RWANDA — POST GENOCIDE GENDER LENS ENTREPRENEURSHIP AND INVESTING PANORAMA
RWANDA — POST GENOCIDE GENDER LENS
ENTREPRENEURSHIP AND INVESTING PANORAMA

Rwanda is an East African country and one of the most densely populated countries within the continent. The population is nearly 12 million people, women representing 52% of the Rwandan population and 53% of the rural population. Rwanda gained independence in 1962, but the post-colonial period was unfortunately marred by ethnically motivated violence. This violence concluded into the 1994 Rwandan genocide in which more than 800,000 Tutsi people were killed, including thousands of Hutu people, who were either part of the opposition or who had refused to take part in the killings.

Following the Rwandan Genocide in 1994, Rwandans launched a societal restoration process emphasizing that no group should be left behind. In 1994, women comprised almost 70 percent of the society and gender equality was at the center of Rwanda's reform policy. Despite the contested narrative of Rwanda and the RPF-led government between 2005 and 2015, mostly The nation was lauded for its impressive Growth Domestic Product (GDP) growth of 8% in 2005, yet the country had limited success in its human development and poverty reduction programs. There was, however, a reduction in poverty levels of 12% from 2005 to 2010. There is no doubt that there was some improvement in the material life of the average Rwandan female during this period.

Rwanda is celebrated as a world leader in promoting gender equality and exhibits an optimistic and comfortable example of how post-conflict countries can seize the reform momentum after conflict ends to support women’s empowerment. Radical reforms in the aftermath of the genocide have set the stage for transforming women's role in the Rwandan society to end women suffrage. Rwanda hasn’t reached a destiny where gender equality has advanced more when compared to its neighbors without a leader who supports the cause. General Paul Kagame is a women empowerment champion. Women make up more than 60% of the current Rwandan parliament. Kagame has received many “Gender Champion” awards. In 2021, women’s empowerment and gender equality has become a prevailing theme in all Rwandan development frameworks. In the Rwandan Constitution, women are ensured a 30 percent representation in all decision-making forums. Subsequently, Rwanda has made impressive strides towards greater gender equality in the past decades. Today 61 percent of the Chamber of Deputies are women, women comprise 50 percent of ministerial portfolios, 38 percent of the seats in the Senate, and 43.5 percent of councilors’ seats at a local government level. Rwanda has become a regional and global pioneer in gender equality ranking seventh globally and second in Africa by the World Economic Forum in 2020. Rwanda has the highest number of HeForShe campaign signatories and an ambitious goal to close the digital gender divide by 2020, triple girls enrolment in TVET (Technical and Vocational Education and Training) and end all forms of gender-based violence in all its forms.

It is intriguing to note that Rwanda’s Index of Economic Freedom in 2021 ranked the country at 47 out of a total of 178 nations, making Rwanda “Moderately Free”. In the African continent Rwanda lags only behind Mauritius, a small island nation in East Africa. Despite that the index does not give a very clear picture of the gender gap. Rwanda ranks 7th in the World Economic Forum’s Global Gender Gap Index in 2021 -- quite a few countries that rank higher than Rwanda when it comes to economic freedom, disappointingly rank lower in gender gap index.
The Government of Rwanda has, over the years, come up with various homegrown initiatives designed to help address challenges facing the people and the country at large, some peculiar to Rwanda. It all started as a small idea in 2010. Initially, it was an evening that was set aside to bring women together to talk and support each other. What was originally meant to be a simple evening once in a while became a hit, was developed and broadened further to involve men and sometimes children, and in March 2013, “Umugoroba w’ababyeyi” (Parents’ Evening) was officially born. It is a platform that brings together residents from the same neighbourhood to discuss and try to find solutions to pertinent issues affecting the community or some of its members. These issues range from domestic violence, child abuse and gender based violence to promotion of a savings culture, healthy feeding, family planning, and cooperatives. *(Source: New Times 2017)*

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Rwanda ranks 66th on the Women, Peace and Security Index, far better than it’s 160th rank on the Human Development Index, showing game changing strides made for women in spite of low income levels and a disadvantaged health and education system.

**EDUCATION AND ENTREPRENEURSHIP**

The societal effects of girls receiving educational opportunities are widespread: increased educational opportunities positively affect the economic earnings and productivity of the girl as she reaches adulthood, increases the health of both herself and her children, and is a key component to ending the cycle of poverty.

- The return on investment for girls’ education is, on average, higher than for boys. One extra year of secondary school boosts a girl’s future wages by 12-25%. *(World Bank, 2014)*
- In Africa, children of mothers who receive five years of primary education are 40 per cent more likely to live beyond age five.
- The HIV infection rate in many developing countries is growing fastest among teenage and young adult females. Education for girls may be critical to breaking that pattern, by increasing their understanding of risks, and their capacity to avoid them.
- When a girl in the developing world receives seven or more years of education, she marries four years later and has 2.2 fewer children.
When women and girls earn income, they reinvest 90 percent of it into their families, as compared to only 30 to 40 percent for a man.

**Girls’ Education in Rwanda Exceeds All Goals**

Rwandans’ ambition to improve gender equality flows through their education system. Thus far, they have been exceeding universal education goals. In 2015, Rwanda passed the target of the Millenium Development Goals program.

Rwandans have been achieving universal education goals and even surpassing them. After Rwandans surpassed their 2015 goals outlined in the Millennium Development Goals program, UNICEF reported that Rwandan girls surpassed boys in school enrollment at all levels (girls at 98 percent and boys at 97 percent) and Rwanda’s total school enrollment rate is the highest in East Africa. With such determination in meeting its goals and effectively using foreign aid funds, current and future endeavors in Rwanda are full of hope for continued success.

One such endeavor began in June 2017, when Rwandans began utilizing Huguka Dukore, an education initiative funded by the United States Agency for International Development. The goals include providing 40,000 Rwandan youths with job skills training by 2021. The training includes internships, job coaching, entrepreneurial development and access to financing and health services. The Education Development Center is managing the program.

**Women and Girls in Rwanda Breaking Out of Traditional Gender Roles**

Until the recent decades of drastic change in girls’ education in Rwanda after war and recovery, Rwanda functioned as a traditional patriarchal society. Young girls commonly bore children instead of staying in school and pursuing careers. Building confidence has been key in allowing girls to explore their potential beyond motherhood. The World Association of Girl Guides and Girl Scouts is one of the organizations working in Rwanda to build girls’ confidence and ensuring a path towards quality education and utilizing opportunities. Before the recent drastic changes, men typically dominated science, technology, engineering and mathematics (STEM) fields, while females stayed home in traditional gender roles, some marrying and having children at very young ages. The recent focus on girls’ education in Rwanda opened the way for girls to feel safe pursuing education and to realize they have multiple options beyond the traditional gender roles.

Now, more than half of Rwandan girls choose science classes. Some government-funded schools now specialize in STEM classes and encourage girls’ participation, such as Fawe Girls’ School in Kigali, Rwanda.

If the recent success of improving girls’ education in Rwanda is an indication of momentum for continued success, the 2021 goals of the Huguka Dukore initiative may be reached and surpassed, and girls may continue to freely explore their potential along with boys. The momentum is currently pointing towards continued education advancements, economic growth and reduction of poverty.

Furthermore, Rwandans are utilizing foreign assistance for education as it is intended—to progress towards eventually not needing foreign funding. While Rwandans do still need assistance, perhaps their
track record of effective utilization of education funds will prompt continued funding. Hopefully, if Rwandans continue with their current successful momentum, they will choose to pay it forward when they become successful enough to provide funding and guidance to others in need of assistance.

5 Facts About Girls’ Education in Rwanda

1. Despite increased government focus on the education of girls in Rwanda, girls continue to face significant barriers. Girls in Rwanda experience poverty, sexual harassment and violence. Walks to school can be very long and more dangerous for girls. Furthermore, they are often burdened with family responsibilities such as caring for the elderly. They are encouraged to marry young or seek employment in place of education due to family poverty. The schools may lack separate girls’ restrooms, which discourage girls from attending, especially after puberty.

2. The Rwandan genocide in 1994 decimated schools and the country has had to rebuild the educational system since then. Girls and women were especially vulnerable to becoming severely impoverished by these circumstances. No schooling took place for a year in Rwanda. “Thousands of teachers and children were killed or displaced.” Reentry into school has been an ongoing struggle for girls as the education of boys is prioritized culturally.

3. In 2004, the country introduced the National Girls Education Task Force. In 2007, the first lady of Rwanda launched a 5-year school campaign to promote the enrollment and achievement of girls in school. The goals included an increase in achievement and an improvement in retention for girls. The program aimed to examine the barriers girls face in completing their education. One feature of the campaign includes grants and prizes for schools excelling at enrollment retention and high achievements. Funds went toward science equipment, sports facilities, gardens and other programs that would benefit girls in the school environment.

4. The Rwandan Ministry of Education and UNICEF Rwanda wrote the National Gender-Responsive Teacher Training Package in order to continue “building gender equality in every classroom in Rwanda.” This program starts with breaking down gender bias that educators perpetuate. Next, it goes into learning outcomes and explicit gender-responsive pedagogy and school leadership. The document outlines how to implement and evaluate gender equity within a school environment through a shift in language, priorities and practices.

5. The World Bank identifies six factors that are heavily influenced by girls completing secondary education. Earnings and standard of living are increased when girls complete secondary education. There is a significant reduction in child marriage and early childbearing. This also influences fertility rates and population growth. Health and nutrition are improved through education and better decision-making skills. Finally, education improves agency and social behaviors.

The country also has a number of national political commitments to eliminating discrimination against girls and women in education. However, girls in Rwanda – particularly those of adolescent age – continue to face barriers to achieving their full potential. Prevailing socio-cultural norms place burdens on girls that can negatively impact on their school attendance and performance. There are persistent gender disparities between male and female school staff, and few women in leadership, leaving girls without
female role models in school. Policies to promote girls’ education have faced implementation gaps, compounded by a lack of disaggregated data. Building Learning Foundations (BLF) is a programme of the Rwandan Ministry of Education (MINEDUC) and Basic Education Board (REB) funded by the UK’s Foreign, Commonwealth & Development Office (FCDO) as part of its Learning for All (LFA) Programme in Rwanda, implemented by a consortium led by Education Development Trust with elements of the programme that specifically aim to improve gender equity in learning and empower outcomes and enhance female leadership for learning.

**RWANDAN WOMEN ENTREPRENEURS AND INVESTORS**

In a post-conflict country like Rwanda, the level of innovation and entrepreneurship, especially amongst women, is growing. Urwego Opportunity International has more than 50% female borrowers though mostly necessity driven. Many women, post-genocide, embarked on the entrepreneurial route as a way of supporting their families and move towards a more prosperous future. Their lives have improved as a result of hard work and commitment, and somewhat access to start-up capital.

Sixteen female Rwandan entrepreneurs were among the 100 East African women entrepreneurs who were announced as winners of the inaugural 2X Invest2Impact Awards at the Global Gender Summit in Kigali in November 2019. The event was graced by the First lady of Rwanda Mrs Jeannette Kagame who dug into issues of how gender equality and women’s empowerment can be achieved; scaling up innovative financing, enabling legal, regulatory and institutional environments.

**VOICES OF RWANDAN FEMALE ENTREPRENEURS**

**What has been your entrepreneurial journey? How did you get into entrepreneurship?**

My entrepreneurial journey was very typical in some ways and very atypical in others. I did not really look at myself as an entrepreneur before I started my company. I have always been on the corporate side, I worked for a Fortune 75 company in the US for a while, and I was very happy with that position in some ways because I had access to resources and the reform to explore lots of different projects and avenues within that company. When I look back I can see that I was already doing some entrepreneurial work in that context but at the time, I couldn’t have identified it as entrepreneurship. Then I went back to business school and completed an MBA. While I was studying I started working on a side project with my friend after we were assigned a business plan competition, which was all about the refugee crisis. I love these things, it’s so much fun to dive into a problem and to come up with the best solutions, but honestly prior to that I had an initiative like that as just a project or a fun mental exercise more so than something that I would actually do. We started working on that in 2018 and started fleshing it out a bit more and found that this was actually something that had more potential. We founded that company full
time in 2018 and have since then seen that entrepreneurship is a very wide spectrum and there are a lot of ways for people to participate even. I have much more of a detail oriented operational mindset. I think I would therefore probably have excluded myself from entrepreneurial goals, but now I see that is also a needed asset within entrepreneurship.

**What is the entrepreneurship and VC/PE ecosystem for women in Rwanda?**

I think it's still in the early stages of development. I started my company in the US and then moved to Rwanda. We have operations across East Africa, but we decided to base our East African headquarters in Rwanda because it's a very nice place to run a business, especially when you're starting out. The rules and regulations are very clear; it's easy to set up a business as the tax structure is pretty clear. You also don’t have to deal with some issues that you would find in other countries in East Africa. We kind of had the best of both worlds because we had resources from the US that we were able to use in the context of Rwanda. For me I’d say maybe 5 percent of our resources in terms of mentorship, funding, and anything else has come from the US instead of the Rwandan side. Prior to Covid-19, I had an office at a co-working space that had a lot of entrepreneurs, and I appreciate the efforts that they were trying to do across the ecosystem. However, I think it's just in a very immature space, so I don't know of any programs with specific funding opportunities for women in Rwanda that are launching start-ups. There are co-ops and handicraft associations for individual artisans, but in my mind that's very different from a start-up that would be eligible for VC or PE funding. Those types of support rails don't exist yet. There is a Foundation that is coming that is trying to pour in money and mentorship into entrepreneurs. I don't know if they have a specific gender focus, but that's kind of on the horizon, which will be the first attempt. Rwanda is very good with respect to the government. I think a lot of companies do a good job with having women on their leadership teams, but I don't think that's been formalized into pipeline development programs especially for entrepreneurs. It is more prevalent in the enterprise, corporate, and government levels.

**What are some existing barriers and challenges for women entrepreneurs and/or VCs in Rwanda?**

**What challenges did you face in your journey?**

A strength of Rwanda is that I haven’t faced any challenges specifically because I am a woman while I definitely find that in the US. I think that my challenges have revolved more around being a foreigner. There are many structural and informal challenges that come with that. Culturally, there is still quite a bit of reservation in Rwanda about why foreign interests want to be in Rwanda. It's a very small country, everyone knows each other. It's a lot easier to make gains if you have someone who is local and already knows everyone. Otherwise, I think it can be very difficult to break into the center. One thing that I would name as a challenge to being an entrepreneur in Rwanda, and this is not specific to women entrepreneurs, is taxes. We don't have to pay taxes until we earn revenue on the income side, but the employee tax in Rwanda is incredibly high. I pay 40 percent for my employees. Nobody considers this as a part of their salary. Even though it is a huge amount on top of what they are taking home at the end of the month. On top of that there is a declaration that you have to pay monthly and annually, and it takes a lot of time that can be difficult to figure out. It's a big challenge to figure out all the different taxes and regulations. It's a very paperwork heavy place to run a business. On the VC side, we’ve also struggled with people considering us as a Rwanda only company whereas we operate across East Africa. The word “Global” is also in our company name, and we are expanding to different countries. However, as we base our headquarters in Rwanda we often get push back because people assume that we are starting in Rwanda first, and we’re going to be limited to Rwanda's market size; Rwanda is not an attractive market.
That's been tough to combat - people's ideas. It is somewhat true that if we were only to operate in Rwanda we would not be a candidate for VC funding as the market isn't that big.

**What are your recommendations for improving entrepreneurship and/or the VC ecosystem for women in Rwanda?**

I would say generally bringing in more resources to help people flesh out ideas for business and make sure they have a solid foundation for starting businesses. I think that there are definitely people with ideas for startup and entrepreneurial journeys in Rwanda, but oftentimes they don't know where to start especially if it's more than a local shop around the corner. Most people can figure out how to do, that but if its bigger than a local business, most people just don't have access to resources to show them how to create a business plan or what type of funding could be out there for an idea like theirs to be started. I happened to have started in a university setting, so I had access to any type of resource imaginable. I think that there are probably people out there in the world that would love to help budding entrepreneurs, women especially, in Rwanda, but making those connections is difficult. I work in the tech space; I think for women there's definitely a pipeline problem in technology as there is in most of the world, so getting female developers, female staff members is difficult. This is also true in the entrepreneurial sector. Targeting women specifically and making sure that they know that it's possible. I think another benefit of being a white foreign woman who has already had years of experience in money saved is that I didn't have to deal with the day-to-day challenges that many female entrepreneurs will have to face if they were starting from scratch in Rwanda. I could feed my family, and go about my life while still doing this. I didn't have to invest my own money because I had access to resources whereas in Rwanda, especially for women, there's still women who are supporting their parents, families, and are expected to be active in the community in ways that I have definitely not had to. Even in the US, nobody in my family expects me to support them in the way that someone in Rwanda does. I think that finding ways to make entrepreneurship more accessible to people who have more daily constraints would be more helpful.

**Do you promote and invest in women founders? What is the landscape for gender lens investing in Rwanda?**

I know USAID has a program that supports local entrepreneurs and tries to match them with some mentorship and funding resources. I think they do have a gender lens component. Beyond that, I'm not sure any other organizations have that program. They may have something similar written in their mission statement regarding equality and inclusion. I know Alphabet/Google had a program, and there were also a few local ones and also one more that is coming up; however, I can't remember any of them having a specific gender focus. For our part, my company, 70 percent of our staff in Rwanda are female, and that's been somewhat intentional and has worked out really well. I don't know the landscape for gender lens investing just because there is not that much investing period. Within that I don't know anything that targets women specifically for founding companies. There are programs for artisans and a bunch of organisations, especially NGOs that built coops for women coming out of the sex industry and help them gain some skills such as basket weaving, sewing, tailoring, etc. There are definitely programs to support that, but in my mind that is a bit different from investing.

**Are there any women-led funds or accelerators dedicated to female founders in Rwanda?**

Not that I know of. I don't know any funds that are based in Rwanda. Or that even have a specific focus on Rwanda. There are a lot that are focused on East Africa, but again Rwanda is considered too small. I'll also mention the state of funding in Rwanda that we don't have any VC funds to my knowledge. The only
funding that I know of that has come from within that country is through angel investors. It's a very small group, and they tend to be very risk averse. Most angel investors only invest in countries that have a substantial amount of attraction compared to what you might find in Kenya or Nigeria. This is for people who have more capital to invest and where the financial landscape is a bit more mature.

**How did Covid-19 affect female entrepreneurs and/or female VCs in Rwanda?**

Rwanda has been very strict on Covid-19 since the beginning. We’ve had a 100 percent mask mandate, we’ve had a curfew since March of 2020, and we’ve been on three different lockdowns. It’s been pretty heavy handed compared to most countries. It's been much safer; the cases have been much lower than in many other countries until the past month. I think that covid has definitely made people more comfortable with digital payments and digital services. The most successful businesses I think that have propped up since Covid-19 have been digital payment facilitators and delivery services. I don't know of any of those that are female led but it's definitely opened up a new industry because Rwanda is also a little bit behind in terms of digital adoption in comparison to other countries in East Africa. That goes against what you’ll often hear. You’ll often hear that Rwanda is very ICT forward and digitally inclusive, and in some ways it really is; you can register for anything on your phone, you can get text messages of your Covid-19 results. Things that come through the government are generally pretty progressive, but I think the private sector is behind the government in that sense. Hence when we talk about entrepreneurship and VCs, I don't think it's quite as advanced yet. On the consumer side, it forced more digital adoption, and on the entrepreneurship side, I think it's probably made people just do whatever they can to keep a stable job. It might have encouraged some new entrepreneurship on the side, but not in the way that's going to make them leave their jobs anytime soon. In my situation, it forced us all to work from home. That’s been a big culture shift in our organization. Not just for our staff, but also for our customers as our customers still very much prefer in person support. Everyone wants to know where your office is; it's a trust mechanism. Therefore, getting people comfortable with digital support and digital work has been a big factor. I think overall it's been positive. It's still coming along, but our staff is very comfortable with it. This situation has been very helpful because it also enables me to run my company just as well for example from Kenya where I am now located due to a lockdown in Rwanda. Of other female entrepreneurs that I know, some have left the country during this time, but for a mix of reasons. For most people it's mostly been about that shift from in person to digital.

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**What has been your entrepreneurial journey? How did you get into entrepreneurship?**

It's exceptional because I never thought I'd become an entrepreneur. I was thinking more that I'd work in the development and humanitarian field. Before becoming an entrepreneur, I was working for the International Federation of the Red Cross, and my first mission was in Erbil, Kurdistan Region in Iraq. I was covering Sulaymaniyah, Erbil, and Duhok. I loved my job, but finally, I discovered that when I was at work at a particular time, I had problems with accessing energy and electricity when I was in Rwanda and Congo. It was tough when you don't have access to energy and much more if you had access before and suddenly do not have it anymore. Then you can feel and
I decided to return to Africa and work using solar energy. My background is in Business Administration and Finance, but I was passionate about doing a business in solar energy. My target was to have a project where I could have a social impact, environmental impact, and hopefully make money. I was also very keen on working on a project regarding gender; I am sensitive to gender issues, capacity building, and environmental issues. Knowing as a person coming from Africa is that not everyone has the opportunity to access education. I am one of the lucky ones - we are many, but still a minority. As you travel around the world, you learn a lot of things, and we are trying to make the best of what we have and learn a lot. I wanted to give back what I have learned and give back with my capacity and skills, and I know that I would learn a lot about solar energy.

I have been very conscious of gender equality since I was a child. My father died when I was very young. My mother had four children, and we were refugees in Kinshasa, Congo and I could see how women can do a lot of things. I was a feminist before the time, because of my mother, and when I was saying I was feminist, people would tell me that I had been “Westernised”, but I told them it was because of my mother. Now the president is very feminist, and no one is saying that I am “Westernised”. This man never grew up in Europe. He is just realistic and uses logic, and realizes the importance of uplifting half of society. He was raised by a single mother. He saw how his mother had struggled, performing both the role of the mother and the father. Gender equality is not Western anymore. There is still much to do, but here in Rwanda, you can see that people are susceptible to these gender issues.

What is the entrepreneurship and VC/PE ecosystem for women in Rwanda?

I know there is a Women Chamber of Entrepreneurs. In regards to venture capital, a woman based in Switzerland, but she is originally from Rwanda. We happened to have been talking two months ago. Regarding the Woman Chamber of Entrepreneurs, we have discussed the gap between female and male venture capitalists and the possibilities of investment for women. We said we needed to brainstorm to create a fund for women because this is still a problem in Rwanda. The CEO of a bank in Kigali is working on a fund for women, but since she is the CEO of the largest bank in Rwanda, she is most likely swamped, which is probably not her main priority. However, the director of the Woman Chamber of Entrepreneurs and I agreed that this was our priority, so we want to recruit a consultant to put in place a capital fund for women. We decided, along with two of our other friends, to create a fund for women in Rwanda.

Existing barriers and challenges for women entrepreneurs and/or VCs in Rwanda? What challenges did you face in your journey?

The first challenge is financing because of gender perception; most of the top positions in banks are held by men even though many women work in those banks. Sometimes women forget that they are living in a world of men, and they forget that they need to hire women and promote equality actively. Supporting equality is a constant effort that takes a lot of energy. Financing is the big one, and another challenge is also the prejudice that women face and relevant skills. Women lack skills such as producing business plans and accounting, and I changed my accountant five times.

What are your recommendations for improving entrepreneurship and/or the VC ecosystem for women in Rwanda?

I think it would be to set up a support system.
For me, I have support from GetInvest, an organization financed by the EU, and they provide you with an advisor that supports you with access to finance. This support is not enough if you do not have a good finance and accounting person with you. You can have excellent ideas, but if you do not have the right person to support you, it can be a challenge. For me, I would say that GetInvest is very helpful, but it is great if we can have the same type of support based in Rwanda, a person who knows the Rwandan context and someone who is Rwandan. Not that I am against non-Rwandans, but sometimes Rwandans can understand the context better.

On the other hand, to have training and capacity building in finance and accounting will be supportive. And it would be best if you had long term coaching. If you only have training once, it will not work. However, if you have a program that coaches authentic coaching for a year or two, it will have a long-lasting impact. You will then have specialized and expert people. This coaching is for finance and accounting, but for someone like me who is working in energy, I try to seek financing to see how I can do capacity building and coach for female technicians and engineers. The same would be very successful for very male-dominated sectors. It would be good to support women and coach them in these fields.

Do you promote and invest in women founders? What is the landscape for gender lens investing in Rwanda?

I don't think I promote women entrepreneurs since entrepreneurship is not for everyone. It depends on people's personalities. Some people are risk-averse while others are not. What I encourage is that women can be confident and that they believe in what they can do. I cannot tell everyone to become an entrepreneur. For each of us, if we are confident and know what we want in our lives, we can choose our path. We promote training and capacity training, especially in soft skills. We also try to have at least 50% of women in our company. It is not easy, and unfortunately, often, they have fewer skills. This is not because they are less qualified. It is because they are often given fewer opportunities and are therefore less experienced. Women are also usually slightly more expensive as you need to invest more in training for women.

Are there any women-led funds or accelerators dedicated to female founders in Rwanda?

The only one I know of is the Women Chamber of Entrepreneurs run by a Rwandan woman raised outside of Rwanda and is now based in Switzerland. However, I am not sure if she is concentrating on women's issues only. At the Women Chamber, we have a consultant who wants to focus specifically on a fund like this for women.

How did Covid-19 affect female entrepreneurs and/or female VCs in Rwanda?

Like everyone, my company was hurt by the Covid crisis. We had three lockdowns in Rwanda, and we were not working for a specific time. I tried to take it as an opportunity. We brainstormed a lot, and the idea was to figure out what we would do to compensate for the loss we had suffered due to the pandemic. We had to find new ideas and thanks to that we managed to be even more efficient and find new methods in running our business.
SheTrades Rwanda Project

The SheTrades Rwanda project was launched virtually in September 2021 to support Rwandan women entrepreneurs, enabling them to run competitive and sustainable enterprises. The program is funded by the Enhanced Integrated Framework (EIF) and implemented by ITC Women and Trade programme from September 2020 - February 2022. The project is a component of the EIF funded “Project to Enhance the Effectiveness and Efficiency of Export Growth Initiatives” managed by the Ministry of Trade and Industry of Rwanda (MINICOM). The virtual launch also served as a platform for participants to discuss key issues and challenges that women in trade face in light of COVID-19.

Most Rwandan firms still struggle to compete in the domestic markets and face difficulties in accessing regional markets due to their level of capacity and needs. According to the latest Establishment Census (2017), women are underrepresented in business in Rwanda with only 33 percent of companies being women-owned. Among these, an estimated 98 percent of women owned/led businesses are small or micro enterprises. In addition, female entrepreneurs have limited access to skilled labor compared to their male counterparts, which results in lower production at the SME level and under-utilized talent among individual employees. The SheTrades Rwanda Hub, planned to be launched in 2022, will also provide a platform for the development of new partnerships with investors, multinational corporations, and business support organizations to foster a conducive environment for business women. This Hub will join a network of more than 10 SheTrades Hubs across Africa, Asia and Latin America, and the Hub will support the country’s female founders to improve their competitiveness, connect to new markets and internationalize their businesses. Additionally,

SheTrades Rwanda will bring a strong export and gender focus to the government of Rwanda’s recently launched African Development Skills and Business Development Programme (SBDP). The program is developed to meet the needs of women owned enterprises; SheTrades support will enable the women to build back better from the COVID-19 crisis. A crisis management workshop was organized as part of the launch ceremony to equip female founders with business planning skills during times of uncertainty, change management, and disaster recovery. The post pandemic resilience measures include identifying strategies for hedging market risks and unlocking opportunities for women entrepreneurs in Rwanda in the aftermath of the crisis. The program has a focus on coffee and horticulture sectors, and will serve as a catalyst for the economic inclusion of women, overall economic expansion, job creation and innovation.

Finnfund Invests in Rwandan Female Founders

Women entrepreneurs who are founders and leaders of Small and Medium Enterprises in Rwanda have been given an opportunity to unite with big corporates in Finland. The partnership between both sides was announced in Kigali in 2019 that brought together 50 women entrepreneurs and representatives of Finnfund, a development finance company from Finland that supports investment projects. These discussions were organized by the UN Women in Rwanda and Finland Ministry of Foreign Affairs. It is for the first time Finnfund launched cooperation with Rwanda’s businesses starting with female entrepreneurs in capacity building. Participants were taken through opportunities in working with Finland companies and expertise that can be shared on both sides.

The head of Unit for Development Finance and Private Sector Cooperation in Finland Foreign Affairs Ministry, Miia Haavisto-Koskinen said that they decided to work with Rwanda because of the country’s political will to empower women. “Finland attaches great importance to the principle of gender equality, It
is our goal to promote gender equality in investment through cooperation. The cooperation with Rwanda’s companies will have an impact in economic development beneficial to both sides,” he said. Participants expected to gain a lot from a partnership with Finland companies involved in activities related to technology, agriculture, and artisans among others.

RWANDA HUMAN DEVELOPMENT INDICATORS

In 2019, the United Nations Development Programme evaluated Rwanda’s Gender Inequality Index (GII) value was estimated at 0.402, ranking the country 92nd out of 162 countries, highest out of all other African countries. As stated earlier Rwanda has the highest female share of seats in parliament in the world and has served as a model for other countries in terms of female political participation. Violence against women is still prevalent in Rwandan society, although it has been steadily decreasing. Mean years of schooling for the female population is also only 4 years which could be higher.

<table>
<thead>
<tr>
<th>Gender Development Index (GDI)</th>
<th>0.945</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean years of schooling, female</td>
<td>4.0</td>
</tr>
<tr>
<td>Child marriage (% of women aged 20-24 years who were first married or in union before age 18)</td>
<td>8.1%</td>
</tr>
<tr>
<td>Estimated GNI per capita, female (2011 PPP$)</td>
<td>1,876</td>
</tr>
<tr>
<td>Female share if graduates from STEM programs at the tertiary level (%)</td>
<td>12.1</td>
</tr>
<tr>
<td>Gender Inequality Index (GII)</td>
<td>0.402</td>
</tr>
<tr>
<td>Human Development Index (HDI), female</td>
<td>0.528</td>
</tr>
<tr>
<td>Share of employment in non agriculture, female % of total employment in non agriculture)</td>
<td>25.313%</td>
</tr>
<tr>
<td>Share of seats in parliament (% held by women)</td>
<td>61.25%</td>
</tr>
<tr>
<td>Total unemployment rate (female to male ratio)</td>
<td>1.08%</td>
</tr>
<tr>
<td>Unmet need for family planning (% of married or in-union women of reproductive age, 15-49 years)</td>
<td>18.9</td>
</tr>
<tr>
<td>Youth unemployment rate (female to male ratio)</td>
<td>1.71%</td>
</tr>
<tr>
<td>Labor force participation rate, female (%female population ages15+)</td>
<td>83.389%</td>
</tr>
<tr>
<td>Violence against women ever experienced, intimate partner (% of female population ages 15+)</td>
<td>20.7%</td>
</tr>
<tr>
<td>Child marriage, women married by age 18 (% of women ages 20–24 who are married or in union)</td>
<td>7</td>
</tr>
<tr>
<td>Female share of employment in senior and middle management (%)</td>
<td>33.2</td>
</tr>
</tbody>
</table>
In 2021, we worked with MINEDUC (Ministry of Education) to review the Girls’ Education Policy – specifically updating statistical data, redefining the context and proposing policy actions for girls’ education. The policy is being updated to address persistent inequities in the context of Covid-19. We also worked with MINEDUC to renew a second phase of the back-to-school campaign following pandemic-related school closures. We helped schools to develop a systematic approach to getting students, including girls, back into education. Working closely with the MINEDUC, we built capacity at a central level to use gender-disaggregated data to inform the process. At the same time, our teams also provided technical support and drafted guidance on how to implement the campaign – with a strong focus on the most vulnerable. Within this, we developed specific guidance on how to mobilise teachers, parent committees, religious leaders and other stakeholders that might know the students and would be able to influence their return to school. This guidance was provided to all mayors, who in turn passed it on to school leaders. Following the implementation of the new approach, 95% of students re-enrolled. (Source: Building Learning Foundations Programme, Rwanda Ministry of Education, Education Development Trust 2021)

In its commitment to ensure effective promotion of gender equality and women’s empowerment, the Government of Rwanda has put in place strong institutional framework known as the National Gender Machinery composed of the following four institutions:

- **Ministry of Gender and Family Promotion (MIGEPROF)** is the Central Government institution mandated to ensure strategic formulation and coordination of policies implementation in the area of gender, family, women’s empowerment and children’s issues.
- **Gender Monitoring Office (GMO)** is an organ instituted by Article 139 of the Constitution of the Republic of Rwanda of 2003 amended in 2015 with the role of monitoring gender mainstreaming in all sectors by all stakeholders and progress towards gender equality.
- **National Women’s Council (NWC)** is a forum whose mission is to build women’s capacity and ensure their participation in national development through advocacy and social mobilization. The NWC is composed of committees (each with seven members) at national, provincial and local decentralized administrative entities.
- **Rwandan Forum for Women Parliamentarians (FFRP)** with the mandate of lobbying and advocacy for gender responsive laws and commitment to gender equality principles within the parliament and other government institutions, as well as, promotion and protection of human rights including those specific to women and children.

(Source: Revised National Gender Policy 2021, Government of Rwanda)
The Ministry of Gender and Family Promotion (MIGEPROF), The Gender Promotion and Women Empowerment Directorate, and the Gender Monitoring Office of Rwanda has laid out an ambitious plan to decrease gender inequality in the country. You can find details about MIGEPROF, gender related laws, and policy frameworks in the appendix. The Office divides their strategy into three parts: Economic Transformation, Social Transformation, and Transformational Governance. In the past decade, Rwanda has made impressive progress throughout these fields. Economic Transformation remains the most challenging while Rwanda has become a leading example in female representation in governance.

Rwanda has significantly approved gender equality in the past two decades, not only in women’s representation but also in the highest female representation of 61 per cent in the Chamber of Deputies. Women occupy 50 per cent of ministerial portfolios (the latest cabinet change was in 2018), 38 per cent of the seats in the Senate, and 43.5 per cent of councilors’ seats at the local government level. Rwanda has also made substantial progress in the economic, social and political sectors. It has become a regional and global leader in advancing gender equality, ranking fourth globally and first in Africa by the World Economic Forum (WEF) in 2017. Rwanda has the highest number of signatories to the HeForShe campaign with over 200,000 with three commitments to bridge the gender digital divide by 2020, triple girls’ enrolment in TVET and eliminate gender-based violence in all forms.

Rwanda’s political detemination to promote gender equality is also apparent through their commitments to at least 13 regional and international conventions and protocols on gender equality and women’s empowerment, such as the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the Beijing Declaration and Platform of Action of 1995, with regular reports of notable progress. The advancement of gender equality in Rwanda is also compelled by domestic methods such as parents’ evenings “umugoroba w’ababyeyi”, a forum where men and women gather at community level to debate on community development and social cohesion issues.

The Gender Monitoring Office has laid out strategic recommendations in order to improve gender equality in Rwanda even further. To begin with, they recommend a comprehensive review of existing gender strategies and development of new strategies to align with the 2030 Agenda for Sustainable Development, Rwanda’s Vision 2050 and the New Strategy for Transformation need to be undertaken. This must be done in order to ensure gender responsiveness in implementation of planned targets.

In addition, capacity development for collection of sex-disaggregated data, gender analysis at various levels and in all sectors has to be increased in order to improve and strengthen policy, strategy and programming for gender equality and women’s empowerment. Further, they will increase opportunities to access and utilize formal financial schemes such as the Women’s Guarantee Fund and the Agricultural Guarantee Fund; strengthening women position in the labor market especially in the private sector as well ensuring improvement of technical skills could accelerate women engagement in the formal sector and leverage their contribution to the national economic and social transformation. The implementation of the comprehensive sexuality education in the new revised Competence-based Curriculum, along with education on HIV and AIDS, gender-based violence and reproductive health will add value to efforts deployed to prevent gender based violence and teen pregnancies. In the same vein, the introduction of gender equality in the education curricula from primary level could prevent negative mindset and ensure attitude change towards the principle of gender equality in the community.

The strong engagement of men in gender equality dialogues and participation in activities traditionally seen as women’s issues like family planning, child care etc., could play an important role in accelerating
implementation of gender equality in Rwanda. Ensuring that gender equality dimensions are systematically mainstreamed in different accountability mechanisms like IMIHIGO, public hearings, etc., will ensure that different sectors pay attention to the gender responsiveness of planned interventions.

There has been considerable work done to build gender equality related policy frameworks and actions. Excerpts from Rwanda’s Revised National Gender Policy 2021 exhibits the overarching theme of gender equality related to entrepreneurship, labor markets, access to finance, and ICT education ingrained in the Rwandan constitution.

**Gender Situational Analysis Directly Related to Entrepreneurship and Investments**

**Access to Finance:** The Government of Rwanda has given greater attention on financial inclusion and access to finance in the perspectives of Vision 2020 and now with NST-1. About 93% (6.7 million) of Rwandans are financially included, implying that they are using either formal or informal products/services to meet their financial needs (FinScope, 202018). Despite a high financial inclusion rate, men are more financially included (81.3%) than women in formal banking compared to the informal sector where 11.9% of males are included against 18.5% of females. The limited access to finance hinders women’s ability to be economically empowered.

**Entrepreneurship and Business development:** Gender equality in entrepreneurship and business development requires engagement of both men and women and calls for specific skills and capacities which partly explain low involvement of women as compared to men. For instance, looking at the geographical distribution of SMEs and ownership by gender, the contrast is stark: 55% of urban establishments are male-owned compared to 45% women-owned, while in the rural areas, men own 83.4% of enterprises compared to 17% owned by women20. In addition to existing skills gaps in entrepreneurship and business development, there are still issues with regard to access to start-up capital as well as lack of accompanying measures to ensure growth of start-ups after registration. Female owned businesses, entrepreneurs outside Kigali, and those operating out of the service sector, are funded by the World Bank report to be structurally constrained (e.g., gender gaps in access to finance, skills gaps in entrepreneurship and business development, unpaid domestic work, etc.).

**Labor Participation:** The unemployment rate in Rwanda has decreased over the last three years. Indeed, the unemployment rate remains around 16% during August 2019 and August 2020 2223. Overall, female unemployment rate is high, with 19.7% (in 2020 Q3) compared to 13% for male over the same time. Furthermore, the labor force participation rate is 43.7% for female and 61.9 for males in August 2020.

**Access to ICT:** Increased access to ICT would translate into easy access to financial services such uptake of mobile money services, attendance and graduation in ICT related courses and use of E-learning facilities for women students. Major gender gaps are observed in these areas with about 36% and 37% of women attending and graduating from ICT related courses respectively. With regard to the use of financial mobile services (sending and receiving money), women are estimated at 56% compared to 68% of men.

**Gender parity in education:** Rwanda has achieved a stable gender parity in primary and secondary education with current girl’s enrollment at 49.7% and 53.2% in 2018/17 respectively due to various initiatives promoting girls’ education such as 12YBE and other affirmative actions. However, despite positive trends, female’s representation in ICT Education (41.8% in 2017), tertiary education (38%), TVET
program (43.8% in 2018) and the number of girls enrolled in Science, Technology, Engineering and Math (STEM, 45.6% in 2018), remains relatively low compared to their male counterparts.

### Policy Issues and Actions Directly Related to Gender Entrepreneurship and Gender Lens Investing

#### Policy Issue

<table>
<thead>
<tr>
<th>2.4: Participation of women in entrepreneurship and business development remains low due to lack of business-related specific skills and capacities, inadequate access to finance and start-up capital as well as heavy involvement of women in domestic activities including unpaid care work, limited use of alternative sources of energy for cooking restraining women to devote more of their time into other productive activities. In addition, there is no sufficient accompanying measures to support sustainable growth of start-ups including those owned by women.</th>
</tr>
</thead>
</table>

#### Policy Actions

| 2.4.1. Put in place more capital start-ups facilities and accompanying measures to ensure sustainable growth of new SMEs, especially those owned by women and girls. |
| 2.4.2. Strengthen existing and establish new capacity development programs for women and girls in order to increase their capacity in entrepreneurship and business development and their participation in descent, well-paying and male dominated job opportunities such as in transport, mining and tourism. |
| 2.4.3. Identify, document and address gender stereotypes in the private sector (e.g. productivity of women during pregnancy and lactation period, hiring young women vis- à-vis women above forty years, etc.). |
| 2.4.4. Devise mechanisms and programs to ensure shared responsibility between men and women over domestic work/unpaid work as well as use of time and energy saving investments by securing alternative energy sources for cooking. These programs should target educating both men and women at community level for mindset change with regards to the benefits of shared responsibilities. |
| 2.4.5. Explore possibilities of measuring/valuing unpaid work in the overall national GDP. |
| 2.4.6. Scale up Early Childhood Development (ECD) Centers up to village37 level to ensure that women have time to dedicate to economic activities. |

#### Policy Issue

| 3.1: Despite gender parity in education at primary and secondary levels, there remain gender gaps in TVET, STEM and tertiary education. At TVET level, the observed gender gaps are explained by the choice of trades where women and girls are predominantly in soft trades (e.g. tailoring, hair dressing, welding, etc.) with low remuneration while men and boys focus on construction, carpentry, motor mechanics, electricity, etc. with relatively high remuneration. With respect to the choice of STEM subjects, girls are less |
Policy Actions

3.1.1. Bridge the gender divide gap in ICT, STEM, and TVET education programs at all levels of education.

3.1.2. Continue to promote the engendering of teaching curriculums starting from primary, secondary, and tertiary education.

3.1.3. Strengthen the capacity of teachers on gender responsive pedagogy.

3.1.4. Engage families in promoting gender responsive education focusing on ICT, STEM, and TVET education programs.

3.1.5. Accelerate the scaling-up of community based Early Childhood Development (ECDs) Centers to ensure a holistic child development process, including child nutrition security and positive parenting.

3.1.6. To link ECD with the E-PW scheme to allow women to take part in productive activities (considering women child caring in ECDs at the site as part of E-PW).

Policy Issue

4.1: Whereas Rwanda envisions to reinforce the need to leverage on cultural values as foundations for the desired and intended national transformation, there are still some persistent cultural norms, practices, stereotypes perceived by the society as relevant while at the same time compromise gender equality and equity principles. As a result, respect of gender principles remains observed mainly at public spheres and less in the daily lives and practices of the community thus, reflecting little transformation brought by previous efforts for gender promotion.

Policy Actions

4.1.1. Identify, map and address persistent negative cultural norms, gender stereotypes and practices affecting the principles of gender equality and equity.

4.1.2. Organize awareness campaigns towards eradication of cultural barriers and practices that hinder full participation of women and girls in socio-economic activities and governance spheres.

4.1.3. Engage men for increased participation in domestic chores to allow women participate more in other productive activities.

4.1.4. Engage men and women in promoting gender responsive education at family level (Uburere mu muryango).

Policy Issue

5.1. Despite the Government of Rwanda’s high political will, there remains gaps to effectively engage men and boys as key partners in promoting gender equality and equity. Furthermore, men’s
resistance resulting from cultural norms, misunderstanding of gender principles and dimensions due to inadequate gender-related education as well as the lack of adequate mechanisms for engaging men and boys, prevent them from playing a central role in gender promotion.

**Policy Actions**

5.1.1. Develop a National Men engage strategy/program to ensure that men and boys are effectively engaged in gender related interventions across sectors, with more focus on the private sector. This may include designing and implementing community awareness raising campaigns and education programs in areas such as nutrition security and sanitation.

5.1.2. Increase the understanding of men and boys to view gender equality and equity not only as a human right but also as a developmental approach that guarantees national inclusive and sustainable socio-economic transformation.

5.1.3. Engage children, girls and boys in gender equality and equity through formal education and at family level.

Source: Revised National Gender Policy 2021, Government of Rwanda

<table>
<thead>
<tr>
<th>Lower House (Single House)</th>
<th>Upper House (Senate)</th>
<th>Women in Ministerial Positions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rank</td>
<td>%Women</td>
<td>Women/Seats</td>
</tr>
<tr>
<td>1</td>
<td>61.3</td>
<td>49 / 80</td>
</tr>
</tbody>
</table>

Source: Women In Politics 2021, UN Women

*Women, Business and the Law 2021* presents an index covering 190 economies and structured around the life cycle of a working woman. In total, 35 questions are scored across the eight indicators. Overall scores are then calculated by taking the average of each indicator, with 100 representing the highest possible score. Data refer to the laws and regulations that are applicable to the main business city (Kigali). Different rules may apply in other jurisdictions so local legislation should be reviewed. Based on this approach, **Rwanda scores 80.6 out of 100**. The overall score for Rwanda is higher than the regional average observed across Sub-Saharan Africa (71). Within the Sub-Saharan Africa region, the maximum score observed is 91.9 (Mauritius).
**Optimistic View**

Rwanda received a perfect score on constraints on freedom of movement, laws affecting women's decisions to work, constraints related to marriage, and gender differences in property and inheritance.

**Areas of Improvement**

Nevertheless, when it comes to laws affecting women's pay and pension size, women's return to work after having children, and barriers for women's starting and running a business, the country could consider laws and policies to improve legal equality for women.

*For example, one of the lowest scores for Rwanda is on the indicator related to laws affecting women's work after having children (the WBL2021 Parenthood Indicator). To improve on the Parenthood Indicator, Rwanda may wish to consider making paid leave of at least 14 weeks available to mothers, making the government administer 100% of maternity leave benefits, making paid parental leave available, and prohibiting the dismissal of pregnant workers. (Source: World Bank Group)*

**Recent Reforms**

Rwanda gave women the same rights to remarry as men.

**COVID-19 AND CHALLENGES**

During the Covid-19 pandemic, Rwanda has not escaped unscathed; by the time of this report, a total of 5,750 COVID-19 confirmed cases were recorded in the country with 5,240 (91.1%) recoveries and 48 fatalities (0.83%). The COVID-19 impacts have worsened and constrained the ability of the health system to effectively treat patients. As its effects roll through societies and economies across the globe, women, being the most vulnerable group, are expected to bear the heaviest impact.

Like elsewhere in the region, disruptions in demand and supply chains emanating from COVID-19-related restrictions negatively affected business in Rwanda. Majority of women in the country are employed in informal sectors such as small businesses, tourism (accommodation and food services), and domestic and cross-border retail trade, all of which were immediately and significantly impacted by the pandemic.

Rural women (33%) reported the highest shift to other productive businesses as a coping mechanism during the pandemic followed by rural men (30%). A significantly lower proportion of women (11%) compared to men (23%) asked for remittances to recover their businesses with an even lower proportion of women (3%) compared to men (19%) requesting for loans from financial institutions or for a loan/recovery fund (0.9% women and 13% men). Overall, the study found that the majority of women and men had experienced major constraints in accessing financial facilities since the onset of the pandemic with only a paltry 2% of women and 6% of men reporting no constraint in this area.

**EDUCATION IMPACT (SDG 4)**

<table>
<thead>
<tr>
<th>Source: UNESCO (2020-April)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Learners affected by school closures, est. (millions)</td>
</tr>
<tr>
<td>735.6</td>
</tr>
</tbody>
</table>

"Radio is the most popular and accessible medium in Rwanda. As the national public
broadcaster, Rwanda Broadcasting Agency’s radio stations reach almost 99 per cent of the population, including Radio Rwanda and five regional stations,” says Aldo Havugimana, Director of Radio with Rwanda Broadcasting Agency. “Given this expansive reach, radio lessons were identified as the most suitable immediate solution.”

To begin, UNICEF utilized its network and expertise to leverage 144 radio scripts from other countries on primary level literacy and numeracy lessons. These lessons were then contextualized and adapted for Rwanda. UNICEF then built on its existing partnership with the national NGO Inspire, Educate, Empower (IEE) and Rwanda Broadcasting Agency to produce and air these scripts throughout the country.

Examining a sample set of 114 unsuccessful female entrepreneurs in Kigali, Rwanda, a recent study at the Atlantic International University in Honolulu, Hawaii aimed to identify key failure factors of women-owned SMEs.

The study findings revealed that failure of women-owned SMEs can be attributed to two main factors — entrepreneur’s inability followed by the enterprise incompetence, which are both internally controllable factors, and the inauspicious business environment. According to the researchers, these results contribute to the validity of the dynamic capability theory by explaining how well internal and external factors must stay cohesive to avoid unsuccessful women-owned SMEs, something that wasn’t previously well documented. New SMEs are considered a notable ingredient of Rwandan economic ecosystem development. Sadly, most new SMEs do not exhibit growth; they fail at alarmingly high rates (70%), which raises questions and worries for both researchers and policymakers as to why this occurs at this early stage of business growth.

These findings are important because they suggest that policies designed to reduce the incidence of SMEs’ failure should take account of the two main factors influencing failure among women entrepreneurs.

The study divided the factors into three groups, particularly entrepreneur-related factors, enterprises related factors, and environmental factors. Rwandan women can defeat such factors by learning from their mistakes and seeking experts, mentors, and advisors when they launch their enterprises and face challenges.

The research suggests that the government should put forces into designing a permanent education plan for building the capacity of women entrepreneur’s capacities and capabilities to manage and develop sustainable businesses. However, for more robust results we need a comparative study between
successful and unsuccessful Rwandan female founders. In addition, the researchers plan to look at the failure affected sectors and validate results of the developed framework in other cultural settings.

Lack of access to finance and unfavorable laws and policies

The traditional banking system poses a challenge to Rwandan women entrepreneurs — a lack of access to finance. Enterprises mainly women-owned are underestimated. These banks and loan providers are based on collaterals, which women alone cannot provide, thereby creating a huge missed opportunity cost of unfunded promising business ideas.

As stated in several analyses, on paper, Rwanda looks like Africa's poster child for gender economic equality. In recent years, the government has launched a working strategy of a range of initiatives designed to support women in the labor market and gain control over their finances. Recent data suggests that women are participating in the workforce at a higher rate than men, and women own more land than men do.

*Rwandan women's rate of financial inclusion—the level of access they have to banks and other financial services—has almost doubled since 2012.*

However, the female founders believe that the data only shows part of the picture. There may be an unprecedented rise in the number of women with the opportunity to make, save, and borrow money, but those running their own enterprises often struggle, facing several barriers and challenges. Government initiatives have so far been unsuccessful to make the process less laborious and expensive, making it unfavorable for several women business owners. Apparently there is a huge cost to a formal registered business—taxes. resulting in the majority of women formalizing their businesses. This is a huge contributing factor for women establishing unregistered and informal businesses. A lot of women founders running smaller ventures in Rwanda are held back by favorable policies, laws, and regulations for big enterprises.

*Marie Aime Umugenzi is managing director of Umutima sewing cooperative, which was formed in 2013 as a training center for women who had to drop out of school. Despite gaining more members every year—there are now 55—Umutima is barely staying afloat, relying on membership fees and donor funds. “Our business is still growing, but we haven’t been able to break even,” Umugenzi says. “We can’t make sufficient gains as most of our income is taken away through taxes.” The cooperative has to pay the same flat 30 percent corporate tax and 18 percent value added tax as major companies, which has been hampering any sustainable growth. And her business doesn’t benefit from the tax holidays that some big companies are eligible for. All of Umutima’s profits go into taxes, which means the cooperative can’t afford to bring in more members—and without new members, it can’t turn a profit. “We have had many applications from fellow women willing to join, but we can’t afford to accommodate them,” Umugenzi says. Umugenzi would like to see the government give cooperatives like hers more tax exemptions “because our business is more social than corporate.”*

Despite several government efforts such as the Rwanda Development Board (2009) to provide market information to potential entrepreneurs and the Business Development Fund (2011) to guarantee funding for female-owned ventures that face obstacles in procuring bank loans, Rwandan women are not happy about the progress—high tax rates stall or kill smaller enterprises, lack of professional skills and training, lack of access to wider markets, and high costs of resources are the myriad of challenges that these women continue to face.

*For Germaine Gatesi, a trader in women’s clothes and handbags in Kigali, the issue is that regulations that are so strict, they are strangling her stock supply. “We struggle very hard to raise capital, but even when we are up and running, we are...*
Social customs, religion, and cultural norms contribute to the wide perception that women are too weak to conduct business, and society prefers them to be confined to housekeeping and dependent on men. Another research study of the challenges faced by 398 Rwandan women entrepreneurs using a quantitative descriptive approach shows that high shop rentals, lack of start-up capital, lack of collateral to obtain a loan, high taxes, high interest rate, high transportation costs, and a lack of information technology skills hold back female entrepreneurs. The researchers suggest that women entrepreneurs themselves, family, society, government, stakeholders, and researchers should work together to eradicate these challenges. Female founders should work together in cooperatives to minimize shop rentals and potential access to funding. By leveraging their experiences, know-how, and skills they could overcome some of the roadblocks.

APPENDIX

The Ministry of Gender and Family Promotion (MIGEPROF) is the Central Government institution mandated to ensure strategic coordination of policy implementation in the areas of gender and family promotion, women's empowerment and child rights protection. It plays a leading role in the implementation of gender agenda.

MISSION

- Guarantee secure environment for all family members
- Empower women and girls
- Promote non-discrimination, complementarity and gender equality
- Design and implement positive masculinity
- Eradicate gender-based violence
- Reinforce family unity and positive parenting

Ministry in charge of Family and Women's Promotion (MIFAPROFE) to address the enormous challenges created by the consequences of the 1994 Genocide against Tutsi. In 1997 The Ministry was assigned an additional portfolio of managing social affairs to become the Ministry of Gender, Family and Social Affairs (MIGEFASO) with a special focus on rehabilitation and emerging post conflict issues. In 1999, the Ministry of Gender and Women Promotion (MIGEPROFE); was set up to focus on gender equality and women’s empowerment with a special focus on mainstreaming gender in different institutions, particularly Government ministries. In 2005, the Ministry of Gender and Family Promotion was placed under the Prime Minister’s Office with the mission on gender equality, family promotion and child protection. Since 2013 the Ministry of Gender and Family Promotion was granted autonomy.

About the Directorate of Gender Promotion and Women Empowerment

The Gender Promotion and Women Empowerment Directorate oversees all interventions related to Gender Equality and Women Empowerment, develops all policies related to the advancement of Gender equality and Women Empowerment. It also coordinates all partners who intervene in the areas of Gender Promotion and Women Empowerment.
The Law Nº 71/2018 of 31/08/2018 relating to the regimes, donations and successions

Enabling legal framework

Support gender equality and women empowerment. Existing legal framework to that effect include:

- The **Constitution** of the Republic of Rwanda of 2003 revised in 2015, providing for “equal rights between Rwandans and between women and men.
- The **Law Nº 27/2016 of 08/07/2016 governing matrimonial regimes, donations and successions**: This law provides for equal inheritance rights between boys and girls as well as equal property management among married couples.
- The **Law No 43/2013 of 16/06/2013 governing Land in Rwanda**: guarantees equal rights on land access, ownership and utilization to both men and women.
- The **Law Nº 66/2018 of 30/08/2018 regulating labor in Rwanda**: providing protection of workers against gender based violence and any kind of harassment at the work place.
- The **Organic Law No. 12/2013/OL of 12/09/2013 on State Finances and Property**: This law has supported to institutionalize financing for gender equality across Government expenditures (Gender Budget Statement – GBS).
- The **Law Nº 003/2016 of 30/03/2016 establishing and governing maternity leave benefits scheme**: This law guarantees security of women employment and protection of a child.
- The **Law Nº 68/2018 of 30/08/2018 determining offences and penalties in general criminalizes GBV offenses, child defilement, human trafficking, marital rape and forced marriage.**
- The **Law Nº 71/2018 of 31/08/2018 relating to the protection of the child**: This guarantees the protection of all children against all kind of abuse.
- The **Law Nº 32/2016 of 28/08/2016 governing persons and family**: This law promotes the principles of gender equality through governing persons and family as well as relation between persons.

The Government of Rwanda positioned gender equality at the forefront of national and sustainable development as the country takes gender equality as a strategy for inclusive development, good governance and respect of human rights. For this cause, gender equality is embedded in different legal frameworks right from the Constitution, which highly positions respect of gender equality among its foundational principles. The Government of Rwanda has put in place an enabling legal framework to support gender equality and women empowerment. Existing legal framework to that effect include:

### Enabling legal framework

- The **Constitution** of the Republic of Rwanda of 2003 revised in 2015, providing for “equal rights between Rwandans and between women and men.
- The **Law Nº 27/2016 of 08/07/2016 governing matrimonial regimes, donations and successions**: This law provides for equal inheritance rights between boys and girls as well as equal property management among married couples.
- The **Law No 43/2013 of 16/06/2013 governing Land in Rwanda**: guarantees equal rights on land access, ownership and utilization to both men and women.
- The **Law Nº 66/2018 of 30/08/2018 regulating labor in Rwanda**: providing protection of workers against gender based violence and any kind of harassment at the work place.
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### Key achievements

Prime Minister’s Order N°001/03 of 11/01/2012 determining modalities in which Government Institutions Prevent and Respond to Gender Based Violence: The order gives responsibility to all Government institutions for GBV prevention and Response and Reporting.

Enabling policy framework

- The Revised National Gender Policy (2021) under revision, National Policy against Gender Based Violence (2011), National Policy for Family Promotion (2005) among others have been developed to ensure that the principle of gender equality is mainstreamed across sectors.
- More to this, the National Strategy for Transformation (NST1) sets to strengthen and promote gender equality and ensure equal opportunities for all Rwandans whilst fostering the culture of solidarity with vulnerable groups.

Strong and enabling institutional framework

- The National Gender Machinery institutions were set up to synergize efforts in overseeing coordination, implementation mechanisms in the areas of gender and women empowerment. The Ministry of Gender and Family Promotion (MIGEPROF), the Gender Monitoring Office (GMO), The National Women’s Council (NWC) as well as the Rwandan Forum compose the NGM for Women Parliamentarians (FFRP). These institutions have specific mandates but with complementary roles on the advancement of gender equality and women empowerment.
- In terms of coordination, the National Gender and Family Cluster (NGFC) was revamped as mechanism to share information and avoiding duplication of efforts among MIGEPROF’s stakeholders. In addition, four sub- clusters namely Gender Equality and Women Empowerment sub-cluster, Family and GBV sub-cluster, Child Protection Sub- Cluster and Earlier Childhood Development Program Sub- Cluster were also established to smooth the work and the scope of NGFC).

The Country has recorded remarkable strides in promoting gender equality and women empowerment across different sectors. Read the State of Gender Equality in Rwanda.

Global Position

- The 2021 Global Gender Gap Report of the World Economic Forum ranked Rwanda as the 07th country globally and the second country in Africa in bridging gender gaps. The Global Gender Gap Index benchmarks the evolution of gender-based gaps among four key dimensions (Economic Participation and Opportunity, Educational Attainment, Health and Survival, and Political Empowerment) and tracks progress towards closing these gaps over time. The report benchmarks 156 countries.
- Rwanda is the first in the world to have majority female representation in its parliament at 61.3% (Lower House).
- Rwanda was ranked the best place to be a woman in Africa and 6th Globally - Global Competitiveness Report 2015

Political participation

- Women in Rwanda play important role in the country’s political development as they are represented at different leadership position levels from local to national levels.
With the constitutional requirement of a minimum quota of at least 30% of women in decision making organs, Rwanda is ranked to be the first country globally to have the highest women representation in Parliament. Currently, women who are in Parliament, Lower Chamber stands at 61.3% as opposed to 38.4% women in Senate whilst 53.3% of cabinet members are women.

The participation of women in leadership has provided space for women helped to fast track the implementation of gender equality commitments and increased confidence among other women to play role in decision making organs around the country.

Women make up 50% of community mediation and conflict resolution committees “Abunzi”;

Throughout the Rwanda’s reconstruction process in the aftermath of the 1994 Genocide against the Tutsi, women have played a key role in promoting peace, unity and reconciliation and Women actively participated in Gacaca jurisdictions.

33% of District mayors are women,
45.2% members of District councils are women,
42% of Sector Councils are women,

Women in ICT

84% of females and 88% of males in Rwanda have access to mobile phones, which boosted rapid information sharing among Rwandans and helped to increase access to financial services through mobile cash transactions.

E-learning offers great opportunities for students to access required skills and education without leaving behind the rest of their daily responsibilities. For instance, pregnant and breastfeeding mothers and others with little children are able to upgrade their education through e-learning while limiting their mobility and still taking care of their children and homes.

Women/Girls' Education

Primary Net enrolment rate now stands at 97.4 for girls compared to 96.3% for boys contrary to the past years where families less valued girl’s education.
The number of female enrolled in TVET also stands at 43.8% (2018) for female and 56.2% for male.
Tertiary school’s attainment stands at 43.4% for females and 56.6% for males (Public & Private universities). This allows both males and females to equally embrace employment opportunities.
Adult Literacy rate among women stands at 67.6% compared to 77.3% for men within the age bracket of 15+.
Rwanda has surpassed the MDGs target of cutting the illiteracy rate by half by 2015 and the country is in top 3 countries globally to achieve Universal Primary Education Goals

Health

Rwanda is the first low-income country to provide free universal access for the HPV vaccine for adolescent girls.
The maternal mortality ratio has significantly declined to 210 deaths per 100,000 live births in 2014-2015 down from 1071 in year 2000.
Mortality rate for children under 5 years old reduced from 196/1000 in 2000 to 50/1000 in 2015.
Assisted births were at 91% in 2015 up from 27% in 2005 and 69% in 2010.
Fertility rate currently stands at 4.2 children per woman dropping from 6.1 children in 2005.
Health workforce and infrastructure has developed, and community based health insurance scheme was introduced.

Innovative data collection tools including Rapid SMS for emergency labour and tracking the Maternal and Child health have led to considerable decrease of maternal and infant mortality rates.

The proportion of children receiving all basic vaccinations by 1 year of age has reached 90.0%

**Peace and Security**

- By 2020, up to 1,400 female police officers have served in UN and AU [peacekeeping missions](https://www.heritage.org/index/ranking) in Sudan, South Sudan, Haiti, Ivory Coast, Liberia, Mali and Central African Republic.

**Media**

- An Association of Rwandan Female journalists (ARFEM) was created to raise awareness on gender equality issues in the media.
- Gender mainstreaming strategy in Media sector which is under review has been developed to ensure a balanced and non-stereotyped portrayal of women in the media.

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