STAYING THE ROLE MODEL: ADVANCING GENDER EQUALITY IN RWANDA

A strong political will to mainstream gender into government programs, underpinned by institutional and policy reforms, has been key to Rwanda’s progress in addressing gender inequality. Over the past two decades, socio-economic outcomes have improved significantly, with Rwanda emerging as a regional leader in advancing gender equality. Further advancing women’s economic opportunities and endowments could yield a significant growth dividend.

A. Introduction

1. Globally, the economic and social benefits of reducing gender inequality are substantial. Greater gender equality can enhance economic efficiency, delivering productivity gains and higher growth (Figure 1) (Cuberes and Teignier 2016). Development outcomes could also be improved by raising prospects for the next generation, and more representative decision-making (World Bank 2012). Stronger economic growth, in turn, can create economic opportunities for women (Stotsky 2006), opening a virtuous cycle.

2. Overall, the gains from more gender equality could be large. For instance, reducing gender inequality—in the labor market but also in opportunities—in sub-Saharan Africa’s low income countries—to the levels observed in five fast-growing East Asian countries would boost per capita growth by two-thirds of a percentage point (IMF 2015); eliminating gender inequality in labor force participation could add up to 11 percent of sub-Saharan Africa’s GDP by 2025 (McKinsey Global

Figure 1. UN Gender Inequality Index and GDP per Capita Growth not Explained by the Level of Development, 1990–2010

Sources: UNDP Human Development Report; World Bank, World Development Indicators; and IMF staff estimates. Note: Countries showing growth above zero are growing faster than can be explained by their per capita income, and those that exhibit growth lower than zero are growing more slowly.

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2 Indonesia, Malaysia, the Philippines, Thailand, and Vietnam (ASEAN 5).
Institute 2015); and gender inequality in the labor market alone cost the sub-Saharan Africa region some 6 percent of GDP annually between 2010 and 2014 (UNDP 2016). Further, financial inclusion for women would increase the growth-promoting potential of financial services, and lower financial stability risks (Sahay and others 2015). Gender inequality is also related to higher income inequality, and lower export and output diversification (Gonzales and others 2015; Kazandjian and others 2016, Figure 2).

3. **Rwanda has been one of the fastest growing economies in sub-Saharan Africa, and emerged as a global leader in promoting gender equality.**

   - Over the past ten years, economic growth has averaged 7.7 percent, with per capita income close to doubling to $729 in 2016. Between 2004 and 2014, the poverty rate declined by almost 18 percentage points to 39 percent while extreme poverty declined to 16 percent.
   - Rwanda’s advances in gender equality emerged, in part, as a necessary component of the rebuilding and development strategy from the mid-1990s, with women taking on new roles as major actors in society and heads of households. Today, the role of Rwandan Women is celebrated, as evident in many aspects elaborated further in this paper.
• gender equality as an integral component of its development agenda—with advocacy at the highest level,
• constant engagement in programs to enhance economic opportunities for women, home-grown solutions to address gender inequality, an enabling legal framework and supporting institutions—such as a dedicated gender “machinery”: the Ministry of Gender and Family Promotion, the Gender Monitoring Office, the National Women Council, and the Forum for Women Parliamentarians. The provision of gender disaggregated data has increased (NISR 2016: National Gender Statistics Report), and allows a timely assessment of the main indicators.

• In parallel, indicators of gender equality have improved significantly (Figure 4), and the World Economic Forum’s 2016 Gender Gap Index ranks Rwanda number 1 among all low- and-middle-income countries in closing the gender gap. Rwanda also positioned itself as number 5 worldwide, and one of only five countries to have ever reached a score of more than 80 out 100. Globally, Rwanda also ranks second in the UN’s 2015 Gender Development Index and has the lowest level of gender inequality, as measured by the Gender Inequality Index in sub-Saharan Africa.

4. This paper showcases initiatives that Rwanda has undertaken to substantially reduce gender gaps, benchmarks gender-related indicators against outcomes in other countries, and underlines past and potential growth impacts from advancing gender equality further.

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3 The Gender Gap Index benchmarks national gender gaps on economic, education, health and political criteria, and provides country rankings that allow for effective comparisons across regions and income groups.

4 The Gender Development Index is based on the sex-disaggregated Human Development Index and is defined as a ratio of the female to the male HDI. It measures differences between male and female achievements in health, education, and equitable command over economic resources. The Gender Inequality Index, on the other hand, measures gender-based inequalities in three dimensions—reproductive health, empowerment, and economic activity. Thus, the GII can be interpreted as the loss in human development due to inequality between female and male achievements in the three given dimensions.
B. Progress in Gender Equality: Where does Rwanda Stand?

This section compares Rwanda’s performance against its peers across three broad categories: economic participation and opportunity; human and physical endowments; and political empowerment.

Economic Participation and Opportunity:

5. Rwanda outperforms most of its peers in terms of women’s economic participation and opportunity. The World Economic Forum’s 2016 Gender Gap Report ranks Rwanda at number 14 globally on women’s economic participation, and number 1 in labor force participation and wage equality for similar work.

Labor Force Participation

6. Worldwide, gender inequality in economic participation manifests itself most clearly in the amount and type of employment. In almost all countries, women are more likely than men to engage in low-productivity activities. They are also more likely to be in low-wage or unpaid employment or work in the informal wage sector. In agriculture, especially in Africa, women operate smaller plots of land and farm less profitable crops. As entrepreneurs, they tend to manage smaller firms in less-profitable sectors, while in formal employment, they concentrate in “female” occupations and sectors such as teaching, nursing and clerical jobs (World Bank, 2011).

7. In Rwanda, female labor force participation is broadly equal to that of men but there are differences in participation rates across sectors. At about 85.5 percent, the share of females participating in the labor force is similar to that of men (86 percent/EICV4 Thematic Economic Activities), and rates observed in the EAC. However, most women work in agriculture, mostly as independent farmers, compared to about two-fifths of men (Figure 5)—similar to many sub-Saharan

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5 Economic participation and opportunity measures differences between females and males in labor force participation, wage equality, estimated earned income, legislators, senior officials and managers, and professional and technical workers.
African countries and low-income countries. With the agricultural sector’s employment share tending to decrease with higher education levels, improved access to quality education, combined with other measures (e.g. changing social norms regarding household and care responsibilities), could help women to escape agricultural feminization.

### Wage and Earnings Gaps

8. **Across countries, gender wage gaps generally reflect several interrelated factors**, including occupational segregation, weak labor laws, social norms, implicit bias, and discrimination. Occupational segregation has an indirect implication in that women will tend to be over-represented in particular occupations. In sub-Saharan Africa, for example, gender pay gaps are broadly associated with the high share of female employment in agriculture and informal sectors, the time women spend on unpaid household work and care, high fertility rates and discriminatory social norms (UN 2016). Direct discrimination, on the other hand, manifests itself where women with the same capability and experience are treated differently.

9. **Gender gaps in wages and earnings in Rwanda remain significant, reflecting both direct and indirect discrimination.** Rwanda ranks at position 1 for wage equality in the 2016 Global Gender Gap, but slips to position 8 with respect to estimated earned income. This may reflect the fact that women are underrepresented in the non-farm wage sector (Figure 7) but overrepresented in independent agriculture (Gender Monitoring office, 2017b). In particular, they are often involved in lower-valued subsistence agriculture, while men are more involved in cash crop production and marketing.

### Human and Physical Endowments:

#### Education

10. **Rwanda outperforms the average sub-Saharan African country on educational equality.** Literacy rates among women were at above 65 percent in 2015, up some 16 percentage from 2000 levels, and compared to 76 percent for men (2013/14 and Integrated Household Living Conditions Survey 2013/14).
The growth in women’s literacy rates has therefore outpaced that of men over the past decade, and compares favorably vis-à-vis the sub-Saharan African average (59 percent in 2011). However, most EAC countries, like Burundi, Tanzania and Kenya still show higher literacy rates for women. Nevertheless, Rwanda performs strongly with respect to youth literacy rates (85 percent for females compared to 88 percent for males in 2015) (Figure 6), and primary education is virtually the same for boys and girls, suggesting that Rwanda will catch up to its peers (Education statistical yearbook 2015; Figure 6).

11. **The Rwandan government has implemented specific policies to improve education opportunities for girls.** These include, led by the Ministry of Education, the *Girls’ Education Policy*, which specifically aims at the progressive elimination of gender disparities in education and training as well as in management structures (Government of Rwanda 2008: Girls’ Education Policy), and the universal twelve-year basic education and *Technical Vocational Education Training* (TVET) programs which also have specific goals and measures to reduce gender imbalance in access and enrollment. In 2014, net enrollment of girls in primary school almost equaled that of boys (Figure 6) and, in 2015, girls’ attendance exceeded that of boys at the primary and secondary level (Government of Rwanda 2016: *National Gender Statistics*). ICT has supported the process of closing the gender gap, e.g. through the e-learning systems, and Rwanda is also a signatory of the 2017 *Kigali Declaration* which targets to close the gender gap in science and technology. However, a gender gap remains in technical and vocational education and training, with female enrollment at almost 42 percent in 2015, while significantly increased, still some 16 percentage points lower than male enrollment.

**Health**

12. **Government interventions have improved health indicators for and relating to women.** Maternal mortality has been reduced from more than one thousand deaths per 100,000 births in 2000, to 210 in 2015, better than the sub-Saharan Africa average and EAC peers. Adolescent fertility

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6 Rwanda’s TVET policy provides for special programs to “enable women to update their knowledge and professional skills for entering the workforce, executing income generating activities or occupying better position” (Government of Rwanda, 2014)
(births per 1,000 women aged 15–19) have been halved from 49 in 2000 to 26 percent in 2015 (compared to 100 in sub-Saharan Africa). One of the keys to this success has been the community-based health insurance scheme (Mutuelle de Santé), that has helped to provide quality health care to the poor, especially women, at affordable rates. In addition, home grown solutions have improved the health status of women and children in Rwanda. These include community health workers (abajyanamab’ubuzima), kitchen gardens (akarimak’igikoni), community kitchens to demonstrate the preparation of a balanced diet, and the Shisha Kibondo program (where pregnant and lactating mothers and children receive fortified blended food supplements).

Access to Physical Assets

13. Rwanda recently introduced laws to remove constraints for women access to physical assets, enhance their economic opportunities, and correct legal discrimination (Government of Rwanda 2016: From Victims to Leading Actors):

- A law governing land management and guarantees equal rights on land access, ownership and utilization (N° 43/2013 of 16/06/2013). Women’s land ownership is at 26 percent compared to 18 percent for men, and 54 percent by both spouses. And, with women now being able to use land as an economic resource to secure loans and run business, their financial exclusion has halved.

- A law that prohibits any form of discrimination based on gender, sex, race, and religion in political parties (Nº 10/20/2013/OL).

- A law instituting gender responsive budgeting (Nº 12/2013), that enforces accountability measures for gender sensitive resource allocation across sectors.

- A law governing matrimonial regimes, donations granted or received within a family and successions (Nº27/2016 of 08/07/2016), ensuring equal inheritance rights and contributing to women’s equal share on family properties including land.

- A law regulating labor in Rwanda, providing for equal opportunities and equal pay for, and prohibiting sexual harassment in the workplace (Nº 13/2009 of 27/05/2009).

- A law establishing and governing maternity leave benefits scheme (N°003/2016 of 30/03/2016), allowing a mother to take 3 months fully paid maternity leave, up to 1 hour out of official working hours for a period of 12 months to spend time with her child, and 4 days leave for fathers during the wife’s maternity leave.

14. The changes in laws have resulted in a more level playing field. Women are now more likely to own property and provide loan collateral than women in neighboring countries (UN 2016), thereby enhancing their productive and financial access capabilities. The 2013/14 household survey showed minimal differences in land ownership between male-headed and female-headed households (89.5 percent and 88.5 percent, respectively). A more equal distribution of property has relaxed collateral constraints, therefore advancing financial inclusion, as discussed in the following.
Financial Inclusion

15. Worldwide, lack of access to formal financial services by women can impede entrepreneurship and full participation in the formal economy (Aterido and others, 2013). Female entrepreneurs are more likely than men to face barriers in financial access, with an estimated 70 percent of female-owned small and medium-size enterprises under-served in developing economies. On the supply side, women often face more restrictive collateral requirements, shorter maturity of loans, and higher interest rates. They are more likely to face illiteracy, lack control over household’s financial resources, and work on household activities—making market activity more difficult, therefore lowering the demand for financial services.

16. In Rwanda, women’s access to financial services has increased significantly in the past years. Between 2012 and 2016, gender-focused interventions increased the share of women served by formal financial services by 27 percentage points, while the share of women relying on informal mechanisms for financing their activities decreased by 25 percentage points (FinScope 2016; Figure 7). Compared to the EAC, Rwandan women are more likely to save at a financial institution (Figure 8).

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Figure 7. Female Access to Financial Services (Percent)

Source: FinScope (2016)

Figure 8. Women’s Financial Inclusion

Source: FINDEX 2014.

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7 Financial inclusion also refers to how easily individuals can access available financial services and products from formal institutions.
17. However, a gender gap in access to financial services remains (Gender Monitoring Office 2017a; FinScope 2016; Figure 9). While the share of men and women saving are broadly alike, men are much more likely to save using formal mechanisms. Similarly, almost three-fifths of women continue to rely on informal sources of borrowing, because of lower collateral requirements (Gender Monitoring Office, 2017a). Strikingly, while women constitute the majority share of agricultural workers, almost three-quarters of agricultural credit was extended to men in 2015 (Gender Monitoring Office, 2017a).

18. A closer examination of access indicators reveals a gender gap in access to deposits and mobile banking (Table 1). The number of microfinance accounts held by women remained at around 39 percent between 2012 and 2016, compared to around 53 percent for men. Mobile banking use has grown exponentially since it was first introduced in 2010, improving financial inclusion. However, a 2014/2015 national survey on the access to financial services in Rwanda found that less than 40 percent of the users were female.

19. Several reasons explain the gender gap in access to formal financial services in Rwanda. The main reasons given by women for not opening accounts are the lack of means to do so, followed by the cost of opening/maintaining an account, and lack of documentation (Figure 10).

20. The Rwandan government has put in place several initiatives to support financial inclusion, especially for women and youth. The government’s Financial Sector Development Strategy aims to increase overall financial inclusion among the Rwandan population to 80 percent by 2017, and to 90 percent by 2020, with a special emphasis on women and youth. The Women
Guarantee Fund, established in 2009, aims to increase women’s access to micro-credit, empowering more entrepreneurial activities, and closing the poverty gap. The Ministry of Gender and Family Promotion’s “Access to Finance Strategy for Women and Youth,” approved in 2012, aims to facilitate access for women by guaranteeing up to 75 percent of loan value through the Business Development Fund and the decentralized Credit and Savings Cooperatives.

**Political Empowerment:**

21. **Rwanda has made progress in promoting political inclusion of women.** The constitution provides for quotas of at least 30 percent for women in decision-making positions, resulting in women holding decision-making positions at all levels. For example, in 2015, when the global average was 21 percent, women held 64 percent of Rwanda’s parliamentary seats. Women comprise half of the judiciary and provincial governors, 40 percent of the Cabinet, 32 percent of ambassadors, and 44 percent of district advisory council members.

**C. Gender Inequality and Growth**

22. **The above described developments in gender-related indicators raise the question of the impact on economic growth.** A decomposition exercise using the estimates of the determinants of growth in a panel of 115 advanced, emerging market, and developing economies (IMF, 2015), helps attribute differences in average real GDP per capita growth rates in Rwanda vis-a-vis regional and non-regional benchmarks to macroeconomic fundamentals and policies.
23. The results suggest that greater gender equality has contributed to higher growth compared to regional peers, and gains from further reducing inequality are significant.

- Rwanda’s GDP growth rate has averaged about 2.2 percentage points above the EAC and the sub-Saharan African average over 2005-14. The results highlight that both female legal equity and gender equality in opportunities and the labor market have contributed ½ percentage points to this growth differential (Figure 11).
- Growth gains from further lowering gender inequality could also be significant. Specifically, reducing gender inequality in Rwanda to levels observed in benchmark countries in Latin America and ASEAN could boost per capita GDP by nearly ½ percentage point, highlighting another avenue for development in addition to improving infrastructure and human capital accumulation (Figure 12).

D. Gender Equality in Rwanda: Institutional and Policy Framework

24. This section highlights the policy and institutional reforms that have driven the trends in gender equality observed in Rwanda. The interactions between households, markets and institutions shape the relationship between economic development and gender equality. In doing so, they ultimately determine gender outcomes (World Bank, 2012). Thus, effectively addressing gender gaps (e.g. in the labor market) often requires changes in how markets work, in the laws and regulations (formal institutions), and in the societal beliefs and norms (informal institutions). In this context, public policy becomes an important lever through which market and institutional constraints are addressed to support gender equality. Rwanda’s framework for advancing gender equality has included various institutional and policy reforms, underpinned by high-level political commitment.

Institutional Framework:

25. Rwanda’s legal framework provides for equal treatment of women, and lays out concrete goals for achieving this. The 2003 Constitution as revised in 2015 enshrines the fundamental principles of gender equality and provides a platform for gender mainstreaming in all sectors. It sets out to operationalize these principles by establishing 30 percent quotas for female representation in all decision-making structures. Similarly, there are several supporting provisions in the legal framework, including ensuring equality for women in terms of land ownership and inheritance (2013 land law), and equal access and pay for employment (2009 labor law). Additionally, several bodies have been set up at national and decentralized levels of government to advance gender issues (Box 1):

Public Policy Framework:

26. The National Gender Policy is the guiding framework for promoting gender equality in Rwanda, and is embedded in the country’s development strategies. The policy outlines principal guidelines upon which sectoral policies and programs are based “to integrate gender issues in their respective social, cultural, economic and political planning and programming” (Government of
Rwanda, 2010). The policy informs and is operationalized in the government’s development frameworks, i.e. Vision 2020 and the Economic Development and Poverty Reduction Strategies (EDPRS). The Vision 2020 is Rwanda’s longer-term framework that seeks to transform Rwanda into a middle-income country by 2020⁸, while the EDPRS operationalizes this through medium-term (seven-year) goals and strategies. In both frameworks, gender equality and women’s empowerment has been mainstreamed as a cross-cutting issue. In addition, women’s empowerment is a critical component of the 7-Year Government Program. In line with this commitment, the government anticipates to increase the number of active women in cooperatives, to expand their use of loans from financial institutions, and targets a share of at least 50 percent loans from UMURENGE SACCOs, micro finance institutions and banks be used by women.

### Box 1. Institutional Set-Up for Gender Equality and Women Advancement

- The Ministry for Gender and Family Promotion is the central government institution mandated to ensure strategic coordination of policy implementation of gender, family, women’s empowerment and children’s issues. It plays a leading role in implementing the gender agenda.
- The Gender Monitoring Office’s mandate is to effectively monitor gender mainstreaming and trends in gender-based violence in public, private, civil society and religious institutions.
- The National Women’s Council represents the interests of women at all levels of government, disseminates information on laws, policies and programs to promote gender equality, and builds capacity for gender advocacy.
- The National Gender Cluster is a forum where the Government of Rwanda, development partners, private sector and civil society meet and discuss planning, coordination and prioritization of gender policies.
- The Forum for Rwandan women parliamentarians (FFRP), oversees and advocates for the enactment of gender sensitive laws.
- Within Rwanda’s Ministry of Defense, National Police, National Public Prosecution Authority and the Gender Monitoring Office, “gender desks” have been established. In Local Government Organizational Structures, a there is a Gender and Family Promotion Officer, while at central government ministries and Agencies, Directors of Planning have been designated as “gender focal points.”

27. At an operational level, gender budgeting has emerged as one of Rwanda’s key policy tools. Gender budgeting—an approach to budgeting that uses fiscal policy and administration to promote gender equality, and girls’ and women’s development—helps to evaluate how fiscal policies may affect men and women differently. Rwanda’s gender budgeting initiative started in the early 2000’s in the context of government’s new emphasis gender mainstreaming in government policies and programs, and has since evolved to be an integral part of the budgeting process (Box 2).

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Box 2. Gender Budgeting in Rwanda

Rwanda has been implementing a gender budgeting framework since 2002. The first gender budgeting initiative was implemented in 2002 as part of a broader gender mainstreaming program supported by DFID within the Ministry of Gender and Promotion of Family. The initiative built on the Medium-Term Expenditure Framework (MTEF) being introduced at that time, with close collaboration from the Ministry of Finance and Economic Planning (MINECOFIN). Five ministries were chosen as pilots, where officials received training followed by hands-on assistance. Each ministry was required to analyze the six largest budget expenditures and develop a budget statement with specific gender targets. After this experience, to build local capacity, MINECOFIN took the lead of the process, with less reliance on outside experts.

The current process, launched in 2008, was part of reforms to move Rwanda’s budget planning process from an “accounting” to a “program budgeting” exercise. The budgeting exercise is premised on the view that every ministry is responsible for ensuring that women’s needs are integrated into its areas of responsibility and budget request. MINECOFIN takes the lead in directing the process and ensuring accountability, while Ministry of Gender and Family Promotion and the Gender Monitoring Office are responsible for oversight and support. The 2010 National Gender Policy imbeds gender budgeting as a necessary condition for the success of its implementation. An organic Law on State Finances and Property, enacted in 2013, institutionalized gender budgeting as part of the government’s budgeting framework, including accountability measures for gender-sensitive resource allocation across sectors, programs and projects through mandatory “Gender Budget Statements.”

Rwanda’s experience with gender budgeting is considered a success, underpinned by several factors. First, MINECOFIN’s leadership role and its defining the annual targets ensure emphasis and visibility on gender issues in the annual and multi-year budgetary processes. Second, the discretion offered to line ministries and government agencies helps them to consider their relevant gaps and effective ways to address them in the annual budget. The line ministries are expected to report on their achievements at the end of the fiscal year. Lastly, the establishment of the Gender Monitoring Office, which ensures that gender budgeting is operationalized as intended, helped strengthen the monitoring and accountability framework.

1/ See Stotsky and others (2016) for a comprehensive review of gender budgeting in sub-Saharan Africa, which includes a section on Rwanda.

28. Rwanda’s social protection programs also have an embedded role in tackling gender inequalities. The overall objective of the Rwandan government’s social protection strategy is to build a system that reduces poverty and inequality and vulnerability from shocks. Evidence from countries with well-established safety net programs reveals that effective and properly targeted social safety nets can play a powerful role in combating poverty and inequality. In Rwanda, as in most countries, female-headed households are more likely to be poor than male-headed households (44 vs. 37 percent) and more likely to be extremely poor (20 vs. 15 percent) (EICV4, Gender report).
The Role of Informal Institutions

29. **The success of gender equality initiatives generally depends on the culture and political economy in which they are implemented.** Gender relations are often deeply rooted in a society’s economic and cultural norms and practices, which in turn shape women’s economic opportunities (e.g. type of education and nature of jobs that a man/woman can do) and/or how endowments are distributed between men and women. On a macro level, these norms can influence the way economic, political and legal/regulatory systems are designed and implemented, sometimes to the detriment of women.

30. In the case of Rwanda, some studies reveal that certain socio-economic and cultural norms could impact the success of gender reforms. Debusscher and Ansoms (2013) highlight that, Rwandan women, as in many countries, disproportionately contribute to significant but largely undervalued care work (e.g. household tasks, reproduction, and care of the family and community). The International Development Law Organization (2013) also finds that, in rural Rwanda, while the statutory reforms have strengthened women’s rights to land through marriage, inheritance, or on death of a spouse, their actual ownership and rights to the land are more symbolic in nature and less strictly enforced under customary law and practice.

E. Conclusion

31. **Rwanda has made important advances in promoting gender equality through various policy and institutional initiatives, and strong political will.** The gains in institutional and policy reforms for gender equality have placed the country among the global leaders in advancing gender equality. The increased emphasis on gender-responsive budgeting, higher access to finance including through microfinance schemes, and improvements in access to health and education services, provide a good base for enhancing the productivity of women in the economy and eliminating gender-related income inequalities. Various legal reforms have also granted women opportunities to fully participate in economic activities and improve their representation in decision-making positions.

32. **Several opportunities exist to consolidate these gains in making gender equality an integral part of inclusive growth.** Female labor force participation beyond the agricultural sector could be enhanced through further advancement of women’s access to quality health and education services. In this respect, improving women’s access to technical and vocational training could improve economic participation and opportunities beyond agriculture and informal activities. There is also room to close the gap in access to credit in the formal banking sector, which provides over 80 percent of credit to the economy, but only about 22 percent of which goes to women. Increased access to credit in the banking sector would support efforts to advance women’s entrepreneurship. Recent initiatives by the authorities to collect sex-disaggregated financial data will help in further understanding the gender dimensions of access to financial services, which should help in designing targeted policies. Underlying all these opportunities is the importance of ensuring that reforms in the formal institutional landscape are commensurate with informal institutional changes (legal, social or cultural) to enable women to exploit their full economic potential.
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