	Male respondents aged 18-35 years
	Male respondents aged 36 years +
	Female 36+ 2 single, others married

### *Expert/Key Informant Interviews*

We interviewed 11 experts/key informants at national level. These were sampled purposively to provide expert information on key issues that cannot be answered authoritatively or with sufficient generalizability by the participants in the FGDs. The interviews were in English and undertaken by trained researchers supported by a note taker. The notes were transcribed following the interviews in English and reviewed by the interviewer before being analysed. The respondents did not give consent for their organisations to be identified so we cannot attribute quotations to representatives of named institutions. Representatives of the following organisations and agencies were interviewed: the Gender Monitoring Office; ActionAid International; Girl Hub; UN Women; the Private Sector Federation; DfID; the Dutch Embassy; the Legal Aid Foundation; RCN Justice and Democracy Rwanda; the Rwanda Men’s Resource Centre and the USAID Land Project.

Interviews were sought with the Ministry of Gender and Family Promotion, Pro Femmes, RISD and the National Women’s Council but unfortunately these organisations were either unavailable or declined to participate in this research.

We also interviewed key informants at community level (see Table 1 above). To protect anonymity we do not indicate which district key informants were from when using illustrative quotes.

### *Data Analysis*

We used mixed methods and triangulated the findings to bring together those from different methods, different informants and different sources. Where many studies show comparable patterns, we can have confidence that they provide a credible account of the situation. The field research was purposive and designed to fill in gaps in our knowledge and to produce further evidence where the existing research was inadequate to carry out a gender analysis to inform the design of a programme for sustainable livelihoods and participatory governance. The secondary analysis of data sets enabled generalisation to the population, as all the data sets we are using have nationally representative samples. The fieldwork and the previous research we draw on which used qualitative methods that

enable us to provide a more nuanced, deeper and better understanding of the issues uncovered through desk research and quantitative analysis.

### 3.3. Limitations of the Research

There are three main limitations to the research. Firstly, the quality and availability of gender disaggregated data and data for subgroups of women and girls. Secondly, the literature and the qualitative work we have previously undertaken is uneven in its coverage of areas and issues. Thirdly the fieldwork that could be undertaken specifically for the assignment was limited by the availability of time and budget.

The quantitative data was mainly from high-quality sample surveys; although the 2012 Census was available, it has very limited data coverage. We used published reports and carried out our own secondary analysis of the data sets. The surveys are only carried out periodically and the data available for the two largest and most comprehensive ones are for surveys carried out in 2010/11<sup>8</sup>. Other data sets we have drawn from are from surveys with less coverage and/or a more specific focus. Where the published reports do not provide gender disaggregated data we have, wherever possible, carried out secondary analysis of the data sets<sup>9</sup>. However, there are significant gaps in data on women's (and men's) ownership and control of land, participation in cooperatives, participation in post-experience education and training and involvement in community activities and community decision making. The data on gender-based violence, the domestic division of labour and women's control over resources and decision making is limited and the findings from the quantitative research are sometimes at odds with that from the qualitative research, reflecting the limited responses available to quantitative questions. Decisions on recoding for the employment and economic activities modules of EICV3 survey data mean that our data is not always identical to the statistics in the published reports but the gender differences are much the same<sup>10</sup>.

The literature and our previous research are uneven in their coverage of issues and areas. Some of the literature has had to be used carefully as it was apparent that not all those carrying out research understood the Rwandan context fully. The qualitative research sometimes provides a rather different understanding than that provided by the quantitative data and different studies also have different and sometimes contradictory findings.

Despite the limitations we have identified though, we are confident that by using all the various sources of data and literature, and triangulating that data, that we have been able to carry out a robust gender analysis and make recommendations that will inform Oxfam in its development and delivery of a programme that is both gender -mainstreamed and gender-transformative.

### 3.4. Structure of the Presentations of the Research Findings

We present our findings in these sections:

1. In Chapter 4 we set out the legal and policy framework for gender equality, focusing on laws and policies that are especially relevant to governance and livelihoods as well as gender equality more broadly. We also present our findings from a gender-informed analysis of the laws and policies in place;

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<sup>8</sup> The RDHS and EICV4 are being carried out at the time of writing this report and the findings should become available later this year.

<sup>9</sup> The Rwanda Gender Statistics Framework lacks data for 20 of 50 the UN Minimum Standard for Gender Indicators (NISR 2014c). We would note, however, that most of the missing data could be filled in by analysing existing data sets or from other sources.

<sup>10</sup> NISR makes the data freely available but does not provide a guide as to how the data was recoded for analysis meaning that numbers are not always identical.

2. In Chapter 5 we set out the findings from the gender analysis focusing on those aspects especially relevant to livelihoods and participatory governance and taking account of women's subjective experiences;
3. In Chapter 6 we discuss how the findings can be used to inform Oxfam's Country Strategy, propose a theory of change for Oxfam's work and discuss what has been shown to work in prompting gender equality and women's empowerment for sustainable livelihoods and participatory governance.
4. In Chapter 7 we discuss the main barriers to the gender equality and the empowerment of women especially as relevant to sustainable livelihoods and participatory governance, discuss a Theory of Change and provide information on what has been found to work in overcoming barriers to gender equality;
5. The final chapter briefly summarises the main conclusions and recommendations.

## 4. Gender Analysis of the Legal, Policy and Institutional Context for Gender Equality, Livelihoods Strategy and Participatory Governance

### 4.1. Introduction

In this chapter we carry out a gender impact analysis of relevant laws<sup>11</sup> and policies in Rwanda, with a focus on those pertinent to sustainable livelihoods and participatory governance (see Appendix 4 for details of the laws and policies for gender equality and the empowerment of women and Appendix 5 for details of the gender machinery). In chapter 5 we carry out a gender impact analysis of how the implementation of these laws and policies has, or has, not promoted gender equality and the empowerment of women, and what the main barriers to implementation are. In carrying out the analysis, we recognise that some laws and policies may discriminate both directly and indirectly on the basis of gender. In the case of direct discrimination, the law/policy provides for different treatment on the grounds of gender. Indirect discrimination occurs when the law /policy appears gender neutral but in practice has a differential impact on one gender. For example, policies for participatory governance may impact men and women in different ways because of the different demands on men's and women's time; women are often time-poor because of their responsibilities for domestic labour as well as livelihood work.

Rwanda is committed to gender equality and the empowerment of women, and has ratified and gazetted<sup>12</sup> international and regional laws that promote the rights of women including the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW), the *Protocol to the African Charter on Human and People Rights and on the Rights of Women in Africa*. It has also made a commitment to take steps to implement the '*Beijing Platform for Action*'<sup>13</sup> which aims to remove all obstacles to women actively participating in public and private life and reports periodically on the progress it has made, most recently in 2014 (Republic of Rwanda 2014). The 2003 Constitution which enshrines gender equality and makes provision for women's representation at all political levels through a requirement to have 30 per cent of positions held by women; and inheritance and land laws which provide women with the same rights to inherit property and own and control land as men. Various Government strategies are gender-mainstreamed including Vision 2020, Rwanda's long-term development plan, and its implementation strategies (Ministry of Finance and Economic Planning 2000, 2013b). In addition, there is a gender strategy and an implementation plan (Ministry of Gender and Family Promotion 2010a, b); an Agriculture Gender Strategy that was launched in March 2012; a Girls' Education Policy (Ministry of Education 2008); and the Government has committed to gender-informed budgeting, with a section in the Ministry of Finance and Economic Planning responsible for its implementation.

As a member of the East African the Government is bound by the treaty. The EAC gender strategy requires member states to have an enabling legislative and policy framework for promoting gender

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<sup>11</sup> The authors of this paper are not lawyers and the analysis is based on their reading of the laws. It is not comprehensive but identifies some of the most obvious gaps and omissions.

<sup>12</sup> International and regional conventions and treaties take force once they have been published in the Official gazette. They then take priority over all domestic laws with only the 2003 Constitution having priority over them.

<sup>13</sup> The Beijing Platform for Action is an agenda for women's empowerment. It aims at accelerating the implementation of the Nairobi Forward-looking Strategies for the Advancement of Women and at removing all the obstacles to women's active participation in all spheres of public and private life through a full and equal share in economic, social, cultural and political decision-making.



equality and equity (EAC Secretariat 2012) in line with Articles 5, 5(2); 6(d); 121 and 121 of the EAC Treaty. It envisages that member states will:

*Promote gender equality, equity and women and girl's empowerment as normative -----by mainstreaming gender into all strategic interventions and sectors of the community, promoting women in socioeconomic development and women in business and promoting the participation of citizenry in EAC processes (p 10).*

#### 4.2.The Legal Framework

Ensuring that women have the right to claim and exercise their rights is essential for gender equality in Rwanda and elsewhere. . Under human rights law states are required not just to ensure that women have the same formal legal rights as men but that they can enjoy the rights in practice (Sepulveda 2013). This means ensuring that outcomes are equitable. This is explicit under the Convention on the Elimination of all Discrimination Against women which has been ratified and domesticated by Rwanda. It requires that states achieve gender equality by transforming unequal power relationships and ensuring that *all* women and *all* men can develop and make choices without limitation set by stereotypes, rigid gender roles and prejudices (Article 5 and General Recommendation 28). It also requires States to modify the traditional cultural practices of men and women which are based on the idea of the superiority or inferiority of women (or men) or on stereotyped roles (Article 5b).

Gender equality in Rwanda is in line with the international conventions that guarantee women's human rights. When international law has been ratified and published in the Rwandan Official Gazette, its provisions take precedent over national organic and ordinary laws; courts may invoke international law when domestic law is contradictory or when it is ambiguous or silent. However, there is concern that the provisions of international laws are not fully considered by the legal profession (Ndangiza *et al* 2013). Despite the fact that women's rights are generally protected in the national legislation, there are yet some gaps when compared to the expectations in other legal instruments and conventions such as the CEDAW:

- There is yet a room to ensure appropriate measures to eliminate discrimination against women in rural areas in order to ensure , on a basis of equality of men and women, that they participate in and benefit from rural development ( See article 14 of CEDAW).
- More efforts are to be made for equal rights in marriage and family relations between men and women as required by CEDAW; Article 17 of the Succession Law of 1999 (Law No 22/99 of 1999) says that in the case of marriage under the regime of community of property, the spouses choose among themselves who will be responsible for the management of common patrimony<sup>14</sup>;
- Ensure that married women have equal administration rights over land as required by CEDAW; the couple choose the administrator for the property from amongst themselves. A wife may well cede this right to her husband and given traditional conventions this seems likely;
- Ensure that there is an equitable sharing of common assets on divorce in line with the *African Charter on Human and People's Rights* and the *African Union Protocol on the Rights of Women in Africa*. The Succession Law of 1999 (Article 24) requires only that there is a sharing of common property<sup>15</sup>;
- Ensure that husbands and wives are treated equally; Article 206 of Law No 42/1988 of 27<sup>th</sup> October 1988 establishing the Preliminary Title and Book One of the Civil Code stipulates that the husband is the head of the household and this places men as the primary decision-makers in the family and in charge of management of the household, including its property. Furthermore, Article 352 designates the father as responsible for the administration of the assets of minor children; mothers acquire these

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<sup>14</sup> The draft Successions Bill gives both spouses the same rights to act as a legal representative of the community property.

<sup>15</sup> The draft Law Governing Persons and Family requires that common property is shared equally.

rights only in the absence of the father. These articles are contrary to Article 16 of CEDAW, which requires that spouses have equal rights in the administration, management and disposition of property. They are also contrary to the Constitutional guarantees of gender equality. They can therefore be challenged on the grounds that they are both unconstitutional and contrary to international laws that Rwanda has ratified<sup>16</sup>;

- Provide protection to women employed in the informal sector as required by Article 13 of African Charter on Human and People's Rights on the Rights of Women in Africa and
- The law is silent on right for women regarding their reproduction. The abortion is only permitted when the life of the mother and/or her unborn child is threatened (Penal Code 2012) although it is arguably in line with Article 14e of the *African Charter on Human and People's Rights on the Rights of Women in Africa*.

In addition to these specific omissions, there are a number of other complexities, contradictions and gaps in existing law that need to be addressed to promote gender equality:

- The law offers little protection to some of the property rights of women in consensual unions, which is arguably a form of indirect discrimination because the law does not have the same negative impact on the property rights of men who are living in consensual unions (Vanhees 2014; Article 2€ of CEDAW bans horizontal discrimination between women). Women are less likely to own property in their own right than men and, on average, live longer than men. Specifically the law does not recognise consensual unions and women in such unions have no ownership claim over land/property that they may have contributed to the improvement of or even the cost of purchasing unless their names are included on the land registration certificate. The children of a consensual union have no right to inherit their fathers' property unless he recognises them during his lifetime. This means that a widow that had a consensual marriage can be left with no visible means of support for herself and her dependent children if she is pre-deceased by her husband. Even if the man has recognised his illegitimate children the Family Court may decide that a relative other than their mother should administer the land until they reach the age of majority (Article 20 of the *African Charter on Human and People's Rights on the Rights of Women in Africa* provides for specific protection for widows rights and it like other international conventions does not say that only civil marriages are recognised)<sup>17</sup>.
- The Ministerial Order necessary for the clause in the GBV Law ( Law No 59/2008 of 09/05/2008) requiring that if a man in a polygamous marriage marries one of his wives in a civil ceremony property should be shared equally by all the wives has never been issued or gazetted . It is, however, included in the draft Law Regarding Matrimonial Regimes, Family Donations and Succession presently before parliament. A Supreme Court Decision interpreting this law has however set a precedent ruling in favour of a woman who claimed a share of the common property when her former consensual partner abandoned her and married another woman in a civil ceremony (Supreme Court 2011 *Icyegeranyo Cy'ibyemezo By'Inkiko*. Kigali: Republic of Rwanda).
- The law offers no protection to women in consensual unions if they are abandoned by their partner. This can leave such women without support for themselves and any dependent children they have.

<sup>16</sup> However, the draft Law Governing Persons and Family makes husbands and wives joint heads of household.

<sup>17</sup> Some other East African countries have chosen to recognise customary and religious marriages. The Tanzanian Law of Marriages Act provides a presumption that once a man and woman have lived together for two years they should be considered to be married (Tanzanian Law of Marriage Act No5/71 Chapter 29 Gazette 12/02/1971 section 160(1)

[http://www.law.yale.edu/rcw/rcw/jurisdictions/afe/unitedrepublicoftanzania/tanz\\_marriage\\_act.pdf](http://www.law.yale.edu/rcw/rcw/jurisdictions/afe/unitedrepublicoftanzania/tanz_marriage_act.pdf), last accessed 11/02/2015.

The Kenyan Marriage Act 2014, Kenya Gazette Supplement No 62 recognises customary, Christian, Hindu and Islamic Marriages as well as civil ones subject to them being registered with the relevant authority..

<http://www.google.co.uk/url?sa=t&rct=j&q=&esrc=s&source=web&cd=2&ved=0CCkQFjAB&url=http%3A%2F%2Fwww.focusonland.com%2Fdownload%2F53761ca5affa6%2F&ei=Sf7aVKyMHMPmUsb5gNgH&usq=AFQjCNGTKla5vpXvveOjUh8Q7dmAL2BcRA&bvm=bv.85761416.d.d24>, last accessed 11/02/2015

The 2009 Uganda Marriage and Divorce Bill No 19 would provide similar protection to the Tanzania but has not yet been passed into law, <http://www.uwonet.or.ug/2013/04/when-there-is-no-just-cause-for-barriers-why-the-marriage-and-divorce-bill-no-19-of-2009-should-be-passed-the-way-it-is-an-analysis-of-the-property-cohabitation-and-conjugal-rights-clauses-a-case/>, last accessed 11/02/2015. However, the proposed law is a codification of existing provisions.

- The 2003 Constitution Article 511 gives the State the responsibility of safeguarding cultural traditions and practices provided they do not conflict with human rights. This clause has been invoked in justifying the continued practice of bride price although the GBV Law (Law No 59 2008 of 10/09/2008) (Articles 4 & 26) makes it illegal to ‘distort the tranquillity of one’s spouse because of dowry’ (Article 8 of the African Charter on Human and People’s Rights on the Rights of Women in Africa requires that the law is reformed to eliminate discriminatory practices).
- The GBV (Law No 59 2008 of 10/09/2008) law has been criticised for having a heavy penalty orientation and failing to recognise that the right of women to be free of physical, sexual, physiological and economic violence is invariably bound up with their ability to enjoy the full spectrum of human rights (Herbert 2014). In Article 36 the refusal to testify against an abuser is criminalised and in Article 39 consensual unions where the couple have not gone through a civil ceremony are defined as unlawful.
- There is little legal protection for women (or men) who work in the informal sector or as family workers, and the Land Laws and the Land Tenure Regularisation Programme may have had an unintended consequence of removing the limited protection afforded by the law to dependent family workers from wives as the majority of wives have moved from being dependent family workers to co-owners of the enterprise. Article 12 of the *African Charter on Human and People’s Rights on the Rights of Women in Africa* and the *International Covenant on Economic , Social and Cultural Rights* require protection be given to women in the informal as well as the formal sector`.
- The provisions for maternity leave are unclear. The 2008 GBV Law (Law No 59 2008 of 10/09/2008) provides for all women to have (unpaid) maternity leave of three months and one hour per day for 12 months for breast-feeding. There is no definition of types of employment. However, the 2009 Labour Law (*Law No. 13/2009 of 27/05/2009*) makes no reference to the GBV Law and only legislates for maternity leave in the formal private sector, with provision for six weeks paid leave and a further six weeks unpaid. Given that it is post-dates the GBV law and is a ‘Special Law’ it’s provisions take precedence over the 2008 Law. Article 12 of the *African Charter on Human and People’s Rights on the Rights of Women in Africa* and the *International Covenant on Economic , Social and Cultural Rights* require protection be given to women in the informal as well as the formal sector;
- Local dispute resolution mechanisms are charged with mediation not judgement but mediation implies two parties coming to agreement rather than the person bring the complaint getting their legal rights. In these circumstances it is possible for women and girls to be persuaded to accept less than is their legal right. It is not clear that this mechanism provides women with their rights under Article 8 of the Article 12 of the *African Charter on Human and People’s Rights on the Rights of Women in Africa* and the *International Covenant on Economic, Social and Cultural Rights* require protection be given to women in the informal as well as the formal sector (see Section 5.6 below).
- Penalties for marital rape and intimate partner violence suggest that these crimes are much less serious than when similar offences are committed against other than a marital partner. Article 197 of the Penal Code (Law No 01/2012/OL of 02/05/2012) provides for a term of imprisonment of seven (7) years for rape while Article 199 provides for a term of imprisonment of at least two (2) months but less than six (6) months and /or a fine of 100,000 to 300,000 FRW) for marital rape. Article 240 lays down the sentence for harassment of a spouse which includes amongst other offences assault and battery yet the maximum sentence that can be given is six (6) months.
- Sexual harassment in public space is not legislated for although sexual harassment by a husband (wife) or an employer are both illegal (Law No 59/2008 of 10/09/2008).

### 4.3. The Policy Framework and Gender Machinery

Government policy is for gender mainstreaming across all policies and programmes and there is a Gender Policy (Ministry of Gender and Family Promotion 2011). Whilst policies are generally non-discriminatory and programmes for implementing them generally have gender disaggregated targets, policies nonetheless sometimes indirectly discriminate against women because they do not take sufficient account of the many barriers that hold women back, including the historic educational

deficit, the time women spend in reproductive and productive labour and the cultural attitudes which limit women's ability to participate in public life. In existing research, for example, that was designed to inform the development of a programme for women's empowerment in agriculture, key informants thought that the main barrier to women's participation in capacity-building programmes was illiteracy (Abbott, Malunda and Tsinda 2014; Abbott, Kemiremab and Malunda 2013). The same study found there was little evidence that government programmes aimed at empowering women in agriculture had taken into account women's historic disadvantage in the sector (with one noticeable exception, the Women and Youth Access to Finance Programme).<sup>18</sup> A number of other problems related to the policy and legal framework that have been identified in Rwanda include the limited institutional capacity at local levels for implementing gender mainstreaming (Kanyesigye 2012; Ministry of Agriculture 2013; Randell and McCloskey 2014) and the policy-implementation gap, which will be examined further in the following chapter. Gender disaggregated data is not always available and where it is generally based on periodic (mainly 5 yearly) surveys making monitoring problematic. There is a clear need for all laws, policies and programmes to be subject to a gender impact analysis before they are implemented and for close monitoring of implementation by the Gender monitoring Office (GMO) including at district level.

Alongside having relevant legal and policy commitments in place, the Government has established the necessary machinery to implement and monitor the delivery of these commitments (Appendix 5). The Ministry of Gender and Family Promotion is charged with ensuring that gender is mainstreamed in all legislation and policies and the Gender Monitoring Office (GMO) oversees the monitoring and evaluation of gender policy. The Gender Cluster is a coordinating mechanism which supports the Government promote gender equality and is chaired by the Ministry of Gender and Family Promotion and Co-chaired by a development partner (Ministry of Gender and Family Promotion 2010). It has in membership all government institutions and representatives of Official Development Partners, CSOs and NGOs and INGOs supporting gender programmes, the private sector and other interested parties. It is intended to ensure that interventions in the area of gender are coordinated and that experiences are shared and that there is effective lobbying and advocacy for gender equality across the country. The National Women's Council (NWC), which operates from grassroots to national levels, is the main mechanism for women's involvement in agenda-setting and ensuring that women's issues are incorporated in planning at all levels. It is mandated in the Constitution and represents women at all levels from grassroots to national and reports to the Ministry of Gender and Family Promotion (*Law No 02/2011 of 10/02/2011*).

#### 4.4. Conclusions

Rwanda has put in place a legal and policy framework that generally promotes gender equality and the empowerment of women, although there is some room for further reform and development of policy. In particular there is a need to ensure that the rights of women (and men) living in consensual unions are protected and the rights of workers in the informal sector and family dependent workers. It also has in place a machinery to oversee implementation although the ability of the Ministry of Gender and Family Promotion to influence the prioritisation of gender equality in policy implementation is challenging due to limited resources; greater influence tends to lie with the sector ministries that control budgets. However, this is only the first stage for ensuring that women can claim and exercise their rights. The necessary steps include: the passing of gender equality legislation and its enforcement; policies to ensure that women and girls have access to education and training; health services and family planning; land, the labour market, their own income, credit, technology

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<sup>18</sup> [http://www.migeprof.gov.rw/IMG/pdf/Women\\_and\\_Youth\\_Access\\_to\\_Finance\\_Program\\_English\\_Version.pdf](http://www.migeprof.gov.rw/IMG/pdf/Women_and_Youth_Access_to_Finance_Program_English_Version.pdf)

and information; and the implementation of these policies so that women are able to claim and exercise their rights. It is essential to ensure that there is adequate dissemination of the laws and policies and sensitisation of everyone to the laws as required by Article 8c of the *African Charter on Human and People's Rights on the Rights of Women in Africa* and the *International Covenant on Economic, Social and Cultural Rights*. It is also necessary to put in place strategies that are explicitly designed to overcome resistance to change. It is generally necessary to overcome enduring social and cultural norms that create relations of power and advantage and disadvantage between men and women and other groups differentially placed in the opportunity structure. There can be passive (or even active) resistances to changes in traditional norms and customs such as those that govern the relationships between men and women and which are seen as part of the private sphere (Jutting and Morrisson 2005). In the next chapter we discuss the impact of the legal and policy framework and the ways and extent to which it has enabled women and girls to claim and exercise their rights and identify the barriers to women doing so especially as they relate to productive livelihoods and participatory governance.

## 5. Gender Analysis for Sustainable Livelihoods and Governance in Rwanda: Secondary Data Analysis

### 5.1. Introduction

In Chapter 4 we have shown that Rwanda has the legal and policy frameworks in place with progressive and wide-ranging bases for promoting gender equality and the empowerment of women. However, there remains room for improvement in terms of capacity, policy implementation and further reforms of the law.. In this chapter we will build on this analysis using secondary data to examine the extent to which women and girls are able to claim and exercise their rights and the realities of gender equality and empowerment for all women and girls in Rwanda. We do this by:

1. Looking at the assets and access women have to resources that enable - or should enable - them to engage in livelihood activities and participatory governance and how these do, or do not differ from those of men;
2. Considering how knowledge, beliefs and perceptions about gender and gender differences may influence and restrict women's and girls' ability to engage in livelihood activities and participatory governance;
3. Examining the livelihood activities of women and their involvement in participatory governance and how these differ from those of men;
4. Considering place and time constraints placed on women and how these might limit their ability to engage in livelihood activities and participatory governance;
5. Examining the extent to which women and girls are able to pursue their legal rights through the justice system;
6. Considering the extent to which women are able to exercise power, informal as well as formal, and take decisions relating to their engagement in livelihood activities and involvement in participatory governance.

We take account of the fact that women's and girl's ability to engage in livelihood activities and participatory governance is influenced by their age, economic circumstances, educational status, place of residency and disability. Adolescence is an especially crucial time as girls' make the transition to adulthood and may be expected to take up traditional women's roles before they are physiologically and psychologically ready and have had the opportunity to move on to a path towards secure and productive adulthood (CPRC 2010). While we do not always carry out a detailed analysis in the report, there is an increase in women's ability to engage in productive livelihoods and participatory governance as you move from the bottom poverty/wealth quintile to the top; women in urban areas are more advantaged than those in rural locations; and women in midlife are more advantaged compared with younger and older women, although women in midlife are often restricted in their activities because of their responsibility for child care and domestic work. Women living with HIV and those living with disabilities are disadvantaged compared to other women as are those that have responsibility for looking after elderly and other dependent relatives as well as children – the triple burden. (See Appendixes 2 & 3 for detailed key statistics disaggregated by gender and by location [urban/rural] and by economic circumstances for women that support the analysis in this section). However, we would note that the main factor is poverty; differences by urban/rural and educational status are mainly because a higher proportion of people in rural areas are poor and education is a major determinant of economic status. Historically Marginalised People form an especially disadvantaged and generally socially excluded community although the general situation of the community is improving. Women and girls are disadvantaged within the community (Abbott and Mugisha 2014; Abbott, Rwirahira, Corrie et al 2013).

We need to keep in mind that gender equality is about more than men and women being treated the same. It is about equity – having comparable outcomes - and power – women being able to claim and exercise their rights. According to the 2010 Rwanda Demographic and Health Survey (RDHS), only 48.2 per cent of married women are fully empowered; do not accept that wife beating is ever justified and are fully involved in household decision making. In a mapping study of women in agriculture (Abbott, Malunda and Tsinda 2014) the score on the gender sensitivity of programmes was 2.45 out of 3, indicating a high level of gender mainstreaming. However, the score on the Benefit Index, women’s perception of the extent to which they are benefiting from programmes designed to promote gender equality, was only 1.85. The Women’s Empowerment in Agriculture Index found that at least 30 per cent of women in agriculture have inadequate empowerment (Malapit et al 2014). Of the five domains measured, the main contribution to the disempowerment of women was time allocation (28.4%), closely followed by community leadership (24.3%) and access to productive resources (24%) with control over use of income contributing 13.7 per cent and production decision contributing 9.7 per cent. Women were especially disempowered in access to and decisions on credit, group membership and control over and use of income.

A recent gender impact analysis of women in agriculture in Rwanda (Abbott, Malunda and Tsinda 2014) concluded that there are three interrelated but separate barriers to gender equality and the empowerment of women in Rwanda:

1. The material structural disadvantages women experience in education, employment, ownership of land and property and access to finance;
2. Cultural and behavioural barriers, which are often deeply embedded, have become routine, taken-for-granted practices and are often enshrined in law, whereby women are constructed as inferior to men and discriminated against on the basis of gender;
3. Psycho-social factors which are the outcome of women’s subordinated structural position in society and limit their ability to act and take control of their lives.

It is important to keep in mind that in order to claim and exercise their rights women (and men) need to have an understanding of what these are. There is acknowledgement that knowledge of women’s rights is not strong even among those expected to ensure implementation at community level and among the Abunzi (Abbott and Rwica 2014; Mutisi 2012). However, with the partial exception of the laws on land and property inheritance and GBV we have found little research that examines the extent to which women (and men) including community leaders have an awareness of the legal and policy framework.

## 5.2.Assets and Access

### 5.2.1. *Human Assets and Access: Health, Education and Training, Social Protection, Social Support and Wellbeing*

#### **Health**

Being healthy is an essential asset for leading a productive life and engaging in livelihood activities. Health has generally been improving in Rwanda and the gap between the health of the poorest and the better off has been narrowing. On average women live longer than men, but in qualitative research women compare their health and wellbeing unfavourably to that of men, suggesting that they feel old before their time while their husbands remain healthy and active (Abbott, Malunda et al 2012; Abbott with Mutesi et al 2014; Abbott, Rwirahira et al 2014).

Access to affordable health care is high, with the 2012 *Rwanda Housing and Population Census* showing that 88 per cent of men and 91 per cent of women are covered by some form of health

insurance; mainly the Community Based Insurance, Mutuelle de Santé. There is little variation by location, but EICV3 (NISR 2012a) found that some of the individuals find difficult to access these community based insurance due to poverty (e.g. Abbott, Malunda and Rwirahira 2012; Abbott and Mugisha 2014). Historically marginalised people are especially disadvantaged. Furthermore, over 60 per cent of women have difficulty in accessing health care, varying from 80 per cent of those in the poorest quintile to 41 per cent of those in the highest (RDHS2010). The main reason for difficulty in accessing health care is lack of money, with distance more of a problem for those living in rural areas than in urban ones.

Alongside access to health care, there are a range of specific health care issues that affect women including HIV, maternal health and family planning. The HIV infection rate is higher among women than men, at 3.7 per cent compared to 2.2 per cent and noticeable higher among women living in urban areas (8.7%) and the better off (RDHS 2010). The rate is much lower amongst young people: less than 1 per cent among those aged 15-19 years. However, the proportion of the population having a full and comprehensive knowledge of HIV and a an accepting attitude to people living with HIV is by no means universal and remains relatively low and is especially low among those under 24 years and Historically Marginalised people (Abbott 2013; Abbott and Mugisha 2014; RDHS 2010). However, mother-to-child transmission has declined significantly There has been a decline in mother-to-child transmission rate from an estimated 21.5 per cent rate in 2005 to 2.6 per cent in 2010. All those eligible have access to anti-retroviral treatment with an estimated 86.6 per cent of eligible adults taking antiretroviral (for a review of the literature on sexual and reproductive health in Rwanda see Abbott with Mutesi et al 2014).

Rwanda has made significant progress in improving maternal health (RDHS 2010) and in comparison with other countries in Sub-Saharan Africa with similar conditions (Booth and Gammack (2013). Use of modern contraception methods has been increasing, with the unmet need standing at 17 per cent in 2010 (RDHS). However, nearly half of all pregnancies in Rwanda are unplanned, as are 30 per cent of births (Basinga et al 2012). Ten per cent of pregnancies, usually to young women, end in mainly self-induced illegal abortions, with an estimated 300 to 400 women dying in the course of this activity every year. The main reasons for these unplanned pregnancies are poor access to contraception for sexually active single women; incomplete understanding of the risks of getting pregnant following childbirth; contraception misuse or failure; and stopping taking contraception because of side-effects/complications. Health care workers often may not have time to explain all the options available to women and women often do not seek advice if the contraception they are prescribed causes unwanted side effects (Abbott, Rwirahira, Mutesi et al 2014), and sexually active young women may not use contraception because of the social taboo around premarital sex and the stigma attached to single young women seeking contraception. Further, parents are reluctant to talk to their daughters about sexual health and reproduction matters (Abbott, Rwirahira, Mutesi et al 2014).

Although declining, the birth-rate remains high with women having on average 4.6 children. Early onset of childbirth is not uncommon. One in twenty women have begun child-bearing before they are 20 years old according to the RDHS 2010 and other research suggests that this may underestimate the true number. Indeed, eighteen per cent of girls aged 16-19 years in Calder and Huda's (2012) qualitative sample were already mothers, and informants in other qualitative research have suggested that early sexual debut and childbirth is not uncommon because of a lack of sexual and reproductive health education (Abbott, Rwirahira, Mutesi et al 2014). Given an average spacing of two years between each child, the average Rwandan woman spends 10 years bearing and nursing children and is around 50 years old before the last born child is an adult. Early onset of childbirth has a negative



impact on young women's education and transition to a productive adult life, and multiple pregnancies and childbirth has a negative impact on women's general health, with large families increasing women's workload and reducing their ability to engage in productive livelihoods. This has a particular effect on women living in rural areas as they generally have more children than women living in urban areas or living in more affluent households (RDHS 2010).

Ninety-eight per cent of pregnant women attend at least one antenatal care visit, with little variation by different characteristics. However, only just over a third attend the recommended four visits with poorer women and women living in rural areas less likely to attend four visits than women from better off homes and living in urban areas. Nearly 60 per cent of women give birth in a health facility<sup>19</sup>, with more affluent women being more likely to do so than poor women, and those in urban areas are more likely to give birth in a health facility than those in rural ones.

### Access to Food and Nutrition

The 2012 Comprehensive Food Security and Vulnerability Analysis and Nutritional Survey (de Franchis 2012) concludes that to improve food and nutrition security in Rwanda there is a need to strengthen livelihood strategies and reduce poverty, develop and diversify agricultural production, build community resilience to food and nutrition security and improve child nutrition. Empowering women and building their capacity will be critical to the successful implementation of this policy given that they do a majority of the cultivating work.

Women are generally responsible for feeding the family and in Rwanda for growing much of the food for household consumption (Ministry of Agriculture 2010). Women are the ones that have to find coping strategies when there is a shortage of food. Adequate nutrition is essential for women and girls (Ransom and Elder nd) and is especially important for pregnant and lactating women and more generally for the majority of women in Rwanda who work long hours doing physically demanding work (see Sections 5.5 & 5.6 below). Women and girls, however, are generally brought up to put men and boys first and their own needs second and are generally thought to be at more risk of malnutrition than men and boys.

In 2012 just over half of Rwandan households had food access issues, with 21 per cent having seasonal access problems, 17 per cent acute problems and 14 per cent chronic problems. Households that have chronic access problems have few strategies for coping while those with seasonal acute access problems can generally use coping strategies such as reducing the number of meals a day, prioritising small children or borrowing food. Four per cent of women of reproductive age are stunted, 17 per cent overweight, seven per cent wasted, and 17 per cent anaemic. One in 20 pregnant women are wasted (de Franchis 2012) and just under one fifth of pregnant/breastfeeding women are anaemic (RDHS 2010). The 2010 RDHS shows that there is a strong relationship between wealth and nutrition with 10 per cent of women in the lowest wealth quintile being thin compared with four per cent in the highest and 11 per cent being obese compared with 29 per cent. A majority of women do not take (27%) or do not take a long enough course (67%) of iron during pregnancy and only 52 per cent of women received a dose of iron during pregnancy.

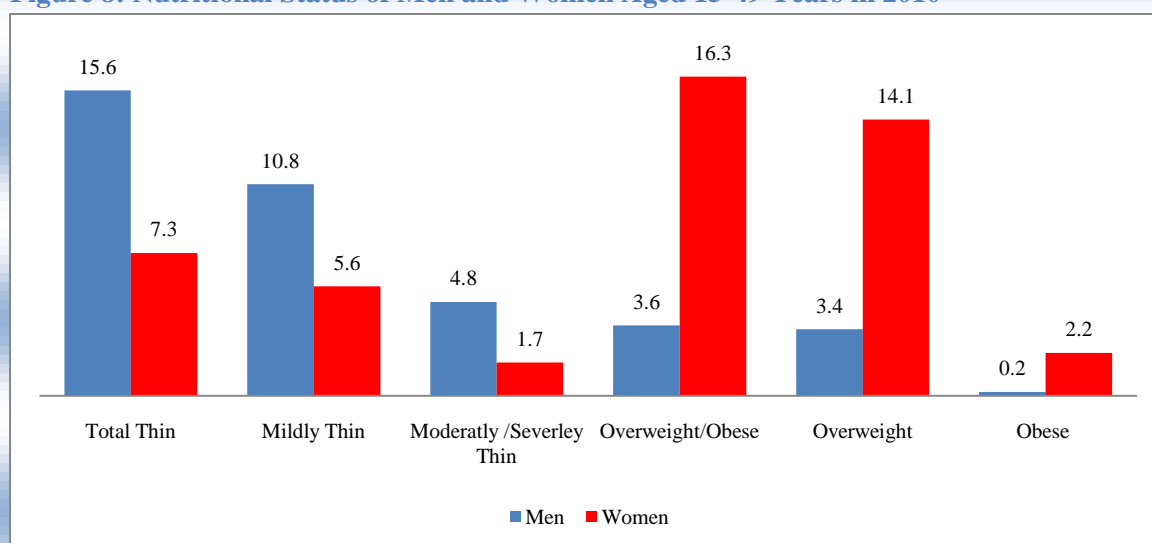
There is little evidence that women and girls are more likely to be malnourished than men and boys although there is no research on the extent to which households recognise the specific nutritional needs of pregnant and lactating women (Abbott with Mutesi et al 2014). The nutritional status of

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<sup>19</sup> The proportion of women attended by a skilled health worker and those giving birth in a health centre is identical as policy is for women to give birth in a health centre and skilled workers do not assist women in delivery in the community.

children under five years is poor, with 12 per cent of children aged six months to two years being underweight, 43 per cent stunted and 38 per cent with anaemia. Boys are marginally more likely to be malnourished than girls but the differences are not large.

**Figure 8: Nutritional Status of Men and Women Aged 15-49 Years in 2010**



Source: RDHS 2010

While 29 per cent of all households are headed by a woman, 36 per cent of households that have unacceptable food consumption and 39 per cent with acute access problems have a woman as head. Food-insecure households are typically poor, rural, and dependant on low income agricultural or casual labour. They have no kitchen garden. Those involved in agriculture are likely to farm small plots of land (less than 0.5ha) and their food stocks are not sufficient to last to the next harvest. They are more likely to be headed by a poorly educated elderly person (de Franchis 2012).

### Childcare

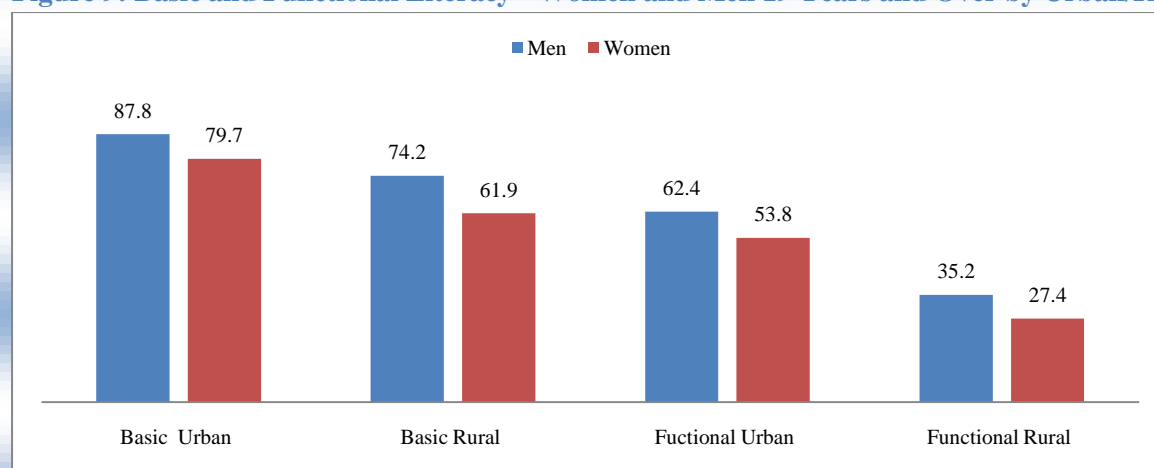
Access to affordable, reliable and high quality childcare is important for working parents and especially mothers who are generally responsible for the bulk of informal care work (see sections 5.4.and 5.5 below). Lack of childcare limits the type of work women can do, the hours they can work and where they can work. While they have pre-school aged children they are limited to doing work that can be carried out at the same time as they are caring for children; once children are at school they are limited by the hours children are at school. There is then a need for provision for early years and pre-school and for before and after-school care for younger children if women are to become economically empowered. The latter is especially important because most children only attend primary school for half a day and school meals are only provided for secondary school aged children. There are policies and strategies in place to increase provision of both early child development centres and pre-school (Ministry of Education 2011a,b,c,d). However, the Government's priority is for the provision of pre-school education to ensure that children are ready for school at seven years (Ministry of Education 2013) and policy more generally is focused on the rights of the child rather than the needs of working parents. Early childcare and preschool provision is to be provided by the private sector (mainly communities themselves) with government regulating the sector, training teachers for pre-school and setting the curriculum. Local communities are expected to build classrooms with materials provided by the government and pay teachers' and teaching assistants' salaries (Ministry of Education 2013). The poorest families will be given help with meeting the costs of children attending pre-school (see Section on Social Protection below).

There is evidence of strong demand for day care from mothers with over 80 per cent of mothers with young children working (Ministry of Education 2011d) but there is little early childcare provision available, what is available is unregulated, has insufficient trained care givers and is the preserve of the wealthy as it is expensive (Ministry of Education 2011d) . There is no data available on the numbers of early child development centres and there has been virtually no research on the impact of lack of child care provision on (working) mothers or their children. However, Roelen et al 2014 found that mother’s participation in the public works element of the Vision 2020 Umurenge Programme (VUP) (see social protection below) had a negative impact on their ability to provide high quality care and Save the Children Fund (Abbott 2013) evaluation of its pre-school provision found that the school attendance of older (female) siblings improved. With the exception of one programme delivered by INGOs and funded by the DfID Innovation for Education Fund there is no in country provision for training early childhood caregiver professionals (Abbott 2013). Data is collected on pre-school education which provides for children from 4 to 6 years. In 2013 the net attendance rate of children was 13 per cent with girls marginally more likely to attend than boys (Ministry of Education 2014).

### Education and Training

Education and training are essential for adult roles, including productive livelihoods and participating in governance. Education opens up opportunities and increases choice. Women’s low literacy levels is one of the major impediments to them benefitting from capacity building and training opportunities. Literacy levels underline their lack of education. As per Figure 9, women’s literacy skills are much poorer than those of men, with women consistently having lower basic and functional literacy rates than men in both urban and rural areas.

**Figure 9: Basic and Functional Literacy<sup>20</sup> Women and Men 19 Years and Over by Urban/Rural**

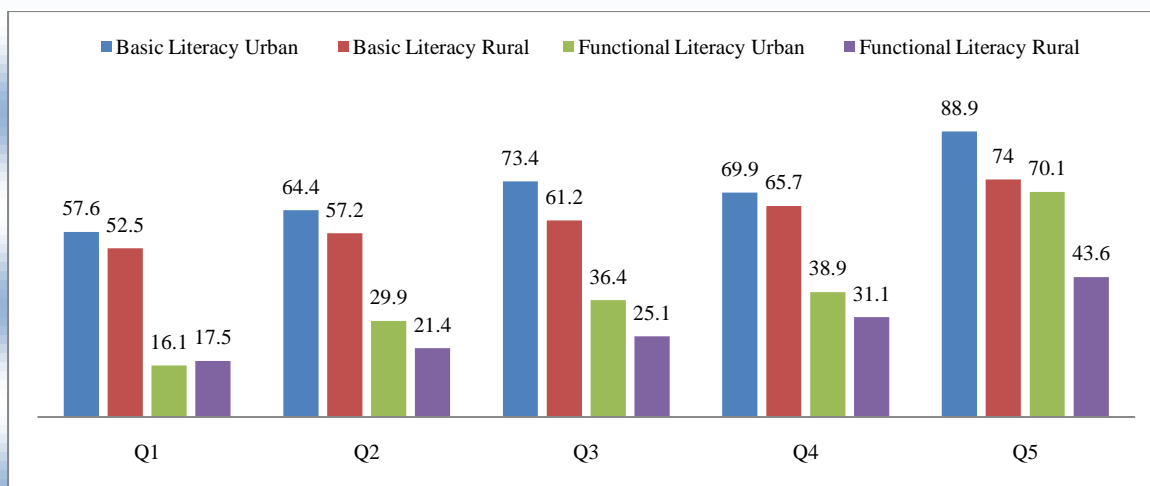


(Source: Authors Calculation EICV3 Data)

There is also a clear trend relationship between poverty, location and literacy. As shown in figure 9, poorer women and those living in rural areas generally have lower literacy levels than those from better off households and living in urban areas.

**Figure 10: Basic and Functional Literacy Women 19 Years and Over by Wealth Quintiles and Urban/Rural**

<sup>20</sup> Completed primary school is used as a proxy for functional literacy



(Source: Authors Calculation EICV3 Data)

The impact of poor literacy levels is apparent. In one recent study, illiteracy is identified as one of the major barriers to women's economic empowerment (Abbott, Malunda and Tsinda 2014) and in another study, key informants said that it was difficult to recruit women as Abunzi (local mediators) because of the small number of women that had completed primary school; the minimum qualification for recruits (Abbott and Alinda 2012). Women's poor literacy skills are not only seen as a barrier to them running enterprises, especially profitable non-farm enterprises, but also to being able to write viable business plans in order to access formal credit. The consequences of poor educational levels also affect participation in governance activities. One international NGO found that training local women volunteers to sensitise community members to gender issues and facilitate community dialogues took significantly more effort than anticipated (Abbott and Rwica 2014). An evaluation of another international NGOs programme found that even after being involved in awareness raising sessions, few women had a reasonable grasp of their rights and those that did were those that had had at least some secondary schooling (Abbott, Kemiremab and Malunda 2013).

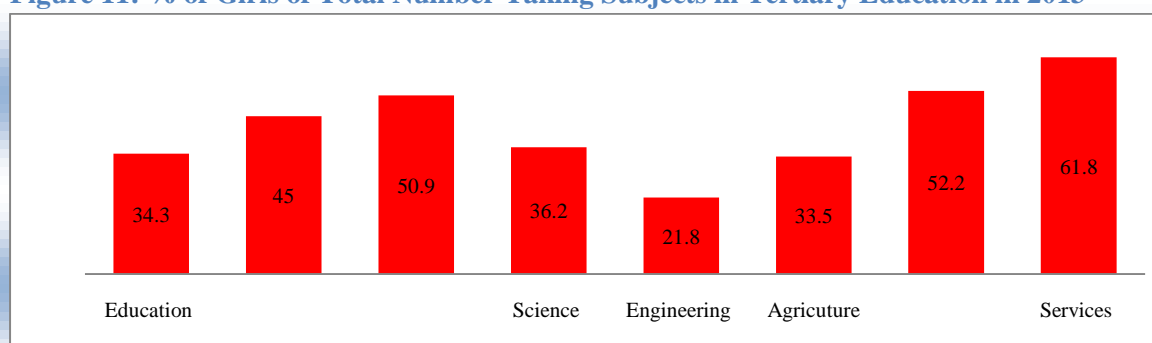
Women also lack skills for non-farm employment, including setting up profitable household enterprises (Abbott 2011; Abbott, Malunda, Mugisha et al 2012) compared to men. One nationwide survey by Abbott, Malunda, Mugisha et al (2012) found that less than 10 per cent of women had had any post-school training. When training was mentioned, it tended to be in tailoring, catering, secretarial skills and business skills. Less than 0.5 per cent of women had any training in carpentry, mechanics, electricity, plumbing or IT. Women themselves recognise that their low level of education and lack of training limits the livelihood opportunities open to them. Women generally see that the only option open to them is to start a non-farm small enterprise, which they see as less favourable than the opportunities afforded to women with secondary school education who can gain more secure non-farm paid employment (Abbott 2011; Abbott, Malunda, Mugisha et al 2012). Women themselves identify a need for basic education, especially training in business skills. In the same nationwide survey two-thirds of women respondents said they wanted to improve their literacy and/or numeracy skills and a similar proportion wanted training in business skills such as money management, book keeping and computing (Abbott, Malunda and Mugisha et al 2012).

Women also experience training disadvantages in agriculture. They are less likely to benefit from the agricultural extension service or to attend Farm Field Schools than men (Ministry of Agriculture 2010). However, the 2014 Gender Budget for Agriculture does include funding for supporting women to attend Farm Field Schools. The farm extension service is male dominated and there is an unmet

need for training the extension service workers in gender mainstreaming (Ministry of Agriculture 2013).

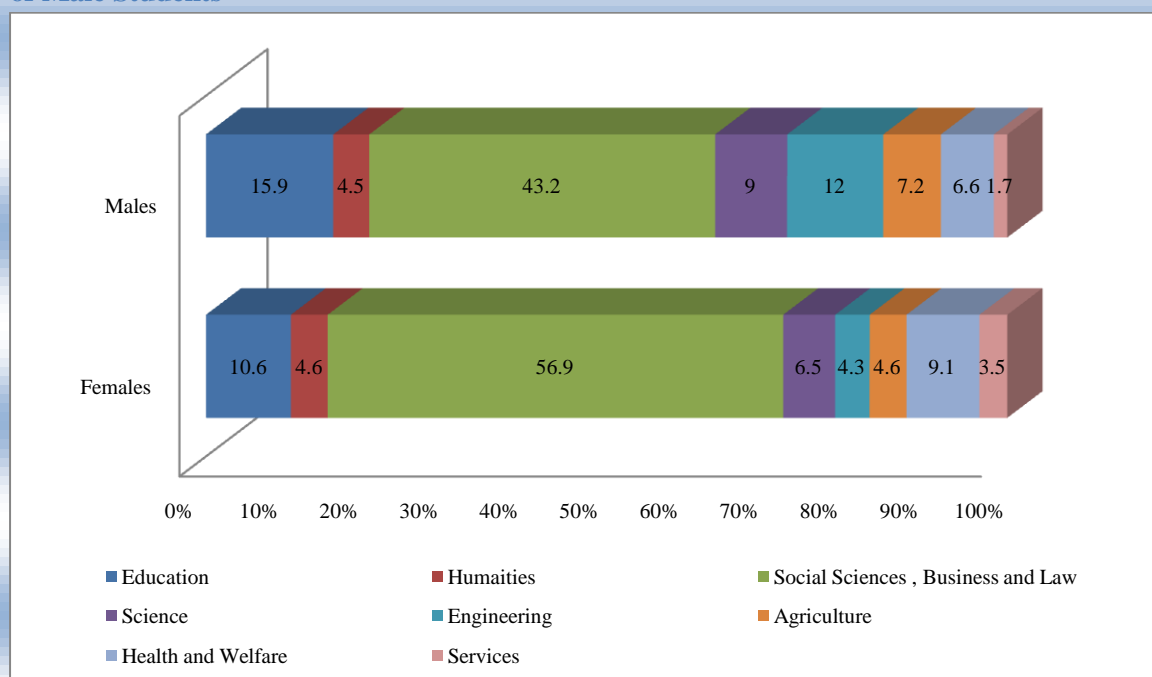
The lack of employment skills amongst women is unsurprising given school completion rates in the past. However, since the introduction of fee free primary school education in 2003 and its extension to nine years of basic education (9 YBE) in 2009 and now twelve years of basic education (12YBE), the proportion of girls attending and completing primary school has increased significantly. Girls are now doing as well as boys in basic education but they do less well in senior secondary and higher education (Ministry of Education 2014). Girls are less likely to pass secondary school leaving examinations with 81.8 per cent of girls entering the examination passing in 2013 compared with 90 per cent of boys. This may be connected to the amount of domestic labour girls are expected to do as they move into their teens. They are less likely to take, technical and vocational (TVET) courses than boys and science and engineering programmes in university. While girls made up 50.5 per cent of students in senior secondary school in 2013 they made up only 46 per cent of those taking TVET with the proportion of boys taking TVET growing at a faster rate than for girls. The differences are even greater in vocational training centres (VTCs) where females made up only 35.5 per cent of students in 2013 down from 47.2 per cent in 2010. Females are heavily concentrated in learning skills traditionally associated with women and males those traditionally associated with men. Females are concentrated in in culinary arts, dressmaking, hairdressing, embroidery, food and beverage and food processing while males are heavily concentrated in carpentry, domestic electricity, masonry, motor mechanics, welding and plumbing. Women make up 44 per cent of higher education students. However, they are much less likely than men to be taking post-graduate qualifications, only 30 per cent of the students on masters degrees in 2013, for example. They also only made up 34 per cent of students in the more prestigious public sector institutions and are more heavily concentrated in the private sector where they made up 55 per cent of students. Male students are heavily concentrated in engineering, agriculture and science while women are more likely to take social sciences, arts and humanities, health and welfare (Figures 11 & 12). There is also some evidence that girls are not provided with financial literacy training and that programmes to increase financial literacy do not take a gendered approach (Calder and Huda 2013). Sexual and reproductive health education is generally lacking and parents are reluctant to talk to their daughters about such matters (Abbott with Mutesi et al 2014; Abbott, Rwirahira, Mutesi et al 2014). This means that girls and young women are at risk of unwanted pregnancies with all the associate problems.

**Figure 11: % of Girls of Total Number Taking Subjects in Tertiary Education in 2013**



Source: Ministry of Education 2014

**Figure 12: % of Females Taking Each Subject of Total Female Students and of %Males of Total of Male Students**



(Source: Ministry of Education 2014)

Education and poverty are strongly related. Women with little or no education are much more likely to have poor literacy skills and to be poor, while girls (and boys) from poorer homes do less well in the education system than those from better off ones (EICV3, Education). Having completed primary school is the main predictor for women of having non-farm employment; women with non-farm employment generally make a better livelihood than those that rely mainly or solely on farm employment and/or subsistence farming; for men it is having secondary school education (Abbott, Murenzi and Musana 2011) but this is likely to change as more girls complete primary and secondary school.

### Social Protection

There is little information available on gender inequalities in accessing to social protection provisions. However, a majority of genocide survivors are women and women are more likely than men to live into old age although households headed by an elderly person have less risk of poverty than others with little difference by gender (NISR 2012d). However, given women’s responsibilities for the welfare of the household support for poor households is likely to disproportionately benefit women. Women are also more likely than men to use health services because of their reproductive health care needs and responsibilities for looking after sick members of the household. Also schooling for children provides some space for women to engage in livelihood and governance activities. Rwanda has developed an innovative strategy for identifying the poorest and most vulnerable in order to enable them to access social protection benefits. At village level all households are placed in a participatory poverty category (Ubudehe) with those in the bottom two categories being entitled to a range of benefits including help with the cost of sending children to school and with paying for the Mutuelle de Santé health insurance.

Social protection in Rwanda is targeted at households rather than individuals and comprises of two main dimensions: regular and predictable cash transfers to provide income support to those living in poverty/vulnerable to poverty; and providing access to other public services such as health and

education for the poor (Ministry of Local Government 2011). It also aims to help households graduate out of poverty. The flag ship programme is the Vision 2020 Umurenge Programme which has three elements: public works for the poorest households; financial support for households where no one is able to work; and loans (individual or group) for individuals entitled to VUP support or, for group loans, where at least one member is in one of the bottom two categories. There are two other social assistance schemes the Genocide Survivors Support and Assistance Fund (FARG) and the Rwanda Demobilisation and Reintegration Commission (RDRC ) (NISR 2012 In addition to the Community Based Health Insurance, the Vision 2020 Programme, Girinka (One Cow per Poor Family) and the Ubudehe Scheme all provide support for the poorest and most vulnerable. However, with the exception of the VUP Direct Support Programme, which provides cash income to households where no one is able to work, the social protection schemes have in general been poorly targeted (EICV 3, NISR 2012a,d). However, the poorest have benefitted disproportionately from gifts of small farm animals. Agricultural policy is to ensure that at least 40 per cent of cows are given to female headed households (Ministry of Agriculture 2013). However, in households headed by a couple men are more likely to benefit from the donation of a cow as they have traditionally looked after cattle and sold the milk (Ministry of Agriculture 2010). Widows are reported to have benefitted from the Girinka programme and women have pointed out that the whole village benefits from the availability of milk when households are given cows even if the men sell the surplus and control the income (Abbott and Malunda 2014).

### **Social Support**

Social support and having people to rely on for social support and when in need is very important for wellbeing. In Rwanda the main source of social support is the family although communities also provide support especially through community work (Umuganda and Ubudehe). It is households rather than individuals that have livelihood strategies; all adults need to work and those that can combine non-farm income generating strategies with farming are less likely to be in poverty than those that rely on farming (de Franchis 2012). Households headed by one adult are especially vulnerable and at risk of being poor. The vast majority of adults marry<sup>21</sup> but about 30 per cent of married women aged 15-49 years (RDHS 2010) and at least one in ten have a polygamous marriage (RHPC 2012). The official figures probably underestimate the numbers of women living in polygamous marriages (the Census figure assumes one man has only two wives) or at least with men that sleep with other women. In FGDs men report that adultery is common and many express the view that polygamy is acceptable (Abbott, Rwirahira, Mutesi et al 2014) with HMP men generally saying that polygamy is acceptable and some that it is the preferred option (Abbott and Mugisha 2014). Women in informal unions and in polygamous marriages do not have the same legal protection for land and property rights as women that have a civil marriage, as we have discussed above and children born out of wedlock only have a claim on their father and his property if he recognises them. Women in informal unions and their dependent children are at risk of abandonment and destitution; they do not have any claim on their former partner's property or to maintenance except in the case when he marries another woman in a civil ceremony. Women in such unions find it difficult to get support and advice from local leaders in the ways officially married women are (Vanhees 2014). Men in such unions are also reluctant to officially recognise their children.

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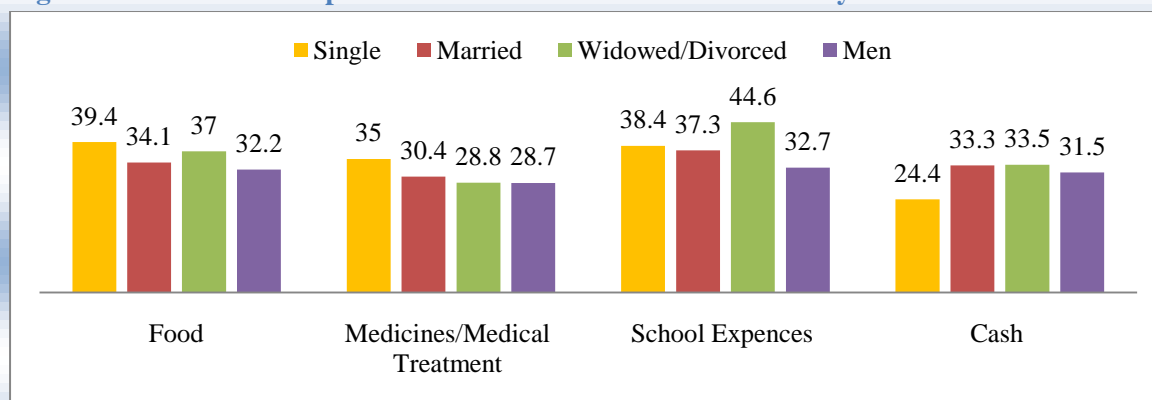
<sup>21</sup> Only civil marriages are recognised in Rwanda. Traditional marriages, religious marriages and cohabitation are not recognised and are referred to as illegal in the 2008 GBV Law (Law No59/2008 of 10/09/2008). The 2012 Census report that only just over 4 per cent of men and women aged 50 years have never married.

The main reason that women give for living in a consensual union is poverty; that they cannot afford to get married (Vangees 2014). Another reason is age; those under 21 years cannot go through a civil marriage ceremony. However, men are sometimes reluctant to marry because a formal marriage gives women’ property rights and threatens men’s dominant position in the household (Bayisenge et al 2015). As Vangees (2014) concludes for women marriage is about security and future prospects whereas for men it can be seen as a simple formality.

Having children is important because they provide labour when they are young and are legally responsible for looking after their elderly parents with widows having a responsibility to look after their partners’ parents as well as their own (Law No 22/99 of 12/11/1999). As women, on average, live longer than men they are more likely to have the responsibility for looking after two sets of elderly parents than men.

People generally think that they get support from their communities (Abbott, Mugisha and Lodge 2014) although HMPs say that they are not given social support in their communities (Abbott, Rwirahira, Corrie et al 2012). However, over a third of women say that they have no one to turn to if they need help with getting food, medical treatment or school fees (Figure 13). A similar proportion of married and widowed /divorced women say there is nowhere, including financial institutions, that they can turn to if they need money urgently. Men are less likely to say they have no-one to turn to but the differences are not large. Women in the lowest poverty quintile were noticeably more likely to say that they had no one to turn to than other women but the differences in the other categories was small. The risk of needing support is greater for women in the lower compared to the higher poverty categories so that women (and men) most need of support are those least likely to have someone they can turn to.

**Figure 13: No One to Help in Case of Need All Men and Women by Marital Status**



(Source: FinScope 2012, authors’ calculations) (Includes no one and do not know)

### 5.2.2. Natural Assets: Land, Labour, Animals, Inputs and Water

#### **Land**

Ownership and control of land is a key asset in Rwanda for the economic empowerment of women. Secure land right provides women with a stable income and can improve access to financial credit. It can also increase their standing in local communities and increase the influence they can exert in local governance. It makes women more independent, can increase their ability to influence household decisions and makes it easier for them to leave an abusive relationship. The increased confidence women gain can enable them to work together to advocate for their rights (Vangees 2014).



A majority of households are mainly dependent on subsistence agriculture for their livelihood and women are even more heavily concentrated in agricultural employment than men (see Section 5.5 below). However, despite the progressive inheritance and land laws which we discussed in Section 4 above in reality women find it difficult to control the use of land and the income that is earned from the sale of surplus produce (Abbott and Rwica 2014; Abbott and Alinda 2012).

Although most households own farm land (92.7% male headed, 93.4% female headed – EICV3) there is a shortage of it which according to one recent study is a major constraint on women's economic empowerment (Abbott, Malunda and Tsinda). Indeed, whilst land is the main source of livelihood for a majority of the population, three-quarters of plots are too small to sustain a household. The Land Tenure Regularization Process (LTRP) has had a positive impact on women's ability to claim their rights to own land (Ali et al 2011): by 2012, 81 per cent of land was registered jointly by men and women (Baldwin 2012 quoted in Gillingham and Buckle 2014). However, some women remain disadvantaged. As discussed above, women in consensual or polygamous unions do not have the legal right to have their names on the registration certificate. Furthermore, men are much more likely to be seen as the main owner of land than women; in male-headed households 97.8 per cent identify the man as the main owner (EICV3). Women say that they know that they are co-owners but still think the land 'really' belongs to their husband (Abbott and Malunda 2014). Women tend to own smaller plots of land than men, to be more likely to be mainly engaged in subsistence agriculture and are less likely to have a surplus to sell (Carpono 2011; Deininger et al 2012). When asked about barriers to their economic empowerment, women placed a high emphasis on lack of access to and control over land and lack of financial resources to take appeals over claiming their land rights to court (Abbott and Alinda, 2012; Ndangiza et al 2013). The importance of land ownership is demonstrated by the number of disputes at local level (e.g. Abbott, Mugisha and Lodge 2014) and by the fact that land disputes are a significant part of the Ombudsman's work at a national level (USAID 2008).

### **Farm Animals and Inputs for Improving Agricultural Productivity**

Government policy is to diversify agriculture and encourage more mixed farming; farm animals provide food for the household, a potential source of income and organic fertilizer. Male-headed households are more likely to own animals than female ones (EICV Thematic Report Gender) although the differences are smaller for small farm animals. For example 51 per cent of male-headed households own cattle compared to 40 per cent of female ones and 26 per cent pigs compared to 21 per cent. The Girinka programme (one cow a small family) is intended to ensure that poor households with the capacity to keep a cow have one. It is difficult to determine the extent to which women are benefiting from these programmes but there is some evidence that female-headed households are benefitting disproportionately (Abbott and Malunda 2014; Abbott, Kemirembe and Malunda 2013). Women beneficiaries have improved livelihoods with better nutrition in households and an increase in land under cultivation and crop production, an increase in savings and an increase of just over 41 per cent in their income from the sale of crops and livestock products (Kayigema and Rugege 2014). However, few women are the beneficiaries of cows. In male-headed households, the cow is generally seen as a 'gift' to the male head of household and traditionally in Rwanda men have been responsible for cattle (Ministry of Agriculture 2010). However, women have pointed out that even when they are not the beneficiary, they and their children benefit from the milk produced by the cow (Abbott and Malunda 2014).

Farming remains mainly non-mechanised; farmers mainly use a simple hoe with few using other equipment to cultivate (EICV3). There are no differences between male and female operated farms, but as women do much of the work on farms this means they spend much time doing cultivation by

hand. The use of improved inputs remains low, although being encouraged by the government, with subsidies given for inputs used for growing priority crops on consolidated land (Abbott and Malunda 2014; Ministry of Agriculture 2013)<sup>22</sup>. Farms managed by women are cultivated much less intensively than those of men because of difficulty in accessing improved inputs. For examples, Ochieng et al (2014) found that while male-headed farms only used fertilizers marginally more often than female ones, they were 1.4 times more likely to use organic fertilizers and 9.6 times more likely to use pesticides. Women are not able to afford improved inputs for kitchen gardens which they are being encouraged to cultivate to feed their families to improve nutrition and ensure that there is food for the table as more land is consolidated and crops grown for cash (Abbott and Malunda 2014).

### Non-Farm Enterprises and Establishments<sup>23</sup>

Government policy is to encourage the creation of small enterprises as a way to create more non-farm employment and reduce poverty. During the year prior to the EIC3 survey, 25 per cent of women had run small enterprises, although only eight per cent had run one on a fulltime basis. Men were more likely to have run one on a fulltime basis. Only 10 per cent of enterprises are in the formal sector (registered for taxes) with little difference between male and female run ones. The vast majority of women who run non-farm enterprises are in trade (Abbott, Malunda, Mugisha et al 2012). Enterprises run by men are also heavily concentrated in trade but their enterprises are more diversified and on average more profitable (Abbott 2011). Seventy-four per cent of the enterprises registered in the establishment survey were owned by men and those run by women were less capital intensive. Women face especial difficulties in running profitable enterprises in rural areas (Abbott, Malunda, Mugisha et al 2012) and establishments run by women are heavily concentrated in Kigali. Most enterprises are started without borrowing money from a financial institution; most frequently savings are used or money borrowed from family, other relatives or friends (Abbott 2011; Abbott, Malunda, Mugisha et al 2012).

### Technology and ICT

Women are much less likely to have access to technology than men and there are few labour saving devices to lighten the load of domestic duties. The improved cook stove has been shown to reduce the time women have to spend collecting wood and to improve the health of the household by reducing indoor air pollution (Gasana2007). Although women can be trained to make stoves from clay there is no information on how many households have an improved stove but the numbers are likely to be small. Access to appropriate technology, food storage facilities and poor infrastructure has been identified as major barriers to the empowerment of women in agriculture (Abbott, Malunda and Tsinda 2014). However, men are generally hindered as much as women. There is little difference between male and female households in the ownership of household durable goods with ownership being low although it is generally higher among male-headed households (EICV3, RDHS 2010). The vast majority of households use firewood for cooking with female headed<sup>24</sup> ones more likely to do so than male headed ones. At least 89 per cent of households own at least one chair, with no difference

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<sup>22</sup> Land consolidation is part of the Crop Intensification Programme designed to transform agriculture from mainly subsistence to commercial farming. Farmers are required by the district to farm their land collectively and grow a priority crop.

<sup>23</sup> Non-farm enterprises include formal and informal business that vary those that are owner operated with no employees to large formal sector ones. The vast majority of the approximately 1.3 million enterprises in Rwanda are house hold or micro-enterprises run by the owner with up to three employees most of whom are family members. Only a third of these are run on a full-time year round basis. They include those manufacturing goods in their in their own homes, hawkers, those selling from stalls and those offering services on a casual basis as well as those working from premises and in trading centres. The 2012 Establishment Census 117, 539 enterprises working from premises and trading centres (author's own analysis of the Establishment Census and reported in Abbott, Malunda, Mugisha et al 2012)

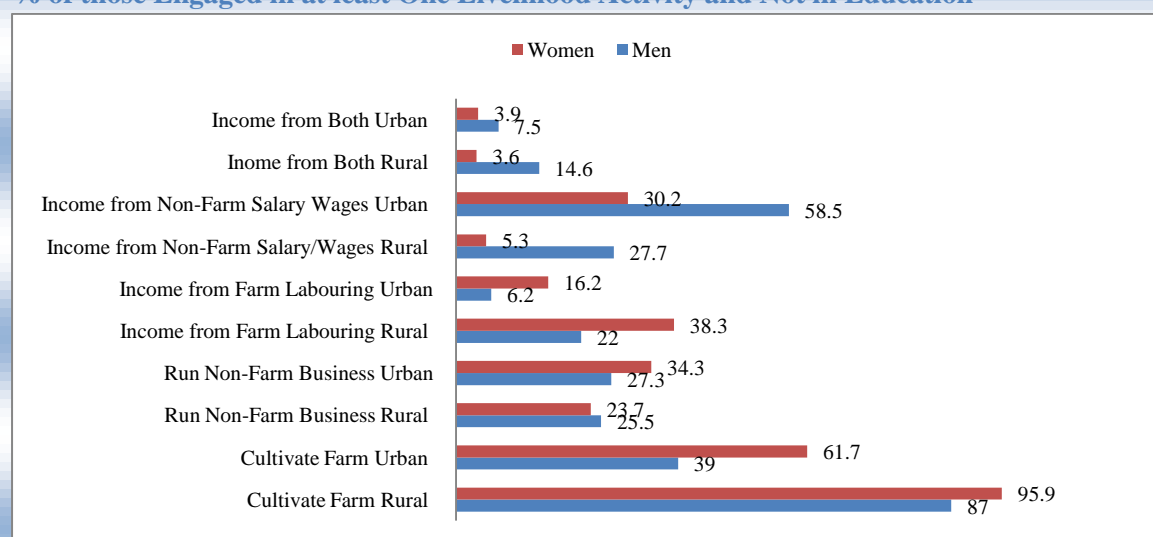
between male and female-headed households. However, when it comes to beds, 68.5 per cent of households own at least one (72% male, 58.5% female); and on mobile phones, 45.2 per cent of households own one (49% male, 35% female) (EICV3). Only 11 per cent of households own a bicycle: 17 per cent of male headed ones and five per cent of female ones. Ownership of luxury goods such as refrigerators, TVs and computers is heavily concentrated in Kigali and among the wealthiest households. Use of electricity is mainly the preserve of wealthy households in Kigali with female-headed households being less likely to use electricity for lighting than male ones (19.6 per cent of men compared to 12.5% of women- RHPC 2012).

Access to ICT is important for getting information and communication. Women are much less likely to own or have access to modern means of communication. In 2012, 69 per cent of men aged 18 years and over had access to a mobile phone and 44 per cent owned one, compared with 59 per cent of women having access and 26 per cent owning one (author’s own calculation of FinScope 2012 data). Detailed research shows that that men disproportionately own and use phones and that women who share a phone with male members of their household are disadvantaged compared to those that own one (Blumenstock and Eagle 2010). Women living in rural areas and those from poorer households have more restricted access. Internet access is restricted to wealthy men and women living in Kigali, with eight per cent of males and six per cent of women having access. Lack of access to ICT severely restricts women’s ability to use services such as Mobile Money to manage their finances and Mobile Agriculture (M-Agri), a service that helps smallholder farmers do everything from planning to selling by providing information services, financial services and value chain linkages (Valverde 2014).

### 5.2.3. Financial Assets: Cash Income, Wages, Savings and Access to Credit

Although the main livelihood is subsistence agriculture, individual and household livelihood strategies mean that a relatively high proportion of economically active adults have access to a cash income, which is important for managing daily lives. Men are more likely to have a cash income than women though. Seventy-eight per cent of men and 61 per cent of women aged 16 years and over, and not in education, earn a cash income from wages and/or running a non-farm enterprise; this increases to 86.2 per cent of men living in urban areas and 65.2 per cent of women. While 78 per cent of married men earn a cash income only 59 per cent of married women do so (authors own calculation EICV3 data). Households where no member of the household is capable of manual work are entitled to cash payments from the Vision 2020 Umurenge Programme.

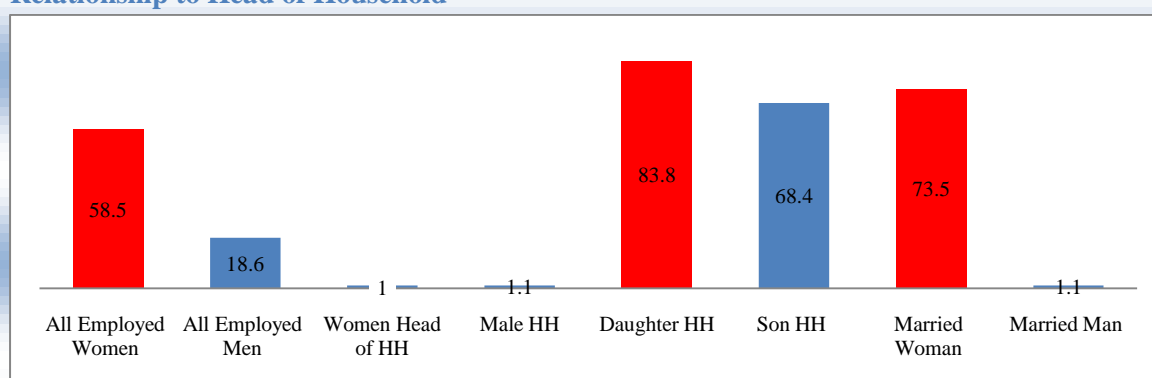
**Figure 14: Income and Running an Enterprise/Farm in 12 Months Prior to the EICV3 Survey % of those Engaged in at least One Livelihood Activity and Not in Education**



(EICV 3 data; authors own calculations)

Most subsistence farmers sell some surplus produce with an increasing proportion growing cash crops as part of the Crop Intensification Programme (EICV3; Ministry of Agriculture 2013). However, the vast majority of women small farmers are dependent family workers; they see themselves as working for their husband or father. Only 18 per cent of married women smallholder farmers regard themselves as running the enterprise and the responsibility for the sale of crops is generally seen to lie with the head of household whether male or female (EICV 3; Abbott, Malunda, Mugisha 2012; Ministry of Agriculture 2010).

**Figure 15: Dependent Family Workers on Smallholder Farms by Gender, Marital Status and Relationship to Head of Household**



(EICV 3 data; authors own calculations)

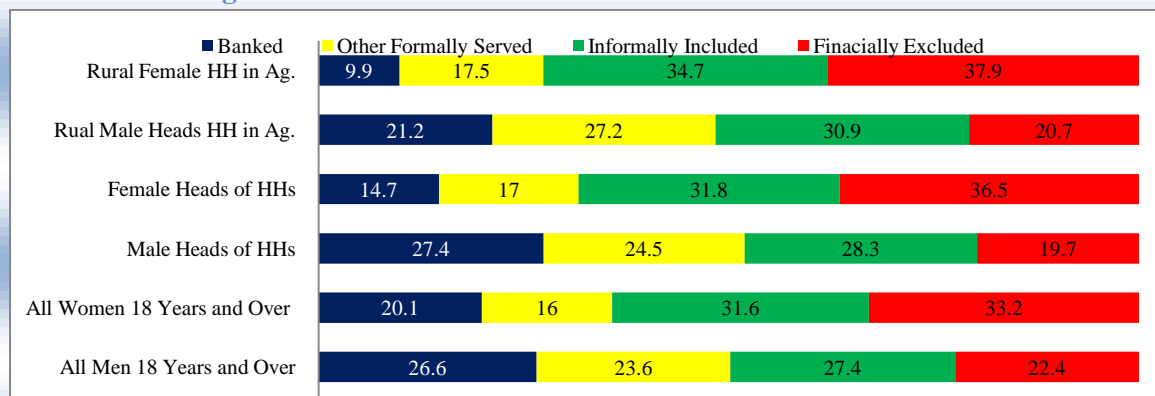
Poverty has a major impact on women's lives and is a major barrier to empowerment. In 2010/11, 44 per cent of the population lived in poverty and 24 per cent in extreme poverty, with women being marginally more at risk than men. Households at greatest risk of poverty are those with children under 15 years old (author's own analysis of EICV3) and children at greatest risk of poverty are those living with a lone mother. The Non-Monetary Multidimensional Poverty Index calculated for the RHPC 2012 (NISR and Ministry of Finance and Economic Planning 2014) also found that female-headed households are significantly more deprived than male headed ones. However, the authors of the report argue that this is explained, at least in part, by the construction of the index. There is also a strong relationship between education and poverty: the risk of a household headed by someone with no educational qualifications of being in poverty is 1 in 2, it is 1 in 3 when they have completed primary school, 1 in 5 when they have completed junior secondary school, 1 in 20 when they have completed senior secondary school and 1 in 200 when they have completed higher education (Abbott et al 2015).

Financial inclusion is important for money management, enabling risk mitigation, increasing resilience through savings and providing access to credit. Access to credit can also enable those with irregular incomes to manage their finances across the year in a country where more than 50 per cent of employment is seasonal (EICV3). Access to financial institutions is not problematic; there is an Umurenge SACCO (formal non-bank financial institution) in every sector and easy access to informal savings and loans clubs (Tontines) (Abbott, Mugisha and Lodge 2014; FinScope 2012). Financial inclusion increased dramatically between 2008 and 2012 and by 2012 72 per cent of those 18 years and over were financially included<sup>25</sup>. However, women remain disproportionately financially excluded and significantly less likely than men to be formally served. By 2012 women only accounted

<sup>25</sup> Financially included means having at least one financial product with a formal or informal financial institution; a formal institution is a bank, SACCO, MFI or insurance company regulated by the National Bank. Informal ones include savings and loans clubs (tontines) or borrowing from community money lenders or having goods/services in advance of payment. Borrowing from family or friends or saving at home does *not* count as being financially included. In 2012, 42 per cent formally served and 30 per cent informally included.

for 38 per cent of membership in UMUREGO SACCOS and 23 per cent of loans (Ministry of Gender and Family Promotion et al 2012). In 2012, 50 per cent of men were informally included compared with only 26 per cent of women (Figure 16).

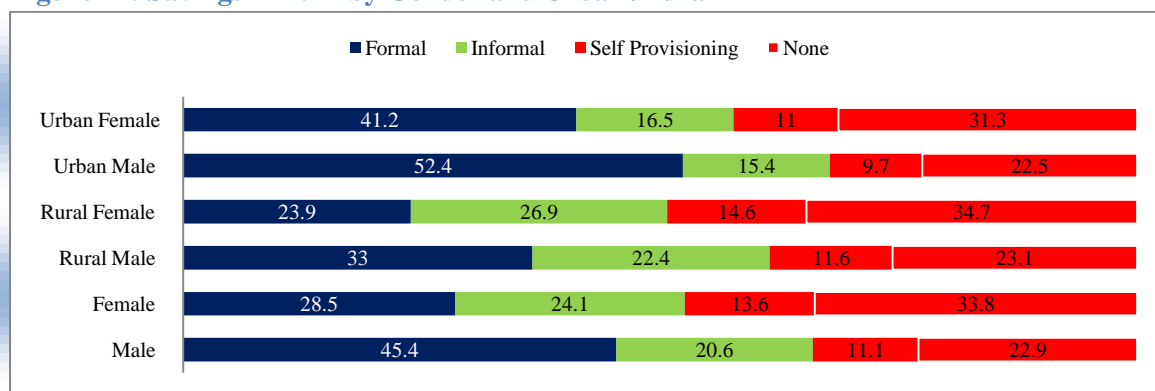
**Figure 16: Financial Inclusion in 2012 - All Men and Women, Heads of Households and Rural Heads of Farming Households**



(Source: FinScope 2012, authors' calculations)

The same patterns hold for savings and access to credit (Figures 17 and 18). Most adults say that it is important to save although not all manage to do so with saving being mostly for living expenses; just under two-thirds of those that save according to FinScope 2012, saving for when times are hard with little difference by gender (61.3% men, 62.8% women; authors own calculation FinScope 2012). Qualitative research has also found that people think that saving is important with most saying they do so to manage irregular incomes (e.g. Abbott 2011; Abbott, Malunda and Mugisha 2012). There is little evidence that people save for investing in farm or non-farm enterprises or indeed that they have a sufficient surplus of cash to do so once they have covered their day-today living expenses.

**Figure 17: Savings in 2012 by Gender and Urban /Rural**

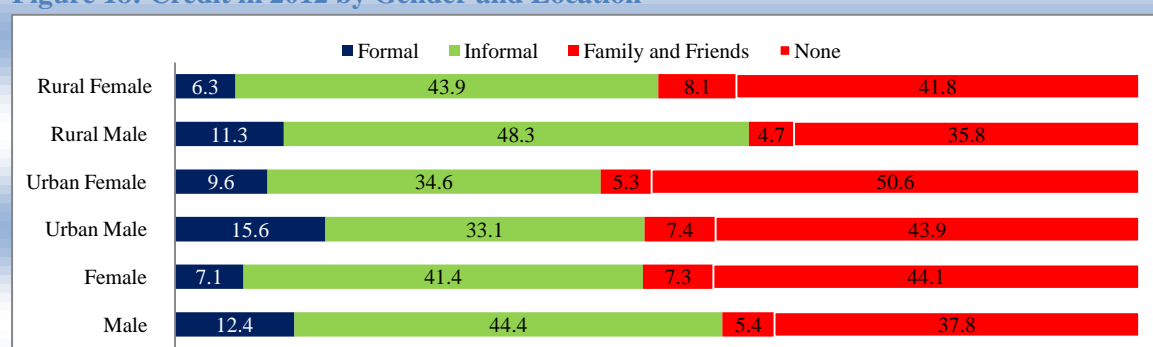


(Source: FinScope 2012, authors' own calculations)

Women are less likely than men to have credit, formal or informal, and are said to be more risk averse than men (AfDB 2008; Masinjila 2010). Although the main reason women give for not borrowing money (53%) is that they cannot afford to service a debt (Abbott, Malunda, Mugisha et al 2012). Key informants from financial institutions interviewed in Kigali in 2012 said that women were less likely to apply for loans than men but they could not provide gender-disaggregated data (Abbott and Alinda, 2012). There is little evidence, as yet, that women or men are using their land titles as collateral for

credit and lack of collateral is reported as a major impediment to getting credit from formal financial institutions along with inability to write viable business plans (Abbott 2011; Abbott and Alinda 2012; Abbott, Malunda, Mugisha et al 2012). Most credit is from informal sources and used mainly for living expenses, with only around 10 per cent of men and women borrowing to invest in a non-farm or farm enterprises. Men were marginally more likely to have used the loan to purchase land than women and women to purchase equipment than men. Only just over 10 per cent of farming households used credit for seeds in 2012 with little difference between male and female managed farms (13.8% male, 12.7% female). Female (and male) farmers say that they are worried about borrowing money to buy seeds and fertilisers in case the crop fails and they cannot repay the loan. Others have pointed out that they do not make a sufficient surplus from their crop to meet the living costs of their household and repay loans used to purchase agricultural inputs. Despite the lack of difference in access to credit between men and women for investment in non-farm enterprises (Abbott, Malunda, Mugisha et al 2012; BMZ 2012) women’s enterprises are even less capital-intensive than those of men and women report having even more difficult in rising capital than men (Abbott 2011; Abbott, Malunda, Mugisha et al 2012).

**Figure 18: Credit in 2012 by Gender and Location**



(Source: FinScope 2012, authors’ own calculations)

Government officials interviewed about the empowerment of women in agriculture see lack of access to finance as one of the main impediments to the economic empowerment of women and think that a major priority for empowering women is to increase women’s access to credit (Abbott, Malunda and Tsinda 2014). Steps have been taken to increase their access to credit, but only a very small number of usually educated women have benefitted. Forty per cent of the beneficiaries of the Women’s Guarantee Fund lived in Kigali, for example (Abbott, Malunda, Mugisha et al 2012). Women have also benefitted less than men from loans to value-added rural enterprises, agricultural credit and VUP loans (Gender Monitoring Office 2011; Devereux 2012). The most recent programme is the Women and Youth Access to Finance Programme (Ministries of Gender and Family Promotion and Youth and ICT in collaboration with the Business Development Fund and the Rwanda Cooperative Agency (MIGEPROF, 2015)<sup>26</sup>. It provides access to advice and financial literacy training as well as finance given that the main barriers to access to finance for youth and women are perceived to be non-financial. A number of types of loans are offered for different investment purposes with some having a grant element and others the Government guaranteeing a proportion of the loan.

### 5.3. Knowledge, Beliefs and Perceptions

Norms and values regulate and mediate women’s and girls’ participation in the family, community and state as well as their access to livelihood opportunities. These together with the formal laws,

<sup>26</sup> [http://www.migeprof.gov.rw/IMG/pdf/Women\\_and\\_Youth\\_Access\\_to\\_Finance\\_Program\\_English\\_Version.pdf](http://www.migeprof.gov.rw/IMG/pdf/Women_and_Youth_Access_to_Finance_Program_English_Version.pdf), last accessed 09/02/2015).

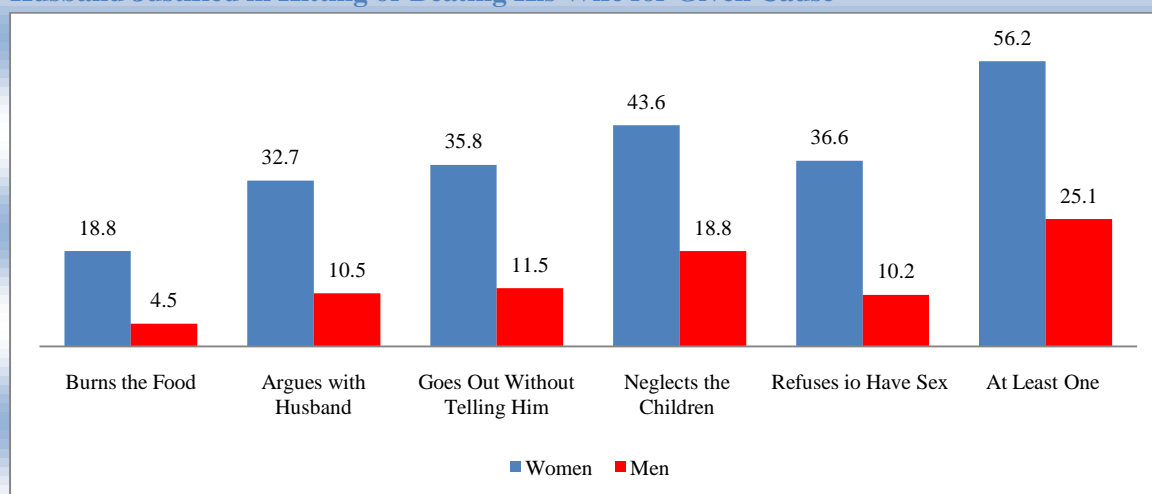
policies and regulations constitute the 'rules of the game' for women and girls. While as we have discussed above the formal law now generally promotes gender equality traditional norms and customs continue to limit women and girls' ability to claim and exercise their rights thus limiting their ability to engage in sustainable livelihoods and governance (Bayisenge et al 2015). The CEDAW (Article 15a) requires the modification of social and cultural patterns in order to eliminate discrimination based on sex.

Knowledge of and knowledge about their rights is essential for women's and girl's empowerment. As we have already discussed women are, on average, less educated than men and have less access to ICT and this can have a negative impact on their engagement in productive livelihoods and participatory governance. Women are also less likely to own and listen to the radio – a crucial source of knowledge and information - than men (RDHS 2010). Those living in rural areas and poor women are less likely to listen than those from more affluent homes and living in urban areas. However, women have equal access to men to government systems ensuring that the population are kept informed about government policies and priorities, including on gender and the rights of women. There is good evidence that the population are reasonably well informed about government priorities and that gender differences on this subject are virtually non-existent (Abbott, Mugisha and Lodge 2014; Abbott and Malunda 2014; Abbott, Malunda, Mugisha et al 2012). However, there is also evidence that despite sensitisation campaigns and reasonably good awareness, there is a lack of understanding of gender equality and the rights of women. Women do not have a good understanding of their rights including their rights to own and control land and the same holds for men, local leaders and those charged with informal arbitration of disputes (Abbott and Rwica 2014; Abbott, Malunda, Mugisha et al 2012; Mutisi 2012). Women's increased awareness of their rights which challenge deeply embedded socio-cultural practices can increase conflict between men and women (Bayisenge et al 2015).

In addition to generally lacking equal access to knowledge, women also experience inequality as a result of traditional beliefs and perceptions. Women are held back by patriarchy and sexism embedded in traditional laws and customs which deny women their right to personhood, which in turn is a barrier to women being able to claim and exercise their rights (Ministry of Gender and Family Promotion 2011). Men are regarded as the head of the family and responsible for making the final decision on all household matters and for all its members including, for example decisions about the use of contraception and having children. All married respondents interviewed for FinScope 2012 thought that the husband was the head of household (authors own calculation). Wives and daughters may be consulted or even permitted to make some decisions for themselves always subject to the husband/father permitting it. There is some evidence that at least some men see officially married women as too dominant (Vanhees 2014) mainly because they have legal rights that conflict with customary law.

Men are seen as responsible for controlling the behaviour of their wives and daughters. This view is often held by women as well as men and shapes attitudes at household level (Abbott, Rwirahira et al 2014; Abbott with Mutesi et al 2014; Abbott and Mugisha 2014; Sleggh and Kimonyo 2010). Accepting attitudes are highest among those in the bottom wealth quintile and lowest in the highest for both men and women and while accepting attitudes decline with age for men they vary little by age for women. However, the relatively low proportion of men reporting accepting attitudes to domestic violence surveys is strongly contradicted by the views expressed by men and women in qualitative research where there is virtually universal agreement that a man has to control his wife (Abbott Rwirahira et al 2014).

**Figure 19: Attitudes Towards Wife Beating % Men and Women , 15-49 Years Agreeing Husband Justified in Hitting or Beating His Wife for Given Cause**



Source: RDHS 201

In addition to ideas about the role of men, the socially constructed view of women and girls in Rwanda is that they are ‘weak’ and in need of protection (e.g. Ruterana 2012) and that men and boys are dominant. Girls are socialised to become wives and mothers and to take responsibility for domestic labour. This limits both men’s belief in the capabilities of women and girls’ and limits women’s and girls’ aspirations for themselves. In short, greater control over economic resources is not translating into women and girls having greater control over their own lives (Calder and Huda 2013). Keeping a ‘good’ reputation remains critical, and in particular not engaging in pre or extra marital sex, and being submissive and obedient are virtues expected of women and girls. Girls are socialised from a young age to be hardworking, conciliatory, caring and put the needs of others before their own (Calder and Huda 2013). They are expected to help their mothers with household duties and to prepare themselves for marriage and motherhood. Boys as well as girls come to accept that there is a gendered division of labour, which restricts the types of productive employment that girls and women can engage in. While adolescent boys’ see themselves having choices in life most girls’ see their future as mapped out for them. Education increases girls’ belief that they can exercise agency although good behaviour and support from agencies and family are still seen as important, while boys place more emphasis on having a vision and practical enablers such as cooperatives, vocational training and savings (Calder and Huda 2013).

## 5.4. Practices and Participation

### Introduction

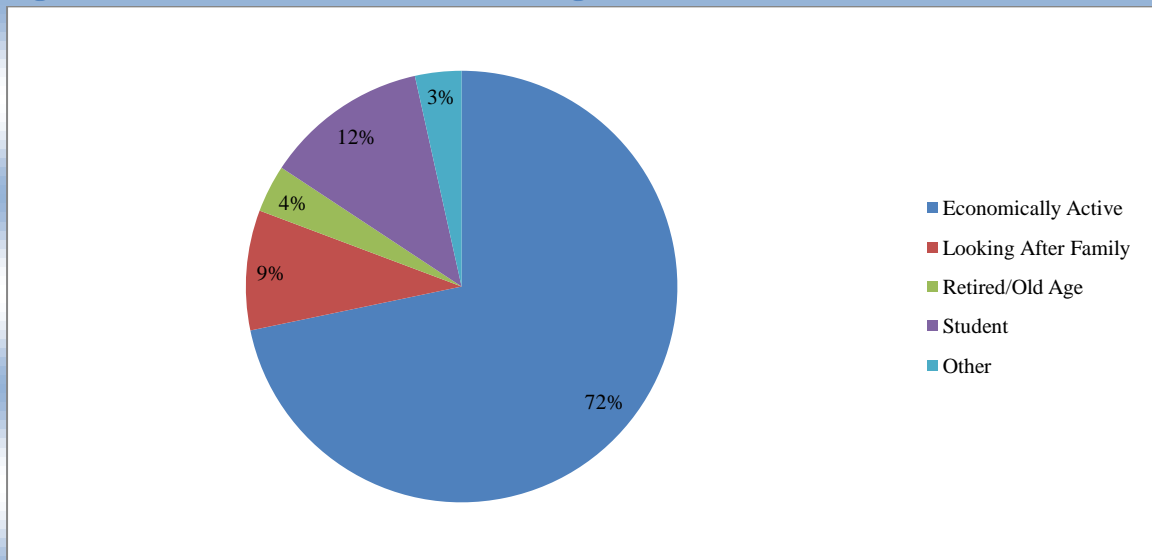
Adult women are expected to engage in income generating activities and to take the main responsibility for domestic labour and childcare (EICV3). Women and men are equally likely to take part in community work, voluntary work, and meetings, mainly organised by the government, but men are more likely to be engaged in community politics than women (Abbott, Mugisha and Lodge 2014). There is little information on leisure activities and what people do to relax, but a large majority of the population, men as well as women, regularly attend church services. Some men are said to frequent bars and get drunk regularly while women spend their time with other women in the community (Abbott and Mutesi 2012; Abbott and Malunda 2014).



### Economic Activity and Livelihoods

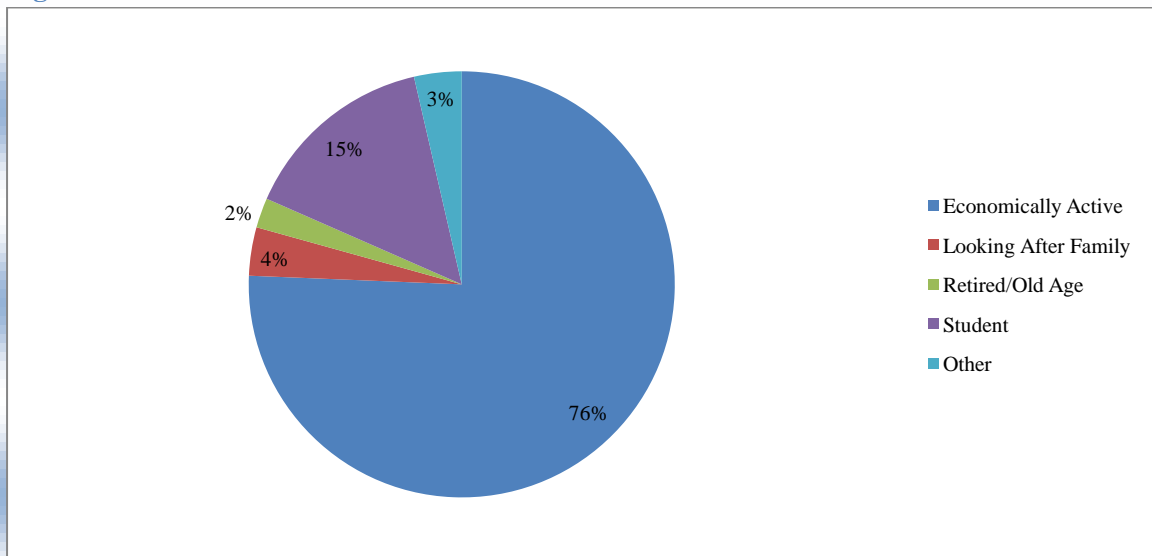
The economic activity rate is high, with little difference between men and women; 72 per cent of women are economically active and 75 per cent of men (see figures 20 and 21). The unemployment rate is very low and heavily concentrated among young women in Kigali (RHPC 2012)<sup>27</sup>.

Figure 20: Economic Activities All Women Aged 16 Years and Over



(2012 Housing and Population Census)

Figure 21: Economic Activities of All Men 16 Years and Over



(2012 Housing and Population Census)

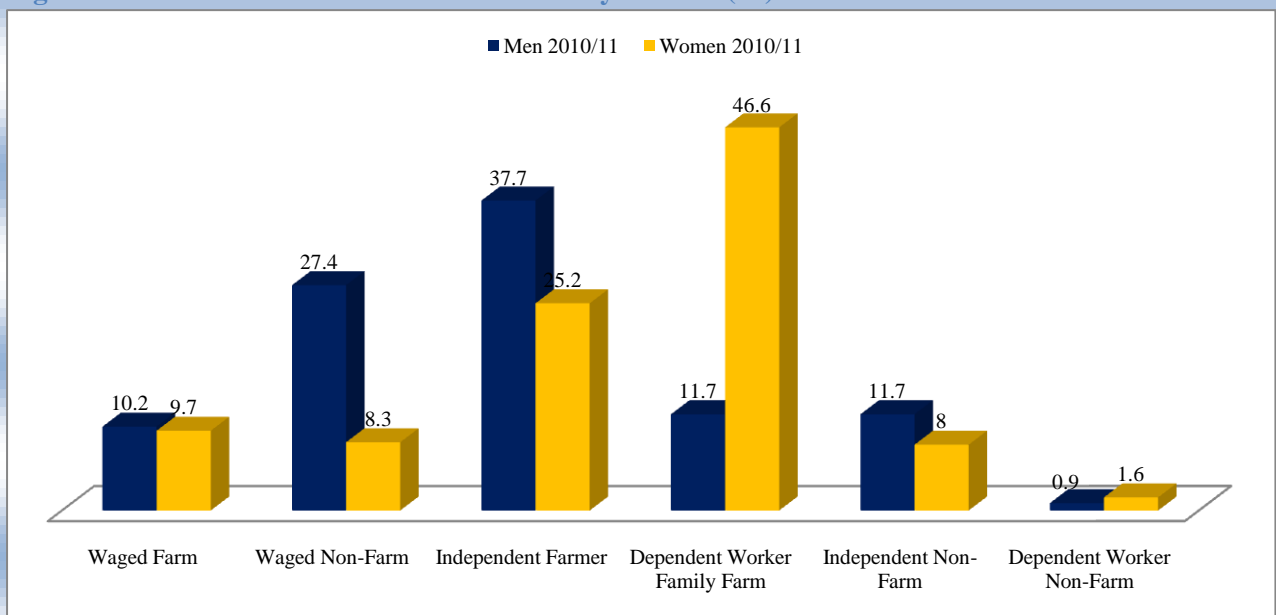
The labour market is vertically and horizontally segregated with women disproportionately found in farm work and in the lower and less well remunerated jobs in the farm and non-farm sectors (EICV3; RHPC2012). This is reinforced by the stereotyped views of what is appropriate work for men and

<sup>27</sup> The economically active are those that are in employment (work at least one hour a week in productive labour as defined by the International Labour Organisation) or are actively seeking work. The unemployed are those that are actively seeking work. Definition used by EICV3 and the 2012 Housing and Population Census.

women and women’s ability to compete in the formal non-farm sector is limited by the idea that they are not willing to speak, weak, indecisive and incompetent. Women also think that their career progress has been adversely affected by pregnancy and childcare and that those domestic responsibilities adversely impacts on their participating fully at work (Newman et al 2011).

Many of the jobs are poor quality and nearly two-thirds of workers engage in more than one livelihood activity across the year. Nearly 50 per cent were doing more than one in the week before the EICV3 (52.6% men, 47.8 women). Much work is seasonal with 84 per cent of men who earn their main livelihood from agriculture working seasonally and 89 per cent of women (Ministry of Agriculture 2010). Figure 22 shows that women are much more likely than men to be employed in agricultural livelihood activities as their main employment and that nearly half work as dependent family workers. Wives and daughters living in the parental home are especially likely to work as dependent family workers on the family farm while male dependent family workers are generally sons living at home. Non-farm generally brings a higher return than running a farm with farm labouring being the most poorly remunerated work. However, some of the very poorest, including a significant proportion of HMPs are dependent on non-farm casual work and other marginal livelihood activities (Abbott and Mugisha 2014; Abbott, Rwirahira, Corrie et al 2012).

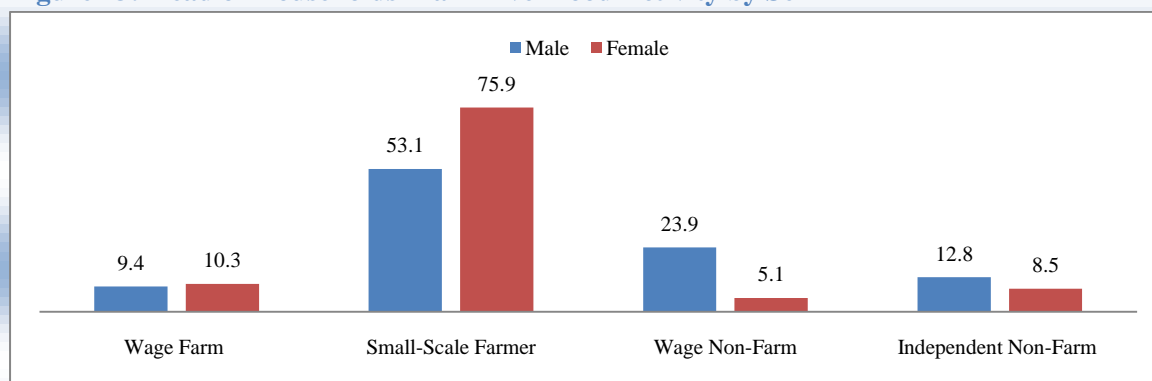
**Figure 22: Gender and Main Livelihood Activity 2010/11 (%)**



(Sources: EICV 3)

Figure 23 shows the main occupation of heads of households. Female heads of household are mainly widows while male ones are mainly married. Female heads of household are mainly engaged in agriculture (86%) with the vast majority running their own farm. A majority of men are also working in agriculture but they are more likely than women to have non-farm employment.

**Figure 23: Head of Households Main Livelihood Activity by Sex**



(Source: EICV3 Gender Report). (Note does not add up 100% due to missing values)

### **Reproductive Work, Community Activities and Leisure Activities**

In addition to productive work there is a need for reproductive work: looking after children and doing domestic work. This work is undervalued and disproportionately undertaken by women. It has to be done on a daily basis and includes collecting fodder for animals, collecting wood and water, looking after dependent children, cooking and cleaning. Although men do participate in these activities – mainly collecting fodder - it remains mainly as the responsibility of women helped by children and especially teenage daughters (EICV3).

Households spend a significant amount of time on voluntary work and participation in community activities and meetings. Activities that people participate in include Umuganda, community meetings and dispute resolution among others (Abbott, Mugisha and Lodge 2013). Women engage in these activities to the same extent as men, although men are more likely than women to be in leadership roles and in some communities women say they are not invited to community meetings other than those held after Umuganda (Abbott and Malunda 2014). However, even when they do attend, women are often reluctant to speak at community meetings and especially so on topics relating to women’s rights (Abbott and Rwica 2014). It is also important to make a distinction between involvement in community activities and governance. Evidence is limited but women probably participate more in the former than the latter (Abbott, Mugisha and Lodge 2014).

There is little information on leisure activities that men and women engage in but some men are reported to frequent bars and women to spend time with friends and neighbours. Men have reported spending the evenings and weekends socialising and drinking while women say they have little time for leisure (Abbott, Rwirahira, Mutesi et al 2014). Such men are reported to be frequently drunk and this is said to be a driving factor in domestic violence and non-consensual sex, among others (Abbott, with Mutesi et al 2014). Around 90 per cent of women (and men) attend a religious service at least once a week (Abbott, Mugisha and Lodge 2014; Abbott, Malunda, Mugisha et al 2012).

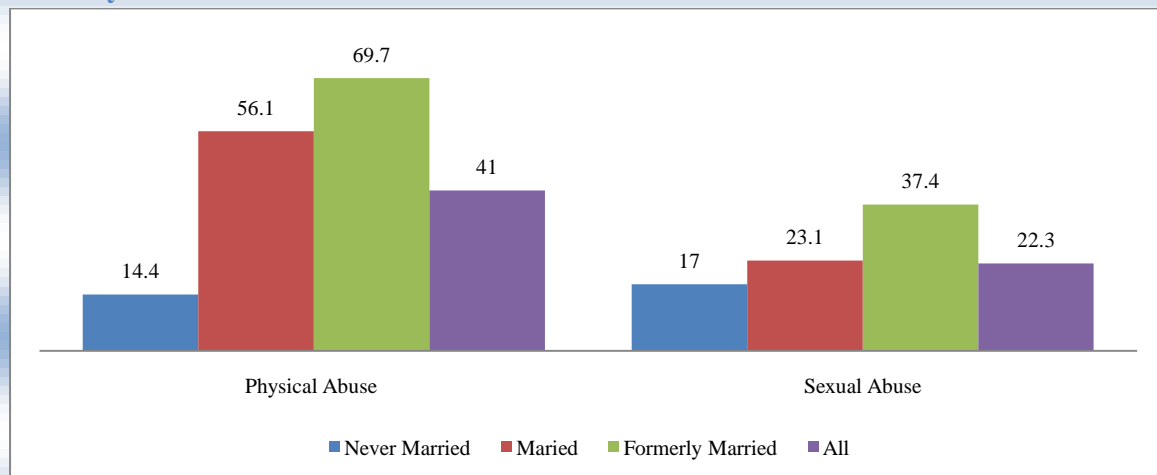
### **Gender Based and Domestic Violence**

Gender based violence (GBV) is part of the reality of some women and girls’ everyday lives. Spousal rape is increasingly seen as a crime by many people. Other forms of GBV are often perceived as ‘normal’ in the family (Ministry of Gender and Family Promotion 2011). Domestic disputes are reported to be common with informal community-based disputes resolution mechanisms at village level help settle them on a daily basis (Abbott, Mugisha and Lodge 2014). The Women’s

Economic Empowerment Survey found that 98 per cent of married/formerly married women had been shouted at by their husband, 66 per cent been the victims of domestic violence and that just over a third experienced domestic violence on a regular ongoing basis (Abbott, Malunda, Mugisha et al 2012). Traditional beliefs and imbalances in power relations constrain women’s ability to exercise choice and leave a violent relationship as does women’s economic dependency and poverty. This is compounded by a lack of knowledge of rights and laws and alcohol and drug abuse may also contribute (Ministry of Gender and Family Promotion 2011).

The DHS provides more detailed information on physical and sexual violence but only covers women aged 15 to 49 years and only asks questions about physical and sexual violence and therefore under records the extent of the GBV women experience. According to the RDHS 2010, 41.2 per cent of women aged 15-49 years have been physically abused since the age of 15 years and 22.3 per cent ever sexually abused (Figure 24). The main perpetrators of abuse against women are men that they know and especially husbands; only 14.4 per cent of never married women have experienced physical violence compared with 56 per cent of married women and 70 per cent of formerly married women (Figure 24). For 95 per cent of married and formerly married women their abuser was their husband/former husband<sup>28</sup> while for never married women their abuser(s) were generally relatives, and community members . Married /formerly married women are also more likely to have experienced sexual abuse than single ones but the differences are not as large. The main perpetrator is the husband/former husband for married (52%) and formerly married (68%) women; only 10 per cent of women had been sexually abused by a stranger, 17 per cent of never married, eight per cent of married and six per cent of formerly married women.

**Figure 24: Experience of Physical and Sexual Violence since 15 Years Women Aged 15-49 Years by Marital Status**



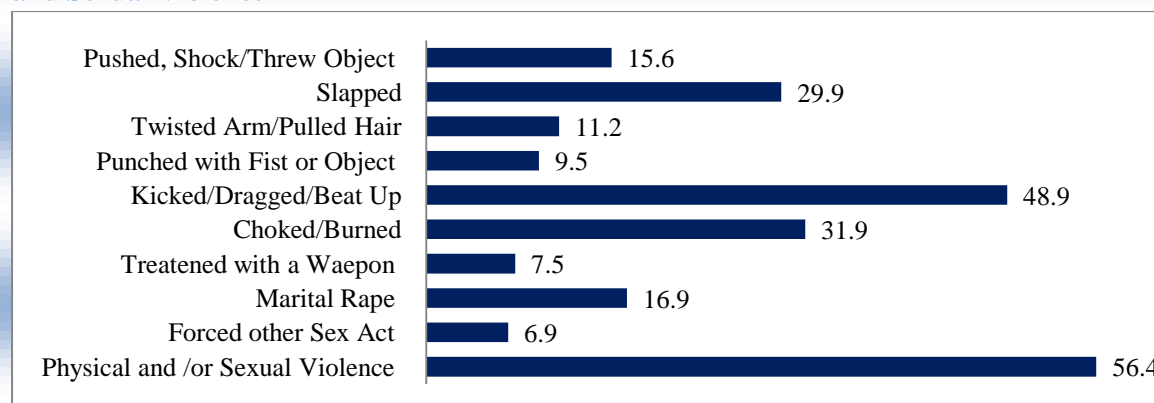
.Source: DHSS 2010

Domestic violence rates are high with just over half, 56.4 per cent of married /formerly married women having been physically and/or sexually violated by a husband /former husband (Figure 25). A significantly greater number than the 18 per cent of married men that think that it is justifiable for them to assault their wives. The severity of the violence women experience is high, half of married/formerly married women have been kicked/dragged/beaten up by their husband/former husband, a third choked/burnt and nearly a fifth (17% ) raped. In other words virtually all women that report having been assaulted by a husband/former husband have experienced a severe form of

<sup>28</sup> Husband is the current partner of married women and the most recent partner of formerly married women

physical violence. This may well indicate that women that only experience less severe forms of violence such as a slap or having hair pulled do not report it.

**Figure 25: % Ever Married Women Aged 15-49 Years Experienced Specific Forms of Physical and Sexual Violence**



Source: RDHS 2010

Married women experience on going physical violence; 56.5 per cent of married women had ever been abused by a husband and 47 per cent had been in the year prior to the RDHS survey. Poor women and those with no or only primary school education are at greater risk than more affluent ones but the differences are not large but Historically Marginalised women are especially vulnerable (Abbott and Mugisha 2014).

Gender based violence is not limited to the home though and fear of violence in public space can limit women's participation in livelihood activities and governance. Women experience gender based physical and sexual violence and unwanted sexual harassment in public spaces, at work, in school, in bars and other places of entertainment as well as in their own homes. Women living in informal settlements in Kigali reported that fear of sexual violence and harassment restricted their use of public space especially at night and also limited opportunities to engage in paid employment, education, community and leisure activities (Abbott and Mutesi 2012). Some girls experience gender based violence at school and are at risk from 'sugar daddies'; men that entice or force them to have sex for money or other gifts (GMO 2012; Abbott, Rwirahira et al 2014, Abbott with Mutesi et al 2014). Girls have reported leaving school because of the unwanted attention from these men when they are walking home after school. There has been little research on GBV in the workplace but Newman et al (2011) in a survey of health centre workers found that women were more likely to experience sexual harassment at work than men, but that both men and women are at equal risk of non-sexual bullying. Sex workers, women hawkers and women informal traders have also reported experiencing gender based violence including from the police and other government officials (Abbott and Mutesi 2012; Abbott, Malinda et al 2012).

Although it is sometimes claimed that men also experience gender based violence there is little evidence to support this; police and hospital statistics show that a majority of patients /complaints are from women (NISR 2015). Umubyeyi et al (2014) in a survey of intimate partner violence in the Southern Province Rwanda found that reported rates of physical, sexual and psychological violence were much higher for women than men over the previous year; 6.8, 11.8 and 2.8 times higher respectively. Poor women, with low educational attainment, poor social support and a large number of children were found to at greatest risk of intimate partner violence. There were no identifiable risk factors for men.

## 5.5. Time and Space

Time studies in Rwanda reflect the global trend of an increasing workload for women as they spend more time in productive work but see little if any reduction in the hours spent on domestic and care work (Lewis 2009). Indeed there is often pressure for them to take on more income generating work and earn money. Social norms teach boys from a young age that women and girls raise children and perform household tasks while men engage in income generating ones. Partly as a result, men and women still hold traditional attitudes to the domestic division of labour (Slegh and Kimonyo 2010) assigning women the bulk of the caregiving and domestic work. Women are beginning to demand pre-school provision for their children (Abbott, Kemiremab and Malunda 2012 ) but women find it very hard to discuss domestic work with their husbands or to request they take more responsibility for that aspect of their shared lives (Abbott, Malunda , Mugisha et al 2012).

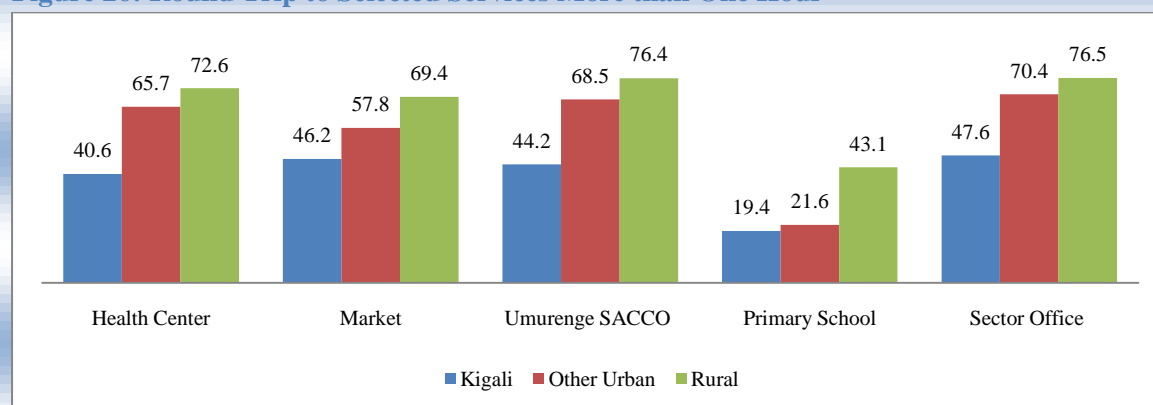
Women's responsibilities for domestic work as well as livelihood work means that they work for significantly longer hours than men. Care work is a social obligation, which takes time and effort and limits the participation of women and girls in other economic social, civil and political roles. It is relentless and never done, and being stereotyped as carers perpetuates female poverty and gender inequality. Women do more of all types of domestic labour than men and men do more income generating work than women including paid work. Widow heads of households (after controlling for composition of household, age and health) do not differ significantly from wives in male-headed households in terms of domestic tasks such as cooking, childcare, cleaning and doing laundry (Schindler 2010). They also do more domestic work and are much less likely to engage in non-farm income-generating work than men living in their household or male heads of households. As well as caring for members of their own household, women often have elderly relatives that they must care for. Women in urban areas spend more hours in livelihood activities than those in rural areas but the latter have to spend more time collecting wood and water as the distance required to collect water is much greater in rural areas and wood has to be collected rather than wood or charcoal purchased at the market (EICV 3).

In terms of actual hours worked, women, on average, spend three times more hours on domestic tasks such as cooking, cleaning, collecting wood, fetching water, and looking after children than men do. At the same time women spend about three-quarters of the hours men do on productive work; when productive and domestic labour is combined women, on average, work for 11 more hours a week than men (EICV3 Gender Report). However, other research suggests that this is an underestimate of the difference and women, especially in rural areas, work significantly longer than this. The Women Economic Empowerment Survey, for example, found that married women spend on average 7.2 hours a day on reproductive work compared with their husbands 2.3 hours (Abbott, Malunda, Mugisha et al 2012). Another study found that women working in agriculture work in total for 8.5 hours a day more than their husbands and that while men had on average 11.5 hours a day for leisure/relaxation, women only had 1.5 hours (Ministry of Agriculture 2010). Women smallholder farmers report doing most of the agricultural work with men providing some help with digging and harvesting and little if any with domestic work and childcare (Abbot and Malunda 2014).

Space and distance are major factors that take up women's time and can limit opportunities. Time spent collecting wood and water, walking to health clinics and other amenities is significant, the more so in rural than urban areas. EICV3 findings show that 86 per cent of households use wood for cooking rising to 93 per cent in rural areas. On average a round trip to a health centre takes just over

two hours and even in urban areas 70 minutes. FinScope 2012 found that for two-thirds of households a roundtrip to a health facility takes more than an hour and for a third more than two hours ( Figure 26). Even in Kigali the roundtrip takes more than an hour for 41 per cent of households. The situation is much the same for traveling to the nearest market, sector office or Umurenge SACCO. The time taken travelling to a bank is, on average even longer but distances to the nearest primary school are not as great with the roundtrip being less than an hour for two-thirds of households. Space and distance can also limit women’s freedom to engage in activities or the times at which they feel able to.

**Figure 26: Round Trip to Selected Services More than One Hour**



(Source: FinScope 2012 , author’s own calculations)

The time burden on women limits the amount of time they can spend on other activities, including engaging in community activities and governance. It also has a negative impact on the educational achievements of teenage girls, as they are expected to spend a significant number of hours helping their mothers (EICV 3; Abbott and Malunda 2014). As we have already discussed responsibility for childcare and fear of gender based violence also restrict women’s use of space and limit their opportunity to engage in livelihood work and governance activities. ~~Control by husbands is an additional factor.~~

## 5.6. Legal Rights and Status

There is a difference between having legal rights and being able to claim and exercise them. Women (and men) and those responsible for the enforcement of the law have to have a knowledge and understanding of the law relevant to gender equality and women have to be able to claim and exercise their rights. Laws that look good on paper are not necessarily easily implemented especially when they challenge deeply embedded traditional customs resulting in a ‘theory/practice dilemma’ (Bayisenge et al 2015).

As we have already discussed, legislation in Rwanda generally gives women equal rights with men including the right to inherit and own land, as well as equal rights in employment and in governance. Women are well represented in the judiciary and at least a third of local mediators are women by law. However, knowledge of the law and especially of women’s rights is not high and the law with respect to the ownership and control of property is complex and not well understood<sup>29</sup>. The key issue is to

<sup>29</sup> A number of reports including peer review journal articles reviewed for inclusion in this report , for example, incorrectly assume that legal wives inherit their deceased husband’s property and others do not understand the extent to which property can be given or left outside the family. There is also misunderstanding about the situation of women in consensual unions who do not have the same legal protection as women who have opted for community of property following a civil marriage ceremony. They have the same rights as all women and men to inherit land from their birth family and to purchase and own land. What women (and indeed men ) do not have a right to is to own property in common that a partner brought to the union and in the case of land have their name in the land registration certificate. There is nothing, however, to stop them registering land in common. A man or woman can will 25 per cent of their own property to a consensual

what extent women are able to claim their legal rights and to access and get a fair hearing in the legal system if necessary. There is evidence that the traditional knowledge and beliefs that shape daily life remain a continuing barrier to women being able to claim and exercise their rights and that they inform the decisions made by informal mediators (Abbott and Rwica 2014; Bayisenge et al 2015; USAID Land Project 2012; Vanhees 2014). Lack of legal support, fear of domestic violence and customary practices are major barriers to women being able to claim their rights (Abbott and Alinda 2012; Mutesi 2012; RCN Justice and Democratie 2011; Rwanda Women's Network 2011; USAID 2008). In qualitative research for this report – which will be recounted in more detail in the next chapter – women suggested that family members and local leaders were less likely to find in their favour. Law and justice professionals need to become more aware of the multi-dimensional implications of the violation of women's rights and at the same time support law application and the enforcement of rulings that are gender-sensitive.

There is also a range of practical and machinery related challenges to women being able to exercise their rights in practice. In Rwanda, international law takes precedence over national laws if it has been published in the official gazette, as for example, CEDAW has been. Yet it is difficult for even judges and members of the legal profession to get hold of copies of the conventions and they are not available in Kinyarwanda (Ndangiza et al 2013). Training of local mediators (Abunzi) is limited and they lack knowledge of the formal law which they are expected to apply (Bayisenge et al 2015; USAID Land Project 2012; Vanhees 2014). Many do not understand the difference between mediation and making a judgement and therefore adjudicate cases as judges do in courts of law. It is only after the local dispute resolution mechanisms have been exhausted that disputants can seek redress through the courts.

The lowest judicial body in Rwanda is the Abunzi Committee (Law No 02/2010/OL of 09/06/2010); a local mediation with a panel of elected volunteers 30 per cent of whom should be women. Cases within the remit of the Committee have to be taken to it before a case can be brought in a court of law. It is expected to mediate between the parties to the dispute and bring them to an agreement. Where this is not possible they are expected to make a decision in accordance with the laws and local customary practice where this is not contrary to the written law (Article 21). They are not permitted to impose penalties as provided for in penal law but where they are able to reconcile the perpetrator and the victim the case is considered closed. The Committee deals with civil and criminal cases. Civil matters include property disputes breach of contract and employment obligations, family cases other than those related to civil status and succession cases. Criminal cases include taking land, the stealing of or the destruction or damage of crops or movable property, insults, defamation, larceny, theft or extortion by spouses or by ascendants to the detriment of descendants or vice versa or any type of assault (Article 8).<sup>30</sup> This means that most disputes brought by women under the gender legislation (property claims and GBV) lay within the remit of the Abunzi Committee.

While the Abunzi, in theory, provide access to justice for women as well as men at minimum cost a number of concerns have been raised about the extent to which they provide justice for women. The Abunzi are volunteers, they have limited training and do not have copies of the laws they are expected to enforce (Abbott and Alinda 2012). Their decisions are heavily influenced by customary rules

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partner if they have legitimate/recognised children and 50 per cent if they do not. Vanhees (2014) found that women in consensual unions generally understood their lack of rights to marital property but that some did not understand that the children of the union also lacked rights.

<sup>30</sup> The law places a limit on the value of the property etc. involved in cases that can be heard by the Abunzi. The maximum value of immovable assets is 1,000,000 RWF and 3,000,000 for succession matters, theft/destruction of property or crops and breach of trust.



(Bayisenge et al 2015; Mutesi 2012). Mutesi (2014) while recognising that the system provides for people to have access to justice raises a concern that it may not be adequate to meet international legal and human rights standards because of the extent to which traditional and customary law continue to influence decisions. She stresses that it has strong potential, however, if it becomes institutionalised and make judgements based on formal written law.

However, disputes are generally dealt with at a community level by the “inama y’umuryango” (extended family meeting) and then the village leaders during “umuganda” before they are referred to the Abunzi (Abbott and Rwica 2014; Bayisenge et al 2015; Mutisi 2012). However, community leaders and other members of the community, including those that are members of family courts<sup>31</sup> under the inheritance law (*Law N<sup>o</sup>-22/99 of 12/11/1999*), have had little if any training in the law (Abbott and Rwica 2014). In these circumstances it is not surprising that decisions are informed by traditional norms and values (Bayisenge et al 2015; Kelsey et al 2014; Vanhees 2014). The GMO (2013), for example, has argued that one of the reasons for the continuing high rate of gender based violence in schools is because cases are resolved by local mediation committees rather than courts of law. Women have pointed out that husbands repeatedly agree with mediation committees not to abuse them but the abuse goes on (Abbott, Mugisha and Lodge 2014). The police are said to be unsympathetic, say they can do little and that women should talk to community leaders. The extent to which there is family conflict is evidenced by the frequency with which reference is made to it in focus groups and the amount of time spent on community mediation (Abbott, Mugisha and Lodge 2014).

There are also barriers to women getting expert advice and support. There are volunteer local paralegals but their knowledge of the law is limited, as is the time they can spend helping community members (Abbott and Rwica 2014). There is only one in every sector, they are unpaid volunteers and they also have to make a living. The government is in the process of setting up a legal aid scheme so that the poor will be able to get legal advice, and there are lawyers funded by NGOs, but again the numbers are very limited. Women (and men) have to travel to get legal advice and they may not have the money or the time to do so, particularly given the time-poverty experienced by women. Cases have to be taken to Abunzi committees in the cell/sector where the offence took place and this may be problematic for women claiming their land rights if they have moved away from their childhood home on marriage. Taking cases to court is even more difficult for women; there are the costs of attending the court and the cost of legal representation. Key informants have pointed out that only a very small number of women with cases involving land/property cases that have a realistic expectation of being able to win them are able to take them to court (Abbott and Alinda 2012). There are also the Access to Justice Offices in each district that offer legal aid to the public and raise awareness about the law.<sup>32</sup> They were established in 2007 and each bureau is staffed by three lawyers, however, the system is not yet effective in ensuring a service across Rwanda (Ministry of Justice 2014). Government policy is: in the short term to develop policies and procedures for a legal aid system and a funding mechanism; and in the longer term to provide a service that is accessible to the poorest and most vulnerable so that they can claim their rights.

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<sup>31</sup> The members of the extended family set up to protect the property rights of the children or other decedents of a deceased person.

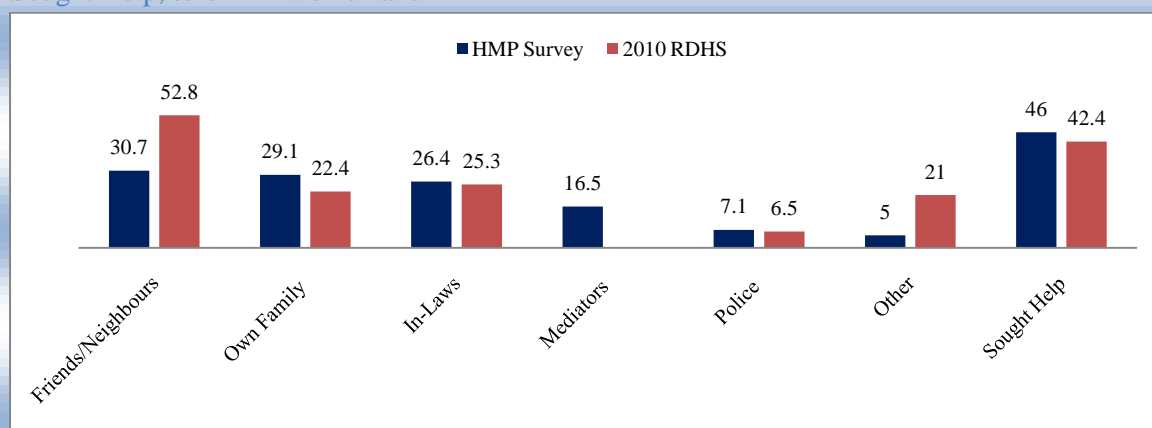
<sup>32</sup> ([http://www.minijust.gov.rw/media-center/news/news-details/?tx\\_ttnews%5Btt\\_news%5D=102&cHash=cc7386a8bb950a5175c521383d7672eb](http://www.minijust.gov.rw/media-center/news/news-details/?tx_ttnews%5Btt_news%5D=102&cHash=cc7386a8bb950a5175c521383d7672eb), last accessed 11/02/2015).

Research on the extent to which women are able to claim their legal rights is mainly limited to the issue of land rights and, to a much smaller extent, their right to live free from violence and fear of violence. Women are the main litigants but are increasingly being able to claim their rights to own land but their ability to control land remains very restricted (Abbott and Rwica 2014). The outstanding issues mainly relate to widowed and abandoned women who lived in consensual unions but who do not have a legal right to use the land of their deceased partner for the benefit of children and their own maintenance. Other cases involve: widows being evicted from matrimonial property by their in-laws (Abbott and Rwica 2014; Abbott and Alinda 2012; Ali et al 2011); illegitimate children that have no right to inherit their fathers land unless he recognised them while he was alive and ; legitimate daughters denied the right to inherit land by their brothers and who can find it especially difficult to exercise their rights if the land cannot be divided and/or they live at a distance (Abbott and Rwica 2014; Abbott and Alinda 2012). Widows can have their right to use the land to maintain themselves and look after their dependent children withheld if the family court decides they did not provide adequate care for their late husband and can evict her from the matrimonial home if she remarries (Veldman and Lankhorst 2011). Bayisenge et al (2015) identify five major challenges to the implementation of the law: polygamy with unregistered wives having no rights to land; inheritance; unwillingness of men to regularise their marriages and low participation of men in the Land Tenure Regularisation process.

However, even if women are able to claim their legal rights ownership of land does not necessarily increase women's economic empowerment; for this, women need to exercise control over land. Beyond the concerns about traditional law being used to prevent women being able to claim their rights to own land, traditional patriarchal values are seen as a major barrier to women being able to exercise control over land. Even when married women know their rights and have their names on the land title they may have little say in how land is used or how the income from the sale of surplus crops is spent (Abbott and Rwica 2014; Abbott and Malunda 2014; Abbott et al 2013, 2012; Ministry of Agriculture 2010, 2013). Provisions in the law, especially the 1999 Inheritance Law (Law No 22/99 of 1999) reinforce traditional values that see women as dependent on and inferior to men (Abbott and Alinda 2012; Poplavarapu 2011). Land consolidation and legal prohibitions on dividing land may mean sisters conceding control over land inherited from parents to brothers or giving brothers control over family land they have inherited, because their marital home is too distant to enable them to farm it. Furthermore, resistance to women inheriting is fuelled by land scarcity and land fragmentation.

Less than half of ever married that have experienced domestic violence have sought help and of those that have only about seven per cent have sought help from the police (Figure 27). The overwhelming majority have sought help from family, friends and neighbours. As we have already indicated most cases of GBV are dealt with by local mediation, generally *inama y'umuryango* and the *umuganda* and only a small proportion of abused women report their partners to the police. They are reluctant to do so because they fear further beatings when their husbands are released from prison and because of loss of their husbands' earnings if they are held in prison (Abbott, Rwirahira, Mutesi et al 2014).

**Figure 27: % Ever Married Women 14-49 Years that Have Experienced Domestic Violence and Sought Help, % of All Women and HMP**



Source: Abbott and Mugisha 2014 and RDHS 2010

### 5.7. Power and Decision Making

Rwanda has a decentralised system of government and a community development policy designed to provide a framework for all citizens to be actively involved in the development process (Ministry of Local Government 2008, 2011, 2012). All citizens are involved in implementing policy priorities through the Imihigo process performance targets with households agreeing their targets for the coming year with village leaders and districts signing a contract with His Excellency the President and held to account for the achievement of targets. Community work is held on the last Saturday of the month and the local community meet afterwards to discuss community and government priorities. There are district accountability days and tax payers' days when local leaders can be held to account for service delivery.<sup>33</sup> There are a number of voluntary leadership positions at community level which women are eligible to stand for on the same basis as men. Leadership of the local NWC is one of these positions.

As we have discussed already women are well represented in central government political decision making positions in Rwanda. The 2003 Constitutional requirement that at least 30 per cent of decision making positions are filled by women is generally adhered to and the quota frequently exceeded especially at national level although women are less well represented at decentralised levels and especially at the community level. Women make up 58 per cent of the Members of Parliament (64% in the House of Representatives) and 39 per cent of Cabinet Ministers. At district level they make up 80 per cent of Vice Mayors Social Affairs but only 10 per cent of Mayors, 20 per cent of Vice Mayors Finance and seven per cent of District Executive Secretaries and nine per cent of sector executive secretaries (GMO 2014). Oketa (2013) found that two thirds of the women farmers he interviewed said they are not involved in local meetings to discuss local planning or budget allocation and that although women are represented at cell, sector and district levels the final decisions tend to be made by the district administration, which is somewhat male-dominated. The main question is the extent to which women have become empowered and benefited from the high representation of women in public office. The general view is that the majority of women have still to benefit and that women in national political office tend to follow the line of the government rather than represent the interests of women (Abbott and Rwica 2014; Burnet 2011). However, Burnet has argued that the status and influence of local women leaders has increased as women have become more visible at a national level (Burnet 2011).

<sup>33</sup> [http://www.minecofin.gov.rw/uploads/media/The\\_National\\_Budget\\_a\\_Citizen\\_s\\_Guide\\_2013-2014\\_01.pdf](http://www.minecofin.gov.rw/uploads/media/The_National_Budget_a_Citizen_s_Guide_2013-2014_01.pdf) last accessed 11/02/2014.

The empowerment of women means ensuring that they know their rights and enabling them to influence political decisions at all levels and control their own lives. It is about more than women being elected to office; it is about women being able to act collectively to advocate for their own rights. Collective advocacy is more effective than individuals trying to claim their own rights; as women are more likely to be able to claim and exercise their rights if they work together. In Rwanda the main institution recognised for representing the interests of women is the government sponsored NWC which is organised from village to national level. The government has mechanisms in place to enable ordinary Rwanda's to influence policy making, but tendency is to act as channels for the government to communicate policy priorities and their expectations of ordinary citizens (Abbott and Malunda 2014; Abbott Mugisha and Lodge 2014). However, women's representation and ability to participate in community decision making is almost limited by the time they have to spend in productive and reproductive labour. Women also say that their limited education is a barrier to standing for local office and women are, in general, not confident that they understand their rights (Abbott, Malunda, Mugisha et al 2012). Women often do not have the skills as well as the confidence to argue for their rights (Abbott and Rwica 2014; Abbott and Malunda 2014; Abbott, Malunda, Mugisha et al 2012). Men remain resistant to recognising women's claims as legitimate and women often share their traditional values, agreeing that women should be subordinate to men. Even when women are more aware of their rights, they often lack confidence in putting them forward. HMP women (and men) are especially disadvantaged because they tend to be marginalised and excluded. HMP feel that they are not welcome at community fora, and key informants that have participated in previous IPAR research agree that this is the case. They are poorly educated, making election to office in any case unlikely (Abbott, Rwirahira, Corrie et al 2012; Abbott and Mugisha 2014).

The proportion of women that are active members of political and other governance organisations is low, apart from the NWC. One survey found, for example, that 13.5 per cent were members of a cooperative (including financial ones), four per cent a trade union and one per cent a local NGO (Abbott and Malunda). The Senate Survey Report concluded that men, especially men in midlife, were more likely to belong to NGOs, other CBOs and government-sponsored organisations than women and younger and older men, and that their membership was denser (Abbott, Mugisha and Lodge 2014).

In the domestic sphere women have very limited ability to change the balance of power and continue to be subordinated by husbands and fathers. Some women feel that they have very limited ability to negotiate their rights with local leaders or their husbands, and lack confidence that they even understand what their rights are. They feel most confident about rising issues about education and work with local leaders (Abbott, Kemirembe and Malunda 2013). They also feel confident about negotiating rights to control their own fertility with their husbands, but feel least confident about negotiating a more equitable division of labour or asking husbands to take on more of the domestic labour. Women with at least some secondary school education and who are from less deprived homes were more confident that they understood their rights and that they could negotiate with their husbands than other women (Abbott, Malunda and Mugisha 2012).

In quantitative research, a majority of women (and men) say that decision making is shared in the home. However, wives are less likely to make important decisions on their own or even jointly than their husbands are, including over their own health care, visiting their relatives or the purchase of major household appliances. Only 59 per cent of wives participate in making decisions about all three of these, varying from 52.7 per cent in the lowest wealth quintile to 67.9 per cent in the highest (RDHS, 2010). However, only 10.9 per cent of wives say that do not participate at all in making any of these decisions. Most wives say that decisions about the spending of their earnings and those of

their husbands are taken jointly. However, only 18.3 per cent of wives say that they mainly control their own cash incomes, while 29.7 per cent of husbands are said to control their own. Around two-thirds of husbands and wives say that decisions about spending their incomes are made jointly. Wives that earn more than their husbands are, paradoxically, less likely to control their own income compared to those that earn the same or less. Only 10.6 per cent of those earning more than their husbands say that they control their own income. In the Women's Empowerment Survey only a third of married women said that they have money to spend on themselves, while just over 60 per cent said that their husbands have money to spend on themselves (Abbott, Malunda, and Mugisha 2012). Ochieng et al (2014) found that 27.7 per cent of wives did not take part in decision making about farms/farming and 59 per cent took decisions jointly with husbands.

However, in qualitative research, male and female informants say that men really make the decisions; and that men have - or at least should have - the final say in all matters relating to the household and its members. Wives and daughters are expected to respect their fathers/husbands as head of the family with some limitations in questioning their authority (Abbott and Alinda 2012; Abbott, Malunda, Mugisha et al 2012; Abbott; Rwirahira, Mutesi et al 2014). Resultantly, some women rarely see themselves as being the main decision maker and tend to see themselves as being consulted by their husbands rather than having the main say or indeed any real influence (Abbott and Rwica 2014; Abbott and Alinda 2012; Abbott, Rwirahira and Mutesi 2014).

## 5.8. Conclusions

The analysis in this chapter shows that, despite some good progress made, women still face some restrictions in their ability to claim and exercise their economic and decision making rights. Traditional norms and values continue to shape daily life and inform legal processes, especially the decisions of informal dispute resolution mechanisms. Women are constrained by their limited education and training, which often results in a limited understanding of their rights. They also have limited control over financial resources or access to finance and men are generally seen as the main decision makers, and responsible for ensuring the good behaviour of their wives and daughters. Lack of basic education including skills for employment and running a business, control over income or access to finance limit the options for women to set up non-farm enterprises.

Women are more heavily involved in agricultural work than men and have benefited less than men from the growth in non-farm employment. When women do set up enterprises they are generally in the informal sector and mainly low productivity household enterprises. A majority of women in agriculture work as dependent family workers (wives and daughters) while a majority of men work as the independent farmer. While land reform means that wives are generally co-owners of the family land in practice the majority of smallholder households continue to think that the husband 'really owns the land'. Husbands continue to make the main decisions in households and control the family finances. Women work significantly longer hours than men when reproductive work domestic work is taken account of. Daughters, as they reach their teens, are expected to do a significant amount of domestic work often in addition to attending school. In qualitative research women are well aware of this gap and report feeling overburdened with work. The time burden experienced by a majority of women makes it difficult for them to take on additional income generating work.

The time burden experienced by women – and the lack of pre-school provision - combined with traditional attitudes to gender, means that women tend to participate less than men in community governance. Literacy is also a barrier; women (and men) that lack literacy skills are not eligible to be

elected to some local leadership posts and women that lack literacy skills are even less confident than those that have had more education.

## 6. Gender Analysis for Livelihoods and Governance: Analysis of Fieldwork Data

### 6.1. Introduction

This chapter adds to chapter 5 by using the data collected during December 2014 from fieldwork involving national level key informants and key informants and men and women living in the districts where Oxfam delivers its programme. We add value to the analysis carried out in chapter 5 by highlighting points of agreement and difference and thus enable a more nuanced and up-to-date understanding of gender relations and inequalities as they relate to the design and delivery of Oxfam's programmes. We should note that key informants did not give informed consent to be named or to be identified as representatives of named organisations. We have, therefore, not attributed any quotes to named individuals or to representatives of named organisations. The organisations we interviewed representatives from are listed in chapter 3 and included government organisations, Official Development Partners and international NGOs. All are involved in the development and/or delivery of policies and programmes aimed at promoting gender equality and the empowerment of women.

Below we briefly outline key points from the key informant interviews and focus group discussions, before arranging our material around the USAID gender analysis themes used in chapter 5: assets and access; knowledge, belief and perceptions; practices and participation; time and space; and power and decision making.

#### **Overview of key informant interviews**

The key informants were of the view that not only are women generally disadvantaged but that there are inequalities between women; different groups of women are differentially placed in the societal opportunity structure. A number, for example, contrasted what one referred to as the 'Kigali elite' with other women in the country<sup>34</sup>. While some implied that all women in Kigali are advantaged compared with rural women - who they said are all disadvantaged - others made clear that they meant educated women living in Kigali and more specifically women parliamentarians and other female government members and officials. Other noticeably disadvantaged groups that were identified were poor, lone parent mothers and girls with limited education who were said to be especially '*knowledge poor*'. Cultural attitudes were seen to be especially problematic and the more so in rural areas; the underrepresentation of women to be more evident in local than national politics; and for women to be underrepresented in the private sector with no evident remediation strategy. Central government should - the key informants argued - continue to take a prominent leading role in promoting gender equality and the empowerment of women.

*I think it [progress in gender equality and empowerment of women] is a curious combination of incredibly empowered, effective women who are well networked, and I'm talking about Kigali here ---and a fundamental lack of empowerment and equal rights at community level.(KI December 2014)*

Local key informant was of the view that women have only benefitted from the specific laws and policies that are targeted at gender equality and the empowerment of women:

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<sup>34</sup> It is worth noting that poverty is much lower in Kigali than the rest of the country but this does not mean that poor women in Kigali do not share many of the same problems as poor women in rural areas and are not equally disempowered. Sixteen per cent of women and girls live in poverty in Kigali and 21 per cent of women headed households are poor. The comparable statistics for men are 15 per cent and 11 per cent (author's own calculation of EICV3 data)

*The only opportunities provided for women are the laws that advocate for them.* (Vice Mayor Social December 2014).

While an Executive Secretary pointed out that:

The challenge is when there is a competition for jobs (local leadership positions). It is not easy for women to be represented and there is a big gap in the numbers of men and women. (Executive Secretary December 2014)

However, others recognised that Rwanda has ‘*a good political will-*’ and that women are increasingly able to claim and exercise their rights at all levels, not just in institutions where the thirty per cent quota rule is enforced.

*Women used to just be just women doing household work, unpaid care work but now it is like they are waking up.* (KI December 2014)

Key informants also consistently identified a policy-implementation gap, citing particular challenges with local implementation architecture including the limited knowledge of local decision makers on gender laws and the pervasiveness of cultural attitudes at odds with national and international law amongst those same local decision makers. Key informants also identified the importance of working with men and boys as well as women and girls, and specifically on recruiting men and boys as allies in the drive for gender equality. More than one interviewee noted that male ideas of masculinity could be threatened by gender equality and that building and reinforcing ‘positive masculinity’ was a critical part of achieving the empowerment of women. However, bringing about change takes time, and in this instance it is about more than changing laws and policies, or even awareness raising and enforcement. It is about social and cultural change. It means transforming deeply ingrained gendered relationships.

*Awareness is not sufficient when you are talking about issues of social change – like the rights of women. In a conservative society... it is true that women have taken tremendous steps since the genocide, but nonetheless, this is against hundreds of thousands of years of this mentality. You don’t reach that only by saying ‘Yoohoo! There is this law that says women are equal.’ It doesn’t suffice. Enforcement is about information, explanation and confrontation – dialogue. People will not admit they are against equality in front of a mayor, but in private – if a man wants to buy a car, sell the land, they say ‘you, you shut your mouth’. It takes time to change and you need a strong demonstration by local authorities that these things need to be discussed because this change is going to happen.* (KI December 2014)

A very important point made by one key informant about the policy implementation gap was about the speed at which changes are happening and the difficulty of remaining on top of the changes.

*So I think on paper that things are wonderful [laws and policies for gender equality and the empowerment of women], like land ownership. But in practice people’s knowledge of their rights is less impressive. Legislation is being rolled out at such a pace- it is a full-time job for us to keep up with the regulatory environment never mind someone out in one of the districts.* (KI December 2014)



## **Overview of Focus Group Discussions (FGDs)**

The women and men in our FGDs who mainly live in rural areas and virtually all of them are engaged in agriculture to some extent. Women generally combined cultivating with domestic duties and, in some cases, casual non-farm casual employment. There was one group of educated young women that had non-farm employment or run non-farm household enterprises and some of the women are members of cooperatives engaged in income generating agricultural activities. The men more frequently had non-farm casual employment – usually in construction - which they combined with agriculture.

The men who took part in our FGDs came across as much more confident than the women, much more certain about their ability to control their lives and generally saw themselves as head of their household. While there is clearly a division of labour, with women being responsible for cultivating and looking after the family, and men earning an income from non-farm work, domestic labour is clearly devalued. Men often justified their dominant position in the household based on the fact they out-earned their wives. While men and women both say they work long hours most days, unlike women men also talk about having time for relaxation in the evenings and at weekends. Men generally make the final decision about making larger purchases for the household, and usually have ‘pocket money’ to spend as they choose – most frequently on alcohol. Whereas men and women agreed that when women earn money they spend it on the household and not on themselves.

## **6.2.Assets and Access**

### **Education**

Key informants identified education and access to credit as specific issues for women. Education was seen as an essential prerequisite for women’s empowerment:.

*When a woman or girl is offered education they are able to know their rights, she will know about money, she will know what medicine to buy. She will be able to read messages passed on related to violence, they are able to use financial institutions and know the amount of money (KI December 2014).*

Girls lower achievement in school was said to be because of the work they have to do in the home and the high numbers of girls dropping out of education was thought to be related to social expectations that women’s destiny is to get married and have children. As one Vice Mayor Social explained:

*All the problems that girls’ face affect them in their performance in school and we find that boys perform better than girls (at senior secondary school) and get the scholarships. Families can’t afford to pay the fees for their daughters to go to a private university (Vice Mayor Social, December 2014).*

The women in every FGD without exception emphasised the importance of education and all of them wanted to ensure that their children had a good education and were able to get decent employment. The men too were concerned that their children should get a good education and a small number explicitly mention the need to educate their daughters as well as their sons.

*The educated achieve their ambitions. They have jobs, electricity in their homes, their life is good. These families plan together and agree and have self-belief. It is important not to despise yourself and have good communications in the family. (Female FGD 21-35 years, members of a co-operative, December 2014).*

Despite the value placed on education, frequent mention was made in the FGDs of women's lack of education. This was thought by both male and female informants to be a major barrier to participating in local politics with both women and men gave this as one for the reasons for women's underrepresentation in community leadership roles. While men frequently talked about women's 'illiteracy,' none mentioned that men were poorly educated or that lack of education was a problem for them in making a livelihood or becoming community leaders.

### **Training and improved farm inputs**

Education and training was also seen as necessary for building women's confidence, as well as enabling them to become more productive workers and move into non-farm employment. Accessing training did not appear to be easy though. The women members of cooperatives we spoke to had had training and one group of young women were educated. But the other women seemed to have had little opportunity for training in farming. Only the women in one FGD said that they had had the opportunity to attend a Farm Field School, and they added that some had been able to do so only because they got permission from their husbands. Men confirmed that they had given wives 'permission' to attend training. Some of the women had been trained by NGOs, for example, by COPEBEM, in mushroom growing. Other pointed out that it was possible to get information on improving farming methods from the radio and the farm extension workers. When it came to other training, and achieving non-farm employment, there was an implicit view that this would almost invariably be self-employment and in order to realise opportunities for self-employment, women would need better access to training in business skills, as well as better access to credit.

Some of the women farmers said that they farmed their own land, others that they rent land and some that they own and rent land. In most cases the land was owned communally with their husbands who were generally in charge of the farm, even though the wives do virtually all the cultivating. Access to inputs varied across the groups. Some women said that they have access to improved seeds and fertilisers, while other said that they do not. The women in one group said that that they were too expensive and in another that the government scheme for supplying them had been stopped. Male informants also said that fertilizers are too expensive. It seems likely that improved inputs are only used when they are subsidised<sup>35</sup>. Some of the women farm consolidated land, and said that consolidation worked well and that they had increased yields as a result. Others said that their landholdings were too small for them to be involved. There were also some concerns, as has been found in other research (Abbott and Malunda 2014; Abbott and Alinda 2012; Abbott, Malunda, Mugisha et al 2012) that there was a risk to food security if land was farmed under the consolidation scheme. This is a special concern for women as they are expected to provide food for the table while men tend to control the income from the sale of crops. As the women in one FGD explained:

*With mixed subsistence farming we know that we can eat the produce we grow and we will not go hungry.* (female FGD aged 35 + years, , December 2014)

### **Dependency on Men**

The dependency of married and especially poor women on their husbands was seen as problematic: according to research participants it is a major reason for female poverty and makes it difficult for a

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<sup>35</sup> Farmers growing priority crops on consolidated land are able to get subsidised seed and fertilizer but the government is phasing out subsidies. Women in other research we have done have said that even with improved yields they do not make a sufficient surplus from the sale of crops grown with improved inputs to cover the cost of the inputs and maintain their family (Abbott and Malunda 2014).

wife to leave a husband if she is abused or he is unfaithful, for example. There is little if any provision of housing for women in this situation. Indeed, the burden faced by lone parent mothers is immense. Lack of childcare provision for them - and for mothers in general - was seen as a barrier to women looking for better paid work and reducing dependency on husbands:

*In single mother households they must work 24 hours a day to keep the household working. Poverty often follows.... (KI December 2014)*

Women are often poor because they are mainly engaged in poorly remunerated subsistence agriculture. Key informants emphasised this, pointing out that women grow food for the table while men take responsibility for commercial crops and marketing. Women, it was suggested by key informants, should be encouraged to practice modern agriculture and mechanise their farms so that they get a better return on what they produce. Increasing the returns of women might also impact on their position in the household; men often justified their control over family finances on the basis that they bring in the cash income, failing to recognise the contribution that women make to the household's livelihood by doing domestic labour and cultivating.

Despite the barriers to independence, all the women in our FGDs were keen to improve their livelihoods and reduce their dependency on their husbands. Women expressed pride in being able to buy things for the household with their own money and not be totally dependent on the willingness of their husbands to give them money. As one woman explained:

*I no longer have to beg money from my husband when I need to buy small items for the kitchen and I earn enough money to enable me to pay for medical insurance for my children. (FGD women members of a cooperative 25-36 years , December 2014).*

They wanted to have income so that they were not dependent on their husbands and could support their children. These women generally thought that the best way to do this was to invest in farm and/or non-farm enterprises if they had not already done so, or increase their investment if they had. Women who were in cooperatives said that being a member of a cooperative had enabled them to improve their livelihoods. However, all the women who participated in our FGDs were generally credit restrained, although women in one cooperative had managed to get a subsidised loan.

### **Conditions for Enterprise and Infrastructure Improvements**

Women wanted to invest their income in starting non-farm enterprises and purchase land, animals and to be able to save. Men stressed the importance of saving and investment but seemed to be much more ambitious than the women. Mention was rarely made of starting up small enterprises, by men but they frequently talked about buying land for farming, buying cattle and building a house. Access to improved infrastructure was seen as important; water, better roads and electricity. One woman wanted to save to buy a bicycle so she could more easily transport her produce to the market. One key informant suggested that one of the reasons women may not go to the market to sell crops is because of poor infrastructure - especially poor roads. This highlights the need to take women into account when providing infrastructure – lighting and opening times of markets follow male norms rather than taking into account the specific needs of women.

### **ICT**

Most women and men who participated in the FGDs said that they have access to a radio and a mobile phone. They listen to the news on the radio and to other information programmes. Some find out

about market prices for produce. They use their mobile phones for sending and receiving texts and mobile money. One group said that their children use their phone to surf the net, but that they did not know how to use their phone to get information about market prices. Male informants also said that only the children know how to use the internet:

*Yes, we have radios and use them to listen to the news and other radio programmes like women in development, programmes to do with fighting drugs and sports news. We use our telephone to send and receive calls, saving and receiving money through mobile money and we use it for security – we can call a leader if we have a problem. (FGD, women, 36+ years, December 2014)*

### 6.3. Knowledge, Beliefs and Perceptions

Key informants think that there is an information gap and that innovative ways needed to be found to communicate policy priorities especially about gender equality with citizens:

*The government has been good at getting the messages across on other issues. It could use existing channels of information to continue getting messages across – like umuganda, use that to ensure messages get to local areas. Rwanda has been excellent at communicating healthcare insurance – communicating gender needs to learn from how it was done with healthcare. (KI December 2014)*

The women in one of the FGDs said that women's rights had been discussed at the meetings after Umuganda in their village and that the National Women's Council provided information but this was an exception and not the case for the informants in other focus groups. There was also a concern that messages tend to stress women's rights and not human rights. As one key informant explained 'we have to tell the men it is not just that women have rights to land, men do as well' (KI December 2014).

There was a concern among key informants that there is an inadequate knowledge and understanding of the laws and policies for promoting gender equality and the empowerment of women. They raised specific concerns about the capability and willingness of officials, and others responsible for providing advice, to enforce the law and implement policies. There was concern that private patriarchy (women being controlled by traditional norms and values) is becoming public and that traditional norms and values are being enforced by local leaders and the Abunzi who are responsible for the enforcement of law and government policy in the community. As one key informant said:

*--it is about awareness, education and sensitising local officials. It is not just that they don't know the law but it is also the mind-set, this stereotype, they were brought up in a culture where men dominated so when a woman comes up and says 'my husband he abused me last night' he says 'what did he do?' she says 'he came home drunk and he slapped me'. The leader does not think this is serious, he thinks you can find ways of reconciliation. He does not give it the weight he should because he thinks of it as something that is normal. (KI January 2014)*

Another questioned whether health care professionals know about the legal right of women that have been raped to have an abortion or indeed if women themselves do. They also pointed out that sensitisation and other programmes have focused too narrowly on women and that there is a need to explain gender equality to men and reduce their resistance to women's empowerment, even if they cannot be brought on board as allies. It was pointed out that gender equality would only become a reality when men as well as women are involved:

*Most of the focus is on sensitising women. But it needs to shift to do both; to train men and women. If you train women and they know their rights and if men do not know [what women's rights are] it can create conflict. (KI December 2014)*

Traditional beliefs and practice continue to dominate women's lives and cultural attitudes are the key thing holding women back according to key informants. Women are seen as wives and mothers primarily and as subordinate and to be controlled by men.

*The man is the head of the household, heads of community, and local leaders and village leaders are usually men, we still pay bride prices. (KI December 2014)*

In the FGDs, male informants referred to 'natural differences' between men and women and argued that these justify men's dominant position in the household and society more generally. 'Real' men are ones that are in charge.

*Men do not want to lose control of resources and authority in the family; they want to be 'real men'. It is our cultural tradition. (Male FGD, 36 years+, December 2014)*

Local level key informants also said that men are resistant to giving up their dominant position:

*Men are not easily and freely giving up their control over women and this has led to many disputes. (WNC local leader December 2014)*

And

*Generally men's understanding of gender is low because they are resistant to change; they take this as change that takes away their rights as men, reduces the control they have over their families. (Vice Mayor Social December 2014.*

One key informant pointed to the ways in which the authority accorded to leaders, and lack of education and specifically of critical thinking skills, mean that myths that are used to justify the inferior and subordinate status of women continue to be accepted as truths.

*A general belief in this country is that men have one rib less than women because the woman comes from them- people really believe this is true. (KI December 2014)*

## **6.4. Practices and Participation**

### **Participation in the household and work**

Key informants said that women are mainly engaged in agriculture - more so than men - and in agriculture women are more likely to be totally dependent on subsistence farming than men. Men spend the money they get from selling crops on themselves; frequently buying alcohol. GBV is said to be a serious problem.

*There are still a big number of women who are poor – who do not have the economic strength to make a living and claim their rights. In most rural areas – even in cities – women depend on their husbands. They are getting food from the husband's, they are getting everything from the husband. They will choose to stay, get abused, but survive – feed their children. (KI December 2014)*

The men in the FGDs painted much the same picture as the key informants. Women were said to do all the domestic work with a cultural taboo around men doing it, not as the young men in one group

said because they cannot do it but because it is shameful for men to do ‘women’s work’. Women were also said to do much of the cultivating with men having more responsibility for looking after farm animals and generating an income from non-farm livelihood activities, mainly construction. While men said that they work long hours they also said that they have time for leisure and relaxation in the evenings and at weekends. Drinking alcohol was frequently mentioned and men said that they had ‘pocket money’ to spend on themselves while women were more likely to spend the money they earn on the household.

*All the women do work at home, cooking, cleaning, sweeping, cultivating and men do building, construction work, milking cows and digging pits (FGD, men 35+, December 2014)*

Most of the women informants describe their day in much the same way; they spend every day cultivating, cooking, doing domestic chores and looking after children. The only exception is Sunday when they go to church and possibly visit friends in the afternoon. Their typical day involves them getting up early in the morning and doing some domestic chores and childcare, they then farm until midday when they cook a meal. In the afternoon they go to the market or to meetings and in the evenings they do more chores. A few of the women said that they do housework in the morning and petty trading in the afternoon, and others said they occasionally work at the construction site but other women said that it is not acceptable for women to do. They all said that they have no time for leisure.

There were mixed and sometimes contradictory views on work. Some participants said that men and women now do the same work, but others said that there is a strict division of labour with men working on the construction site and looking after the cattle, while women do cultivating. However, all agreed that men do not do domestic work.

*Men and women do the same work now. But as Rwandans we have to follow our culture where cooking and washing cloths is for women---. It is shameful to find a man cooking or washing while he has a wife. (FGD women aged 36+ years, December 2014)*

*Women run small businesses, cultivate and take care of the home. Men run businesses, do construction and cattle keeping. In general we cannot say that men and women do the same work. (FGD women 18-35 years, December 2014)*

### **Participation in the community**

Women in the FGDs referred to a number of different meetings they attend including village meetings, meetings about the community based insurance scheme as well as meetings on education and security and savings group meetings. They said that they are fined if they do not attend the savings groups meetings, which take place two afternoons a week. One group said that women do not attend umuganda; they do domestic work instead and make a financial contribution towards the costs of constructing classrooms. Others however, do not attend any meetings and described the monotonous repetition of the same activities day in day out with no rest or any activities to break up the monotony. Husbands, by contrast, were said to go out to work and then spend their earnings in a bar.

*I wake up in the morning. I wash my face, I go and cultivate the land, I cook the lunch, and then I collect fodder for the cow. Then tomorrow I will wake up. I will wash my face and do the same (FGD women 35+ December 2014).*

*I wake up in the morning; I wash my face, cook breakfast, clean the house, cultivate, cook lunch, do sewing, cook super, eat and go to bed. Then tomorrow I will wake up and do the same.* (FGD women 18-35, December 2014)

### **Family Conflict and GBV**

The views of the women about the incidence and extent of family conflict were contradictory and differed across the focus groups. Some women thought that the incidence of conflict and violence had declined, while others thought it was still high. However, even those that said it was rare now went on to describe a long list of ‘causes’ of domestic violence and described the role of community leaders in mediating disputes.

*The causes [of GBV and disputes] are mainly poverty, disagreeing, unfaithfulness and getting drunk. Family problems are solved by the Family Court and if they cannot solve the problem local leaders become involved.* (FGD, women members of a cooperative 21-35 years, December 2014)

Others, however, thought that the incidence remains high and had even increased because men’s role as head of the family was being questioned or undermined as women were claiming their rights to own land. They felt that there was a need for more training and for greater empowerment of women, but also a need to engage men in this process.

*Men and women here do not have good gender relations when you compare it to the past. There has been misunderstanding about gender -----. Most men have lost their rights as head of the family and they have reacted to this with violence. ----- People would relate better if there was more training.* (FGD women members of cooperative, 18-35 years, December 2014).

Men also disagreed over the extent to which they thought family conflict had declined, but they still all agreed that it exists. Indeed, they made reference to men abusing their children as well as their wives and were of the view that alcohol was a major contributory factor to abuse and that domestic violence cannot be stopped.<sup>36</sup>

*Like we are taught [that it is wrong to beat your wife] and even in the past a good man had to be a loving mediator to the family but we come home drunk and we start arguments and they lead to us fighting. It will not stop even if they teach us.* (Male FGD 36+, December 2014).

They also pointed out that family conflict is often hidden; considered a ‘private family matter’ and others in the community only become aware of it when it becomes very violent. Men made a similar point to some women, suggesting that domestic violence was often the result of women trying to claim their rights; to challenge men’s traditional role and or/behaviour in ways that are culturally unacceptable. They also said that family disputes occur because brothers try to stop their sisters inheriting family land or because men take control of land that women have inherited from their family. There seemed to be a general view that this was inevitable because it was in line with tradition.

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<sup>36</sup> Alcohol is frequently used as an ‘excuse’ for men beating and otherwise abusing their wives. Men are said to be ‘out of control’. HM women, for example, in research we carried out excused their husbands from blame when they committed marital rape while drunk (Abbott and Mugisha 2014; see also Slegh and Kimonyo (2010). However, research has found that alcohol is used as a convenient excuse and men often get drunk so that they have the courage to beat up or rape their wives.

There was then a general feeling that men were reacting violently to the challenge to their traditional rights; that they need to (re)assert their authority over wives and daughters and ‘keep women in their place’. Men feel that things are changing but they do not know how to respond. As one key informant explained:

*Decision making in fact often still sits with men and you see increasing violence. Men don't know what to do – being violent, being strong, is their way to express themselves when they lose their economic power. You defiantly see this happening. (KI December 2014)*

### 6.5. Time and Space

Time and space interact to constrain women's ability to engage in productive livelihoods and participate in governance. As we have already discussed women are generally responsible for childcare and domestic work and much of the cultivating as well as engaging in income generation and community activities. Men by contrast spend more of their time in income generating activities and providing some help on the farm. Women's responsibilities for childcare often mean that they are restricted as to when and where they can engage in productive work making it difficult for them to work away from home. Key informants pointed out that infrastructure and income generating space are designed around the timetable of men and that public space is not always safe for women, for example, roads may be inadequately lit. There is also, as we have discussed in chapter 5 a lack of pre-school childcare provision.

Women informants think that they work long hours and do more work than their husbands. Husbands were generally said to have non-farm employment and, in some cases, to look after the cattle. Women were said to spend long hours cultivating or to run non-farm enterprises and in some cases to do both as well as long hours of domestic work and childcare. Men too said that they worked long hours but they also talked about their time for leisure and relaxation. It is not only that women work longer hours but the work they do is not seen as income generating and so it is devalued and reinforces women's economic dependency on men.

*Women work longer hours than men – we had women keep time diaries to show their hours but the kind of work they do is not economically orientated. The impact is poverty and tiredness; but it means as well that women do not have time to do more income generating work. (KI December 2014)*

The key informants thought that women spent more time working than men and this has a negative impact on their ability to attend community meetings:

*I think it is a lot more effort for women—. They have to cook, look after children and go to market. She has to stay at home and it stops her [from accessing justice/exercising rights]. (KI December 2014)*

*You find that in rural areas community meetings are mainly attended by men. Women stay at home with children. (KI December 2014)*

However, women talked frequently about attending community meetings in the afternoons while men said they could not attend because they are working. They did, however, talk about attending meetings in the evening. There were also differences in who attends umuganda, with men in some communities saying they do and in others that their wives do. Interestingly, whenever men made reference to who attends umuganda, it was clear they felt about to direct their wives participation, for instance they talked about telling their wife that she should (or should not) attend. However, none of



the women mentioned their husbands telling them they should or should not attend. Some women said they do attend umuganda, but in other communities they said that they stay at home and clean the yard.

## 6.6. Legal Rights and Status

Key informants generally agreed that the legal and policy framework was adequate. The main problem was the enforcement of the law and the implementation of policy. There were some legal shortcomings mentioned though. One man did point out that while a man cannot sell land held in common without the agreement of his wife, he can sell the crops and keep the money for himself. Another thought that the inheritance law gave men a perverse incentive to opt for an informal marriage, to avoid giving their female partners rights over property. There was also a general concern about the lack of legal protection for women in de facto unions.

*Implementation is the gap, not policy. Performance contracts should contain implementation information. There should be more monitoring and supervision at the local level. (KI December 2014).*

There is thought to be inadequately detailed knowledge of the law relevant to gender equality and the empowerment of women in general, and especially as it relates to women's land rights and the different forms that GBV can take. Local leaders and the police were singled out as needing further training on these topics to ensure they are able to effectively implement the law on these issues.

*Local leaders must understand first, then you can use a 'train the trainer' model -----. Local leaders need to be captured in accountability mechanisms on gender equality – like the Imihigo. (KI December 2014).*

*...the main focus should be on police and prosecution. We did a study on interpretation of laws and how GBV cases are investigated and prosecuted. We found a lack of investigation and interpretation skills at police and prosecution level. (KI December 2014).*

District key agreed that there was a need to train local citizens so that they understand the laws although they did not specifically identify the importance of training local leaders:

*Our first priority is to make citizens knowledgeable about the laws, since many disputes are based on a lack of understanding of the laws (e.g. land Laws, succession law). We are doing this through legal clinics. (Vice Mayor Social December 2014).*

Access to justice was also seen as a problem. One key informant said that women rarely sit on Abunzi Committees even though two members are meant to be women. A major reason for this is the heavy workload that women have and their responsibility for childcare, which precludes them spending time on activities and responsibilities such as the Abunzi.

*---two of their members are supposed to be women. That is not the case. There are different reasons for that—women do not tend to go themselves. They are often more busy than men because of children. So if you ask 'how can women participate more?' the answer is a lot of things. The priority is access to information and social and economic empowerment. (KI December 2014).*

Key informants also expressed concerns about the cultural pressure that women are put under to consider property as belonging to their husbands, despite the inheritance and land laws in place. Research participants also mentioned the high and increasing costs of accessing legal advice and

representation and taking a case to court, which made it difficult for women to access justice given their limited funds and as we have discussed they often have to ask their husbands for money.

*The costs of advocates had been increased – look at the Bar instructions. The price for lawyers too. They have been increased. The court fees to file a case have been increased by Ministerial order – from the Ministry of Justice. They increased them twelve times! So where you used to pay 2,000 now you pay 25,000. As women are not economic empowered, this affects them more. (KI December 2014).*

There is clear evidence that men are resistant to change and to women claiming and exercising their rights. Men thought that women had been encouraged to report abuse to the authorities and that more emphasis should be placed on couples being expected to resolve disputes themselves, or with the support of local leaders. They argued that heavy fines and imprisonment for perpetrators deters women from reporting domestic violence because of the financial consequences – loss of husband's income while he is in jail, for example. However, at the same time they seem to think that one of the main causes of domestic violence is women trying to exercise their rights; rights which men do not think they should have.

### 6.7. Power and Decision Making

Women's continuing economic dependency on men combined with the continuing dominance of traditional views of masculinity and femininity are a major constraint on women on women's ability to take control over their own lives, have a 'real voice' in household decisions and play an active role in community governance. As one key informant explained:

*Women do the unpaid care and household work [including cultivating] while men do the more valuable farming activities and more income generating work. (KI December 2014)*

The young men in one FGD thought that things are changing and that there is greater gender equality than in the past. However, they thought that there is still a large gap between men and women and those men continue to be in charge and resist change.

*Things have changed in the last few years compared to the past when men were treated like gods in their homes. There is still a big gap ----- but a few women are running business and become local leaders. (FGD , male 18-35, December 2014)*

However, the key informants did not think that power relationships have shifted as yet, women find it difficult to get their 'voice' heard, they face severe time constraints in participating in local governance and they often lack the confidence to contribute to discussions during community meetings. One focus group participant even said that women could be beaten for attending meetings.

*Men still hold strength in society – educational strength, economic strength, leadership strength. We must focus on men to make them embrace women's rights. (KI December 2014)*

*Here there are women that are beaten for no good reason, for example just for attending a meeting. (FGD , male 18-35, December 2014)*

The key informants and women informants thought that local leaders should play a greater role in promoting gender equality, leading by example and should be held accountable for the enforcement of the law and implementation of policy. However, in at least one of the communities where we carried out research women said that local leaders *do* help women when they have problems. However, most

of the male informants were resistant to women claiming and exercising their rights, although they too thought local leaders play an important role in mediating disputes between men and women.

The women informants did not think that they should be involved in community decision making. They said they elect leaders and expect them to get on and run the community, but pointed out that a majority of community leaders are men. They also said that it is difficult to get people to stand for election as local leaders and most were nominated. Some thought that women were less likely to be local leaders because they are not sufficiently educated and others said they did not stand for office because they are satisfied with the leaders in post.

A few pointed out that women do not have time to be leaders but others thought that men were equally reluctant and that there needs to be an incentive for people to stand. Women's views were split on their participation in meetings and their ability to get their voice heard. Some said that they attended umuganda meetings and that women were as involved as men while others said that they did not attend meetings but their husbands do. Some thought that men campaign on issues for themselves and exclude women. Others said that at some meetings the National Women's Council representative talks on gender issues and that the Council plays an active role in raising women's awareness of their rights.

Male informants agreed that women are underrepresented numerically in community leadership positions. They attributed this to women's lack of education and 'natural' shyness and lack of confidence. Some suggested that women only stand for positions reserved for women or thought to be the preserve of women. They thought that in general men still dominate decision making in the community and at meetings.

*In meetings men express themselves more than women do and express their ideas and views on a range of issues. Women do not speak because of fear and cultural views that they should not do so. This prevents women taking part in decision making. (FGD, male, 35+ December 2014)*

According to both the women we interviewed and key informants, women lack power in the household; men are resistance to sharing it and women to claiming it. The men also agreed that this is the case:

*For a discussion sparked by a man, a woman might find it hard to put a different subject on the table----- Women are less comfortable and less likely to speak out. (KI December 2014)*

*Mostly husbands are the ones that decide what to do because they are the head of the family (FGD women members of a cooperative 21-35 years, December 2015)*

*No way here in --- do we have the practice of making decisions together, it is not productive ---. Men who do discuss things with their wives keep silent about it because they know they will be laughed at by other men (FGD, male 35+, December 2014)*

However, women informants said that husbands and wives usually discuss household matters including what crops to grow and whether to apply for credit. Husbands and wives also generally discuss what they will spend money on and a few said that they make their own decisions, at least on some items of expenditure, without discussing it with their husbands. Unlike women, men were said to expect to decide how to use the money they earned and to have a say over how the money their wives had earned was spent.

However, earning money and owning land clearly empowers women and enables them greater decision making powers. Some of the women said that they had an agreement with their husbands about who was responsible for what purchases. They generally buy food and clothing and men buy land and farm animals. One woman said that she only farms her own land (the land she inherited from her father) and refuses to cultivate her husband's land and another that she sells the bananas that she grows and invests the proceeds in her kitchen garden. However, despite these acts of independence, the general view was that a man would never tell his wife what he earns but would expect his wife to tell him about any money she earns. Men often keep money to spend on themselves and men spending money on alcohol was frequently mentioned. One woman did, however, say said that she does not tell her husband what she earns but she seemed to be an exception. Women also frequently pointed out that when they get money they spend it on necessities with the unstated implication that their husbands spent money on things that were not necessary and possibly implying that other members of the household had to go without necessities. Men agree that this is the case; they spend money on themselves while their wives spend money on the household.

Summing up the situation, the key informants said that to be empowered women needed to gain in confidence, to claim their rights and to be economically empowered:

*Women need to be social and economically empowered if they are to be able to claim their rights and participate in governance at community level. Women lack confidence and think that they have to be submissive to men – to be seen and not heard. However, they also need to be economically empowered and gender relations transformed. (KI December 2014)*

Some men, however, think that things had gone too far and that men are no longer valued. Women, have, they argued taken over men's roles and responsibilities rather than performing their traditional ones. They thought that rather than workshops promoting gender equality, they should teach women to obey their husbands.

*There will never be a time when women are equal to men. Instead these workshops [on gender equality] should teach women and men how to solve their family problems on their own and teach women that they should obey their husbands. Teaching women their rights threatens men and we do not want things to change. (FGD, male, December 2014)*

## 6.8. Conclusions

The analysis in this Chapter generally confirms the findings from the gender analysis we carried out in Chapter 5 and suggests that the majority of women, at least in rural areas, have not as yet been able to claim and exercise their rights. One point that comes across very clearly is the continuing dominance of traditional values and men's resistance to change – a resistance that makes it difficult for women to claim their rights through the justice system. This is exacerbated by the fact that those leaders and decision makers that exercise power at a community level not only have a poor understanding of gender relations and women's rights, but share the deeply embedded traditional patriarchal values that curtail women's empowerment.

## 7. Conclusions and Recommendations

### 7.1. Summary

Rwanda has in place a legal and policy framework which provides a strong basis for promoting gender equality and the empowerment of women. The 2003 Constitution guarantees gender equality and there are laws giving women and girls the same rights to own and control property and land as men. Vision 2020, Rwanda's long-term development strategy, and the Economic Development and Poverty Reduction Strategy II both recognise gender as a cross-cutting issue and seek to ensure gender equality is a key dimension of Rwanda's development. In addition to domestic policy and strategy, Rwanda has ratified the major international and regional conventions on the rights of women, which have precedence over national laws. Policy and legislative commitments to gender equality are matched by structures and processes for implementing these commitments, including the Ministry for Gender and Family Promotion in the Prime Minister's Office, the Gender Monitoring Office and the Women's National Council (with their decentralised entities at District and Sector levels). However there is room for some further reform of the law and enhancement of policy implementation.

In terms of law reform, the analysis in this report indicates that there is a need to consider how the rights of women in consensual unions can be better protected in particular. These women, as wives and mothers, make a significant contribution to the household but can be left destitute if their 'husbands' abandon them or pre-decease them. Consideration needs to be given to protecting the rights of women (and men) in consensual unions and to recognising the contribution that women make to the support of the household in marriage.

However the most significant challenge by some margin in Rwanda is in the implementation of legal provisions and in the creation of an enabling environment at all levels that allows women to seize the rights that they are entitled to under the law. There is a limit to what the law can do to engender social transformation whilst the implementation of those laws remains unfinished. What is necessary is a change in the underlying culture of practice so that the rights of women are respected, validated and protected, and this requires strategies are implemented to bridge the gap between policies and practices. The challenge should by no means be underestimated; the underlying gender issues are universal. Men's universal resistance to women claiming and exercising their rights is demonstrated, for example, by: women being expected to take on the double burden of productive and reproductive work; through violence against women; through the underrepresentation of women in senior posts, as chief executive officers and as members of the boards of large corporations; and their underrepresentation in senior posts in the public sector. In Rwanda the situation for women is compounded by poverty and the competing claims on the very limited resources available for implementing laws and public policy.

Our gender analysis in chapters 5 and 6 has enabled us to identify the main barriers to women being able to claim and exercise their rights in Rwanda. It has shown that traditional cultural values continue to shape gender relationships and prevent women from claiming and exercising their rights, demonstrating that the main challenge is developing and implementing strategies for transforming gender relations between men and women. Unless men's resistance to equality and women's empowerment is overcome - or at least moderated - then any reforms to promote gender equality will at best only be only partly successful and at worst just increase women's already demanding workload. Women have clearly benefited from the strong economic growth that Rwanda has experienced in recent years as well as social, economic and political reforms. They have better access

to health care, to education and skills training, natural and physical resources and ICT, albeit they are still disadvantaged as a group compared to men. However, they continue to be subordinated and controlled by patriarchal values in the home and the community. Despite the formal law on property ownership and inheritance, including land rights, taking precedence over traditional law, the latter continues to influence the decisions made by community leaders and mediation mechanisms including the Abunzi. There is a need then, in particular, to ensure that men and women in local leadership positions are gender sensitive, are aware of and understand the laws and policies in place to promote gender equality and are held to account for implementing them.

Beyond this the other main barrier to change is the devaluation of women's work and the time burden experienced by women which often prevents them from participating in livelihoods activities. Women have responsibilities for both reproductive and productive labour, the double burden of work and childcare/ household responsibilities creates restrictions on the space they have for engaging in more productive livelihoods and participating in governance activities.

Our analysis has identified a number of specific barriers to women engaging in productive livelihoods and participating in governance that need to be tackled at the same time as strategies are put in place to challenge traditional values and reduce men's resistance to change. These include:

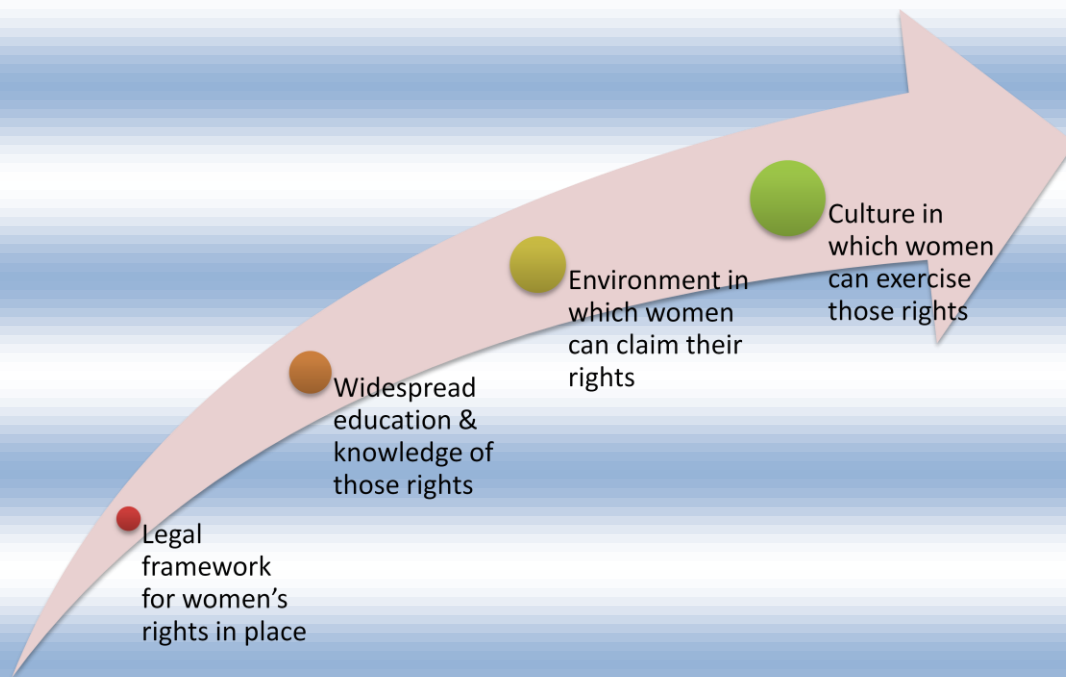
- Low levels of literacy and basic skills, financial and business skills and employment skills;
- Lack of a cash income and the ability to accumulate savings and access credit to invest in income generating activities and /or to provide social protection and avoid risk;
- Working mainly as dependent family workers, as small scale subsistence farmers or as farm labourers and women's exclusion from more productive roles including control over commercial crops and the sale of surplus produce;
- Having the double burden of productive and reproductive work and opportunities for engaging in productive livelihoods being restricted by the time and place demands that this places on women;
- The lack of recognition of the importance and value of the reproductive and productive cultivating work that women do which is used, at least in part, to justify wives having little real say in household decisions;
- Women's low participation in community governance which is due in part to cultural attitudes, with women being expected to be 'seen but not heard', to actual or perceived barriers to those without basic education standing for office and as a result of women's time burden. The consequence is that women tend only to stand for positions that are reserved for women;

## **7.2. The National Women's Council still needs to be capacitated to be able to develop its advocacy role as a women's movement Theory of Change for Gender Equality and the Empowerment of Women for Livelihoods and Governance**

The most important thing is to build a programme on what have been shown to be effective in addressing gender inequalities and empowering women and girls. It is important to identify what works or at least looks promising and to innovate in a context-relevant way. The key to achieving gender equality and women's empowerment outcomes is to: identify appropriate interventions, subject them to a gender lens (gender impact analysis) and to ensure that gender is integrated into the programme. It is also important to use impact measures that specifically look at the ways and extent to which the interventions are enhancing women's and girls' empowerment and agency.

Based on our research, it is apparent that there are a number of distinct stages to achieving gender equality in Rwanda, outlined the in diagram below.

### **Diagram 1: Theory of Change for Gender Transformation**



6

The first stage – the establishment of a legal framework for women’s rights – is largely in place in Rwanda. The second and third stages – spreading knowledge about those rights and creating an environment where they can be claimed – has some gaps. For instance, as our research has highlighted, oftentimes women and local leaders are not sure what the law is on various issues – from inheritance to land rights. But our research is clear that the biggest challenges in Rwanda lie in the fourth stage – the creation of a culture in which women can exercise their rights. It is the absence of this that most severely disrupts implementation, and it is here that Oxfam should invest most attention – although interventions around spreading knowledge will also be highly useful.

A few points should be noted on ‘Theory of Change’, which has become a powerful tool in development programmes. ‘Theory of Change’ ensures that careful consideration is given to why and how an intervention is thought to be likely to bring about the desired change. The steps or stages that will need to be gone through to get from the current situation to the desired outcome are mapped in advance. Interventions are then used at each stage because they have been shown to work or should logically do so. The mapping of the stages makes it possible to monitor the outcomes at each stage and identify where the process breaks down or partially breaks down and take remedial action. However, change is complex and does not necessarily take place in a linear fashion as is often assumed in a programme’s theory of change. Although some interventions may need to come before others, the earlier ones may need to continue as new ones are introduced. Furthermore it is often necessary to undertake a number of interventions in parallel, with these often mutually reinforcing each other in complex ways. For sustainable impact it is important to work across three dimensions of empowerment: agency, structure and relations.

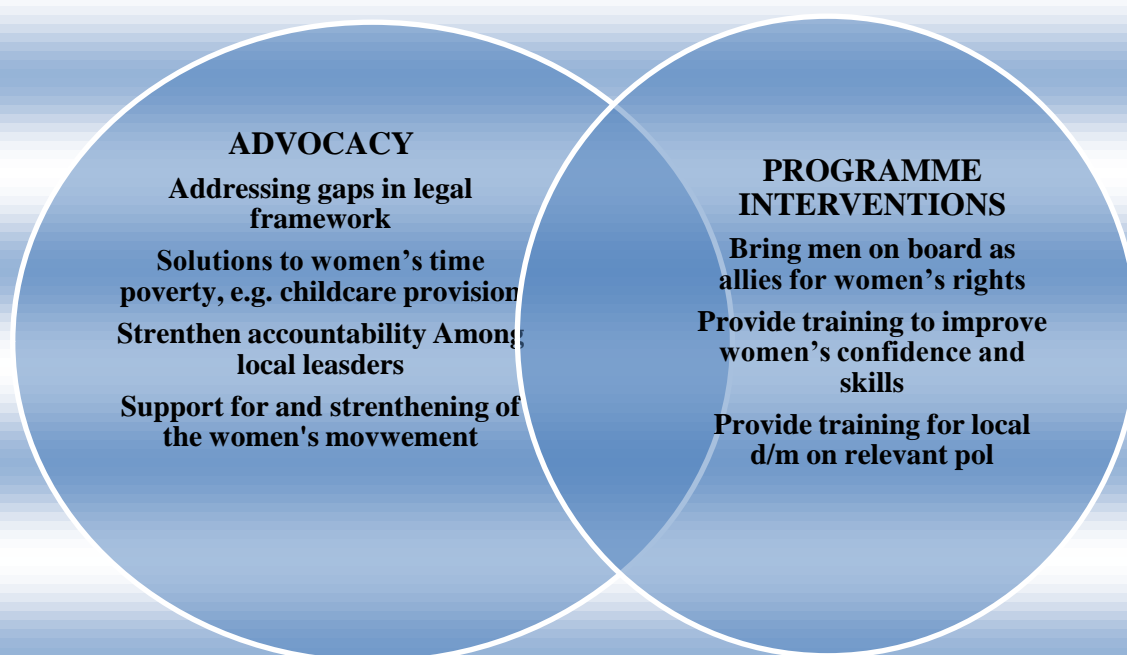
### 7.3 Recommendations

This section splits recommendations into advocacy and programme interventions. However two recommendations sit above programmatic and advocacy work. Changing attitudes and behaviours and contributing to strengthening a women’s movement are cross-cutting issues that are relevant to both

Oxfam’s programmes. Similarly, advocating for increased childcare provision will provide women with the time to participate in both economic activities and play a more active role in governance. Given this, it is unlikely that it will be possible or advisable for Oxfam to implement these recommendations solely through its two existing programmes. Instead it should generate a clear strategy and set of interventions for improving gender equality. This will indubitably involve activities related to sustainable livelihoods and participatory governance, but will also require dedicated resources and independent work on gender.

While we separate the recommendations into advocacy and implementation there is inevitably an overlap (Diagram 2). Advocacy should be at decentralised levels as well as nationally and Oxfam should work with other organisations to promote gender equality and the empowerment of women in order to build the capacity of Rwandan women in local communities to advocate on their own behalf. Oxfam should consider holding an event to disseminate the findings of this Gender Analysis Report to bring together relevant organisations so that they can discuss a more coordinated approach to building a women’s movement in Rwanda. This would undoubtedly have more impact than the organisations continuing to work in parallel and make better use of scarce resources. Appendix 6 provides details of organisations working for the empowerment of women and gender equality in Rwanda and supporting the development of pre-school provision.

**Diagram 2: Advocacy and Programme Interventions**



**Advocacy interventions**

- Although the legal framework is strong on the whole, there would be benefit to advocating for government to address the remaining gaps in the legal framework, e.g. addressing gaps concerning the rights of women in de facto unions, and the right of women to control their reproductive life.
- Give the double burden of productive and reproductive labour that women experience – and the very limited time this affords them to spend on income-generation or decision-making activities – Oxfam should advocate for solutions to this time burden and in particular for improved childcare provision for women.
- Oxfam should advocate for strengthened accountability for local leaders in implementing policies on gender equality and women’s rights for example it would be possible to increase the accountability of



local leaders and Abunzi by having responsibilities around implementing gender laws included in all Imihigo contracts. There should be an expectation that local leaders and Abunzi ensure that mediation decisions are not in contradiction to the formal law.

- Oxfam should be advocating for the strengthening of the women's movement in Rwanda, which – if further developed – could be a powerful ally on many of the issues above. It could be especially useful for Oxfam to advocate for increased funding for the National Women's Council to enable it to play a stronger role.

### **Programme interventions**

- There is a need to develop programmes that work with men as well as women to bring about transformational change in gender relationships. This should include ensuring men understand what women's rights are; and how barriers to women exercising them can be overcome, reducing their resistance to change. An essential element of this is to ensure that local leaders have an understanding of the law as it relates to gender equality and their responsibility for ensuring it is enforced.
- An element of the sustainable livelihood programme should train women in basic skills and capacities that are likely to enable them to confidently run rural farm and/or non-farm enterprises and engage in cooperatives. Specifically, there is a need for training on financial literacy and business skills, e.g. how to put together business plans and proposals, is highlighted in our research and could be particularly useful in helping women access finance to participate in rural livelihoods activities. However, Oxfam should note that the systematic reviews suggest that poor women should not be encouraged to borrow money to invest in livelihood activities.
- An element of the participatory governance programme should provide training to build women's confidence in public speaking; reticence about speaking in public and particularly in front of men, was highlighted in our research and increasing the confidence of women in this area will support them to play a more active role in governance activities.
- In both programmes, Oxfam should work with women to ensure they have an adequate understanding of their rights under the law; and they should ensure that local National Women's Council members are involved in programmatic interventions to build the local capacity of the NWC.
- An understanding of the time burden upon incorporate women should be incorporated into the design of Oxfam's own programme activities.
- Oxfam may wish to consider using the *Participatory Methodology : Rapid Care Analysis (Kidder and Pionetti 2013 a&b)* in order to assess how women's involvement in care work may impact on their participation in development projects;
- Account should be taken of what has been shown to work or at least looks promising in designing programme interventions and make certain that interventions are tailored to the local context.
- Oxfam needs to develop a theory of change, monitor and evaluate implementation using qualitative as well as quantitative methods and be prepared to adjust and develop programme(s) in response to outputs, outcomes, other findings and recommendations.

### **7.4 Review of existing evidence on participatory governance and sustainable livelihoods interventions**

There is limited evidence on exactly what interventions works for enabling women to engage in productive livelihoods and participatory governance, and even less available about what works in changing traditional values and reducing men's resistance. However, below we look at the findings from systematic reviews of what has been shown to work and is relevant to Oxfam. Table 3 shows interventions that are proven or look promising in Sub-Saharan Africa based on findings from high quality impact evaluation of what works to close the gap between women and male managed farms (O'Sullivan et al 2014). While Table 4 looks at what works for all women in low income, resource-constrained countries, differentiating between women living in poor and non-poor households and noting the importance of infrastructure and social and welfare services (United Nations Foundation and Exxon Mobile Foundation 2014).

**Table 3: Options for Closing the Gap between Male and Female Farmers in Africa**

Key Driver	Policy Priority	Policy Option
	Enhance women’s use of tools and equipment that reduce the amount of labour they require on the farm	Provide women farmers with financing or discounts for hiring or purchasing machinery
	Provide child care	Provide community based child care centres
Non-Labour Inputs	Encourage women farmers to use more and higher input fertilizers	Provide women farmers with financing or pricing discounts aligned with their own cash flows to encourage the purchase of fertilizers
	Increase women’s use of improved seeds	Provide flexible financing for seeds
		Help women identify and obtain good-quality seeds
Information	Tailor extension services to women’s needs and leverage social networks to spread agricultural knowledge	Train extension agents to target female farmers and to be more responsible to their agricultural information needs
		Bring agricultural training and advice to women’s doorsteps through farmer field schools and mobile phone applications
		Identify female volunteer farm advisors to spread information within women’s social networks
Access to Markets	Promote women’s cultivation of high-value cash crops	Promote women’s cultivation of high-value cash crops
	Facilitate women’s access to and effective participation in markets	Provide information through ICT
		Channel existing groups to access market opportunities
Human Capital	Raise education levels of adult female farmers	Raise education levels of adult female farmers

**Table 4: What Works for Empowering Women in Rural Areas: Livelihoods and Governance**

Evaluation	Poor Households	Non-Poor Households	Young Women
Proven or Being Proven – weight of evidence suggests it works	Micro-savings Rural Electrification (enables home enterprises)	Savings Credit	Micro-savings Demand Driven Job Services Conditional Cash Transfers
Promising - at least one evaluation indicates it works	Mobile phones (reduce transaction costs) Suite of Services to Increase Women’s Productivity in Agriculture and Link to Markets for Inputs and the Sale of Produce targeting Production and Marketing <sup>37</sup> Farmer Associations	Mobile phones (reduce transaction costs) Modern Agricultural Inputs Farmer Associations Information on Land Rights Livelihood Programmes	Mobile phones (reduce transaction costs) Unconditional Cash Transfers Livelihood Programmes

	Information on Land Rights Livelihood Programmes		
Other Proven or Being Proven Interventions	Value Chain Projects, Infrastructure Projects Paired with Income Generating Opportunities for Women, Family Planning , Education, Addressing GBV using Participatory Learning Approaches , Community Dialogues for Challenging Traditional Gender Norms, Community Mobilisation and @know Your Rights' Initiatives with Community Leaders, Community Day Care Schemes.		
Other Promising - at least one evaluation indicates it works	Mass Media Campaigns re Gender		
Not Worked	Micro-cash loans/grants alone <sup>38</sup> ,		

(Source: United Nations Foundation and Exxon Mobile Foundation 2014; Supplemented with Strengthening the Enabling Environment <http://www.whatworksforwomen.org/chapters/21-Strengthening-the-Enabling-Environment>, last accessed 18/01/2015)

One of the lessons from the United Nations Foundation and Exxon Mobile Foundation (2014) research is that the interventions need to reach women and empower them. Female autonomy, that women have physical mobility and can make independent choices, is important for increasing women's earnings and productivity.

Research on what works for transforming gender relations, empowering women and reducing men's residence is more difficult to find. In particular, few interventions have been found to work in reducing violence against women including domestic violence. The few evaluations showing programmes to have had a positive impact have been working with men with a history of committing GBV that have volunteered to participate (Westmarland and Kelly, 2015). Programmes that are successful are expensive to implement and take time.

Research evidence specifically from Rwanda suggests a number of interventions which look promising and may provide some guidance to Oxfam. These projects are attempting to go beyond promoting gender equality by working with men as well as women to transform gender relationships; to lower men's resistance to gender equality and potentially recruit them as allies. Early evaluation suggests that they are having an impact with the projects variously resulting in a reduction in domestic violence, men becoming more involved in domestic labour and childcare, women having a greater say in financial and other household decision making and women being more able to exercise their legal rights to own and control land (see e.g. Abbott and Rwica 2014). Some examples of such approaches include:

- RCN J&D, for example, have been working with men and women so that they can identify and overcome barriers to women being able to claim and exercise their legal rights to own land (Abbott and Rwica 2014).
- The CARE Rwanda's Village and Savings Loan programme has deliberately engaged men as partners of women beneficiaries of its micro-credit programme and engaged them in a deliberative questioning of gender norms and power dynamics to encourage better cooperation and sharing of activities at a household level and reduce domestic violence (Slegh et al 2013).

<sup>38</sup> However, research shows that access to credit does not automatically empower women; access to credit needs to be combined with training if it is to empower women (see e.g. ADB 2007; Banerjee et al 2009; Centre for economic and Business Research 2008; Kabeer 2005; Pitt et al 2006; Van Hung et al 2007; ILO 2010).

- MenCare+ is a gender transformative approach to engaging young and adult men (age15-35) in caregiving maternal, new-born and child health, and sexual and reproductive health and rights (Doyle et al 2014). It does this through facilitating educational groups for young men and women at community level encouraging young expectant fathers to deliberately question gender norms and promote their equitable participation in caregiving and maternal, new-born and child health.
- Through Our Eyes (Gurman et al 2014) is a participatory video project used to raise awareness and share information about gender based violence. A collaborative effort between an NGO, the American Refugee Committee, and informal partners (local leaders, religious leaders and various youth and women's groups in refugee camps) it uses community generated video as the basis for generating community dialogue. Among the themes included in the videos were wife-beating/spousal abuse, sexual exploitation/abuse, forced/early marriage, early/unwanted pregnancy and sharing economic resources in the home.
- Ruterana (2012) has used fairy tales depicting girls and women in traditional heroic male roles to get children aged 10-12 years to discuss gender roles with indications that after hearing the stories boys as well as girls question traditional ones.
- Carson and Randell (2013) point to the more general impact of the Rwanda Men's Resource Centre which works with men and women and its role in targeting male leaders at community level and of the way in which women Parliamentarians formed an alliance with some male ones in working to get the gender based legislation passed.

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## Appendices

## Appendix 1: Gender Impact Analysis Framework

Domain	Issues/Topics
<b>Access to Assets</b>	<p>Who has access to what particular assets?            Differences between women and likely impact on assets            The capacity to use the resources necessary to be fully active and productive ( socially, economically and politically) participate in society, including access to resources, service , labour and employment , information and benefits .            Poverty and deprivation – income – gender pay gap, dependent labour            What are cultural or institutional coercive restrictions on ownership and control of assets .            Is gender expertise and/or analysis used during the drafting of legislation and the budget to support equal access to assets and resources?            Human assets (wellbeing as an asset) – health services and health problems, education/training and literacy, knowledge and skills – vary by diversity for livelihoods and governance. Marriage and social support etc.            Natural assets - ownership of land, animals and labour , water            Social assets – social networks, economic markets, value chains, Access to formal/informal communications networks that share entrepreneurial information Civil society and NGOs support women in governance etc Access to knowledge and social support            Physical assets – fuel, sanitation transport, communications technology, equipment , raw materials seeds, tools, animals and household implements, radio, telephone, internet – energy needs of small entrepreneurs, property            Financial assets – money, access to credit, ownership of property that can be used as collateral (ref to family etc as well as formal and informal financial institutions)            Access to technologies and services that support entrepreneurship , including training and other opportunities for skills development, cooperatives            How might women’s access to assets impact on their ability to participate in the Oxfam project?</p>
<b>Knowledge, Belief and Perceptions</b>	<p>Gender stereotypes – what women are said to be able to do ‘naturally’ and of what they are not ‘capable’ – also religion            Who knows what? What beliefs and values shape gender identities and norms?            How who knows what and how they know it differs by gender – different types of knowledge that men and women possess            Beliefs (ideology) that shape gender identities and behaviour – how impacts on how men and women, boys and girls conduct their daily lives            Perceptions that guide how people interpret aspects of their lives differently depending on their gender identity            What are the beliefs about the appropriate roles for men, women, boys and girls and the appropriate DoL            What are women’s and girls’ perceptions of women’s roles            What knowledge do women have re their rights including inheritance and land rights etc etc, education, employment.            Do gender stereotypes help or hinder livelihood opportunities for women or their ability to participate in governance            Are there views about appropriate livelihoods for women and women and/or about women’ and men’s participation in governance            Do men and women have unequal education/knowledge in areas relevant to different livelihoods and/or participation in governance – confidence in own ability etc            How might gendered knowledge, belief and perceptions impact on women’s ability to participate in the Oxfam project? How might stereotypes of female incapacity be overcome</p>
<b>Practices and Participation</b>	<p>Who actually does what? What are the gender roles and responsibilities that dictate the activities in which men and women participate? How do men and women engage in development activities?            How Gender structures people behaviour and actions – what they actually do or say they do – and what men say women can do, can’t do ,</p>

	<p>shouldn't do</p> <p>Gendered D o L in household and labour market and interaction between them, affects educational opportunities; affects ability to control and amass assets – urban and rural areas and by wealth quintiles, young women etc.</p> <p>Employment and unemployment patterns</p> <p>Enterprises – differences in size , location, sector, formal and informal etc. Growing mushrooms? Selling mushrooms? Running a mushroom farm (incl. controlling its finances)? Working a sewing machine? Mending bicycles? Being a bicycle taxi.</p> <p>Enterprises as main and supplementary income – female and male</p> <p>Sexual harassment and violence in home, workplace, school and public space</p> <p>Occupational segregation – vertical and horizontal, formal and informal sectors, entrepreneurship.</p> <p>Reproductive roles</p> <p>Maternity and paternity leave</p> <p>Livelihood roles –</p> <p>Community participation/managing roles – community and voluntary work etc.</p> <p>Community politics –participation men and women community decision making</p> <p>Gender influences participation in activities, meetings , political processes , services and training courses</p> <p>Time allocation by women and girls, men and boys</p> <p>Employment and livelihood activities</p> <p>Participation in training opportunities</p> <p>Participation in participatory governance</p> <p>Are women likely to be able to participate in the Oxfam project? How might their reproductive role and associated responsibilities impact on their ability to do so?</p>
<p><b>Space and Time</b></p>	<p>How do men and women spend their time as well as where and when? How much leisure time do they have?</p> <p>Who can look after children?</p> <p>How gender impacts on time use – allocation, availability and DoL – formal and informal</p> <p>How gender affects where people are located in the landscape for work and leisure</p> <p>Pattern of time use over the year – during different seasons – planting , harvest , kitchen gardens</p> <p>What men and women do with their time and what implications their time commitments have on their availability for livelihood and governance activities</p> <p>What are men and women's responsibilities for domestic labour</p> <p>How do women's domestic responsibilities impact on them participation in livelihood activities and participatory governance</p> <p>How might time and space impact on women's ability to participate in the Oxfam project – pattern labour over the year?</p>
<p><b>Legal Rights and Status</b></p>	<p>How are men and women regarded and treated by customary and formal legal codes – difference between formal law and customary one?</p> <p>How Gender affects the way people are regarded by and treated by both customary law and formal legal system</p> <p>Is governance responsive to the distinct interests of men and women and the interests of different groups of women?</p> <p>Do women leaders take an active role in advocating for gender equality and related policies and legislation. Are there male leaders that advocate for gender equality and women's empowerment?</p> <p>Access to justice</p> <p>How gender affects rights ownership and inheritance, reproductive choice and personal safety, representation and due process.</p> <p>Land Law Labour Law</p>



	<p>Impact customary laws etc. on women's ability to claim and control land</p> <p>Gender based violence</p> <p>Genital mutilation</p> <p>Bride price</p> <p>How might women's legal rights and status impact on their ability to participate in the Oxfam project</p>
<b>Power</b>	<p>Who has control over the power to make decisions about one's body, household, community, district and state? Are such decisions made freely?</p> <p>Are they accepted <i>freely</i> by women? (DV)</p> <p>Barriers to women claiming equal opportunities etc.</p> <p>Household decision making</p> <p>Decision making re farm</p> <p>Decision making re non-farm employment</p> <p>Right to make economic decisions</p> <p>Right to determine how to use own income etc.</p> <p>How gender norms and relations influence people's ability to freely control , enforce and shape the decision over one's children and one's body</p> <p>How gender affects the ability to engage in collective associations or associate with others, to participate in affairs of the household, community, district and nation , to use individual economic resources , to choose employment , to vote or run for office, to enter legal contracts.</p> <p>Participation in formal and informal decision making bodies etc etc – PSF , local economic development committees etc. , cooperatives – representation of women Political representation, representation in executive and administration etc</p> <p>Have quotas etc been effective?</p> <p>NGOs and civil society active re gender etc. Livelihoods and governance. Working with men and boys re gender and power</p> <p>Is there a dialogue between CSOs and government re gender issues? How is it sustained?</p> <p>How might gendered power relations impact on women's ability to participate in the Oxfam project</p>
Crosscutting Diversity	<p>– Differences by subgroups – age (adolescents and young people, youth, people over 65 years) location, poverty, vulnerability, disability, marginalisation, education, marital status.</p>

(Based on USAID Six Domains Gender Analysis Framework)

## Appendix 2: Selected Gender Disaggregated Indicators

Indicator	Unit	Sub-Group	Source <sup>39</sup>	2014 or Nearest
<b>Gender and Population</b>				
Total Population	Number	Total	2012 Population and Housing Census	10,537,222
Total Population Urban	Number	Total	2012 Population and Housing Census	1,737,681 (16.5%)
Population Share Urban	%	Female	2012 Population and Housing Census	48.7
Total Population Rural	Number	Total	2012 Population and Housing Census	8,778,789 (83.5%)
Population Share Rural	%	Female	2012 Population and Housing Census	52.4
Sex Ratio	Total Males per 100 Females	Total	2012 Population and Housing Census	93
	Urban Males per 100 Females	Total	2012 Population and Housing Census	105.4
	Rural Males per 100 Females	Total	2012 Population and Housing Census	90.6
Elderly Population	% 60+	Total	2012 Population and Housing Census	4.9
	% 60+	Male	2012 Population and Housing Census	4.1
	% 60+	Female	2012 Population and Housing Census	5.6
Average Annual Population Growth Rate	%		2012 Population and Housing Census	2.6
Sex of Head of Household	%	Total Female Headed Households	Census 2012	28.8
	%	Urban Female Headed Households	Census 2012	23.8
	%	Rural Female Headed Households	Census 2012	29.8
<b>Poverty and Deprivation</b>				
Poverty and Extreme Poverty Households	%	Total Female	EICV-3*	21.4/41
	%	Total Male	EICV-3*	20.1/39.7
	%	Urban Female	EICV-3*	10.6/22.9
	%	Urban Male	EICV-3*	7.9/16.9
	%	Rural Female	EICV-3*	23.2/44.0
	%	Rural Male	EICV-3*	22.3/43.9
Poverty and Extreme Poverty People	%	Total Female	EICV-3*	24/44.7
	%	Total Male	EICV-3*	23.4/43.6
	%	Urban Female	EICV-3*	10.0/21.9
	%	Urban Male	EICV-3*	9.8/19.9
	%	Rural Female	EICV-3*	26.4/48.6
	%	Rural Male	EICV-3*	25.8/47.8
Multi-Deprivation Households	% Female Households of Total Households	Total	Census 2012	38.9
		Non-Poor	Census 2012	19.3
		Vulnerable	Census 2012	24.3
		Moderately Poor	Census 2012	52.8
		Severely Poor	Census 2012	57.1
Economic Dependency	Ratio	Male Headed	RHPC 2012	140.6
	Ratio	Female Headed	RHPC 2012	161.1
<b>Land and Property Ownership</b>				
HH Land Ownership	%	Male Headed	EICV3	79.1
	%	Female Headed	EICV3	90.8
Primary Landowner	%	Male Headed- Male Head	EICV3	97.8

<sup>39</sup> \* indicates that the authors calculated the data from the data set.

House Owner – Outright/Mortgaged	%	Male Headed	RHPC 2012	78.9
	%	Female Headed	RHPC 2012	83.3
Radio	%	Male Headed	RHPC 2012	70.8
	%	Female Headed	RHPC 2012	47.3
TV	%	Male Headed	RHPC 2012	9.2
	%	Female Headed	RHPC 2012	4.2
Mobile Phone	%	Male Headed	RHPC 2012	59.4
	%	Female Headed	RHPC 2012	40.8
Bicycle	%	Male Headed	RHPC 2012	17.4
	%	Female Headed	RHPC 2012	5.9
<b>Gender and Nutrition, Health and Wellbeing</b>				
Life Expectancy at Birth	Years	Male	Census 2012	62.4
	Years	Female	Census 2013	66.2
Average Number of Children Per Woman	%	Total	RDHS 2010	4.6
	%	Urban	RDHS 2010	3.4
	%	Rural	RDHS 2010	4.8
At Least One Antenatal Care Visit	%	Total	RDHS 2010	98.0
	%	Urban	RDHS 2010	98.0
	%	Rural	RDHS 2010	98.0
At Least Four Antenatal Care Visit	%	Total	RDHS 2010	35.0
	%	Urban	RDHS 2010	40.0
	%	Rural	RDHS 2010	35.0
Delivery by Skilled Worker	%	Total	RDHS 2010	69
	%	Urban	RDHS 2010	82
	%	Rural	RDHS 2010	67
Maternal Mortality Rate	%	Total	RDHS 2010	476.0
	%	Urban	RDHS 2010	na
	%	Rural	RDHS 2010	na
Lifetime Risk of Maternal Death			UNICEF Rwanda Statistics	1 in 54
Accepting Attitude intimate intimate artner Violence	%	Total Female	RDHS 2010	56.2
	%	Total Male	RDHS 2010	24.7
	%	Married Female	RDHS 2010	57.3
	%	Married Male	RDHS 2010	19.5
HIV+15 -49 Years	%	Total	RDHS 2010	3.0
	%	Total Female	RDHS 2010	3.7
	%	Total Male	RDHS 2010	2.2
	%	Female Rural	RDHS 2010	2.8
	%	Male Rural	RDHS 2010	1.5
	%	Urban Female	RDHS 2010	8.7
	%	Urban Male	RDHS 2010	7.1
Improved Water	%	Urban HH	RHPC 2012	73.3
		Rural HH	RHPC 2012	72.4
Distance Improved Water	Minutes	Urban HH On Premises Less 30 minutes 30 minutes +	RDHS2 2010	25.7 45.4 28.7
		Rural HH On Premises Less 30 minutes 30 minutes +		2.1 40.9 56.7
		Urban HH Improved not Shared Improved Shared Not improved		RDHS 2010
Rural HH Improved not Shared Improved Shared Not improved	58.8 16.6 27.8			
GBV	%	GBV Cases Female	Statistics Year Book 2014	

		District Hospitals		
	%	SBV Cases Female District Hospitals	Statistics Year Book 2014	96.6
	%	Spousal Homicides Female	Statistics Year Book 2014	73.6
	%	Spousal Assaults Female Reported to Police	Statistics Year Book 2014	91.7
<b>Participation of Men and Women in Employment and Time Use</b>				
Economic Activity Rate 16+	%	Total Female	RHPC 2012	71.7
	%	Total Male	RHPC 2012	75.6
Unemployment Rate 16+ as % not in full-time education and seeking work	%	Rural Female	RHPC 2012	4.0
	%	Rural Male	RHPC 2012	2.8
	%	Urban Female	RHPC 2012	11.1
	%	Urban Male	RHPC 2012	5.1
	%	Rural Female	RHPC 2012	2.9
	%	Rural Male	RHPC 2012	2.2
Employed in Agriculture as % all Employees	% 16 Years +	Male	2012 Census	62.5
	% 16 Years +	Female	2012 Census	82.3
Wage Farm	% 16 Years +	Male	EICV-3	10.2
	% 16 Years +	Female	EICV3	9.7
Wage Non-Farm	% 16 Years +	Male	EICV-3	27.4
	% 16 Years +	Female	EICV3	8.3
Subsistence Farmer (Including dependent family workers)	% 16 Years +	Male	EICV-3	49.4
	% 16 Years +	Female	EICV3	71.8
Independent Non-Farm	% 16 Years +	Male	EICV-3	12.6
	% 16 Years +	Female	EICV3	9.6
Head Household Wage Farm	% 16 Years +	Male	EICV-3	10.3
	% 16 Years +	Female	EICV3	9.4
Head Household Wage Non-Farm	% 16 Years +	Male	EICV-3	23.9
	% 16 Years +	Female	EICV3	5.1
Heads of Household Subsistence Farmer	% 16 Years +	Male	EICV-3	53.1
	% 16 Years +	Female	EICV3	75.9
Head Household Independent Non-Farm	% 16 Years +	Male	EICV-3	12.8
	% 16 Years +	Female	EICV3	8.5
Dependent Family Worker (Farm and Non-Farm) as % of Employed	% 16 Years +	Male	EICV-3*	19.6
	% 16 Years +	Female	EICV3*	58.1
	% 16 Years +	Urban Male	EICV-3*	8.0
	% 16 Years +	Urban Female	EICV3*	30.5
	% 16 Years +	Rural Male	EICV-3*	21.7
	% 16 Years +	Rural Female	EICV3*	62.5
	% 16 Years +	Married Male	EICV3*	3.8
	% 16 Years +	Married Female	EICV3*	73.2
	% 16 Years +	Single Female (Never Married)	EICV3*	51.0
	% 16 Years +	Single Male (Never Married)	EICV3*	50.7
	% 16 Years +	Male HH	EICV3*	1.8
% 16 Years +	Female HH	EICV3*	0.2	
Hours Worked in all Current Jobs 16+ working	Median Hours	Male	EICV-3	31
		Female	EICV3	24
Hours Domestic <sup>40</sup> Work 16+	Median Hours	Male	EICV-3	9
	Median Hours	Female	EICV3	27
Total Hours of Labour 16+	Median Hours	Male	EICV-3	40
	Median Hours	Rural Female	EICV3	
Hours of Domestic Labour by Adolescents a Week	Median Hours	Boys 10-14 Years	EICV-3	13
	Median Hours	Girls 10-14 Years	EICV3	17
	Median Hours	Boys 15-19 Years	EICV-3	15
	Median Hours	Girls 15-19 Years	EICV3	27

<sup>40</sup> Domestic work covers all labour defined as non-productive i.e. collecting wood, water and fodder, childcare, looking after other dependent members of the household, cooking and other domestic labour.

Education				
Early Childhood Education – Net	%	Male	Education Statistics 2013	12.5
	%	Female	Education Statistics 2013	13
Net Primary School Attendance	%	Male	2012 Population and Housing Census	87.3
	%	Female	2012 Population and Housing Census	89.1
		Urban Male	2012 Population and Housing Census	90.3
		Urban Female	2012 Population and Housing Census	90.9
	%	Male Rural	2012 Population and Housing Census	86.9
	%	Female Rural	2012 Population and Housing Census	88.8
Net Secondary School Attendance	%	Male	2012 Population and Housing Census	20.1
	%	Female	2012 Population and Housing Census	23.8
	%	Urban Male	2012 Population and Housing Census	39.6
	%	Urban Female	2012 Population and Housing Census	40.0
	%	Male Rural	2012 Population and Housing Census	16.6
	%	Female Rural	2012 Population and Housing Census	20.5
Average School Life Expectancy of 7 Year Old in 2012	Years	Male	2012 Population and Housing Census	11.4
	Years	Female	2012 Population and Housing Census	11.2
	Years	Urban Male	2012 Population and Housing Census	13.8
	Years	Urban Female	2012 Population and Housing Census	13.4
	Years	Male Rural	2012 Population and Housing Census	10.8
	Years	Female Rural	2012 Population and Housing Census	10.8
VTC	% Short Courses	Female	Education Statistics 2014	32.9
	% Yr 1	Female	Education Statistics 2014	37.0
	% Yr 2	Female	Education Statistics 2014	40.7
	% Yr 3	Female	Education Statistics 2014	28.0
Higher Education Students	%	Female	Education Statistics 2014	44
	% Private	Female	Education Statistics 2014	53.4
	% Government	Female	Education Statistics 2014	34.1
% higher education students studying Science Engineering and Technology	% Including Health and Welfare	Female	Education Statistics 2014	36.6
	% Excluding Health and Welfare	Female	Education Statistics 2014	30.0
Adult Literacy Learners	%	Female	Education Statistics 2014	62
Literacy Rate 15Years and Over	%	Male	2012 Census	76
	%	Female	2012 Census	66
	%	Urban Male	2012 Census	90.6
	%	Urban Female	2012 Census	84.5
	%	Male Rural	2012 Census	72.0
	%	Female Rural	2012 Census	62.3

Primary School Completion Rate 19 Years and Over <sup>41</sup>	%	Male	EICV3*	39.8
	%	Female	EICV3*	31.4
	%	Male Urban	EICV3*	62.4
	%	Female Urban	EICV3*	53.8
	%	Male Rural*	EICV3*	35.2
	%	Female Rural*	EICV3*	27.4
Junior Secondary School Completion Rate 19 Years and Over <sup>24</sup>	%	Male	EICV3*	14.8
	%	Female	EICV3*	10.5
	%	Male Urban	EICV3*	34.5
	%	Female Urban	EICV3*	27.9
	%	Male Rural	EICV3*	10.8
	%	Female Rural	EICV3*	7.3
Senior Secondary School Completion Rate 19 Years and Over <sup>24</sup>	%	Male	EICV3*	7.7
	%	Female	EICV3*	4.9
	%	Male Urban	EICV3*	22.7
	%	Female Urban	EICV3*	16.4
	%	Male Rural	EICV3*	4.6
	%	Female Rural	EICV3*	2.8
Highest Education Qualification 25 Years and Over	% No Qualification	Male	EICV3*	62.1
		Female	EICV3*	72.4
		Male Urban	EICV3*	37.2
		Female Urban	EICV3*	48.3
		Male Rural	EICV3*	67.0
		Female Rural	EICV3*	76.5
	% Primary Leaving Certificate	Male	EICV3*	25.3
		Female	EICV3*	19.7
		Male Urban	EICV3*	28.6
		Female Urban	EICV3*	26.3
		Male Rural	EICV3*	24.7
		Female Rural	EICV3*	18.6
	% Junior Secondary	Male	EICV3*	4.7
		Female	EICV3*	3.4
		Male Urban	EICV3*	9.0
		Female Urban	EICV3*	8.3
		Male Rural	EICV3*	3.8
		Female Rural	EICV3*	2.6
	% Senior Secondary	Male	EICV3*	4.6
		Female	EICV3*	2.8
		Male Urban	EICV3*	12.3
		Female Urban	EICV3*	9.0
		Male Rural	EICV3*	3.0
		Female Rural	EICV3*	1.8
% Higher Education	Male	EICV3*	3.4	
	Female	EICV3*	1.7	
	Male Urban	EICV3*	12.8	
	Female Urban	EICV3*	8.2	
	Male Rural	EICV3*	1.5	
	Female Rural	EICV3*	0.6	
<b>Agricultural</b>				
Small Scale Main Person Responsible for Crops	%	Male	EICV3	48
	%	Female	EICV3	24.4
Small Scale Sells Crops Regularly	%	Male	EICV3	12.4
	%	Female	EICV3	6.0
Small Scale Sells Crops Occasionally	%	Male	EICV3	22.5
	%	Female	EICV3	11.2
<b>Non-Farm Enterprises</b>				
Ownership of an Establishment	%	Women Owners	2011 Establishment Census *	28.2
Running and Enterprise	%	Women	EICV3	

<sup>41</sup> 19 Years is the age by which children should have completed all schooling. Analysis of EICV3 data shows that the highest proportion of any age group with primary school completion is those that were 19 years at the time of the survey.

Political Representation and Participation				
Members of House of Parliament	%	Women	GMO 2013	57.5
House of Representative	%	Women	Rwanda Statistics Year Book 2014	63.8
Senate	%	Women	Rwanda Statistics Year Book 2014	32
Cabinet	%	Women	Rwanda Statistics Year Book 2014	39.0
Permanent Secretaries	%	Women	Rwanda Statistics Year Book 2014	36.8
DGs and ES of Public Institutions	%	Women	GMO 2011	15.7
Judiciary	%	Women	GMO 2013	50
Provincial Governors	%	Women	Rwanda Statistics Year Book 2014	20
District Mayors	%	Women	Rwanda Statistics Year Book 2014	10
VM Economic Affairs	%	Women	Rwanda Statistics Year Book 2014	20
VM Social Affairs	%	Women	Rwanda Statistics Year Book 2014	80
Members of District Councils	%	Women	GMO 2013	43.2
District Executive Secretaries	%	Women	GMO 2013	6.7
Sector Executive Secretaries	%	Women	GMO 2013	9.1
Cell Executive Secretaries	%	Women	GMO 2013	37.7
Police Officers	%	Women	GMO 2014	16.0
Social Protection and Dependent Population				
Health Insurance	%	Female	EICV 3*	69.7
	%	Male	EICV3*	67.7
	%	Female Rural	EICV 3*	69.1
	%	Male Rural	EICV3*	67.0
	%	Female Urban	EICV 3*	73.1
	%	Male Urban	EICV3*	71.3
One-Cow	%	Female		
	%	Male		
VUP Financial Services	Number	Female	GMO 2013	29,442
	Number	Male	GMO 2013	25,884
VUP Direct Support	Number	Female	GMO 2013	18,660
	Number	Male	GMO 2013	8,971
Small Animals	%	Female		
	%	Male		
Marital Status Men and Women				
Married, Informal	% 15-49 Years	Male	RDHS	15.3
	% 15-49 Years	Female	RDHS	13.4
Civil Marriage	% 15-49 Years	Male	RDHS	35.1
	% 15-49 Years	Female	RDHS	34.1
Polygamous Marriage	% 20 Years and Over	Male	2012 Census	5.1
Never Married	% 15 Years and Over	Male	2012 Census	44.2
	% 15 Years and Over	Female	2012 Census	34.3
Married, Formal or Informal	% 15 Years and Over	Male	2012 Census	53.4
	% 15 Years and Over	Female	2012 Census	50.1
Divorced/Separated	% 15 Years and Over	Male	2012 Census	1.0
	% 15 Years and Over	Female	2012 Census	3.4
Widowed	% 15 Years and Over	Male	2012 Census	1.4
	% 15 Years and Over	Female	2012 Census	12.2
Never Married by Age 50 Years	%	Male	2012 Census	4.5
	%	Female	2012 Census	4.2
Mean Age 1 <sup>st</sup> Marriage	Years	Male	2012 Census	27.4

Formal or Informal	Years	Female	2012 Census	25.0
<b>Technology and ICT</b>				
Mobile Phone – Own	%	Male	FinScope 2012*	44
	%	Female	FinScope 2012*	26.4
	%	Urban Male	FinScope 2012*	73.0
	%	Urban Female	FinScope 2012*	63.5
	%	Male Rural	FinScope 2012*	39.0
	%	Female Rural	FinScope 2012*	19.9
Mobile Phone Access	%	Male	FinScope 2012*	69.4
	%	Female	FinScope 2012*	59.3
	%	Urban Male	FinScope 2012*	87.1
	%	Urban Female	FinScope 2012*	76.3
	%	Male Rural	FinScope 2012*	58.7
	%	Female Rural	FinScope 2012*	56.3
Internet	%	Male	FinScope 2012*	8.0
	%	Female	FinScope 2012*	5.8
	%	Urban Male	FinScope 2012*	29.1
	%	Urban Female	FinScope 2012*	24.4
	%	Rural Male	FinScope 2012*	4.4
	%	Rural Female	FinScope 2012*	2.6
Electricity	%	Male HH	FinScope 2012* RHPC 2012	15.7 19.6
	%	Female HH	FinScope 2012* RHPC 2012	12.7 12.5
	%	Urban Male HH	FinScope 2012*	56.6
	%	Urban Female HH	FinScope 2012*	53.0
	%	Rural Male HH	FinScope 2012*	9.7
	%	Rural Female HH	FinScope 2012*	7.5
<b>Exposure To Media at Least Weekly</b>				
Radio	%	Male	RDHS	87.1
	%	Female	RDHS	68.2
	%	Urban Male	RDHS	93.7
	%	Urban Female	RDHS	80.0
	%	Male Rural	RDHS	86.1
	%	Female Rural	RDHS	66.1
Reads News Paper	%	Male	RDHS	7.5
	%	Female	RDHS	3.4
	%	Urban Male	RDHS	16.8
	%	Urban Female	RDHS	7.8
	%	Male Rural	RDHS	6.0
	%	Female Rural	RDHS	2.7
Watches TV	%	Male	RDHS	23.8
	%	Female	RDHS	9.4
	%	Urban Male	RDHS	58.7
	%	Urban Female	RDHS	41.0
	%	Male Rural	RDHS	18.4
	%	Female Rural	RDHS	3.8
Access to <i>None</i> at Least Once a Week	%	Male	RDHS	11.8
	%	Female	RDHS	30.5
	%	Urban Male	RDHS	4.8
	%	Urban Female	RDHS	15.5
	%	Male Rural	RDHS	12.9
	%	Female Rural	RDHS	33.1



### Appendix 3: Selected Indicators for Women: Disparities by Household Wealth

Indicator	Unit	Sub-Group	Source	2014 or Nearest
<b>Gender and Population</b>				
Poor Households	%	Married Women	EICV-3	47
	%	Widows/Divorced	EICV-3	
	%	Widows/ Divorced 65 Years and Over	EICV-3	
Households with Poor Nutrition	%	Poorest 20%	Food Survey	
	%	Richest 20%	Food Survey	
<b>Financial Inclusion</b>				
Financially Included <sup>42</sup>	%	Poorest 20%	FinScope 2012*	
		Urban		63.5
	Rural	55.3		
	%	Richest 20%	FinScope 2012*	
Urban		79.8		
Rural	75.9			
Formally Served	%	Poorest 20%	FinScope 2012*	
		Urban		28.3
	Rural	19.6		
	%	Richest 20%	FinScope 2012*	
Urban		71.8		
Rural	48.7			
Formal Savings	%	Poorest 20%	FinScope 2012*	
		Urban		25.1
	Rural	14.0		
	%	Richest 20%	FinScope 2012*	
Urban		60.5		
Rural	40.2			
Informal Savings	%	Poorest 20%	FinScope 2012*	
		Urban		21.7
	Rural	23.7		
	%	Richest 20%	FinScope 2012*	
Urban		8.2		
Rural	23.8			
Self-Provisioning <sup>43</sup>	%	Poorest 20%	FinScope 2012*	
		Urban		15.4
	Rural	14.9		
	%	Richest 20%	FinScope 2012*	
Urban		5.0		
Rural	15.2			
No Savings Mechanisms	%	Poorest 20%	FinScope 2012*	
		Urban		37.8
	Rural	47.4		
	%	Richest 20%	FinScope 2012*	
Urban		26.4		
Rural	20.9			
Formal Credit	%	Poorest 20%	FinScope 2012*	
		Urban		3.6
	Rural	3.7		
	%	Richest 20%	FinScope 2012*	
Urban		18.9		
Rural	6.0			
Informal Credit		Poorest 20%	FinScope 2012*	
		Urban		41.0
	Rural	39.1		
		Richest 20%	FinScope 2012*	
Urban		24.1		
Rural	43.1			

<sup>42</sup> Uses formal and/or informal financial products and services, percentages are for highest level of financial inclusion

<sup>43</sup> Does *not* count as financially included

Family/Friends <sup>27</sup>		Poorest 20%	FinScope 2012*	2.7
		Urban		10.2
		Richest 20%	FinScope 2012*	3.5
		Urban		8.0
None		Poorest 20%	FinScope 2012*	52.6
		Urban		46.9
		Richest 20%	FinScope 2012*	53.6
		Urban		36.6
<b>Gender and Nutrition, Health and Wellbeing</b>				
Married Women's Use of Modern Contraception	%	Total	RDHS 2010	45.1
	%	Urban	RDHS 2010	47.0
	%	Rural	RDHS 2010	44.9
	%	Poorest 20%	RDHS 2010	38.5
	%	Richest 20%	RDHS 2010	49.6
Married Women's Unmet Need Contraception <sup>44</sup>	%	Total	RDHS 2010	18.9
	%	Urban	RDHS 2010	15.5
	%	Rural	RDHS 2010	19.5
	%	Poorest 20%	RDHS 2010	24.0
	%	Richest 20%	RDHS 2010	15.0
Delivery by Skilled Worker	%	Total	RDHS 2010	68.9
	%	Urban	RDHS 2010	82.0
	%	Rural	RDHS 2010	67.1
	%	Poorest 20%	RDHS 2010	61
	%	Richest 20%	RDHS 2010	85.7
Maternal Mortality Rate	%	Poorest 20%	RDHS 2010	na
	%	Richest 20%	RDHS 2010	na
Difficulty in Accessing Health Care at Least one Problem	%	Total	RDHS 2010	61.4
	%	Urban	RDHS 2010	48.1
	%	Rural	RDHS 2010	63.8
	%	Poorest 20%	RDHS 2010	79.6
	%	Richest 20%	RDHS 2010	41.2
Difficulty in Accessing Health Care	% Urban	Getting Permission	RDHS 2010	4.2
		Money		41.4
		Distance		14.9
		Not Want Go Alone		12.7
	% Rural	Getting Permission	RDHS 2010	2.3
		Money		55.1
		Distance		28.1
		Not Want Go Alone		17.9
% Poorest 20%	Getting Permission	RDHS 2010	3.2	
	Money		74.3	
	Distance		31.3	
	Not Want Go Alone		22.1	
% Richest 20%	Getting Permission	RDHS 2010	3.6	
	Money		31.9	
	Distance		15.9	
	Not Want Go Alone		11.6	
Women Ever Experienced Sexual Violence	%	All	RDHS 2010	22.3
	%	Urban	RDHS 2010	24.2
	%	Rural	RDHS 2010	21.9
	%	Single	RDHS 2010	17.0

<sup>44</sup> Women that are fecund and not using family planning and who do not want another child or say they want to wait at least two years before they have one.

		Married	RDHS 2010	23.1
		Divorced/Widowed	RDHS 2010	37.4
	%	Poorest 20%	RDHS 2010	26.2
	%	Richest 20%	RDHS 2010	21.6
Women Ever Experienced Physical Violence	%	All	RDHS 2010	41.2
	%	Urban	RDHS 2010	36.4
	%	Rural	RDHS 2010	42.1
	%	Single	RDHS 2010	14.4
	%	Married	RDHS 2010	56.1
	%	Divorced/Widowed	RDHS 2010	69.7
	%	Poorest 20%	RDHS 2010	48.5
Ever Partnered Women Ever Experience Intimate Partner Violence (Physical and/or Sexual)	%	Richest 20%	RDHS 2010	33.0
	%	All	RDHS 2010	56.4
	%	Urban	RDHS 2010	48.9
	%	Rural	RDHS 2010	57.6
	%	Married	RDHS 2010	54.2
	%	Divorced/Widowed	RDHS 2010	66.7
	%	Poorest 20%	RDHS 2010	61.4
Does Not Take Part in any Decision-making <sup>45</sup>	%	Richest 20%	RDHS 2010	47.7
	%	Not Employed	RDHS 2010	51.2
	%	Employed for Cash	RDHS 2010	57.5
	%	Employed Not for Cash	RDHS 2010	55.7
Takes Part in All Three Household Decisions	%	Total	RDHS 2010	10.9
	%	Poorest 20%	RDHS 2010	14.5
	%	Richest 20%	RDHS 2010	6.0
Decides How to Spend Own Earnings	%	Total	RDHS 2010	58.7
	%	Poorest 20%	RDHS 2010	52.7
	%	Richest 20%	RDHS 2010	67.9
	%	Total	RDHS 2010	18.3
Decides How to Spend Own Earnings if Earns More than Husband	%	Poorest 20%	RDHS 2010	24.1
	%	Middle	RDHS 2010	15.5
	%	Richest 20%	RDHS 2010	22.1
Accepting Attitude Violence % at Least One –Married Women <sup>46</sup>	%	Total	RDHS 2010	9.6
	%	Poorest 20%	RDHS 2010	9.2
	%	Middle	RDHS 2010	13.2
Sought Help for Stopping Spousal Violence	%	Richest 20%	RDHS 2010	57.9
	%	Poorest 20%	RDHS 2010	69.2
	%	Richest 20%	RDHS 2010	68.0
HIV+15 -49 Years	%	Poorest 20%	RDHS 2010	66.3
	%	Richest 20%	RDHS 2010	39.9
HIV + 15-24 Years		All	RDHS 2010	42.4
		Poorest 20%	RDHS 2010	46.7
		Richest 20%	RDHS 2010	37.7
	%	Poorest 20%	RDHS 2010	3.3
	%	Richest 20%	RDHS 2010	6.8
Fertility Rate 15-19 Years	%	Single	RDHS 2010	1.7
	%	Married	RDHS 2010	3.6
	%	Divorced	RDHS 2010	6.8
	%	Widowed	RDHS 2010	16.5
	%	Poorest 20%	RDHS 2010	1.7
	%	Richest 20%	RDHS 2010	3.1
Fertility Rate 15-49	Per 1,000	Total	RDHS 2010	41
	Rate	Total	RDHS 2010	4.6
	Rate	Urban	RDHS 2010	3.4
	Rate	Rural	RDHS 2010	4.8
	Rate	Poorest 20%	RDHS 2010	5.4
	Rate	Richest 20%	RDHS 2010	3.4

<sup>45</sup> Major household purchases, own healthcare, visit to her relatives

<sup>46</sup> At least one of goes out without telling him, neglects children, argues with him, refuses to have sex, has sex with someone else, burns the food

Unwanted Fertility -Births	Rate	Total	RDHS 2010	1.5
	Rate	Urban	RDHS 2010	0.8
	Rate	Rural	RDHS 2010	1.6
	Rate	Poorest 20%	RDHS 2010	1.0
	Rate	Richest 20%	RDHS 2010	1.7
Children Ever Born Women Aged 40-49	Mean	Total	RDHS 2010	5.9
	Mean	Urban	RDHS 2010	5.1
	Mean	Rural	RDHS 2010	6.0
	Mean	Poorest 20%	RDHS 2010	5.7
	Mean	Richest 20%	RDHS 2010	5.3
<b>Education</b>				
No Education	%	Poorest 20%	RDHS	26.1
	%	Richest 20%	RDHS 2010	5.0
Some Primary	%	Poorest 20%	RDHS 2010	61.5
	%	Richest 20%	RDHS 2010	36.2
Completed Primary	%	Poorest 20%	RDHS 2010	8.5
	%	Richest 20%	RDHS 2010	14.7
Some Secondary	%	Richest 20%	RDHS 2010	3.7
	%	Poorest 20%	RDHS 2010	26.5
Completed Secondary	%	Poorest 20%	RDHS 2010	0.1
	%	Richest 20%	RDHS 2010	10.7
Higher	%	Poorest 20%	RDHS 2010	0.0
	%	Richest 20%	RDHS 2010	6.9 <sup>47</sup>
Basic Literacy	%	Poorest 20%	RDHS 2010	61.9
	%	Richest 20%	RDHS 2010	92.5
Functional Literacy	%	Poorest 20%	RDHS 2010	12.3
	%	Richest 20%	RDHS 2010	58.8
<b>Women in Employment and Time Use</b>				
Not Employed in 12 Months Preceding Survey	%	Poorest 20%	RDHS 2010	13.7
	%	Richest 20%	RDHS 2010	23.5
Wage Farm 12 Months Preceding Survey	%	All	EICV3*	38.9
	%	Poorest 20%	EICV-3*	61.5
	%	Richest 20%	EICV3*	12.8
Run Own Farm <sup>48</sup>	%	All	EICV3*	91.1
	%	Poorest 20%	EICV-3*	97.6
	%	Richest 20%	EICV3*	69.0 <sup>49</sup>
Wage Non-Farm 12 Months Preceding Survey	%	All	EICV3*	13.0
	%	Poorest 20%	EICV-3*	8.6
	%	Richest 20%	EICV3*	31.6 <sup>30</sup>
Independent Non-Farm 12 Months Preceding Survey	%	All	EICV3*	25.4
	%	Poorest 20%	EICV-3*	19.8
	%	Richest 20%	EICV3*	32.1
Participated in VUP Works Programme	%	All	EICV3*	1.6
	%	Poorest 20%	EICV-3*	1.8
	%	Richest 20%	EICV3*	0.6
Work in Informal Sector	%	All	EICV3*	63.8
	%	Poorest 20%	EICV-3*	91.9
	%	Richest 20%	EICV3*	58.3
Head Household Wage Farm 12 Months Preceding Survey	%	All	EICV3*	45.4
	%	Poorest 20%	EICV-3*	67.0
	%	Richest 20%	EICV3*	18.7
Head Household Wage Non-Farm 12 Months Preceding Survey	%	All	EICV3*	9.9
	%	Poorest 20%	EICV-3*	10.4
	%	Richest 20%	EICV3*	17.9
Heads of Household Subsistence Farmer 12 Months Preceding Survey	%	All	EICV3*	94.4
	%	Poorest 20%	EICV-3*	98.0
	%	Richest 20%	EICV3*	81.9 <sup>30</sup>

<sup>47</sup> All those with higher education are in the top 20 per cent

<sup>48</sup> Includes dependent family workers

<sup>49</sup> Only richest 20 per cent noticeably less likely to have cultivated a farm in the last 12 months

Head of Household	%	All	EICV3*	23.5
Independent non-farm 12 Months Preceding Survey	%	Poorest 20%	EICV-3*	20.2
		Richest 20%	EICV3*	31.3 <sup>50</sup>
Participated in VUP Works Programme	%	All	EICV3*	2.3
	%	Poorest 20%	EICV-3*	3.8
	%	Richest 20%	EICV3*	1.3
Work in Informal Sector	%	All	EICV3*	52.8
	%	Poorest 20%	EICV-3*	88.5
	%	Richest 20%	EICV3*	27.2 <sup>50</sup>
<b>Social Protection and Dependent Population</b>				
One-Cow	%	Poorest 20%		
	%	Richest 20%		
VUP	%	Poorest 20%		
	%	Richest 20%		
Small Animals	%	Poorest 20%		
	%	Richest 20%		
Health Insurance	%	Poorest 20%	EICV3*	54.7
	%	Richest 20%	EICV3*	85.7
<b>Technology and ICT</b>				
Mobile Phone – Own	%	Poorest 20%	FinScope 2012*	11.5
	%	Richest 20%	FinScope 2012*	55.5
Mobile Phone Use	%	Poorest 20%	FinScope 2012*	43.0
	%	Richest 20%	FinScope 2012*	82.3
Computer	%	Poorest 20%	FinScope 2012*	1.2
	%	Richest 20%	FinScope 2012*	19.2
Electricity	%	Poorest 20%	FinScope 2012*	7.1
	%	Richest 20%	FinScope 2012*	42.4
<b>Exposure to Media</b>				
Radio	%	Poorest 20%	RDHS	36.4
	%	Richest 20%	RDHS	87.9
Reads News Paper	%	Poorest 20%	RDHS	1.3
	%	Richest 20%	RDHS	8.5
Watches TV	%	Poorest 20%	RDHS	1.2
	%	Richest 20%	RDHS	37.0 <sup>50</sup>
Access to <i>None</i> at Least Once a Week	%	Poorest 20%	RDHS	62.6
	%	Richest 20%	RDHS	8.4

<sup>50</sup> TV is the preserve of the rich; only 2.8 percent of women in the fourth quintile watch TV.

## Appendix 4: Laws and Policies and Strategies Relevant to Gender Equality and Women's Empowerment

### *International Conventions and Treaties*

The Universal Declaration on Human Rights 1948  
The Equal Remuneration Convention (No100) 1951  
The Maternity Protection (Revised) Convention (No 103) 1952  
The Convention on the Political Rights of Women March 1953  
The Discrimination (Employment and Occupation) Convention (No 111) 1958  
The Plantations Convention (No 110) 1958 and 1982 Protocol  
The Convention on Consent to Marriage, Minimum Age and Registration of Marriages 1962.  
The Termination of Employment Convention (No158) 1982  
Convention (No16) concerning Equal Opportunities and Equal Treatment for Men and Women Workers: Workers with Family Responsibilities Convention (No156)1981  
The International Covenant on Economic, Social and Cultural Rights 1996  
The International Covenant on Civil and Political Rights 1996  
The Convention on Married Women's Nationality, concluded in New York on 20th February 1967  
The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) 1989  
The Beijing Declaration and Platform for Action 1995  
ILO Declaration on the Fundamental Principles and Rights at Work 1998  
The Optional Protocol to Prevent, Suppress and Punish Trafficking in Persons, especially Women and Children supplementing the Convention against Transnational Organised Crime, concluded in New York on 15th November 2000  
The United Nations Security Council Resolution 1325/2000 on Women, Peace and Security

### *Regional Conventions and Treaties*

The Solemn Declaration on Gender Equality in Africa (SDGEA) 1997  
The Optional Protocol to the African Charter of Human and People's Rights on Women's Rights in Africa, approved and ratified through Presidential Order No11/01 of 24th June 2004 (GO no special of 24th June 2004).  
The East African Community Gender and Community Development Framework 2009

### *Laws and Ministerial Orders*

Official Gazette of the Republic of Rwanda. *Law No 42/1988 of 27/10/1988 Title and Civil Code Book 1*. Kigali: 27<sup>th</sup> October 1988. (Only available in French – *Loi No42/1988 Titre Prelimire du Code Civil*).

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Official Gazette of the Republic of Rwanda. *Law N<sup>o</sup> 47/2001 of 18/12/2001 Instituting Punishment for Offences of Discrimination and Sectarianism*. Kigali: 18<sup>th</sup> December 2001.

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Official Gazette of the Republic of Rwanda. *Organic Law No 17/2003 of 07/07/2003 Governing Presidential and Parliamentary Elections*. Kigali: 7<sup>th</sup> July 2003.

Official Gazette of the Republic of Rwanda. *Organic Law of 03/12/2004 on Rwandan Nationality Code*. Kigali: 3<sup>rd</sup> December 2004.

Official Gazette of the Republic of Rwanda. *Organic Law N<sup>o</sup>08/2005 of 14/07/2005 Determining the Use and Management of Land in Rwanda*. Kigali: 15 September 2005. Repealed by Law No 03/2013OL of 16/06/2013 and replaced by the 2013 *Law No 43/2013 of 16/06/2013 Governing Land in Rwanda*.

Official Gazette of the Republic of Rwanda. *Law No 51/2007 of 20/09/2007 Determining the Responsibilities of the Gender Monitoring Office*. Kigali: October 20<sup>th</sup> 2007.

Official Gazette of the Republic of Rwanda. Ministerial Order No 002/2008 of 01/4/2008 Determining Modalities of Land Registration. Kigali: 01/08/2008.

Official Gazette of the Republic of Rwanda. *Organic Law No30/2008 of 25/07/2008 Relating to Rwandan Nationality*. Kigali: July 25<sup>th</sup> 2008.

Official Gazette of the Republic of Rwanda. *Organic Law No 12/2008 of 09/05/2008 Relating to Election Procedures of Rwandan Representatives to the East African Legislative Assembly*. Kigali: May 9<sup>th</sup> 2008.

Official Gazette of the Republic of Rwanda. *Law No 59/2008 of 10/09/2008 on Prevention and Punishment of Gender Based Violence*. Kigali: April 6<sup>th</sup>, 2009.

Official Gazette of the Republic of Rwanda . *Law No. 13/2009 of 27/05/2009 Law Regulating Labour in Rwanda*. Kigali: 27<sup>th</sup> May 2009.

Official Gazette of the Republic of Rwanda. *Law No 102009 of 14/05/2009 On Mortgages*. Kigali: May 15<sup>th</sup> 2009.

Official Gazette of the Republic of Rwanda. *Law No27/2010 of 19/06/2010 Relating to Elections*. Kigali: June 19<sup>th</sup> 2010.

Official Gazette of the Republic of Rwanda *Organic Law No 02/2010 of 09/06/2010 On Organisation Jurisdiction, Competence and Function of the Mediation Committee (replacing Organic Law No 31/2006 of 14/08/2006)*.

Official Gazette of the Republic of Rwanda . *Law No 02/2011 of 10/02/2011 Determining the Responsibilities of the National Women's Council*. Kigali: February 10<sup>th</sup> 2011.

Official Gazette Special of the Republic of Rwanda. *Organic Law No 01/2012/OL of 02/05/2012 Organic Law Instituting the Penal Code*. Kigali: 14<sup>th</sup> June 2012.

Official Gazette of the Republic of Rwanda. *Law No 43/2014 of 16/06/2013 Governing Land in Rwanda*. Kigali: June 2013.

Official Gazette No 02 of 13/01/2014 *The Prime Minister's Instruction No 004/03 of 27/12/2013 Establishing the Joint Action Development Forum and Determining its Responsibilities, Organisation and Functioning*.

### *Draft Laws*

*Law Regarding Matrimonial Regimes , Family Donations and Successions to replace Law N<sup>o</sup>-22/99 of 12/11/1999 to Supplement Book One of the Civil Code and to Institute Part Five Regarding Matrimonial Regimes, Liberalities and Successions (O.G.no.22 of 15/11/1999).*

*Law Governing Persons and Families to replace Law No 42/1988 of 27/10/1988 Title and Civil Code Book 1.*

### *Policies and Strategies*

Ministry of Agriculture and Animal Resources (2013). *Strategic Plan for the Transformation of Agriculture in Rwanda, Phase III (PASTA III)* . Kigali: Republic of Rwanda.

Ministry of Agriculture and Animal Resources (2010). *Agriculture Gender Strategy*. Kigali: Republic of Rwanda.

Ministry of Finance and Economic Planning (2013). *Economic Development and Poverty Reduction Strategy-2*. Kigali: Republic of Rwanda.

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Ministry of Health (2006). *The National Family Planning Policy and Its Five Year Strategy (2006-2010)*. Kigali: Government of Rwanda.

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Ministry of Local Government (2012). *National Decentralisation Policy (Revised)*. Kigali: Government of Rwanda.

Ministry of Local Government (2008). *Community Development Policy (Revised)*. Kigali: Government of Rwanda.

## Key International and National Legal Laws Related to Gender Equality and the Empowerment of Women in Rwanda <sup>51</sup>

International Laws	
Law	Key Provisions
<p>Universal Declaration of Human Rights 1948 Ratified by Presidential Order No 159/01 of 31<sup>st</sup> December 2002 (OG No 12 of 15<sup>th</sup> June 2003)</p>	<p>The Declaration recognises the rights of all members of the human family and calls for all human rights to be respected without distinction.</p> <p><b>Article 17</b> emphasises that:</p> <ul style="list-style-type: none"> <li>• Everyone has the right to own property alone as well as in association with others</li> <li>• No-one shall be arbitrarily deprived of his (sic) property.</li> </ul> <p><b>Article 25</b> affirms the right to an adequate standard of living, including housing.</p> <p>The Constitution of the Republic of Rwanda of 2003 as amended to date affirms Rwanda's adherence to the Declaration as stipulated in the Preamble and in Article 11.</p>
<p>The International Covenant on Civil and Political Rights 1966 Ratified by Presidential Decree No 10/1983 of 1<sup>st</sup> July, 1983 (OG No 13 of 01/07/1983)</p>	<p>Equality of all people before the law and their entitlement to equal protection and to civil and political liberties.</p> <p><b>Article 2.1</b> states that: All people may, for their own ends, freely dispose of their natural wealth and resources without prejudice to any obligations arising out of international economic cooperation, based upon the principal of equal benefit and international law. In no case may a person be deprived of its own means of subsistence.</p>
<p>The International Covenant on Economic, Social and Cultural Rights 1966 Adhered to by Decree-law No 8/75 of 12/02/1975 (OGRR 1975)</p>	<p>Through Articles 3 and 11 the Covenant can be said to give men and women equal rights to adequate housing.</p> <p><b>Article 3</b> says that: State Parties to the present Covenant undertake to ensure the equal right of men and women to the enjoyment of all economic, social and cultural rights set forth in the present Covenant.</p> <p><b>Article 11</b> requires: State Parties to the Covenant to recognise the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions.</p>
<p>International Convention on the Elimination of all Forms of Discrimination against Women 1979 Ratified by Presidential Order No 431/16 of 10/11/1980 (OG No 4 of 15/02/1981)</p>	<p>The Convention defines discrimination against women as any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of marital status, on the basis of equality between men and women, of human rights.</p> <p><b>Article 14 (2)</b> of the convention requires: State Parties to take all appropriate measures to eliminate discrimination against women in rural areas in order to ensure, on a basis of equality of men and women, that they participate in and benefit from rural development, and also obliges states to uphold women's equal treatment in land and agrarian reform as well as in land resettlement schemes.</p> <p>In <b>Article 15</b> the Convention states that: State Parties shall accord to women in civil matters a legal capacity identical to that of men and the same opportunities to exercise that capacity. In particular they shall give women equal rights to conclude contracts and to administer property and shall treat the equally in all stages of procedure in courts and tribunals.</p> <p>In <b>Article 16</b> the Convention says that: State Parties shall take all appropriate measures to eliminate discrimination against women in all matters relating to marriage and family relations. This Article explicitly refers to the equal right of spouses with respect to ownership, acquisition, management, administration, enjoyment and disposition of property.</p> <p>By ratifying the Convention Rwanda is committed to (Article 2)</p> <ul style="list-style-type: none"> <li>• incorporate the principle of equality of men and women into the legal system, abolish all discriminatory laws and adopt appropriate ones prohibiting discrimination against women;</li> <li>• establish tribunals and other public institutions to ensure effective protection of women against discrimination;</li> </ul> <p>ensure the elimination of all acts of discrimination against women by persons, organisations or enterprises (Article 16).</p>
<p>African Charter on Human and People's Rights of June 1981 ratified by Law No 10/1983 of May 17,1983 Ratified 1<sup>st</sup> July 2004</p>	<p>Two Articles uphold land rights:</p> <p><b>Article 13</b> states that: Every individual shall have the right of access to public property and services in the strict equality of all persons before the law.</p> <p><b>Article 14</b> states that the: right to property shall be guaranteed. It may only be encroached upon in the interest of public need or in the general interest of the</p>

<sup>51</sup> For a more detailed and critical analysis see Abbott and Rwica 2014, Abbott and Rucogoza 2011, Gender Monitoring Office 2011, Nadangiza *et al* 2013



<p>African Charter on Human and People’s Rights on the Rights of Women in Africa 2003 ratified 1<sup>st</sup> July 2004</p>	<p>community and in accordance with the provisions of appropriate laws.</p> <p>This Charter does not explicitly give any protection to women or assurances of gender equality re private property or expropriation but the Charter specifying the Rights of Women provides for the protection of women whose relationship breaks down.</p> <p>Article 7(d) states that: in the case of separation, divorce or annulment of marriage, women and men shall have the right to an equitable sharing of the joint property deriving from the marriage.</p>
<p><b>National Laws</b></p>	<p><b>Key Provisions</b></p>
<p>Law No 42/1988 of 27/10/1998 establishing the Preliminary Title and Book One of the Civil Code</p>	<ul style="list-style-type: none"> <li>• Husbands are heads of households (Article 206)</li> <li>• Fathers are responsible for the administration of the assets of minor children. Mothers only acquire these rights in the absence of the father (Article 352).</li> </ul>
<p>Matrimonial Regimes , Liberties and Succession Law, Law No 22/99 of 1999<sup>52</sup></p>	<p>Provides for men and women to have the same rights to own and inheritance property and of legally married widows to usufructuary rights over property held under community of property, the marital home /late husband’s property but (informal ) but family courts can divest them of this right. On remarriage where a couple had been married under community of property the surviving partner retains ownership of half the property and the other half goes to the heirs of the deceased partner. If there are surviving dependent children of the deceased the surviving partner also has usufructuary rights over a quarter of the joint property to use for their benefit. A widow/widower on remarriage is permitted to continue to live in the matrimonial home if the Family Court determines that that is what is in the best interest of surviving children.</p> <p>Widowers/widows have a responsibility to care for the parents of their deceased partner.</p> <p>Legitimate and recognised children have the right inherit their parent’s property with the property being divided equally between them.</p> <p>Provides for daughters as well as sons to be given gifts of property during their parents’ lifetime but makes no requirement that the gifts are of the same value.</p> <p>Sets out 3 types of matrimonial regime -community of property, limited community of assets, and separation of property. In the matrimonial regime of community of property spouses have joint ownership of common property and in limited community of property as declared as jointly owned.</p> <p>Permits a person to gift up to one-fifth of their property during their lifetime if they have children and one-third if they are childless.</p> <p>Permits a person to will up to one-fifth of their property if they have children and one-third if they are childless.</p> <p>3 types of matrimonial regime - community of property, limited community of assets, separation of property (Articles 2-12)</p> <ul style="list-style-type: none"> <li>• In the case of community of property or limited community of property the spouses choose among themselves who shall be responsible for the management of common patrimony (Article 17).</li> <li>• Spouses have equal decision making powers re the making of gifts of immovable property (Article 21).</li> <li>• In the regimes of community of property and limited community of property is the marriage is dissolved by divorce the spouses share the common assets and liabilities (Article 24).</li> <li>• In the matrimonial regime of community of property spouses have joint ownership of common property and in limited community of assets of property declared as jointly owned (Article 70).</li> <li>• Legitimate female children have right to inherit on same basis as brothers and all inherit an equal portion of land and other property (Articles 43, 50).</li> <li>• legitimate daughters have the same rights to partition as their brothers but parents do not have to give equal portions to all their children.</li> </ul>
<p>Constitution of the Republic of Rwanda of 04/06 2003(O.G. special no of 4<sup>th</sup> June 2004) as amended to date<sup>53</sup></p>	<p>Preamble 9 confirms adherence to the Convention on the Elimination of All Forms of Discrimination against Women among other human rights treaties. Preamble 10 commits to the principles of gender equality in national development and Article 9 women having at least 30 per cent of posts</p>

<sup>52</sup> Legislation to replace this law is presently before parliament

<sup>53</sup> The most recent version is the Constitutional Amendment No 04 of 17<sup>th</sup> June 2010 (O.G. Special of 17<sup>th</sup> June). Articles referred to are as in this version

	<p>in decision making organs.</p> <p>Article 26 states that only civil monogamous marriage is legally recognised.</p> <p>Article 511 gives the State the responsibility of safeguarding cultural traditions and practices provided they do not conflict with human rights.</p> <p>Article 54 requires that political organisations reflect gender equality and Article 77 that lists for parliamentary elections are complied with due respect to Article 54. Article 76 that 24 out of 80 seats in the House of Representatives (30%) are reserved for women elected through an electoral college with a woman only ballot (see also Article 109 of Organic Law 03/2010/OL Governing Presidential and Legislative Elections) and Article 82 requires that 30 per cent of seats in the Senate are reserved for women.</p> <p>Article 185 established the Gender Monitoring Office and Article 187 established the National Women's Council.</p>
Organic Law 16/2003 of 27/06/2003 Governing Elections as amended by Organic Law 19/2007 of 04/05/2007	Article 5 states that every political organisation shall ensure that at least 30 per cent of posts that are subject to election shall be occupied by women
Determining the Mission, Organisation and Functioning of the National Women's Council, Law No 27/23 of 18/08/2003	Legally established the NWC which operates to represent the collective interests of women from village to national levels. All women aged 18 years and over are members.
Ministerial Order No 0001/2008 Determining the Requirements and Procedures for Land Lease, January 8 <sup>th</sup> 2008	Requires that a couple in a civil union register land jointly if married under full or limited community of property. There is nothing to prevent couples in consensual unions/customary marriages or polygamous unions registering land jointly or for husbands to register proportions of land in their wives names but this ultimately depends on the will of the husband.
2008 Law on Gender Based Violence Law No 59/2008 <sup>54</sup>	<p>Protects women from GBV at home and elsewhere (physical and mental violence, sexual abuse and economic exploitation)</p> <p>Gives women the right to work and makes it illegal to deprive them of their property rights</p> <p>Protects women from sexual harassment in the home and at the workplace from a manager/supervisor</p> <p>Gives all women an entitlement to maternity leave</p> <p>Requires that all marriages are formalized</p> <p>Protects the property rights of women in polygamous marriages if their husband decides to marry someone else. Article 39 makes it illegal to deprive a wife of property rights, requires that unlawful marriages are legalised and that the commonly owned property of men in polygamous marriages is shared equally among their wives on legal marriage. This provision is not to entrench on the children's legally recognised rights.</p>
2009 Labour Law, Law No 10/2009	<p>Provides for maternity, paternity and breast feeding leave for women employed in the formal sector<sup>55</sup>.</p> <p>Provides for equal pay for work of equal value in the formal sector.</p> <p>Health and Safety at the work place – formal and informal sectors and in family enterprises.</p> <p>Provides protection for pregnant and breastfeeding mothers from dangerous employment.</p> <p>Makes GBV including sexual harassment illegal in the workplace (formal and informal sectors).</p>
2010 Law 27/2010 of 19/06/2010 On Elections	<p>Article 155 requires that at every Sector one male and one female member of the Sector Council be elected to the District Council.</p> <p>Article 156 requires that at least 30 per cent of the members of district councils are women including those elected by the Council Bureau of Sectors.</p>
1-010 Ministerial Order 21/12/2010	Sets out models of land consolidation including farmers retaining ownership of their land but combining plots and working together under a contractor by forming a cooperative and being given support and advice and access to seeds and fertiliser.
2011 Law No 54/2011 of 14/12/2011 Relating to the Rights and Protection of the Child	Provides for equity between boys and girls
2012 Organic Law Institution the Penal Code Law No 01/2012/OL of 02/05/2012	Provides for the penalties for violation of the criminal laws including GBV and human trafficking. Section 5 permits abortion only in the case of rape or if there is a serious health risk to the mother or the life of the unborn child, on the recommendation of two medical doctors as confirmed by a

<sup>54</sup> Legislation presently before parliament will include the clause in this law protecting the property rights of women in polygamous unions whose husbands marry one wife in a civil ceremony. The Ministerial Order enabling this provision in the GBV law to be enforced in courts of law has not been gazetted at the time of drafting this report, January 2015.

<sup>55</sup> Provides for six weeks leave on full pay and a further optional six weeks on 20 per cent pay. The provisions do not meet the ILO Convention 189 on maternity leave but the Government of Rwanda has not ratified this convention. The short maternity leave was justified as responding the formal private sector.

	court of law.
Organic Law on State Finances and Property Law No 12/2013/OL of 12/09/2013	Requires that the principle of gender balance in public state finance is followed.
2013 Land Law, Law No 42/2013 of 16/06/2013 (replacing Organic Law No 08/2005 of 14/07/2005)	<p>Provides for women and girls to have equal rights to own land with men and boys. Couples married under community of property (the vast majority of those that have been through a civil ceremony) have to register all land they own in joint name and all legitimate and recognised illegitimate children have to be registered as having an interest in the land. Husband and wives have to both give written consent to the sale of land but there is no requirement that the proceeds are shared equally. All land belongs to the state and most 'owners', including smallholder farmers, have 99 year leases. Land of less than 1.0 hc cannot be divided and heirs have to farm it communally. Land that is less than one hectare cannot be divided and hires have to use it collectively.</p> <p>The law explicitly recognises the African Charter on Human and Peoples Rights 1981 and especially Article 14 and the International Convention on the Elimination of All Forms of Discrimination against Women, 1981 (see above).</p> <p>Article 34 states that: The landowner shall enjoy full rights to exploit his/her land in accordance with the provisions of this law and other laws.</p> <p>And</p> <p>The State recognises the right to freely own land and shall protect the land owner from being disposed of the land whether totally or partially, except in case of expropriation due to public interest.</p> <p>It states, Article 4, that: All forms of discrimination , such as based on sex or origin, in relation to access to land and the enjoyment of real rights shall be prohibited.</p> <p>And</p> <p>The right to land for a man and woman lawfully married shall depend on the matrimonial regime they opted for.</p> <p>Article 20 requires that all owners register their land.</p> <p>In Article 21 on the prior consent to the transfer land it states: Any transaction on land rights made by a family representative requires the consent of all the registered rights holders on the land title.</p> <p>And</p> <p>The consent shall be conveyed through an authentic document signed by the concerned persons or upon them appending their fingerprints, before a competent notary in land matters.</p>

## Policy Framework

Policies	
Vision 2020	The long term development strategy.
2004 National Land Policy	Sets out the policy for land including gender equality in ownership of land, the registration of land, land consolidation, land use management
2003 National Agricultural Policy	<p>Sets out the National Agricultural Policy in the Context of Vision 2020</p> <p>The intensification of agricultural production through land consolidation, the increased use of inputs (selected seeds, organic and chemical fertilisers, pesticides etc.), and improved water supply (irrigation, runoff, water collection etc.), improved animal husbandry and genetic improvement, and improved agricultural technique, including measures to protect against erosion. Crops identified as a priority include rice, maize, wheat, Irish potatoes, beans and cassava <sup>56</sup> ;The professionalization of agricultural production through the strengthening of research and extension and the training of farmers in modern methods of production; The regionalisation of agricultural production (crop specialisation) to enable producers to take advantage of agro-bio-climatic conditions in various ecological zones to maximise production and income;The commercialisation of agricultural production through the development of markets and improving rural infrastructure, and producers growing for the market rather than for subsistence.</p>
2008 National Girls Education Policy	Sets out the policy for girls to benefit equally from boys form educational provision including in science , technology engineering and mathematics

<sup>56</sup> The list was intended to be dynamic and subject to change.

	(STEM)
2010 National Health Insurance Policy	Health for all through universal health insurance and the pooling of risk. Beneficiaries are entitled to all services provided by health centres and district and referral hospitals. Contributions to CBHI are graduated and the poorest exempt.
2010 National Gender Policy	<i>The National Gender Policy</i> provides a framework for the promotion of gender equality and the empowerment of women. It sets out the process for mainstreaming gender in all public and private sectors, policies, programmes, projects and so on. The <i>Policy</i> sets out the key objectives for ensuring the economic empowerment of women and promoting their welfare.
2011 National Gender Based Violence Policy	Stes out the Policy for fighting, preventing and responding to GBV which is recognised as aa human rights violation that mainly impacts on women. Also recognises that fighting and preventing GBV requires working with men and boys to change behaviour.
National Child Rights Policy	
2012National Reproductive Health Policy and its Strategic Plan	The Policy aims to increase awareness and uptake of modern contraception. The aim is for the proportion of married women using modern contraception to increase from 45 per cent in 2010/11 to 72 per cent by 2017/18. One innovative strategy is for community health workers (volunteers at village level) to dispense modern contraception for women once the health centre has prescribed .CHWs also provide advice on contraception and give out condoms. Also aims to increase involvement of men in family planning.
<b>Strategies<sup>57</sup></b>	
National Gender Strategy	
National Child Rights Strategy	
National Gender Based Violence Strategy	
Economic Development and Poverty Reduction Strategy 2013-18 (3 <sup>rd</sup> Poverty Reduction Strategic Paper)	Rural development is one of four strategic priorities along with Economic Transformation, Productivity and Youth Employment and Accountable Governance. Gender and the family is a crosscutting issue in the strategy
Strategic Plan for the Transformation of Agriculture in Rwanda Phase III (2013-2018)	Gender is mainstreamed in the Strategy which <sup>58</sup> has four specific lines of gender action: institutionalising gender in sector entities; developing capacities for gender sensitive programming; enhancing gender responsiveness in agricultural service delivery; and continuing to develop, strengthen and operationalize gender focused institutions.
National Accelerated Plan for Women, Girls, Gender and Equality and HIV 2010-2014	Aims to ensure gender equity in context of HIV and specifically to implement strategies for reducing transmission to young people.

<sup>57</sup> Although the *National Girls Education Policy* and the *National Gender Policy* had implementation strategies they have not be revised and /or extended after the initial implementation period. The *Gender Agriculture Strategy* has also not been revised and/or extended but the 2013 *Strategic Plan for Agriculture III* does include a plan for promoting gender equality. Many of the targets in these policies are not measurable with existing data and so it is difficult to evaluate progress but to the extent we can few of the targets have been meet. The GMO reports provide the most detailed information on statistical data for measuring progress.

## Key Elements of the Gender Policy Relevant to Women's Economic Empowerment

### Economic Empowerment for Employment , Growth and Markets

- enhance agricultural productivity for food security, capacity to preserve and store food and ensure women and men have necessary facilities for efficient food storage.

### Supply Chain Transformation for Local and Export Market

- ensure men and women have adequate market information and are guaranteed minimum security for their produce. Enhance access to markets through improved transport and communication and levels of competitiveness with regard to value addition and standardisation.

### Microfinance and Finance Adapted to Agricultural Transformation

- Ensure women's and men's access to microfinance is increased and that a gender sensitive legal and regulatory framework is in place. Strengthen capacities to design and manage agricultural transformation and cooperatives aimed at improving economic returns.

### Economic Empowerment for Rural women

- Enhance entrepreneurial skills and participation in the export value chain. Promote public private partnerships for marketing produce. Ensure value of products is increased through quality improvement and that rural women benefit from tourism related initiatives. Train and involve women in hide tanning and ensure wet hides produced by women are of export quality.

### Dependent Family Workers

- Reduce significantly the number of women dependent family workers through training so they can engage in income generating activities.

### Health

- Provision of adequate information on reproductive health and the delivery service gender service;
- Facilitate access to quality medical facilities and HIV prevention and care services.

### Education and Vocational Training

- Gender sensitive TVET and increased participation of women/girls in science and technology.
- Improved quality of a gender sensitive education including adult education, a catch up programme for women to complete secondary education and facilitate and support adult education.

### Good Governance and Justice

- Gender sensitive representation and effective participation all levels in including local government and in policy design, planning and M&E of government development programmes.
- Ensure that there is an awareness of women's rights as human rights, that women's self confidence is enhanced and that there is dissemination of information and effective implementation of anti-discrimination laws and laws protecting women.
- Ensure adequate measures taken for effective prevention of and response to GBV.
- Revision of existing laws that are gender discriminatory.

### Environment Protection and Land Use Management

- Gender sensitive land administration, protect land rights of women and men and increase the number of women trained in environmental impact assessment.

### Empowerment of the Most Vulnerable

- Access to modern agricultural assets and services, equal participation in and benefit from local land rehabilitation and other economic empowerment schemes;
- Schemes to support vulnerable people and equip them with knowledge and skills for self-reliance;
- Budget for social protection and implement a strategy for food security so households move into sustainable self-support

### Private Sector

- Affirmative action to ensure an increase in women in import-export sector, banking and insurance and in decision making positions in the private and all other sectors. Sensitise women so that they are aware of the opportunities.
- Enact and enforce anti-discrimination employment laws and ensure that measures to increase the number of women in technical jobs is increased are put in place.

### Water, Sanitation and Infrastructure

- Reduce burden of obtaining clean safe water for women.
- Encourage men to collect firewood, and rain rural households in use of energy saving stoves.
- Improve access to basic services by improving feeder roads, state-supported cheap gender sensitive transport and building public amenities with toilets for women and men at strategic points along main road.
- Facilitate access to ICT with an emphasis on women using it.
- Facilitate increased leisure time for women by mitigating their traditional reproductive responsibilities.

## Appendix 5: Institutional Framework Relevant to Implementation of Policies for Gender Equality and Women's Empowerment

Institution	Function
The Ministry of Gender and Family Promotion	Leads the national machinery to promote gender equality and the empowerment of women throughout the country and the Minister represents women at Cabinet level. The Ministry is responsible for ensuring that the National Gender Policy is implemented.
Ministry of Agriculture, Rwanda Agriculture Board, National Agricultural Export Development Board, Rwanda Agricultural Research Institute	Responsible for agricultural policy and oversight of policy implementation including the gender strategy.
Ministry of Trade and Industry Rwanda Development Board	Responsible for policy for trade and industry, development of private sector and private sector investment (inward and local).
Ministry of Environment Rwanda Natural Resources Authority	Responsible for managing policies natural resources including land management. Land registration and forestry
Ministry of Infrastructure	Responsible for managing policies for infrastructure development including roads, energy, sanitation and water
Ministry of Local Government	Responsible for social protection policies including participatory poverty classification and line management of districts that have responsibility for policy implementation
Ministry of Finance and Economic Planning National Institute of Statistics of Rwanda	Responsible for coordination of implementation of EDPRS and for collection of statistical information including main periodic surveys including EICV, agricultural surveys and Demographic and Health Surveys
Ministry of Justice	Development and review of laws including those relating to gender equality Responsible for legal said service, for oversight of Abunzi and law courts
Ministry of Youth and ICT	Mainstreaming of youth and development and ICT
Ministry of Health	Health including mother and child , family planning etc and early childhood development centres
Ministry of Education	Education , Adult literacy, pre-school provision
The National Coordination Committee and the Permanent Executive Secretariat for the Follow-up of Beijing Platform for Action	This Committee is responsible for monitoring of the implementation of the Beijing Platform for Action. The Committee has members representing the Government, UN agencies, and bilateral donors, international NGOs, national NGOs, the National Women's Council, Civil Society, the National Youth Council and the Private Sector. There is a Permanent Executive Secretariat.
The Gender Monitoring Office	Responsible for ensuring that there are systems in place for monitoring and evaluating the implementation of gender mainstreaming and that gender disaggregated data is collected and analysed at both national and local levels.
The National Women's Councils	Representatives of the Women's Council are on all the key decision making groups responsible for the monitoring and evaluation of the EDPRS and are involved in the elections for the 24 seats reserved for women in Parliament. The Women's Councils play an important role in policy development and implementation by enabling women to put forward their views and solve problems together.
National Gender Cluster	Acts as a forum that brings together Government and all stakeholders including official development partners, the private sector, representatives of Women's Council and CSOs to discuss the further implementation of the National Gender Policy. It is chaired by the Minister for Gender and Family Promotion.
Gender Responsive Budgeting	The aim is to mainstream a gender perspective into the analysis of public expenditure and to raising public revenues (national taxes and official development aid) so that the impact on women and men are considered.
Forum of Rwandan Women Parliamentarians	The Forum was created in 1996 by the women members of the Lower Chamber of Parliament. The Forum's mission is to promote gender equality. The women parliamentarians use the Forum to work together to review laws to make certain they do not discriminate against women and to develop gender sensitive laws. The Forum was responsible for the GBV Law.
District Councils	Responsible for the implementation of policy
Gender Focal Points	Gender Focal Points are Government employees occupying positions where they can influence decision making, planning policies and management. In public institutions, the directors of planning are the Gender Focal Points and they are charged with monitoring the progress in the implementation of the National Gender Policy, ensuring that gender disaggregated data is collected and ensuring that all policies, programmes, projects and budgets are gender responsive.
The Human Rights Commission	Is responsible for ensuring there are no violations of human rights in the country. It looks at any violations and if necessary takes those responsible to court.
PRO-FEMMES TWESE HAMWE	The Umbrella Association of Rwandan Organisations for the Promotion of Women, Peace and Development was established in 1992. The Association provides

	a platform for women's groups to fight for the promotion of women on a broad range of issues including combating GBV, fighting HIV/AIDs, promoting education for girls and women, legal rights for women, the economic empowerment of women and housing.
The Chamber of Women Entrepreneurs	This is one of the Chambers of the Private Sector Federation. It supports women entrepreneurs and represents their interests. It aims to enable women to be able to run profitable businesses.

## Appendix 6: Mapping of Country Initiatives Promote Gender Equality and the Empowerment of Women

### Development Partners

Agency	Agricultural Programme
FAO	<ul style="list-style-type: none"> <li>• Agro-ecosystem management programme</li> <li>• Institutional strengthening</li> <li>• Marketing Improvement of crops and animals</li> <li>• Forestry management</li> </ul>
IFAD	<ul style="list-style-type: none"> <li>• Programme for Rural Income through Exports</li> <li>• Kirehe Community Based Watershed Management Programme</li> <li>• Rural Small and micro Enterprise Programme</li> <li>• Support Programme for the Strategic Plan for the Transformation of Agriculture</li> </ul>
WFP	<ul style="list-style-type: none"> <li>• Rural Women Economic Empowerment Programme</li> </ul>
USAID	<ul style="list-style-type: none"> <li>• Fed the Future Food Security initiative</li> <li>• Improving dairy farming</li> <li>• Initiation into savings groups</li> <li>• Pyramid –Pyrethrum Programme</li> <li>• Women Leadership programme – masters degree and school programme</li> <li>• Feeder Roads Project</li> <li>• Literacy for women</li> <li>• Land Project</li> </ul>
World Bank	<ul style="list-style-type: none"> <li>• Rural sector support programme</li> <li>• Land husbandry, water harvesting and hillside irrigation</li> <li>• Developing horticulture production on hillsides</li> <li>• Poverty Reduction Support Financing – more effective spending, irrigation, water and soil management, , promoting private sector procurement and distribution systems for agriculture, capacity building private sector agro-dealers</li> </ul>
DfID	<ul style="list-style-type: none"> <li>• Access to finance</li> <li>• Land registration</li> </ul>
EU	<ul style="list-style-type: none"> <li>• Horticulture</li> <li>• Nutrition</li> <li>• Feeder Roads</li> </ul>
Belgian Technical Cooperation (BTC)	<ul style="list-style-type: none"> <li>• Project support for small livestock development</li> <li>• Support Programme for Market Orientated Advisory Services and Quality Seeds</li> <li>• Farmer Field Schools</li> <li>• Community Mobilisation Campaign Programme sensitising for disease control</li> <li>• Vocational Training</li> <li>• Development of Forest Sector in Rwanda</li> <li>• Access to Electricity in Rural Areas</li> </ul>
African Development Bank	<ul style="list-style-type: none"> <li>• Sector Budget Support</li> </ul>
Japan (JICA)	<ul style="list-style-type: none"> <li>• Cooperatives on rice plantations</li> </ul>
UN Women	<ul style="list-style-type: none"> <li>• Joint Programme on Accelerating Progress towards the Economic Empowerment of Rural Women in the Context of Sustainable Development and the PostMDGs+15 (Partners UNWomen, FAO, IFAD and WFP)</li> </ul>
Canada	<ul style="list-style-type: none"> <li>• Land husbandry, water harvesting and hillside irrigation</li> <li>• Access to markets for agricultural produce</li> <li>• Agricultural research</li> </ul>

(Source: Abbott, Kemiremb and Malunda 2013 and updated in August 2014)

### International NGOs

Agency	Agricultural Programme
SNV Netherlands	<ul style="list-style-type: none"> <li>• Dairy</li> <li>• Coffee</li> <li>• Bee Keeping</li> </ul>
Care International	<ul style="list-style-type: none"> <li>• Village Savings and Loan – includes a pilot programme to engage men in supporting women’s economic empowerment (Slegh <i>et al</i> 2013) involving men doing women’s work</li> </ul>
Concern Worldwide	<ul style="list-style-type: none"> <li>• Agri-nutrition Programme</li> <li>• Graduation Programme</li> </ul>
Send-a-Cow	<ul style="list-style-type: none"> <li>• Food security and nutrition</li> </ul>
World Vision Rwanda	<ul style="list-style-type: none"> <li>• Water , Sanitation and Hygiene in rural areas</li> <li>• Food security – teaching modern agricultural methods and income generating activities</li> <li>• Crop diversification for household empowerment and extension support services</li> <li>• Community Empowerment - cooperatives and post-harvest food handling</li> </ul>



Catholic Relief Service	<ul style="list-style-type: none"> <li>• Agriculture – land restoration for food security</li> <li>• Food assistance to the most needy</li> </ul>
Oxfam	<ul style="list-style-type: none"> <li>• Enterprise development for employment creation within the agriculture sector – farming enterprises and cooperatives.</li> <li>• Participatory governance for a more inclusive development process</li> </ul>
Trocaire	<ul style="list-style-type: none"> <li>• Livelihood projects – credit schemes for rural women and rehabilitating agriculture.</li> </ul>
ActionAid International Rwanda	<ul style="list-style-type: none"> <li>• <i>Public Finance for Agriculture</i> Project –organising , training and mobilising networks of women farmers so that they can monitor and track the effectiveness of agricultural spending at community and district levels and communicate their findings to government and use them for advocacy .</li> <li>• Supporting the development of cooperatives.</li> <li>• Building the capacity of women and training them in their rights.</li> <li>• Promoting sustainable agriculture.</li> </ul>
RCN Justice & Démocratie <sup>59</sup>	<ul style="list-style-type: none"> <li>• Beyond Raising Awareness Shifting the Power Balance to Enable Women to Access Land in Rwanda – sensitising men and women to women’s land rights, legal support for women to claim their rights and local and national advocacy.</li> </ul>
One Acre Fund	<ul style="list-style-type: none"> <li>• Provides services for farmers including inputs, finance for inputs, training and market facilitation</li> </ul>
International Centre for Tropical Agricultural Research	<ul style="list-style-type: none"> <li>• Improvement of cassava and common bean and forages for livestock</li> </ul>
Harvest Plus	<ul style="list-style-type: none"> <li>• Bio fortification to breed crops with higher levels of micronutrients iron, zinc and vitamin C</li> </ul>
Christian Aid	<ul style="list-style-type: none"> <li>• Rwanda Rehabilitation initiative – agricultural training , provision of seeds and tools</li> </ul>
Women for Women International and Sustainable Harvest Rwanda	<ul style="list-style-type: none"> <li>• Training for women in rural areas to improve incomes. Coffee growing cooperatives, mushroom production and honey production.</li> </ul>
Agency for Cooperation and Research in Development	<ul style="list-style-type: none"> <li>• Women’s land rights</li> </ul>
Access to Finance Rwanda <sup>60</sup>	<ul style="list-style-type: none"> <li>• Piloting Agricultural Finance Linkage Model for smallholder farmers through Rwanda</li> <li>• Building institutional capacity of financial institutions for products and services to meet the needs of entrepreneurs</li> <li>• Linking savings groups to SACCOs</li> <li>• Financial literacy education</li> </ul>

(Source: Abbott, Kemiremb and Malunda 2013 and updated in August 2014)

### Mapping of Country Initiatives by Local NGOs

Agency	Agricultural Programme
Dutermimbere	<ul style="list-style-type: none"> <li>• Training in rights, farming and entrepreneurship especially in the horticulture value chain and support for access to finance.</li> <li>• Advocacy</li> </ul>
Urugaga Imbaraga	<ul style="list-style-type: none"> <li>• Training farmers in rights</li> </ul>
Haguruka	<ul style="list-style-type: none"> <li>• Rights - provides support to women to claim their rights to own land</li> </ul>
National Cooperative Federation	<ul style="list-style-type: none"> <li>• Capacity Building Programme</li> <li>• Rural Sector Support Programme</li> <li>• Education Programme</li> </ul>
Association Rwandaise pour la Promotion du Développement Intègre	<ul style="list-style-type: none"> <li>• Trains farmers on modern bee keeping</li> </ul>
Amayaga Integrated Project for Development	<ul style="list-style-type: none"> <li>• Promoting farmer cooperatives</li> <li>• Promoting use of modern technology</li> <li>• Fighting corruption</li> </ul>
Rural Development initiative	<ul style="list-style-type: none"> <li>• Technical assistance to farmers through field extension agents</li> </ul>
DUHAMIC	<ul style="list-style-type: none"> <li>• Support for the creation of cooperatives and farmer organisations</li> </ul>
Agribusiness Link	<ul style="list-style-type: none"> <li>• Links farmer cooperatives and university students so the latter can provide support for improving production and marketing</li> <li>• Teaching people in rural communities to use ICT in their activities.</li> </ul>

(Source: Abbott, Kemiremb and Malunda 2013 and updated August 2014)

<sup>59</sup> The programme run from 2010 to 2014 and was funded by UNWomen. The local co-lead was Haguruka and other partners included AVEGA, RRP+, Association Nzambazamariya Veneranda and Réseau des Femmes

<sup>60</sup> AFR is funded by DfID, World Bank and KfW and is an Independent Company Trust under the supervision of KPMG East Africa

### NGOs Involved in Early Years and Pre-School Provision

Area of work	NGOs	Activities
ECCD	Save the Children	Supporting 28 ECCD centres already established by communities, including training parents and kitchen equipment and porridge. Plan to pilot a 0-3 education programme aimed at parents and develop a training guide.
	Strive Foundation	Training of carers and other stakeholders in ECCD. Rehabilitation of classrooms and playgrounds. Support for centres to set up activities to generate income.
	Care International	20 ECCD centres and 0-2 years' home-based approach.  Support for rehabilitation of centres, recruitment of vulnerable children and selection of children and train parents in importance of health insurance and nutrition. Support with setting up centres.
	Kundumwana Association	Rehabilitation of centres, training and payment of incentives to care-givers.
	Right to Play	Rehabilitation of centres, training of carers, provision of materials, sensitisation of parents and community.
	CHF International/USAID Higa Ubeho Project	Set up 17 play groups in selected nursery schools for children from the school and the community. Provide materials. Sensitise parents on the importance of play. Train community (including community health workers).
	Hope Rwanda/ Hope Global	One nursery centre in Kigali.  Train the ECCD trainer/caregiver. Provide teaching materials. Partner with other organisations.
	VSO	School readiness programme. Pre- and in-service caregiver training. Working with the Ministry of Education, Youth and Sports (REB) (need to secure funding).
Action Aid	Advocacy. Built model ECCD centre in one community and plan a second. Holistic approach including health and nutrition gardens.	

## Appendix 7: Research Tools

### Key Informant Interview Guides:

#### UN Women /GENDER MACHINERY (MIGEPROF/GMO/ FFRP)

##### Opening questions

- What can you tell me about the situation of women in Rwanda today? Are there differences for different groups of women?
- What are the priorities for improving gender equality in Rwanda?

##### The landscape: key players and programmes

- Who the key players (government agencies, INGOs, NGOs CSOS women's organizations) are and what are they doing/ what is their approach?
- Who is advocating for women's rights in Rwanda? Which organisations and groups would you say have the most powerful voices on gender? Which of the programmes and projects that promote gender equality and the empowerment of women are working or have the potential to work? Why?
- What programmes are you aware of that support women to become entrepreneurs (farm and non-farm including agro-processing)? What kinds of women do these programmes target? (i.e. remote rural, urban, poor, very poor?)
- What programmes are supporting capacity building amongst women?
- What programmes are in place that support women's participation in decision-making? Are there any examples of best practice that you can think of?

##### Sustainable livelihoods and participation

- To what extent do you think women are able to exercise their rights to own and control property including legal reform? Are these laws being implemented? If not, what is holding them back?
- Do you think women are able to make their views heard in terms of political and community participation? If not, what is holding them back?
- What in your view is the situation on gender equality and women's empowerment in agriculture, and the barriers to implementing policies in this area?

##### Overcoming barriers to gender equality

- Despite government commitment to gender equality and women's empowerment why is progress for women empowerment relatively slow?
- What in your view are the overall barriers to implementing policies on gender equality?
- What steps need to be taken to remove barriers that constraint women's access to and control over productive resources?
- What steps need to be taken to ensure that women are able to exercise their legal rights to gender equality?
- How can women be supported to actively participate in decision-making and assume leadership roles at a local and national level?
- How can culture attitudes and practices that prevent the empowerment of women be tackled?

#### WORLD BANK/DFID

##### Opening questions

- What can you tell me about the situation of women in Rwanda today? Are there differences for different groups of women?
- What are the priorities for improving gender equality in Rwanda?

### **The landscape: key players and programmes**

- Who the key players (government agencies, INGOs, NGOs CSOS women's organizations) are and what are they doing/ what is their approach?
- Who is advocating for women's rights in Rwanda? Which organisations and groups would you say have the most powerful voices on gender? Which of the programmes and projects that promote gender equality and the empowerment of women are working or have the potential to work? Why?
- What programmes are you aware of that support women to become entrepreneurs (farm and non-farm including agro-processing)? What kinds of women do these programmes target? (i.e. remote rural, urban, poor, very poor?)
- What programmes are supporting capacity building amongst women?
- What programmes are in place that support women's participation in decision-making? Are there any examples of best practice that you can think of?

### **Sustainable livelihoods and participation**

- To what extent do you think women are able ability to exercise their rights to own and control property including legal reform? Are these laws being implemented? If not, what is holding them back?
- Do you think women are able to make their views heard in terms of political and community participation? If not, what is holding them back?
- What in your view is the situation on gender equality and women's empowerment in agriculture, and the barriers to implementing policies in this area?

### **Overcoming barriers to gender equality**

- Despite government commitment to gender equality and women's empowerment why is progress for women empowerment relatively slow?
- What in your view are the overall barriers to implementing policies on gender equality?
- What steps need to be taken to remove barriers that constraint women's access to and control over productive resources?
- What steps need to be taken to ensure that women are able to exercise their legal rights to gender equality?
- How can women be supported to actively participate in decision-making and assume leadership roles at a local and national level?
- How can culture attitudes and practices that prevent the empowerment of women be tackled?

### **MINEDUC/The Gender Centre at UoR /WDA**

#### **Opening questions**

- What can you tell me about the situation of women in Rwanda today? Are there differences for different groups of women?
- What are the priorities for improving gender equality in Rwanda?
- [For the Gender Centre]: What have been the main subjects of your research on gender in Rwanda, and what conclusions have you come to?

### **The landscape: key programmes**

- Are you aware of programmes that have promoted gender equality and the empowerment of women, or look as if they have the potential to do so?
- What programmes are in place that seek to promote access for men and women (boys and girls) to human development opportunities?
- What programmes are in place that support women's education, e.g. TVET and adult literacy?
- What programmes are in place that support women's participation in decision-making? Are there any examples of best practice that you can think of?

### **Sustainable livelihoods and participation**

- To what extent do you think women are able to exercise their rights to own and control property including legal reform? Are these laws being implemented? If not, what is holding them back?
- Do you think women are able to make their views heard in terms of political and community participation? If not, what is holding them back?
- What in your view is the situation on gender equality and women's empowerment in agriculture, and the barriers to implementing policies in this area?

### **Overcoming barriers to gender equality**

- Despite government commitment to gender equality and women's empowerment why is progress for women empowerment relatively slow?
- What in your view are the overall barriers to implementing policies on gender equality?
- What steps need to be taken to remove barriers that constraint women's access to and control over productive resources?
- What steps need to be taken to ensure that women are able to exercise their legal rights to gender equality?
- How can women be supported to actively participate in decision-making and assume leadership roles at a local and national level?
- How can culture attitudes and practices that prevent the empowerment of women be tackled?

### **Rwanda Women's Network/ Action Aid /Concern Worldwide);**

#### **Opening questions**

- What can you tell me about the situation of women in Rwanda today? Are there differences for different groups of women?
- What are the priorities for improving gender equality in Rwanda?
- What is the focus of your work on gender? How do you support the empowerment of women?

### **The landscape: key players and programmes**

- Who the key players (government agencies, INGOs, NGOs CSOS women's organizations) are and what are they doing/ what is their approach?
- Who is advocating for women's rights and empowerment in Rwanda? Which organisations and groups would you say have the most powerful voices on gender? Which of the programmes and projects that promote gender equality and the empowerment of women are working or have the potential to work? Why?
- What programmes are you aware of that support women to become entrepreneurs (farm and non-farm including agro-processing)? What kinds of women do these programmes target? (i.e. remote rural, urban, poor, very poor?)

- What programmes are supporting capacity building amongst women?
- What programmes are in place that support women's participation in decision-making? Are there any examples of best practice that you can think of?

### **Sustainable livelihoods and participation**

- To what extent do you think women are able to exercise their rights to own and control property including legal reform? Are these laws being implemented? If not, what is holding them back?
- Do you think women are able to make their views heard in terms of political and community participation? If not, what is holding them back?
- What in your view is the situation on gender equality and women's empowerment in agriculture, and the barriers to implementing policies in this area?
- What are lives like for women in the very poorest homes, and how can they be better supported?

### **Overcoming barriers to gender equality**

- Despite government commitment to gender equality and women's empowerment why is progress for women empowerment relatively slow?
- What in your view are the overall barriers to implementing policies on gender equality?
- What steps need to be taken to remove barriers that constraint women's access to and control over productive resources?
- What steps need to be taken to ensure that women are able to exercise their legal rights to gender equality?
- How can women be supported to actively participate in decision-making and assume leadership roles at a local and national level?
- How can culture attitudes and practices that prevent the empowerment of women be tackled?

### **Girl Hub**

#### **Opening questions**

- What can you tell me about the situation of adolescent girls (& women in Rwanda today? Are there differences for different groups of women?
- What problems do they face, how about their relationship with boys, probe for inequalities etc.
- What are the priorities for improving gender equality in Rwanda?
- What is the focus of your work on gender? How do you support the empowerment of girls?

### **The landscape: key players and programmes**

- Who the key players (government agencies, INGOs, NGOs CSOS women's organizations) are and what are they doing/ what is their approach?
- Who is advocating for girls' & women's rights and empowerment in Rwanda?
- Which organisations and groups would you say have the most powerful voices on gender?
- Which of the programmes and projects that promote gender equality and the empowerment of women are working or have the potential to work? Why?
- What programmes are you aware of that support women to become entrepreneurs (farm and non-farm including agro-processing)? What kinds of women do these programmes target? (i.e. remote rural, urban, poor, very poor?)

- What programmes are supporting capacity building amongst women?
- What programmes are in place that support women's participation in decision-making? Are there any examples of best practice that you can think of?

### **Sustainable livelihoods and participation**

- To what extent do you think women are able to exercise their rights to own and control property including legal reform? Are these laws being implemented? If not, what is holding them back?
- Do you think women are able to make their views heard in terms of political and community participation? If not, what is holding them back?
- What in your view is the situation on gender equality and women's empowerment in agriculture, and the barriers to implementing policies in this area?
- What are lives like for women in the very poorest homes, and how can they be better supported?

### **Overcoming barriers to gender equality**

- Despite government commitment to gender equality and women's empowerment why is progress for women empowerment relatively slow?
- What in your view are the overall barriers to implementing policies on gender equality?
- What steps need to be taken to remove barriers that constraint women's access to and control over productive resources?
- What steps need to be taken to ensure that women are able to exercise their legal rights to gender equality?
- How can women be supported to actively participate in decision-making and assume leadership roles at a local and national level?
- How can culture attitudes and practices that prevent the empowerment of women be tackled?

## **MINIJUST/ RCN J&D**

### **Opening questions**

- What can you tell me about the situation of women in Rwanda today? Are there differences for different groups of women?
- What are the priorities for improving gender equality in Rwanda?

### **Access to justice**

- To what extent do you think women are able to exercise their rights to own and control property including legal reform? Are these laws being implemented? If not, what is holding them back?
- Do you think women have equal access to justice more generally? If not, what is holding them back and how could this be changed?
- What are the aims of the laws currently before Parliament, to revise the legal code? What impact do you think these laws will have on gender equality?
- What progress has been made on project to provide legal aid across the country? What impact do you think this will have on gender equality and the rights of women?

- Have judges and informal mediators been trained in gender sensitive interpretation and judgment?
- Do judges and informal mediators have access to the laws relevant to gender equality?
- Do local justice staff have adequate understanding of gender issues, and relevant laws protecting the rights of women?
- What about access to justice at a community level, e.g. are there particular challenges about access to justice for women in rural locations?

### **Overcoming barriers to gender equality**

- Despite government commitment to gender equality and women's empowerment why is progress for women empowerment relatively slow?
- What in your view are the overall barriers to implementing policies on gender equality?
- What steps need to be taken to remove barriers that constraint women's access to and control over productive resources?
- What steps need to be taken to ensure that women are able to exercise their legal rights to gender equality?
- How can women be supported to actively participate in decision-making and assume leadership roles at a local and national level?
- How can culture attitudes and practices that prevent the empowerment of women be tackled?

## **MINAGRI**

### **Opening questions**

- What can you tell me about the situation of women in Rwanda today? Are there differences for different groups of women?
- What are the priorities for improving gender equality in Rwanda? What is the focus on your work on this subject?

### **Women and agriculture**

- What is the situation of women in agriculture? What are the main challenges for women in agriculture? And how do you think women could be more economically empowered in this area?
- How do women have opportunities to participate in decision-making about agricultural policies? How could women's ability to participate be improved?
- What are you doing to implement the gender and agriculture strategy, and what still needs to be done?
- What are the challenges around enabling women to invest in crop intensification and diversification?
- What progress is being made on the seed programme, and improving women's access to improved seeds and fertilisers? What progress is being made on implementing the commitment to give married women access to improved seeds?
- What are the barriers to implementing the strategy and the commitment to give women access to improved seeds? And what are the barriers to implementing policies that support women in agriculture more broadly?
- Are you aware of programmes that have promoted gender equality and the empowerment of women in agriculture, or look as if they have the potential to do so?

### **Overcoming barriers to gender equality**



- Despite government commitment to gender equality and women's empowerment why is progress for women empowerment relatively slow?
- What in your view are the overall barriers to implementing policies on gender equality?
- What steps need to be taken to remove barriers that constraint women's access to and control over productive resources?
- What steps need to be taken to ensure that women are able to exercise their legal rights to gender equality?
- How can women be supported to actively participate in decision-making and assume leadership roles at a local and national level?
- How can culture attitudes and practices that prevent the empowerment of women be tackled?

### **RDB /MINICOM/ PSF**

#### **Opening questions**

- What can you tell me about the situation of women in Rwanda today? Are there differences for different groups of women?
- What are the priorities for improving gender equality in Rwanda?

#### **Sustainable livelihoods**

- How would you describe the situation with regards to women's employment in Rwanda? Are there particular jobs that women do, or particular jobs that women find it difficult to access? Why?
- Are there particular barriers to women becoming entrepreneurs in Rwanda?
- What opportunities does government/ RDB/ PSF deliver to support women to become entrepreneurs (probe – in both farm and non-farm)?
- [RDB and MINICOM only] What is the role of women's guarantee funds and cooperatives? Are there any challenges in making these work effectively for women? Do they have the capacity to support women's leadership?
- Which programmes are you aware of that have promoted gender equality and the empowerment of women in these areas, or look as if they have the potential to do so?

#### **Overcoming barriers to gender equality**

- Despite government commitment to gender equality and women's empowerment why is progress for women empowerment relatively slow?
- What in your view are the overall barriers to implementing policies on gender equality?
- What steps need to be taken to remove barriers that constraint women's access to and control over productive resources?
- What steps need to be taken to ensure that women are able to exercise their legal rights to gender equality?
- How can women be supported to actively participate in decision-making and assume leadership roles at a local and national level?
- How can culture attitudes and practices that prevent the empowerment of women be tackled?

### **National Women Council/Profemme Twese Hamwe/ RWAMREC Men's Resource Centre**

#### **Opening questions**

- What can you tell me about the situation of women in Rwanda today? Are there differences for different groups of women?

- What are the priorities for improving gender equality in Rwanda?
- What is the role of your organization in promoting gender equality and women's empowerment in Rwanda? How do your organisations work at a local level? (who they are being delivered by, who they are targeted at and what evidence there is that they are working or have the potential to work)

### **Participation and empowerment**

- What is your perception of the status of women in Rwanda?
- What are the main barriers to women's empowerment in Rwanda?
- Do you think women are able to make their views heard in terms of political and community participation? If not, what is holding them back?
- What opportunities do women have to advocate for themselves, and to work collectively to lobby for change?
- To what extent do you think women are able to exercise their rights, e.g. to own and control property? Does local implementation of these rights occur? If not, what prevents this?
- How can culture attitudes and practices that prevent the empowerment of women be tackled? (e.g. GBV, disregarding of legal rights, limited access to money in the home)
- What is the role of organisations like the NWC in supporting women's empowerment at a local level, and how could it be improved?

### **Overcoming barriers to gender equality**

- Despite government commitment to gender equality and women's empowerment why is progress for women empowerment relatively slow?
- What in your view are the overall barriers to implementing policies on gender equality?
- What steps need to be taken to remove barriers that constraint women's access to and control over productive resources?
- What steps need to be taken to ensure that women are able to exercise their legal rights to gender equality?
- How can women be supported to actively participate in decision-making and assume leadership roles at a local and national level?
- How can culture attitudes and practices that prevent the empowerment of women be tackled?

### **Ministry of Youth and ICT**

#### **Opening questions**

- What can you tell me about the situation of women in Rwanda today? Are there differences for different groups of women?
- What are the priorities for improving gender equality in Rwanda?

#### **Youth and ICT**

- Which specific programmes are you aware of that have promoted gender equality amongst young people?
- What specific programmes are you aware of that have promoted the empowerment of women/girls in the area of ICT?

- How could women and girls be encouraged to participate more in the ICT sector? What are the barriers to this?
- Where do you see opportunities for change and how best can they be used?

#### **Overcoming barriers to gender equality**

- Despite government commitment to gender equality and women's empowerment why is progress for women empowerment relatively slow?
- What in your view are the overall barriers to implementing policies on gender equality?
- What steps need to be taken to remove barriers that constraint women's access to and control over productive resources?
- What steps need to be taken to ensure that women are able to exercise their legal rights to gender equality?
- How can women be supported to actively participate in decision-making and assume leadership roles at a local and national level?
- How can culture attitudes and practices that prevent the empowerment of women be tackled?

Thank you for your participation

## Appendix 8: Terms of Reference

### GENDER ANALYSIS FOR OXFAM RWANDA PROGRAM.

#### 1. Background

OXFAM is a development, humanitarian, and campaigning organisation working to find lasting solutions to poverty and suffering. One of Oxfam's corporate priorities is to address gender inequality through every aspect of its work. OXFAM Rwanda Programme Country Strategy (CS) , was reviewed in 2013 and the overarching goal of the CS is for women and men to enjoy equal rights and equal benefits from inclusive development in Rwanda.

The Goal shall be pursued through promoting women's rights to address gender inequalities through two interlinked pillars participatory governance and of sustainable livelihoods. Oxfam in Rwanda sees itself as a facilitator, convenor, broker and catalyst for bottom-up empowerment and change through social, political and economic spheres, over the longer term as a committed partner in the development process.

#### 2. Rationale for the Gender Analysis

The purpose of conducting a gender analysis for the Country Strategy (CS) is to have a comprehensive situation analysis of gender relations in Rwanda. This will entail identifying specific aspects of gender relations and inequalities, and to examine their implications for programme design and implementation of the strategy. The information generated will greatly influence the direction of the country programme through incorporation into the CS and the design of both the participatory Governance and Sustainable livelihoods programs and projects in a manner that not only addresses inequalities between women and men but is also sensitive to and addresses strategic as well as practical needs of both women and men.

#### 3. Objectives of the Analysis

##### 3.1 General objective

The general objective of the assignment is to identify key gender dimensions of social, economic, political and cultural rules (policies, attitudes and beliefs), and institutional barriers, opportunities and risks that affect, or could affect, the rights and livelihoods of women and men in Rwanda. This information will be directly used to inform appropriate program strategies and actions that promote women's rights, ensure the enjoyment of equal rights to and benefits from inclusive development.

##### 3.2 Specific objectives

- a) Explore existing root causes and dimensions, institutions, rules, actors, external and internal issues, etc that are contributing to gender inequality in Rwanda.
- b) Based on the above and element below, establish a theory of change and propose strategies to promote women's rights and address gender inequality in Rwanda;
- c) Explore barriers towards raising women's voice and influence in shaping development process in the personal, social, economic and political spheres.
- d) Assess gender power relations at household and community levels and examine how they affect women and how they affect men in civic and economic participation and benefits of that participation.
- e) Identify specific gender dimensions in relation to access to information, rights awareness and access to justice.

- f) Map challenges faced by women in exploring job opportunities in the agriculture and non-agriculture sectors including enterprise development, including analysis of the root cause of these, and make recommendations.
- g) Develop a clear strategy to address the gender imbalances in access to and control of resources and decision making at household, community and national levels.
- h) Conduct a comprehensive gender-sensitive risk assessment with communities relating to participatory governance and livelihoods programming and propose mitigation strategies.

### 3.3 Specific tasks

**The consultant shall explore the following:**

- a) The status of women and their ability to exercise their human rights and actively participate in decision making spaces;
- b) Assess women's and men's, access to and control of resources and benefits at household, community and national levels, including land and capital;
- c) The different skills, capacities and aspirations of women and men and how they impact on women's livelihoods and civic participation;
- d) Assess the capacity and practice of government institutions and community-based/traditional institutions and local organizations in promoting gender equality and identify the key challenges and opportunities;
- i) Identify local capacities, potentials and opportunities that can help to promote women's participation and address key gender inequality issues;
- j) Assess the existing formal and informal legal, policy, attitudes, beliefs and practices affecting the rights and livelihoods status of women and girls in Rwanda;
- k) Explore specific capacity of, and requirements for, Women's rights Organisations in order to bring the voices of marginalised women into policy development and implementation;
- e) The differences in the lives of poor men and women in Rwanda taking into consideration a comprehensive strata; rural vis-a-vis urban population, marginalised groups, education levels, those involved in the different sectors (agriculture, business, etc) in order to draw an accurate picture of poverty dimensions between women and men;
- f) Gender dimensions relating to use of ICT in relation to social accountability and suggest concrete measures to improve women's access and use of ICT towards improved access to information and monitoring service delivery.
- g) Identify existing policy and practice gaps that hinder women participation and benefits from the planting material initiative, middle range enterprises, and private sector in Rwanda;
- h) The division of labour: men's and women's different activities and how it affects active participation in existing decision making spaces;
- i) Identify the major types of violence against women and the underlying structural causes and how it could affect the success of the programs;
- j) Propose ways and means where women can equally benefit out of the agriculture sector in general as well as the market based livelihood sector and identify the comparative advantages of rural women to benefit from these opportunities;
- k) Provide context specific recommendations that will enable the designing and implementation of projects, programs or activities by OXFAM in Rwanda.

### 4. Methodology

The consultant(s) is expected to utilize standard gender analysis tools and methodologies *contextualized* to the population sample and specific objectives of this TOR. There should also be a

deliberate preference of tools that critically challenge and explore strategic and structural gender issues and further women rights.

The study should be carried out with a gender sensitive participatory approach at all levels. In order to explore and substantiate the findings, the consultant should consult a wide range of stakeholders such as the Gender monitoring office (GMO), National Women Council structures from national to grass roots levels, women's civil society organizations and women-led farmers cooperatives, associations, individual women and men, with a specific focus on female and male youth individuals, female and male community leaders, males and females within households, couples, marginalized groups, local and international organizations active in the gender sector, as well as development partners.

The consultant may also apply other tools as appropriate and is expected to clearly identify and communicate the methodology; tools and techniques to be used to undertake the study in their technical proposal.

### **5. Scope of the Study**

The study will be conducted in 5 districts sampled from each of the four provinces and Kigali City. 3 out of the five districts selected shall include those where OXFAM has strong field presence.

In addition, the study is expected to look into existing national level policies, strategies and institutional arrangements along the line of addressing prevailing gender inequalities, women rights in particular and gender dynamics in agricultural and governance sectors.

### **6. Deliverables**

- a) Inception report indicating process, outputs, outcomes and methodology which will include tools. This must be signed off by the Programme Lead team.
- b) A comprehensive draft zero Gender Analysis report, which outlines the processes followed, methodologies of the study, the strategic findings and key conclusions and recommendations for the project and wider stakeholders in the region;
- c) One day validation workshop, including sharing of the key findings of the gender analysis during a partner's workshop. Revision of the report in light of the workshop.
- d) Based on the revised and agreed findings and recommendations, strategies and activities relating to the strategies will be submitted as a strategy.
- e) Half a day debriefing workshop with key stakeholders including, but not limited to, Oxfam staff and its partner Civil society organisations, as well as other national level stakeholders to share and then enrich the findings of the study; and
- f) Submission of a final report.

### **7. Required qualifications, skills and competencies**

The consultant selected will have the following expertise:

The minimum academic qualification is post-graduate degree (Masters) in Gender studies;

- Minimum of five years of relevant professional work experience in conducting gender related work including conducting gender analysis studies and other social and anthropological research;
- Proven knowledge of social, economic, political and legal context of Rwanda including knowledge of gender related policies, rural development, agriculture, governance and human rights issues as well as livelihood challenges especially for women. durable solutions context and local economic development policies in Rwanda;

- Knowledge of the theory of change and local culture and ability to work with women and men in local communities;
- Fluency in English and Kinyarwanda is mandatory. Ability to communicate in French is an added advantage.

### **8. Timeframe**

The research should be conducted in the period of October 1<sup>st</sup> to 30<sup>th</sup>, 2014 including planning and design, data collection, desk review, analysis, write up, feedback and production of the final report.

### **9. Application Procedure**

Interested and qualified candidates (both institutions and individuals) should submit their applications with the subject line clearly marked: “**CONSULTANCY TO CONDUCT A GENDER ANALYSIS STUDY**”.

The application dossier should contain a financial and brief technical proposal focusing on the methodology and the draft structure of the final report, curriculum vitae (CV) of the lead consultant and for the team members if any as well as relevant sample of similar previous work. Only a team member who’s CV has been attached to the technical proposal will be eligible to participate in the research.

Please send your application dossier to: [kigali@oxfam.org.uk](mailto:kigali@oxfam.org.uk) to reach us on or before **5.00 pm 24<sup>rd</sup> September 2014**.

Kigali, 10<sup>th</sup> September 2014.

**Patrick WAJERO**  
Country Director