



# **Gender Inequalities Driving Income Inequalities in Rwanda:**

Gender Transformative and Multi Sectoral Approaches  
Necessary to Achieve SDG10.



**RWANDA WOMEN'S NETWORK**

rwawnet@rwanda1.rw | +250 788 334 257

## INTRODUCTION

In recognition of the critical and potentially transformative role that Rwanda plays in implementing Sustainable Development Goals (SDGs)[1]. Rwanda Women's Network (RWN) in collaboration with Rwanda CSO SDG5 Forum analyzed SDG10 implementation progress to inform Rwanda (as a country) and the HLPF on SDGs about challenges, lessons learnt and recommendations to reduce gender inequalities among Rwandans. The analysis is in accordance with paragraph 84 of the 2030 Agenda by which Member States have decided to voluntarily carry out regular reviews to be presented to the HLPF on SDGs. Even if the 2019 HLPF on SDGs which focused on Goals 4, 8, 10, 13, 16 and 17 has ended, RWN & Rwanda CSO SDG5 forum believe CSOs' dialogue on SDGs is ongoing hence the analysis of SDG10 status is still very valuable. Guided by the definition of poverty as being insufficient consumption to satisfy food and non-food basic needs, the analysis checked the level of Rwanda's Gini-coefficient and focused on essential services as key indicators to assess inequalities. The analysis heavily relied on EICV4 & 5 reports[2] produced by National Institute of Statistics of Rwanda (NISR 2018) for the bottom 40% of the population. It is worth reminding that under SDG10 (Reducing inequality within and among countries) there are 7 targets with additional three special measures[3]. The analysis focuses on SDG10 targets 1, 2, 3, 4 and 7 plus the third special measure. It draws special attention to gender inequalities. For each SDG 10 targets, key achievements are presented parallel to gaps and recommendations while specific gaps in regards to gender inequalities are presented separately to reiterate our commitment to gender equality promotion.

### 1. KEY SDG 10 ACHIEVEMENTS AND GAPS

**SDG10 Target 1: Reduce income inequalities by progressively achieving and sustaining income growth of the bottom 40% of the population at a rate higher than the national average**

#### Key Achievements

- Below 40% of Rwandans are considered poor: 36.6% of HHs are considered poor of which 16.3% in extreme poverty
- The country reduced poverty rates from 48.8% in 2011 to 38.4 % in 2013/2014 [4] and to 36.7% in 2016/2017
- Stable Economic growth average 7.5% and 7.8% by 2019

#### Key Gaps

- The net poverty reduction since 2010/2011 to 2016/2017 is only by 1.3% pausing a big challenge to achieve % of extreme poverty by 2024 (target of NST1)
- The gross national income of the richest 10% is 3.2 times more than that of the 40% poorest Rwandans compared with Kenya's 2.81, Uganda's 2.33, Tanzania's 1.65 and Burundi's 1.35 [5].
- The Gini-coefficient of 0.43 (2016/2017) with Insignificant variation since 2012 it was 0.43 in 2010/2011; 0.42 in 2013/2014; and 0.43 in 2016/2017.[6]
- While the National GDP is estimated at USD 748\$ (2017) or barely 2US\$/day the total poverty line for the 36.6% poor HHs is FRW 159,375= US\$195.5 per adult and per year, and the extreme' poverty line (16.3%) at FRW 105,064 = US\$ 128.6

**Recommendations:** 1) The Government to carry out in-depth research on income inequalities not only at household level but on individuals as well; and 2) the Government to adopt and speed up the implementation of a multi-sectorial approach to eradicate extreme poverty through sound coordination, monitoring and reporting of all efforts of all development partners.

1] Rwanda hosts the SDGs Centre for Africa

2] Integrated Household Living Conditions Survey

3] The SDG10 (Reducing inequality within and among countries) as stated by UN Global Agenda 2030: has 7 targets and 3 special measures: 1) reduce income inequalities by progressively achieving and sustaining income growth of the bottom 40% of the population at a rate higher than the national average; 2) promote universal social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status, 3) ensure equal opportunities and reduce inequalities of outcome, by eliminating discriminatory laws, policies and practices, 4) adopt fiscal and social policies that promotes equality; 5) improved regulation of global financial markets and institutions, 6) enhanced representation for developing countries in financial institutions, 7) facilitate orderly, safe, regular and responsible migration and mobility of people. Additional three measures are : a) special and differential treatment for developing countries, b) encourage development assistance and investment in east developed countries; and c) reduce transaction costs for migrant remittances

[4] NISR EICV5 ( page 24)

[5] The report by World Bank & Oxfam (2018)

[6] NISR; EICV 5 ( page 27)

## SDG10 Target 2: Promote universal social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status

### Key Achievements

- The Social Protection Sector Strategy 2018–2024 and the updated Social Protection Policy of 2017 are intended to ensure no one is left behind.
- The mission of the social protection sector is to ensure that all Rwandan citizens have a dignified standard of living, are protected from social exclusion, neglect and abuse, and are supported to access employment and other livelihood opportunities.
- The Social Protection system is characterized by contributory and non-contributory schemes: 2 major categories: a) the core programmes, including VUP, (FARG), and the RDRC; b) complementary livelihood support services or cash plus initiatives.
- Government spending for social protection has been increasing from FRW 73.1 billion in 2014/15 to FRW 138.3 billion in 2018/19. This is an increase of 89.3 per cent in the past five year. Additionally, the GoR implements a series of programmes supporting the nutritional status of children mainly the stunting cases.
- Socio-economic and political inclusion of children, youth, women and PWDs is a practice, with a constitutionally established quota of 30% for women in all public decisions making organs

### Key Gaps

- Identification and classification of people into poverty categories remain critical leaving behind some HHs that should be supported.
- The social protection package and coverage[7] are very limited (less than 50%) as only 201 out of 416 sectors are covered
- VUP Public Works only reach around 42% of households with labour in Ubudehe Category 1. The remaining 58% are not reached by core social protection schemes.
- The social protection expenditure as a ratio to gross domestic product remained constant at 1.2
- Existing social protection programmes do not yet respond to shocks at household or community level
- Direct Support and Public Works payments are often extremely late.
- Lack of sound poverty graduation model or approach

### Recommendations:

- The government to:) increase involvement of different categories of people and interest groups including CSOs, PwDs, Youth, Elderly etc... in the review of the social protection direct support package to all extremely poor HHs; 2) develop a parallel empowerment program to improve livelihood alternatives, mindset change and hands on skills development of extremely poor HHs; 3) develop land leasing mechanisms to extremely poor HHs; 4) Identify and incentivize SMSs and Middle-range women-led enterprises for them to be able to employ more women and girls.
- Development partners and CSOs to: 1) support the government in the review processes of social protection programme and 2) orien their interventions first on those HHs identified as extremely poor.

## SDG10 Target 3: Ensure equal opportunities and reduce inequalities of outcome, by eliminating discriminatory laws, policies and practices

### Key Achivements

- Different Policies and programs[8] are inclusive of children, women & men, PwDs and Elderly.
- Improved access to essentials services (food, decent shelter, electricity, water, education, Health ect.. :
- Food security: 81.3% of all households are food secure:
- Decent Shelter and HH assets (HHs with metal roofs) has increased by 6%, and people with a radio increased by 14% [9]

### Key Gaps

Synergy in policy Implementation still a big challenge to ensure all development partners converge their efforts to the most poor: a total of 18.7 % (468,062 households) are food insecure: out of these, 1.7% (42,551 households) are severely food insecure. Food insecure households mainly depend on agriculture daily labour, on their own agricultural production (low-income farmers), unskilled daily labour, or on external support for their livelihoods. They engage in agriculture with no land or a land smaller than 0.5 ha and which is likely not included in the land consolidation programme.

[7] The coverage was measured by taking the total beneficiaries divided by total eligible population under Category 1 of Ubudehe, see [www.MINALOC.gov.rw/index.php?d=469&tx\\_ttnews%5Btt\\_news%5D=461](http://www.MINALOC.gov.rw/index.php?d=469&tx_ttnews%5Btt_news%5D=461)

[8] Policies for gender equality, education for All, inclusive of PwDs, youth & women's representation in socio-economic and political spheres etc.. Programs such as Old age, disability and survivors' pensions, Mutuelle de Santé, Free basic education, Support to orphans and other vulnerable children, Girinka, the One Cow per Poo r Family Scheme, Fertilizer subsidies and seeds, Support to people with disabilities

[9] LODA HH Profiling 2017

- **Access to electricity** increased by 12%, users of firewood as main source of lighting reduced from 9.4 in 2010 down to 2.5 in 2017 for men headed HHs and from 8.2 in 2010 to 7.1 in 2017 for women HHs.
- **Access to water** sources increased for both male and female HHs between 2010 and 2017 from 76.3% to 87.7% and from 72.1% to 86.6% respectively.
- **Health:** Male and female's access to health insurance increased from 73.5% in 2014/2015 to 73.9% in 2016/17.
- **Maternal Mortality Ratio** dropped steadily from 476 per 100,000 live births in 2010 to 210 per 100,000 live births in 2015 while infant mortality Rate also dropped from 50 to 32 per 1,000 live births in 2015; and Over 90% of children are immunized in Rwanda[10].
- **Life expectancy** for Rwandans has also increased from 49 years in 2000 to 66.7 years in 2017.
- **Access to education and literacy** for both girls and boys is almost the same for primary and secondary education. Girls in primary are 49.7% compared with 50.3% of boys.[11] The adult illiteracy rates stand at 22.5% and 30.6% for male and female respectively.

Still a big proportion of the population (447,966 HHs) roughly 1.8 million in Ubudehe Category 1 (extreme poverty) which means they live below the extreme poverty line with a consumption of less than RWF 105,064 per year per capita – RWF 287 per day compared to the national average of USD 2 per day (USD 748 per year). Of these HHs the following are gaps to address:

- 40% of HHs live either in damaged housing or risky zones
- 51% of HHs have no livestock
- 20% of children in these HHs are not enrolled in school
- 332,743 HHs need access to finance and business skills
- 25,236 HH have no access to loan
- 233,60 HHs have no access to energy connection
- 9,117 eligible Households to Mutuelle de Sante do not have health insurance
- 24,179 People with disabilities are uncategorized for disability
- 49,138 HHs are headed by couples illegally married.

#### Recommendations:

- The Government to 1) set up a “social protection and emergency preparedness basket fund”, 2) scaling up social protection package and coverage from current 201 sectors to all 416 sectors to ensure all HHs in extreme poverty category are covered at once, 3) Diversify livelihood alternatives for all HHs in Cat1, 3) combine a range of complementary services beyond core social protection to HHs in extreme poverty graduate from that category ( more emphasis on women); and 4) adopt innovative social security schemes that are inclusive of HHs in extreme poverty with special attention to female HHs
- All Development Partners including CSOs to 1) re-focus their interventions on extremely poor HHs (first) with more attention to inequalities among females HHs, 2) provide technical expertise to the government on reviewing and restructuring the package and coverage of social protection programs, which will lead to tangible graduation from extreme poverty, 3) support the setting up social protection and emergency basket fund, 4) support in the design of poverty graduation approaches; and 5) provide sufficient support for empowerment and mindset change interventions for female HHs in extreme poverty (first), HHs with PwDs and for other HHs in extreme poverty as well.

## SDG10 Target 4: Adopt fiscal and social policies that promote equality

#### Key Achievements

Rwanda adopted and supports strategies and programs for financial inclusion to build economic resilience: Savings and credit cooperatives (SACCOs) and Micro-Finance Institutions such as BDF, Vision Finance, Duterimebere, Urwego Opportunity Bank, Nguriza Nshore, VUP financial services, Income generating activities are supported. The GoR has invested in Soft loans with low ( for instance in SACCO on average it is 2% per year) or no interest to be used by Category 1

#### Key Gaps

- The extremely-poor HHs are often perceived as too poor to engage in financial management, yet in reality, many of them are accustomed to managing limited and unreliable income through informal means such as borrowing from neighbours, family, or securing informal shop credit.
- While the Government has invested in Soft loans with low ( for instance in SACCO on average it is 2% per year) or no interest to be used by HHs in extreme poverty ( Cat1) these HHs do not either have correct information , or have low self-esteem/confidence to acquire soft loans.
- 25,236 HHs in extreme poverty do not have access to loan

#### Recommendations:

- Development partners including CSOs to: 1) support in building positive Behavior/Mindset Change and Social Empowerment.
- The GoR to: 1) review fiscal policy to include practical affirmative measures for females access to finance including negotiated interest rates with financial institutions and having strategic partnerships that bring different actors together to invest in women,

[10] State of Gender Equality  
in Rwanda, Gender Monitoring Office ( GMO) March 2019  
[11] Education Statistical Yearbooks 2011 – 2018

2) increase opportunities for soft loans to improve Livelihoods and HHs assets for the below 40% of the population, 3) increase financial literacy with focus on building basic awareness, skills, confidence to use financial mechanisms such as savings and loans, awareness and management skills/ ability to use a range of available services; and 4) provide direct support and facilitate HHs in extreme poverty to join Village Savings and Lending groups as well as linking them to micro financial institutions.

To implement SD10 target 7 (facilitate orderly, safe, regular and responsible migration and mobility of people), Rwanda has since 2013, entry-visas on arrival for all African citizens, online visa requests and introducing biometric border management. Free Movement of Citizens in the EAC using their Identity cards. In 2015 Rwanda granted Prima Facie refugee status to Burundians. Temporal restrictions resulting from disputes between Uganda and Rwanda cover unjustified arrests of Rwandans in Uganda have been reported to hinder free movement of people crossing borders between the two countries.

In regards to SDG10 special measure C, Rwanda has established an enabling environment for the mobile network operators (MNOs), money transfer operators (MTOs) and lowering transaction costs to send money across the borders; therefore increasing inbound remittances by 17 percent from \$155.4 million in fiscal year 2015/2016 to \$181.9 million in fiscal year 2016/2017. Outward remittances slightly dipped from \$57.61 million in fiscal year 2015/2016 to \$57.44 million in fiscal year 2016/2017. Remittances from the Rwandan Diaspora contributed at least 2% to the GDP in 2016 and grew by 34 % over the past decade[12]. However Rwanda continues to have the highest Charges (13%)[13] on remittances in East Africa far above the recommended global average that should be 3% and not being more than 5% of charges for remittances.

## 2. GENDER INEQUALITIES DRIVING INCOME INEQUALITIES

- In line with SD10 target 1, although poverty levels declined in female HHs since 2013/14, about 39.5% of female-HHs are classified as poor (higher than the national average of 36.6%) compared to 37.6% of male HHs.

Recommendations: Government and Development partners to 1) increase their commitments for women's economic empowerment and 2) develop clear gender indicators to be able to track reduction of inequalities both at individual and household levels.

- While Rwanda has achieved a lot in regards to SDG 10 target 2, about 35.8% of female HHs are over 60 years old compared with 13% of male HHs of the same age; whereby more women fall under the category of elderly subsequent in need of social protection initiatives. Moreover despite the number of working females being 87% slightly higher than males (86%), the big number of those females (63%) is working in informal employment and subsistence agriculture related occupations compared to only 43% of males working in the same sector. Whereas the unemployment rate (Labour Survey 2018) was higher among women (22.7%) than among men (15.7%) females who work full-time a day, year-round still earn only 13% less than their male counterparts on monthly basis[14] Labour force survey, August 2017). The proportion of female HHs owning farm land has also decreased by 7% from 89% in 2013/14 to 82% in 2016/17; and the average size of land cultivated per female HHs remains 0.5 ha compared to 0.6 ha for male HHs. In Rwanda, 57.3% of female HHs own an type of livestock compared to 60.3% of male HHs. Finally, only 28% of female HHs compared to 41% of male HHs are spending on buying fertilizers.

Recommendations: Government and development partners to partner and carry out in-depth research on how gender inequalities including unpaid care work, information poverty, limited access & use of ICT, limited access to finance services and gender based violence are driving income inequalities and collaborate with different stakeholders including private sector, finance services and women's organizations to identify sustainable solutions.

- In regards to SDG 10 target 3 (socio-economic and political inclusion) the analysis has shown that almost 60% of food insecure households are more often headed by a person with a low level of education, or a single or a person with disabilities, who in most likely woman.[15] A total of 23% of Female HHs are more prone to be food insecure compared to 17% of male HHs while 31% of Female HHs are classified in Ubudehe 1 against 11% of male headed ones. In regards to access to shelter, 66% of female are using metal sheets as main roofing materials compared to 68% of male HHs. The proportion of female HHs that use improved drinking water sources has increased by only 1% from 86% to 87% between 2013/14 and 2016/17 while the number of male HHs has increased by 4% in the same period from 84% to 88%. The female HHs using electricity as the main source of lighting is 20.3% compared with 29.2% of male HHs. Despite the decrease by 3% of number of female HHs using firewood as the main source of lighting from 10% in 2013/14 to 7% in 2016/17, it is still higher than 2.6% of male HHs using firewood. The use of Biomass (Firewood and Charcoal) remains predominant among female HHs (84.7%) against 78.3% of males whereby only 13% of female HHs use charcoal against 18.9% of male HHs. Despite the overall improvement in access to sanitation facilities among Rwandans, female HHs with access to improved sanitation facilities (80.6%) is low compared to that of male HHs (88.0%).

[14] Labour Force Survey, August 2017.

[15] Rwanda 2018 Comprehensive Food Security & Vulnerability Analysis; March-April 2018

- Only 7% of female aged 15 years and above are computer literate compared to 11% male of same age bracket. The girls' enrollment in TVET stands at 42.9% against 57.1% of boys.[16] Female students in High Learning institutions (public and private combined) represent 45.3% of total enrolment whereby in public High Learning Institutions the percentage of females has remained 33% (on average) since 2013 to 2018[17]. The adult illiteracy rate among females is higher (30.6%) than males' illiteracy rate (22.5%). The EICV 5 reports that majority of females owning businesses with university level stands at 3.1% against 4.2% among males. Access to information through internet is also critical among women. While access to internet (Irembo)[18] in Rwanda has become one of the critical drivers of economic and social transformation mainly for access to public services as 88 public services are being offered through Irembo, access to the internet at home among female HHs has increased only by 5% from 8% in 2013/14 to 13% in 2016/17 whereas it has doubled among male HHs from 9.6% in 2013/14 to 18.2 % in 2016/17. The number of female HHs owning at least one mobile phone is 54.4% compared with 71.1% of the number of male HHs while the number of female HHs owning at least one computer stands at 2% compared to 3% of male HHs. Finally, despite political inclusion of women, there are noticeable gaps especially within the private sector, at grassroots and household level as well as some leadership positions mainly those that undergo recruitment processes and most women are in those traditionally female positions (social affairs etc..)

#### Recommendations:

- Government and all Development Partners to ensure gender disaggregated data in all interventions are always considered to ensure women are not left behind.
- Government, through specialized Institutions such as Gender Monitoring Office, and Development Partners to push for increased women's representation in leadership and managerial positions in private sector as well as grassroots.
- In order to increase employment of females, Government to make it a priority criteria for all foreign investors and national private bidders and suppliers of public works, goods and services to showcase how women are or will be employed.





## CONCLUSION

There is a lot to applaud Rwanda for including its ambitious targets to achieve SDG 10 indicators by 2024 which is before 2030. The GoR aims at “transforming Rwanda into a middle-income country, an economic trade and communications hub.” From Vision 2020, a National Strategy for Transformation (NST) running from 2017–2014, Rwanda’s Vision 2050 have all in sight a target for Rwanda to become an upper middle-income country by 2035 and a high-income country by 2050. The country has already developed specific indicators, benchmarks and road maps towards that goal. At the Centre of all these documents, there is eradication of extreme poverty and reduction of inequality gaps as priority number one. The target to reduce poverty from the 38.2% to 22% and eradicate extreme poverty from the current 16.3% to zero percentage by 2024 (NST1) seems too ambitious but the government has committed to achieve at least a reduction of 5.5% every two consecutive years. Keeping in mind that inequality refers to disparities between individuals (vertical inequalities) or groups (horizontal inequalities) in areas such as income, wealth, education, health, nutrition, space, politics and social identity (Rohwerder 2016), reducing inequalities poverty in Rwanda is being hampered by vulnerability to shocks and unequal access to economic opportunities and essential services mainly for the 36.6% HHs considered as poor of which 16.3% of HHs are in extreme poverty. The analysis and consultations on SDG10 status show that gender inequalities underpin and are a driving force for income inequalities.

Among key recommendations, there is urgency to implement a multi-sectoral approach to eradicate extreme poverty in a more participatory and well-coordinated manner, commission the in-depth research on gender income inequalities by highlighting the role of unpaid care work, GBV and economic barriers and others as well as implement women empowerment and gender equality approaches that address these issues, strengthen the social protection interventions from the categorization of targets, determination of package of services, and development of sound poverty graduation model.



## RWANDA CSO SDG5 FORUM MEMBERS

Membership is open to civil society organisations operating in Rwanda working on gender equality and women's empowerment.

- ActionAid
- ADTS (Association pour le Développement et la Transformation Sociale )
- AJPRODHO
- ARBEF
- Benishyaka
- CARE Rwanda
- CESTRAR
- CLADHO
- COPORWA
- Family Magazine
- Governance For Africa
- Great Lakes Initiative for Human Rights Development
- Haguruka
- Health Developments Initiative (HDI)
- Human Rights First Rwanda Association
- Legal Aid Forum
- Never Again Rwanda
- Pax Press
- Poor Women Development Network (PWDN)
- Pro-Femmes Twese Hamwe
- Réseau des Femmes Ouevrant Pour Developpement Rural
- RWAMREC
- Rwanda Association of University Women (RAUW)
- Rwanda Development Organization (RDO)
- Rwanda Women's Network (RWN)
- Transparency International Rwanda
- Tubibe Amahoro
- Umuryango Nyarwanda w'Abagore Bafite Ubumuga (UNABU)
- Young Women Christian Association (YWCA)

### RWANDA CSO SDG5 FORUM

C/O Rwanda Women's Network (RWN)

Address: Kinyinya Sector, Street No KG504

Phone: +250788334257

P.O Box 3157, Kigali, Rwanda

Email: [rwawnet@rwanda1.rw](mailto:rwawnet@rwanda1.rw) / [info@rwandawomennetwork.org](mailto:info@rwandawomennetwork.org)

