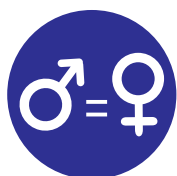




GENDER

• **GENDER EQUALITY IN RWANDA**



GENDER EQUALITY IN RWANDA •

• LEGAL AND POLITICAL CONTEXT

The legal and political context of gender equality in Rwanda highlights both significant progress and ongoing challenges. In 2022, Rwanda's Human Development Index was 0.548, placing it in the low human development category and 161st out of 193 countries¹. In addition, Rwanda's Gender Inequality Index score was 0.4, placing it 98th out of 166 countries². This underscores the country's concerted efforts to reduce gender inequality but also highlights areas where more work is needed.

The creation of the Ministry of Gender and Family Promotion in 1997 and the Gender Monitoring Office in 2003 underlines the government's commitment to promoting gender equality within its legal and political systems. Important progress has been made, notably with the establishment of the National Gender Policy in 2004 (which was revised in 2010 and 2021). In 2023, the Rwanda Standards Board, in partnership with the United Nations Development Programme (UNDP) Rwanda and the Gender Monitoring Office, launched a new certification scheme based on the newly developed Gender Equality Standard (RS 560:2023). This certification is the first of its kind in Africa and is an important step forward in promoting gender equality across all sectors in Rwanda. The standard aims to raise awareness and ensure that all women and men in Rwanda are aware of the importance of promoting gender equality in their working environment.

Despite a generally robust legal framework for gender equality, gaps remain, in particular as regards the full ratification of key International Labour Organisation conventions on gender

equality. Enforcement of anti-discrimination laws and gender-related legislation remains a challenge.

Rwanda is globally recognised for its commitment to gender parity in governance. The constitutional requirement of at least 30% female representation at all levels of government has yielded remarkable results. Rwanda leads the world in women's representation in parliament, the senate, cabinet and the judiciary. Following the 2024 elections and presidential appointments, the country has a female majority in the Senate for the first time, with 14 out of 26 senators being women (53.8%). However, inequalities remain at lower levels of government, within the judiciary and in private sector leadership, where fewer women hold positions such as judges, mayors or senior business executives.

Rwanda's Vision 2050 explicitly prioritises gender equality and women's empowerment as key strategies for achieving equitable and sustainable development. However, due to entrenched customary laws and social norms, there is a gap between the legal rights guaranteed to women and their practical implementation. Bridging this gap is essential to ensure the full empowerment and participation of women in all sectors of Rwandan society. In summary, Rwanda serves as a global example of progress towards gender equality through legislative measures and policy frameworks. However, ongoing efforts must continue to address entrenched social norms, improve access to opportunities and ensure that women's legal rights are fully realised in practice. This approach will be critical to achieving truly inclusive development that benefits all Rwandans.

¹ UNDP Human Development Index datasets 2022

² UNDP Gender Inequality Index datasets 2022





• SECTORS

Inclusive and innovative finance

Rwanda has made significant progress in promoting inclusive and innovative finance with a gender lens, although challenges remain. Recent data from the FinScope 2024 survey shows that the gender gap in financial inclusion is narrowing, with 96% of women financially included compared to 97% of men, reflecting a gap of just 1% in 2024. However, barriers remain, including disparities in the ownership and use of financial services, low digital and financial literacy among women, cultural norms that inhibit their financial capability, and negative attitudes (reluctance) among financial service providers towards women³.

The National Bank of Rwanda is actively addressing these issues through initiatives aimed at improving women's access to tailored financial products and services, as well as promoting digital literacy. In addition, the rise of mobile money has proven crucial, with a higher percentage of unbanked women (73%) using non-bank formal channels compared to their male counterparts (67%), indicating a shift towards more accessible financial solutions.

Despite this progress, there remains a gender gap in the use of formal banking services, with men still 10% more likely to use banks than women. In Rwanda, although women make up more than half of the population, they are still underrepresented in the formal Micro, Small, and Medium Enterprises sector, accounting for only 32.7% of registered businesses. In the banking sector, the gap is minimal at the managerial and entry levels, but there is a large gap in the middle.

This gender issue could arise because there are many women who fall off at the age of 31-32 as they start families⁴.

Ongoing efforts to create women-centred financial products and raise awareness are essential to achieve gender parity in financial inclusion.

Technical and Vocational Education and Training (TVET)

Rwanda's TVET system faces significant gender disparities, with female enrolment rates ranging from 43.2% to 46.6%. These figures reflect wider societal issues, as women often leave the education system earlier than men, despite similar initial enrolment rates. The under-representation of women in TVET is particularly pronounced in traditionally male-dominated trades, contributing to a persistent income gap where male graduates earn significantly more than their female counterparts. Barriers such as financial constraints, lack of information, and gender-based violence—including teenage pregnancy—further impede girls' access to TVET⁵. These barriers are often exacerbated by inadequate infrastructure, such as insufficient sanitation facilities and learning resources tailored to the specific needs of girls and young women. Issues related to gender-based violence and cultural norms can also create a hostile learning environment, further discouraging female enrolment and retention.

To address these challenges, there is an urgent need for gender-responsive reforms within the TVET sector that not only improve access, but also ensure that training programmes are supportive and inclusive of women and girls. Without such reforms, the TVET system risks perpetuating rather than transforming existing gender inequalities, thereby limiting women's economic empowerment and labour force participation.

³ Gender, Digital Financial Services and Financial Inclusion: Empirical Evidence from Rwanda, Ggombe Kasim Munyegera, 2024

⁴ Financial Sector Skills Survey, Rwanda Finance Limited

⁵ Skills4Girls Rwanda Final Report, KfW, 2024

Environment and sustainable development

Rwanda has adopted several programmes and strategies to monitor, reverse or manage the main drivers of environmental degradation and the impacts of climate change. Despite these achievements and its moderate preparedness to address the effects of climate change, Rwanda remains highly vulnerable⁶.

Major environmental and climate change challenges include but not limited to soil degradation and soil erosion, deforestation, loss of biodiversity, and water scarcity. Women, who make up a significant proportion of the agricultural labour force, are disproportionately affected by climate change and environmental degradation, as they often depend heavily on natural resources for their livelihoods.

The impacts of climate stressors, such as droughts and floods, exacerbate existing gender inequalities and increase women's vulnerability to food and water insecurity, economic instability, and increased risks of gender-based violence.

In addition to reduced opportunities for livelihoods, livelihood opportunities, climate change increases women's burden of unpaid care work. Tasks traditionally carried out by women, such as collecting water and firewood, not only take longer as droughts increase, but also put women and girls at greater risk of sexual and gender-based violence while carrying out these tasks. Reports show that women are not only more likely to suffer from the adverse effects of climate change but also face barriers such as limited access to resources, information, and technology needed for adaptation and resilience.

To address these issues effectively, it is crucial to integrate gender perspectives into environmental policies and sustainable development strategies⁷.



• GENDER IN LUXEMBOURG DEVELOPMENT COOPERATION PROJECTS

Support to Kigali International Finance Centre

The project aims to address gender inequalities in finance and business in Rwanda by integrating gender considerations into its framework, taking advantage of the country's progressive legal environment. The project will adopt a gender lens approach to finance, focusing on closing the gender finance gap and creating gender-responsive financial products. It will support women-owned and women-led enterprises to access funding from capital markets. It will also provide services to help women-led and owned FinTech companies grow and provide financial support for women to gain skills in the financial industry. In addition, the project will ensure that the newly created financial services are equally accessible and tailored to women entrepreneurs. Through robust data collection and analysis, the project aims to create a more inclusive financial landscape that not only promotes gender equity, but also contributes to broader socio-economic development goals in Rwanda.

Transformation towards sustainable food systems

In Rwanda, significant challenges remain for women entrepreneurs. Although they make up 45%⁸ of the labour force, only 32% of businesses are owned by women, and nearly 98% are classified as small or micro enterprises. To increase women's contribution to value chains and food systems, this project will promote and support women's entrepreneurship through tailored incentives. It will empower women and promote leadership within cooperatives and sector organisations through capacity building. It will also focus on addressing structural social barriers that hinder women's participation and access to opportunities by ensuring that services—such as extension, financial, and business support—are more gender-sensitive, particularly in digital services.

Support to technical training and employability in Rwanda

The project will take into account all student profiles by creating an inclusive pedagogical and non-pedagogical environment: a pleasant working and living environment, disability-friendly, caring and safe for young women and teenage mothers, keeping students who are at risk of dropping out of school, while at the same time offering training opportunities to young people outside the system. Across sectors, professions and sports traditionally dominated by men, a gender focus will be applied to promote female role models, improving gender balance in teaching and administrative positions, and increasing women's participation in entrepreneurial activities.

⁶ Out of 188 countries, it ranks 29th most vulnerable to climate change and 94th least ready to combat its effects.

⁷ Gender, Women's Rights, Environment and Climate Change in Rwanda, Kvinna till Kvinna Foundation, 2021

⁸ Labour force survey 2022, Thematic Report on Gender, National Institute of Statistics Rwanda



Digital skills for quality TVET in Rwanda

In the context of persistent gender disparities and social exclusion in TVET in Rwanda, this project aims to promote gender equality and inclusivity through various approaches. To pilot blended learning techniques, the project will select schools and trades that already demonstrate gender balance, ensuring that both girls and boys benefit from the innovations.

A social mapping exercise will identify barriers to inclusion for marginalised groups allowing for tailored digital solutions. Data will be sex-disaggregated to set specific gender targets and facilitate adaptive management.

To attract more girls to TVET, the project will launch awareness campaigns highlighting employment opportunities in digital sectors, using different communication channels to reach groups. Teaching methods will be adapted to incorporate Gender Equality and Social Inclusion (GESI) principles, and training will be provided to educators to promote inclusive classroom environments.

In addition, the project will explore assistive technologies for students of all levels and capabilities and ensure that e-learning materials are accessible and free from stereotypes.

By embedding GESI considerations throughout its framework, the initiative aims to significantly increase the participation rates of girls and other excluded groups, contributing to a more equitable educational landscape.

Sustainable forestry and efficient renewable energies for improved livelihood

In the context of a weak decline in dependency on firewood for cooking—a decrease from 88.5% to 84.7% among female-headed households between 2010 and 2017—the project aims to improve environmental sustainability and empower women through targeted interventions.

To address the challenges faced by women, particularly in terms of access to resources and participation in decision-making, the project focuses on the restoration and sustainable management of forest land, while enhancing capacities of women to actively participate in private forest management units to generate income.

In addition, the project promotes use of improved cookstoves that use sustainable fuels, that can reduce the time women spend collecting firewood and reduce their exposure to cooking-related air pollution, which is linked to respiratory problems. This newly gained free time also represents an economic opportunity for women, by using that extra time in a productive manner. Income diversification for smallholder farmers is being measured through baseline and endline studies to measure women's contribution to household income, which currently averages around 30% in many rural areas.

The project specifically targets women and youth from the outset, identifying their specific needs and implementing activities that promote equality and empowerment. By applying a “do no harm” approach and using community mobilisers, the project aims to minimise social risks while promoting inclusive participation in forest management, ultimately contributing to sustainable development and poverty reduction.

Contribution to the Pro-Poor Development Basket Fund (PPD-Basket)

Women affected by poverty in rural areas often face disproportionate challenges lack of access to basic services. The PPD-Basket Fund promotes gender equality by supporting LED infrastructure projects, including water supply, education, health facilities, roads and bridges, or agricultural facilities, that improve women's access to essential services and economic opportunities, following the "leave no one behind" principle.

The project also emphasises gender-sensitive infrastructure design and capacity building for districts' officials on gender-responsive planning and implementation. A gender action plan to be drafted in 2025, will further enhance women's participation in community development.

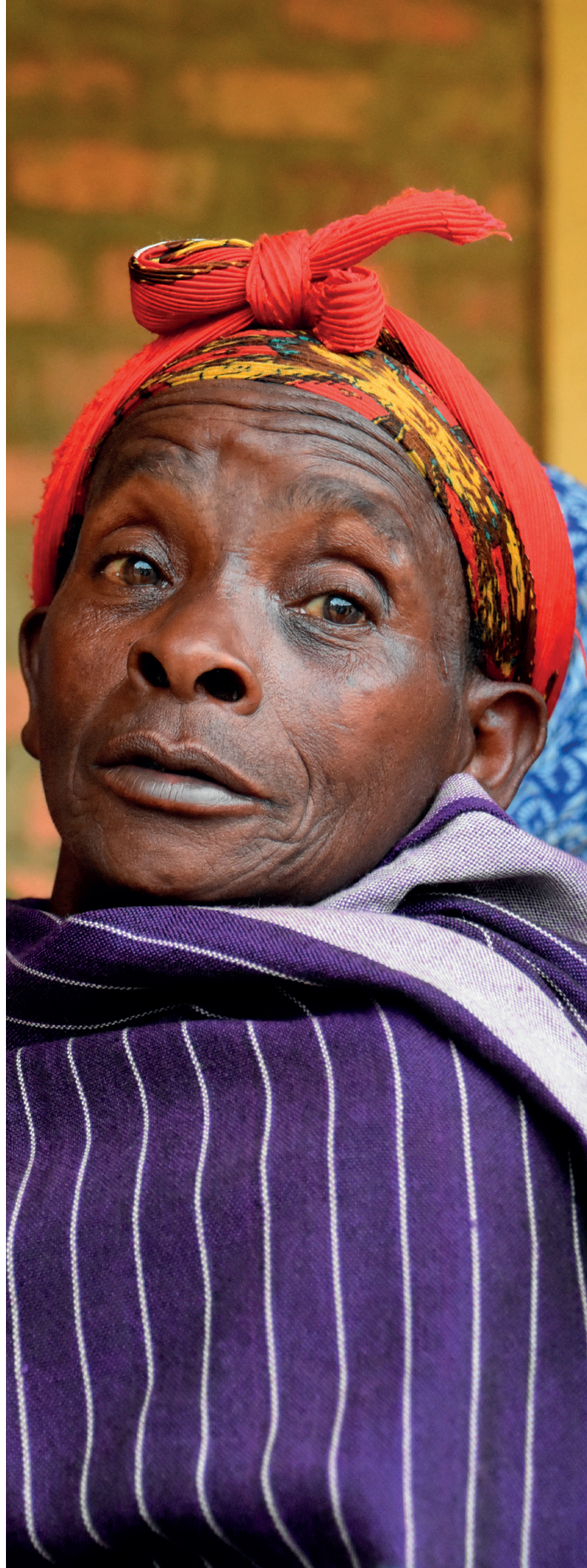
Improving Skills for Holistic Employment in Modern Agriculture (ISHEMA)

Although women make up 52% of the population, their participation in the labour force is significantly lower than that of men, with a labour force participation rate of only 56% compared to 74% for men⁹. The remaining 44% of women in Rwanda who are not in the labour force, may be engaged in various activities or circumstances that prevent them from being employed or actively seeking work. Women dominate the agricultural labour force but are often engaged in low-paid activities due to systemic barriers such as limited access to resources, networks, and decision-making power.

The ISHEMA project aims to address these gender inequalities through a multi-partner approach that promotes inclusivity within TVET institutions. Key initiatives include ensuring equitable enrolment of women and persons with disabilities in TVET centres of excellence, developing gender-responsive curricula, training educators on inclusive teaching practices, and building supportive infrastructure such as (child) care facilities.

The project emphasises public awareness campaigns to promote gender equality in the workplace and aims to create an environment conducive to the empowerment of women and girls, ultimately promoting their active participation in Rwanda's agricultural economy.

In addition, a new project signed between the Ministry of Foreign Affairs and the United Nations Population Fund (KURA !) will focus specifically on including access to Sexual and Reproductive Health and Rights education into the curricula as well as installing care centres for young mothers inside the centre of excellence.



⁹ Labour force survey Q3 2024, National Institute of Statistics Rwanda



• GENDER ISSUES

Progress in gender equality is linked to progress in the following areas:

Gender disparities in education

Gender disparities in education persist in Rwanda, with lower secondary school completion rates for girls and under-representation in STEM fields. Female enrolment in tertiary education has declined, and gender stereotypes discourage girls from pursuing vocational studies. Addressing these barriers is essential to ensure equal educational opportunities for all.

Gender disparities in agriculture

Women face challenges in agriculture, including limited access to improved inputs, finance, and extension services. These disparities hinder women's productivity and economic participation and require targeted efforts to improve their access to resources and support.

Gender disparities in governance

While Rwanda has made progress in women's political representation, challenges remain in enforcing gender-sensitive laws. Strengthening the legal frameworks and ensuring its enforcement in all sectors and in both public and private spheres will help to further promote gender equality in governance and decision-making processes.

Gender-Based Violence (GBV)

GBV remains widespread and has a significant impact on women and girls, including teenage pregnancy. Strengthening support systems for survivors, including legal frameworks and health services, is essential to prevent and address GBV and to enable greater gender equality.

Women's economic empowerment

Women in Rwanda face barriers to economic participation, including limited access to finance, skills development, and entrepreneurship opportunities. Expanding access to these resources, as well as to stable employment opportunities, will promote women's economic empowerment and help reduce gender disparities in the labour market.

Gender and the environment/climate change

Women are disproportionately affected by environmental degradation and climate change. However, they also play a key role in conservation. Empowering women with the knowledge and tools to address climate challenges is essential for sustainable development and gender equality in environmental efforts.

• IMPROVEMENT PATHWAYS (AT LUXDEV LEVEL)

- contribute to integrating gender issues into climate change planning;
- ensure women's participation in local, regional, and national decision-making and consultation;
- plan, implement, and monitor using sex-disaggregated targets and indicators;
- support the improvement of women's livelihood security (ability to get food, health, shelter, basic education and household income);
- ensure that men and boys are involved in all awareness-raising activities related to women's empowerment and gender equality.



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