



Republic
of Rwanda



AGRICULTURAL HOUSEHOLD SURVEY 2024

Gender Thematic Report.

JUNE 2026



NISR © 2026 National Institute of Statistics of Rwanda. Licensed under CC BY 4.0

P.O Box: 6139 Kigali, Rwanda

Tel: +250 788 383103

Email: info@statistics.gov.rw

Website: www.statistics.gov.rw

Recommended citation:

National Institute of Statistics of Rwanda (NISR), Gender Thematic Report from Agricultural Household Survey 2024, June 2026.

I

FOREWORD

The Rwandan government needs up-to-date information to monitor progress made under programs and policies, taking gender issues into account (as a cross-cutting issue), as outlined in the first National Transformation Strategy (NST2) 2025–2029, the Sustainable Development Goals (SDGs), and Vision 2050. To track progress toward achieving these goals and targets, it is necessary to produce relevant, reliable, consistent, up-to-date, and accessible gender statistics to facilitate evidence-based policy-making and decision-making that takes into account both women and men in the community.

It is in this context that the National Institute of Statistics of Rwanda (NISR), in collaboration with the Ministry of Gender Equality and Family Promotion (MIGEPROF) and the Gender Monitoring Office (GMO), with support from UN Women as part of the “ONE UN” initiative, has committed to establishing and strengthening a comprehensive Gender Statistics Framework (GSF), which has notably led to the production of thematic reports on gender based on key surveys. The objective of this framework is not only to foster policy debates, particularly regarding gender inequalities, but also to provide quantitative data for the planning, monitoring, and evaluation of gender-related programs.

It is in this context that the National Institute of Statistics of Rwanda (NISR), drawing on the results of the second Gender Thematic Report from Agricultural Household Survey conducted in late 2024, is pleased to publish a report dedicated to gender issues. This report serves as an important source of information on the situation of female- and male-headed agricultural households in Rwanda. It will serve to monitor Rwanda’s agricultural policies and programs and will help address key agricultural challenges, particularly those affecting female-headed farming households.

NISR congratulates all those who contributed in one way or the other to the production of this gender thematic report. In particular, NISR expresses its gratitude to UN Women and the European Union for their continuous support in gender statistics production and use.



MURENZI Ivan

Director General





II

ACKNOWLEDGMENT

This report was prepared with the participation of many individuals and organizations. We would like to express our deep gratitude to them and extend our sincere thanks to our partners on gender statistics, UN Women, for its invaluable support and contributions throughout the process of compiling and publishing this report.

We thank the technical staff of the National Institute of Statistics of Rwanda (NISR) for their unwavering participation in all activities related to the production of this report, in particular Mr. NKURUNZIZA Venuste, Statistician in charge of Gender and Youth Statistics; Mr. SIBOMANA Jean Claude, Young Professional; Mr. NSHUTINABAGENZI Eric, Statistician responsible for Household Surveys and Poverty; Mrs. NSHIMIYIMANA Providence, Social and Demographic Data statistician, Mr. SIBOMANA Oscar, Acting Director of the Economic Statistics unit; and Mrs. UWIMANA Therese, Director of the Big Data Unit, under the guidance of Mr. NILINGIYIMANA Faustin, Acting Director of the Demographic and Social Statistics (DSS) Unit.

We would also like to thank Mr. Jean Luc KABERA, Head of Data Portal Management, for his valuable technical support in the design and review of this report, under the supervision of Mrs. ISHIMWE Caroline, Director of the Statistical Methods and Research Publication Unit (SMRP).

To all of the above, we extend our heartfelt gratitude and appreciation.



CONTENTS

Foreword.....	3
Acknowledgment.....	4
List of Tables.....	6
List of Figures.....	6
Acronyms and Abbreviations.....	8
Executive Summary.....	9
Chapter 1. Introduction.....	11
Chapter 2: Demographics and Livelihood Strategies.....	12
2.1 Agricultural households' number.....	12
2.2 Agricultural workers.....	17
Chapter 3: Agricultural Land Acquisition.....	18
3.1 Access to agricultural land.....	18
Chapter 4: Agriculture Extension Services.....	21
4.1 Introduction.....	21
4.2 Crops and Farming Practices.....	21
4.2.1 Households producing fruits by sex of household head.....	21
4.2.2 Agricultural inputs used, by sex of household head.....	22
4.2.3 Source of inorganic fertilizer used, by sex of household head.....	22
4.2.4 Agricultural households aware of environmental and health risks.....	25
4.3 Agricultural Cooperatives and extension services.....	26
Chapter 5: Poverty Status among Agricultural Households.....	27
5.1 Overview of Poverty Status among Agricultural Households.....	28
Chapter 6: Financial Services and Agricultural Support.....	29
6.1 Introduction.....	29
6.2 Agricultural households with bank accounts.....	29
6.3 Agricultural households with loan requisition.....	30
Chapter 7: Livestock.....	32
7.1 Introduction.....	32
7.2 Overview of Livestock farming.....	32
Annex : Officials involved in the production of the 2026 Gender Thematic Report from AHS 2024.....	35

IV

LIST OF TABLES

Table 1:Percentage activity, by sex of head of of households per agricultural household.....	12
Table 2: Farmers demographic characteristics by level of education and by sex.....	13
Table 3:Farmers' demographic characteristics by province and sex (in percentage).....	13
Table 4:Distribution of farmers by sex, education level and province (in percentage).....	13
Table 5: Distribution of farmers by sex, age group and province (in percentage).....	14
Table 6:Percentage of agricultural households, by province and livelihood activity.....	15
Table 7:Percentage of agricultural households practicing other livelihood activities that complement agriculture, by sex of head of household	15
Table 8:Percentage of agricultural-household heads by marital status and province (gender-disaggregated).....	16
Table 9: Demographic characteristics of Agricultural household members.....	16
Table 10: Agricultural households by type of land used	19
Table 11:Percentage of agricultural households accessing land by farm size categories by sex of head of household...	19
Table 12: Percentage of farmers with right to land.....	20
Table 13: Size of total land cultivated by Household according to province, Urban/Rural, and sex of HH head.....	20
Table 14: Percentage of households producing fruits by sex of head of HH	22
Table 15: Percentage of agricultural households by different agricultural inputs used.....	22
Table 16: Percentage of households who used inorganic fertilizers by sex and source of fertilizer.....	23
Table 17: Percentage of agricultural households per different agricultural practices.....	23
Table 18: Percentage of agricultural households by types of erosion control measures.....	24
Table 19: Percentage of agricultural households aware of environmental and health risks from excessive use/misuse of inorganic fertilizers and pesticide use.....	26
Table 20: Cooperative agricultural households by type and by sex of HH head	26
Table 21: Percentage of agricultural households belonging to Agricultural cooperatives/having a kitchen at home by sex of head of household	27
Table 22: Percentage of Household members who received extension services by sex.....	27
Table 23: Poverty status among agricultural households.....	28
Table 24: Percentage of agricultural households/farmers having a bank account by province	29
Table 25: Percentage of agricultural households by type of financial institutions in which they have a bank account and by sex of head of HH	30
Table 26: Percentage of agricultural households/farmers who requested a loan by Province and Sex of the Head of HH	30
Table 27: Percentage of agricultural households by source of requested loan and by sex of head of HH.....	31
Table 28: Percentage of households raising different types of livestock by sex of household head	32
Table 29: Number of cattle reared by agricultural households on the day of the interview, by breed, sex, age, and province.....	33
Table 30: Number of goats reared by agricultural households on the day of the interview, by sex, age and province.....	33
Table 31: Number of sheep reared by agricultural households on the day of the interview, by sex, age, and province.....	34
Table 32: Number of pigs reared by agricultural households on the day of the interview, by sex, age, and province.....	34

Figure 1: Trend of Agricultural workers (market oriented+ subsistence) as proportion of working age population (16yrs+).....	17
Figure 2: Percentage of agricultural households who accessed agricultural land by land ownership and type by sex of HH head (trends).....	18
Figure 3: Percentage of agriculture HH by source of water used for irrigation and by sex of head of HH.....	24
Figure 4: Percentage of agricultural households who irrigated land by irrigation techniques by sex of head of HH.....	25

VI

ACRONYMS AND ABBREVIATIONS

AHS	Agriculture Household Survey
DDG	Deputy Director General
DG	Director General
DSS	Demographic and Social Statistics
EU	European Union
GMO	Gender Monitoring Office
GSF	Gender Statistics Framework
HH	Household
HHH	Head of Household
ILO	International Labour Organization
MIGEPROF	Ministry of Gender Equality and Family Promotion
NISR	National Institute of Statistics of Rwanda
NST2	National Transformation Strategy 2
RLFS	Rwanda Labour Force Survey
SACCOs	Saving and Credit Cooperatives
SDGs	Sustainable Development Goals
SMRP	Statistical Methods and Research Publication
VUP	Vision 2020 Umurenge Program



EXECUTIVE SUMMARY

This report presents a gender-disaggregated analysis of the Agriculture Household Survey (AHS) 2024, conducted by the National Institute of Statistics of Rwanda (NISR). The analysis aims to provide critical evidence on the status of men and women in the agricultural sector, informing policies and programs to promote gender equality and sustainable agricultural development. The findings are crucial for tracking progress toward national frameworks like the National Transformation Strategy (NST2) and Vision 2050, as well as international commitments such as the Sustainable Development Goals (SDGs).

Key Findings

The survey reveals a significant predominance of women in Rwanda's agricultural sector, with an estimated 3.6 million individuals engaged as farmers, of whom 57.1 percent are women. Agricultural households headed by women accounted for 25.7% of those engaged in any agricultural activity, compared with 74.3% headed by men.

Agriculture serves as the main livelihood activity for 88.4 percent of agricultural households, with female-headed households showing slightly higher dependence (89.5 percent) than their male counterparts (87.97 percent). In terms of complementary livelihood strategies, daily labor emerges as the most common activity for both sexes, though it is more prevalent among women (63.4 percent) than men (53.2 percent). Men are more likely to engage in salaried work, transport, or business ownership, while women rely heavily on social protection programs, particularly VUP Direct Transfers (14.2 percent versus 1.2 percent for men) and VUP Public Works. Most farmers are aged 31 to 64 years (58.4 percent) and have completed only primary education (68.1 percent), with women farmers facing significantly higher rates of no education (14.8 percent) compared to men (9.8 percent).

Regarding land access and utilization, land ownership is nearly universal for both male- and female-headed households at approximately 92 percent. However, male-headed households have substantially better access to land through rental arrangements (53.2 percent compared to 42.9 percent for female-headed households). While both sexes report high levels of access to use household land (over 79 percent), men and women have comparable rights to sell, use land as loan guarantee, and bequeath it. Notable gender gaps emerge in the use of agricultural inputs and practices, with male-headed households far more likely to adopt modern inputs. For instance, 69.7 percent of male-headed households use improved seeds compared to 50.1 percent of female-headed ones, and 72.0 percent of men apply inorganic fertilizer versus 50.7 percent of women. Agro-dealers serve as the primary source of inorganic fertilizer for both sexes (approximately 50 percent), though men rely more on NGOs (39.7 percent) while women are more likely to source from government or market channels. Agricultural extension services reach 50.8 percent of household members overall, with men having a slightly higher participation rate (52.0 percent) than women (49.7 percent).

Cooperative membership remains low at 11.8 percent, though female-headed households are marginally more likely to be members (4.8 percent) than male-headed ones (3.8 percent); however, female membership is heavily concentrated in crop producer cooperatives (90.5 percent), with almost no participation in livestock, apiculture, or fishery cooperatives.

Financial inclusion presents significant gender disparities, as female-headed households and female farmers have notably lower access to formal financial services. While 64.9 percent of male-headed households have a member with a bank account, this applies to only 56.5 percent of female-headed households, with a similar gap among individual farmers (52.6 percent male versus 41.3 percent female). Women predominantly rely on informal savings mechanisms, with 77.7 percent using Savings and Credit Cooperatives compared to 71.6 percent of men, who have higher ownership of accounts in commercial banks and microfinance institutions. Loan access also favors male-headed households, with 73.1 percent having a member who requested a loan compared to 65.4 percent for female-headed households. While both sexes primarily use tontines and solidarity funds as their main loan source (over 57 percent), women are more dependent on borrowing from relatives or friends (29.5 percent versus 23.9 percent for men), whereas men have greater access to formal commercial banks and cooperatives. These cumulative disadvantages contribute to higher poverty rates among female-headed agricultural households, who experience a poverty rate of 28.7 percent compared to 25.2 percent for male-headed households, a vulnerability exacerbated by lack of education and very small farm sizes. Female-headed households appear as key beneficiaries of social protection schemes, receiving support through VUP programs and the Girinka initiative (one cow per poor family), indicating that these programs effectively reach most vulnerable women.

Conclusion

The AHS 2024 data clearly demonstrates that while women are the backbone of Rwanda's agricultural sector, they operate under significant structural constraints. Gender disparities are most acute in access to productive resources such as land (in terms of size), agricultural inputs (seeds and fertilizers), and financial services (credit and savings). These disadvantages are linked to higher poverty rates among female-headed households. Although government policies and programs are making inroads and reaching women, services often remain gender-stereotyped, requiring a more transformative approach that ensures equitable access to land, finance, and technology while tailoring extension services to empower women for agribusiness and market-oriented production. Addressing these gaps is essential for increasing overall agricultural productivity, ensuring food security, and achieving equitable and sustainable development for all Rwandans.

Table 1: Summary of AHS 2024 gender indicators

Agricultural Households Survey (AHS) Indicator	2017	2020	2024
Estimated number of agricultural households in millions	2.1	2.3	2.2
Percentage of agricultural households headed by females	27.8	28.2	25.7
Percentage of agricultural households headed by males	72.2	71.8	74.3
Estimated number of farmers in millions	3.8	3.8	3.6
Percentage of male farmers	40.2	43.4	42.9
Percentage of female farmers	59.8	56.6	57.1

Source: NISR, AHS 2024

INTRODUCTION

Agriculture continues to be an important engine for growth in Africa's local and regional economies; the sector employs a substantial proportion of the population and is the basis for food security.

Women represent over half of the agricultural labour force in Sub-Saharan Africa. Their substantive contribution to agriculture and their vital role in ensuring family food security have been widely documented. However, gender-based inequalities in access to and control of productive and financial resources inhibit agricultural productivity and undermine resilience and sustainability efforts.

Empowering women in agriculture and reducing gender disparities would be consistent not only with the Sustainable Development Goals (SDGs) of the 2030 Agenda for Sustainable Development but also with a host of regional and international conventions and frameworks related to women in agriculture. Notably, the African Union's declaration of 2015 as the Year of Women's Empowerment and Development towards Africa's Agenda 2063 and the 2003 adoption of the "Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa" (commonly known as the Maputo Protocol) both speak to gender in the context of Africa's long-term development agenda. Further, several International Labour Organization (ILO) conventions focus on promoting equality in the workplace and call for governments to ensure decent work conditions for women. These initiatives will help facilitate broader policy and institutional frameworks supporting women farmers and correcting gender imbalances in the agricultural sector.

A growing body of evidence points to a salient feature of the agricultural sector across Sub-Saharan Africa: lower rates of agricultural productivity for female cultivators relative to male cultivators. Substantial gender gaps in productivity have arisen not because women are less efficient farmers, but because women experience inequitable access to land and to agricultural inputs. Such unbalanced distribution frequently stems from and is bolstered by deeply entrenched sociocultural norms and traditional expectations of gender roles. This structure of constraints is multifaceted. For example, women are more income- and time-constrained than men, which has repercussions on their ability to access credit, land and appropriate levels of inputs. These constraints thus lead to sizeable gender gaps in the adoption of high-value crops and in the use of agricultural implements, male family labour, pesticides and fertiliser, among other elements.

This report presents thoroughly the findings of the Agriculture Household Survey (AHS) 2024 related to demographic household characteristics, farm characteristics, livelihood activities, major crop and vegetables grown, fruits production. It also provides the status on the level of inputs use, agricultural practices, extension services, level of implementation of agricultural programs, the financial aspect of agricultural households, livestock numbers and other agriculture-related indicators.

DEMOGRAPHICS AND LIVELIHOODS STRATEGIES

This chapter reveals information on household composition, agriculture house holders' composition, household marital status, and farmers by levels of education, farmers out of the total agricultural working population, farmers by age group, and by province, by agriculture as main activities, and average agriculture household size.

2.1 Agricultural households' number

An agricultural household is defined as a household with at least one member practicing agricultural activities (either crop or livestock production) that are taken as one of the sources of family income. In other words, it is a household that derives part of the income from agriculture, even when this is the smallest portion of the family earnings.

Table 2 shows that agriculture is the main livelihood activity for 88.4 percent of agricultural households in Rwanda, with only 11.6 percent relying mainly on other activities. When disaggregated by sex of household head, female-headed households show a slightly higher dependence on agriculture (89.5 percent) than male-headed households (87.9%). Conversely, male-headed households report a marginally higher share engaged in other livelihood activities (12.06%) compared to female-headed households (10.4 percent). This indicates that female-headed agricultural households are slightly more dependent on agriculture as their primary livelihood and are marginally less likely than male-headed households to rely on alternative livelihood activities.

Table 2: Percentage of agricultural households, by province and livelihood activity

Province	Percentage of agricultural households who did		Total estimated number of households (,000)
	agriculture as main livelihood activity	other activities as main livelihood activity	
Rwanda	88.4	11.6	2,164
Kigali	94.9	5.1	37
South	91.1	8.9	590
West	86.1	13.9	454
North	80.2	19.8	400
East	91.9	8.1	682
By HHH sex			
Male-headed HHs	87.97	12.06	1,607
Female-headed HHs	89.5	10.4	556

Source: NISR, AHS 2024

Table 3 shows clear gender differences in education levels among the agricultural household population aged 16 years and above, by province. Primary education is the most common attainment for both sexes, but more common among males (64.8 percent) than females (59.0 percent). Secondary education is slightly more common among females (24.5 percent) than males (23.2 percent).

University attainment is low overall but higher among males (2.2 percent) than females (1.6 percent), indicating a slight male advantage at the highest level.

The largest gap appears in “no education,” where 14.8 percent of females have no education compared to 9.8 percent of males, indicating women face a greater disadvantage in basic education access. This gender gap is fairly consistent across provinces, with North and East showing the widest disparities. Overall, males show an advantage in university attainment and lower rates of no education, while secondary education is slightly more balanced.

Table 3: Percentage of agricultural households’ population aged 16 and above by sex, education level and province

Sex of HH head	Education	Kigali	South	West	North	East	Rwanda
Male	Primary	74.1	65.4	66.3	64.8	62.8	64.8
	Secondary	21.4	22.1	23.3	22.3	24.5	23.2
	University	0.0	1.8	1.8	3.7	2.2	2.2
	No education	4.5	10.7	8.5	9.2	10.5	9.8
Female	Primary	67.1	60.2	59.1	58.9	57.6	59.0
	Secondary	17.9	24.1	23.3	25.2	25.8	24.5
	University	3.6	1.2	2.3	1.3	1.7	1.6
	No education	11.5	14.6	15.3	14.6	14.9	14.8
Both	Primary	70.5	62.6	62.3	61.7	60.1	61.7
	Secondary	19.6	23.2	23.3	23.9	25.2	23.9
	University	1.9	1.4	2.1	2.4	1.9	1.9
	No education	8.0	12.8	12.3	12.1	12.8	12.5
Population 16+ ('000)		102	1,553	1,208	1,030	1,839	5,732

Source: NISR, AHS 2024

Table 4 shows that farmers represented 62.7 percent of the agricultural working population in Rwanda, with the highest share recorded in the Northern Province (67.0 percent). Female farmers accounted for 57.1 percent compared to 42.9 percent of males. Most farmers were aged 31–64 years (58.4 percent), and the majority had primary education (68.1 percent). Only 0.8 percent had university education.

Table 4: Farmers demographic characteristics (in percentage)

Characteristic	By province					Rwanda
	Kigali	South	West	North	East	
% of farmers out of total agricultural working population	56.0	62.5	64.6	67.0	59.5	62.7
Percentage of farmers by sex						
Male	48.2	41.52	39.9	39.7	48.0	42.9
Female	51.8	58.48	60.1	60.3	52.1	57.1
Percentage of farmers by age group						
16 to 30 years	17.4	27.8	30.8	32.9	32.3	30.7
31 to 64 years	67.4	60.7	57.7	54.0	59.3	58.4
65 years and above	15.2	11.5	11.5	13.1	8.4	10.9
Percentage of farmers by education						
No education	9.9	15.0	13.7	14.5	15.0	14.6
Primary	72.7	68.6	68.4	67.2	67.7	68.1
Secondary	17.4	16.0	16.6	17.4	16.5	16.6
University	0.0	0.5	1.3	0.9	0.7	0.8

Source: NISR, AHS 2024

Table 5 presents the age distribution of farmers by sex and province. Nationally, most farmers were aged 31-64 years, accounting for 58.4 percent, followed by those aged 16-30 years (30.7 percent), while farmers aged 65 years and above represented 10.9 percent. Female farmers had a higher share in the 31-64 age group (60.3 percent) compared to males (55.9 percent). Younger farmers (16-30 years) accounted for 33.2 percent of male farmers and 28.8 percent of female farmers.

The Northern Province recorded the highest proportion of young farmers (32.9 percent), while Kigali had the highest share of elderly farmers (15.2 percent).

Table 5: Distribution of farmers by sex, age group and province (in percentage)

Group	Age band	Kigali	South	West	North	East	Rwanda
Males	16-30	22.8	28.7	33.3	36.2	35.4	33.2
	31-64	62.9	59.6	55.3	50.0	56.2	55.9
	65+	14.3	11.7	11.3	13.8	8.4	10.9
Females	16-30	12.4	27.1	29.2	30.8	29.5	28.8
	31-64	71.6	61.5	59.3	56.6	62.2	60.3
	65+	16.1	11.4	11.5	12.6	8.4	10.9
Both	16-30	17.4	27.8	30.8	32.9	32.3	30.7
	31-64	67.4	60.7	57.7	54.0	59.3	58.4
	65+	15.2	11.5	11.5	13.1	8.4	10.9
Total farmers ('000)		57	971	780	690	1,094	3,592

Source: NISR, AHS 2024

Findings in Table 6 shows that daily labour was the most common livelihood activity complementing agriculture for both male- and female-headed households, although it was more prevalent among female-headed households (63.44%) than male-headed households (53.25%). Male-headed households were more likely to engage in salaried work (14.81% vs. 2.04%), transport (5.03% vs. 0.0 %), own businesses/self-employment (4.95% vs. 1.20%), and skilled labor (2.96% vs. 0.82%). In contrast, female-headed households relied more on social protection programmes, particularly VUP Direct Transfers (14.24% vs. 1.24%) and VUP Public Works (4.15% vs. 0.36%); they also reported higher receipt of remittances (2.90% vs. 0.99%) and pensions (1.62% vs. 0.29%). These findings suggest that male-headed households are more engaged in income-generating employment, while female-headed households are relatively more dependent on wage labour and social assistance programs.

Table 6: Percentage of agricultural households practicing other livelihood activities that complement agriculture, by sex of head of household

Livelihood activity	Male	Female	Total
Daily Labour	53.3	63.4	55.6
Fishing, Hunting, Gathering	0.7	0.0	0.5
Skilled labor	3.0	0.8	2.5
Purchase and Sale of goods	2.8	1.5	2.5
Purchase and sale of livestock	0.7	0.0	0.6
Informal Sale	8.3	7.2	8.0
Handicrafts	3.6	0.9	3.0
Transport	5.0	0.0	3.9
Salaried work	14.8	2.0	11.8
Pension	0.3	1.6	0.6
Own Business/Self Employment	5.0	1.2	4.1
VUP Public Works	0.4	4.2	1.2
VUP Direct Transfers	1.2	14.2	4.3
Remittances from friends/relatives	1.0	2.9	1.4
Total	100	100	100

Source: NISR, AHS 2024

Table 7 shows that marital status among agricultural household heads differs sharply by gender. Most male heads are married (95.3 percent), while only 8.4 percent of female heads are married, showing that male headship is strongly linked to being in a marital union. In contrast, female heads are predominantly widowed (62.3 percent) or divorced (18.6 percent), compared to just 1.6 percent of male heads in each of these categories. Female heads are also far more likely to be single (10.7 percent) than male heads (1.5 percent).

Table 7: Percentage of agricultural-household heads by marital status and province (gender-disaggregated)

	Marital status				Total
	Single	Married	Widowed	Divorced	
Rwanda	3.8	73.0	17.2	6.0	100
By Province					
Kigali	3.3	64.1	15.1	17.5	100
South	5.7	68.9	18.7	6.7	100
West	2.7	72.0	20.5	4.8	100
North	4.2	73.4	17.4	5.0	100
East	2.8	77.5	13.7	6.1	100
By HHH sex					
Male heads	1.5	95.3	1.6	1.6	100
Female heads	10.7	8.4	62.3	18.6	100

Source: NISR, AHS 2024

The results in Table 8 indicate that at the national level, 74.3% of agricultural households were headed by men, while 25.7% were headed by women. However, female household members slightly outnumbered males, accounting for 51.7% of all agricultural household members compared with 48.3% for males. The average agricultural household comprised 4.4 members, and the largest share of members (40.1%) were below 16 years of age. Regarding educational attainment, 69.2% of agricultural household members had completed primary education, while only 1.3% had attained university education.

Table 8: Demographic characteristics of Agricultural household members

Characteristic	Kigali	South	West	North	East	Rwanda
Average HH size	4.6	4.3	4.5	4.2	4.5	4.4
Male-headed HHs (%)	62.4	72.7	72.2	74.8	77.4	74.3
Female-headed HHs (%)	37.6	27.3	27.8	25.2	22.7	25.7
Members - Male (%)	48.5	47.4	46.8	48.0	50.2	48.3
Members - Female (%)	51.5	52.6	53.2	52.0	49.8	51.7
Members below 16 yrs (%)	40.8	39.3	41.5	39.3	40.1	40.1
Members 16-30 yrs (%)	22.1	24.7	24.3	25.3	26.9	25.4
Members 31-64 yrs (%)	30.8	30.0	28.3	28.9	28.7	29.0
Members 65+ yrs (%)	6.4	6.0	5.9	6.6	4.3	5.6
Members - No education (%)	8.4	11.1	10.6	10.0	11.0	10.7
Members - Primary (%)	73.5	69.8	69.2	69.5	68.4	69.2
Members - Secondary (%)	16.9	18.2	18.7	18.8	19.2	18.7
Members - University (%)	1.3	1.0	1.4	1.7	1.3	1.3

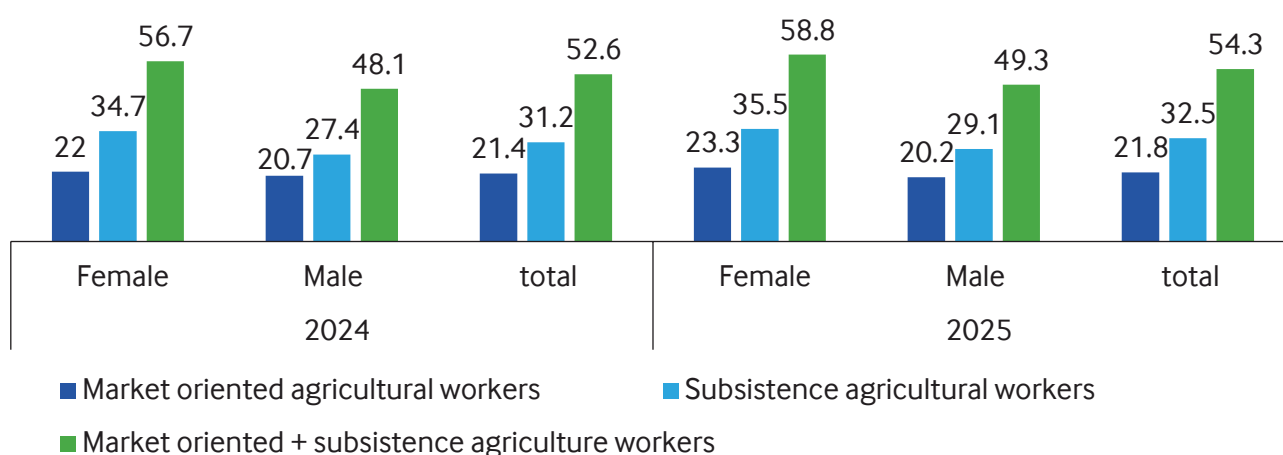
Source: NISR, AHS 2024

2.2 Agricultural workers

The main difference is that a farmer manages or operates an agricultural activity, while an agricultural worker performs tasks related to agriculture. However, one person can belong to both groups. The main role of farmers is makes major decisions about what to produce, how to use resources, and how to manage the farm, may earn income from selling agricultural products. while agriculture workers plants, weeds, harvests crops, feeds livestock, or performs other farm activities, may receive wages, a daily payment, or other remuneration. Some family workers work without pay.

According to the NISR Rwanda Labour Force Survey (RLFS) 2024, 2025, the proportion of the working-age population (16 years and above) engaged in market-oriented agriculture rose slightly between 2024 and 2025, from 22.0% to 23.3% for females and fell slightly from 20.7% to 20.2% for males (21.4% to 21.8% nationally), while the proportion engaged in subsistence agriculture rose over the same period, from 34.7% to 35.5% for females and from 27.4% to 29.1% for males (31.2% to 32.5% nationally), as shown in the figure 1 below.

Figure 1: Trend of Agricultural workers (market oriented+ subsistence) as proportion of working age population (16yrs+)



Source: NISR, RLFS 2025

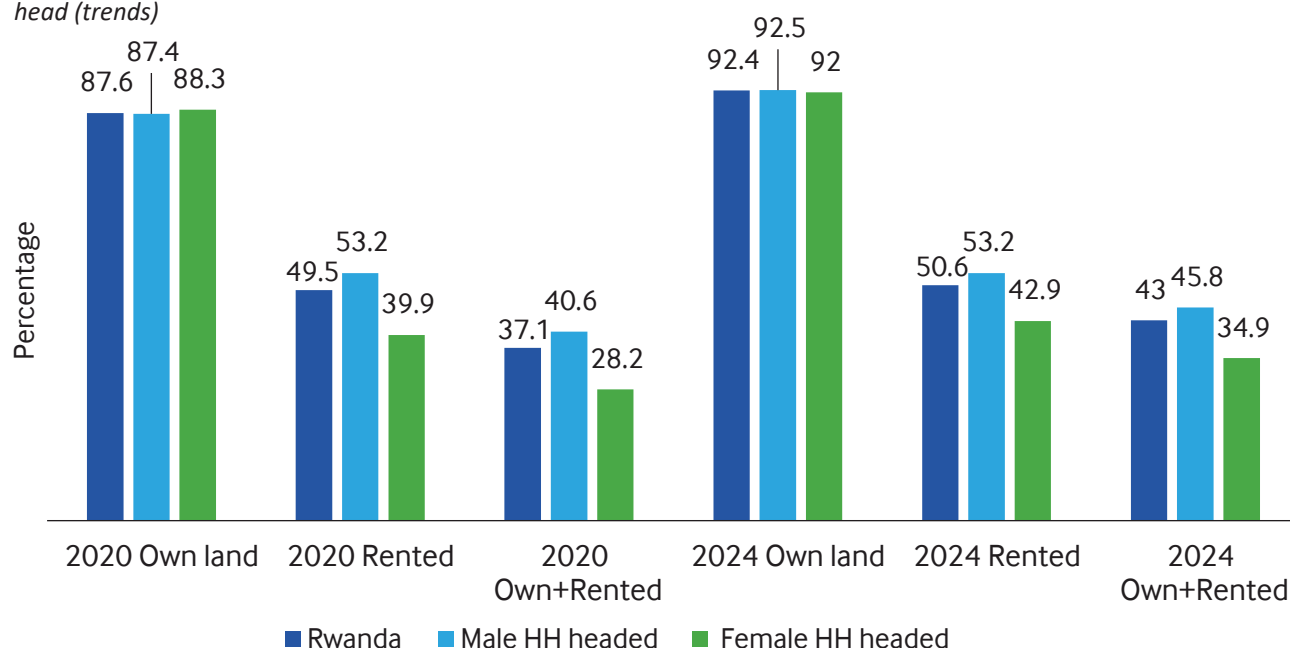
AGRICULTURAL LAND ACQUISITION

Agricultural land acquisition refers to the process of obtaining land for farming, ranching or other agricultural purposes, agricultural land ownership, and the right to sell land between females and males.

3.1 Access to agricultural land

The results in figure 2 indicate that the percentage of farming households owning agricultural land increased from 87.6% in 2020 to 92.4% in 2024, while the share of rented land rose slightly from 49.5% to 50.6% over the same period. By gender, the proportion of female-headed farming households owning land increased from 88.3% to 92.0%, and the proportion of male-headed households from 87.4% to 92.5% over the same period.

Figure 2: Percentage of agricultural households who accessed agricultural land by land ownership and type by sex of HH head (trends)



Source: NISR, AHS 2020, 2024

Crop cultivation is nearly universal among both male-headed (99.6%) and female-headed (99.9%) households. However, male-headed households are more involved in forest plantations (31.8% compared to 26.9%) and maintaining fallow land (11.5% compared to 9.6%), while both groups equally practice fodder cultivation (6.6%). These results indicate only small gender differences in land use, as shown in Table 9.

Table 9: Agricultural households by type of land used

Category	Cropping	Fodder cultivation	Forest plantation	Fallow land	HHs ('000)
Rwanda	99.7	6.6	30.6	11	2,164
Kigali	100	2.8	30.1	6.6	37
South	99.9	10.5	36.6	19	590
West	99.3	6.1	38.5	11.4	454
North	99.9	5.9	43.2	10.2	400
East	99.7	4.1	12.6	4.5	682
Male-headed	99.6	6.6	31.8	11.5	1,607
Female-headed	99.9	6.6	26.9	9.6	557

Source: NISR, AHS 2024

The results in Table 10 show that female-headed agricultural households were more likely than male-headed households to operate less than 0.5 hectares of land (80.9% compared with 68.7%). In contrast, male-headed households had higher proportions in the larger farm size categories, accounting for 22.4% of households with 0.5 to less than 1 hectare compared with 15.0% for female-headed households, and 8.8% versus 4.2% for farms between 1 and less than 5 hectares. Very few households of either sex operated farms of 5 hectares or more (0.2% of male-headed households and virtually none among female-headed households). Overall, the findings indicate that female-headed households are more concentrated in smaller landholdings, while male-headed households are more likely to manage relatively larger farms.

Table 10: Percentage of agricultural households accessing land by farm size categories by sex of head of household

Province	Average farm size (in ha)	Farm structure					Number of agricultural HHs with access to agricultural land ('000)
		Less than 0.5 ha	0.5 to 1 ha (exc.)	1 to 5 Ha (exc.)	5 ha and above	Total	
All Rwanda	0.4	71.8	20.5	7.6	0.1	100	2,159
Urban/Rural							
Urban	0.4	75.4	14.8	9.8	0.0	100	244
Rural	0.4	71.4	21.2	7.3	0.1	100	1,914
Province							
Kigali	0.4	67.8	30.3	1.9	0.0	100	37
South	0.4	75.5	18.7	5.7	0.1	100	590
West	0.3	81.8	15.4	2.9	0.0	100	452
North	0.3	82.6	13.9	3.5	0.0	100	400
East	0.6	55.8	28.8	15.1	0.3	100	680
Sex of head of household							
Male	0.5	68.7	22.4	8.8	0.2	100	1,603
Female	0.3	80.9	15.0	4.2	0.0	100	556
Quintile							
Q1	0.3	82.9	14.1	3.0	0.0	100	327
Q2	0.3	78.4	18.2	3.4	0.0	100	453
Q3	0.4	68.4	24.6	7.1	0.0	100	524
Q4	0.4	70.4	21.2	8.4	0.0	100	570
Q5	0.7	57.8	22.6	18.7	0.9	100	285

Source: NISR, AHS 2024

Effective and secure control over land and its productive resources is important for sustaining livelihoods and improving economic well-being. Table 11 shows that 82.7 percent of female farmers had access to use household land for agricultural purposes compared to 79.2 percent of male farmers. Regarding the right to sell land or use it as a guarantee for a loan, 71.5 percent of female farmers reported having this right compared to 68.8 percent of male farmers. The proportion of farmers with the right to bequeath land was 68.7 percent among females and 69.3 percent among males. Overall, the findings indicate relatively small differences between female and male farmers in access to land rights and decision-making over land resources.

Table 11: Percentage of farmers with right to land

Category	Access to use land	Right to sell/guarantee	Right to bequeath	Farmers ('000)
Rwanda	81.2	70.4	68.9	3,592
Kigali	82.9	71.5	67.8	57
South	81.1	71.4	70.8	971
West	79.3	71.0	69.4	780
North	82.3	75.0	73.2	690
East	81.7	66.1	64.3	1,094
Male	79.2	68.8	69.3	1,540
Female	82.7	71.5	68.7	2,052

Source: NISR, AHS 2024

Agriculture Extension Service refers to the system through which agricultural research, knowledge, technical advice, and best practices are communicated to farmers in order to help them improve their farming methods, productivity, and overall livelihoods. It serves as a bridge between scientific agricultural research and practical, on-the-ground farming, helping farmers adopt improved techniques, technologies, and practices that increase yields and resilience.

These services typically cover a wide range of areas, including training farmers on modern farming techniques such as crop management, pest control, soil health, and irrigation; advising on the use of improved seeds, fertilizers, and other inputs; guiding livestock management and animal husbandry; providing information on market access and value chains; supporting agricultural planning decisions such as what to plant, when, and how; and disseminating knowledge on climate-smart agriculture and disaster risk management, including responses to drought, floods, and pests.

4.2 Crops and Farming Practices

Crops and farming practices involve the types of crops cultivated by agricultural households and the methods, techniques, and management activities employed throughout the agricultural production cycle. This domain captures information on crops grown, land preparation, planting methods, seed varieties, fertilizer and pesticide use, irrigation, weed and pest management, crop rotation, conservation practices, harvesting techniques, and other agronomic practices that influence agricultural productivity, sustainability, and resilience. The following section summarizes the distribution of the production of staple crops during the agricultural year 2023/2024.

4.2.1 Households producing fruits by sex of household head

Table 12 indicates that 75.0 percent of households that grow fruits are male-headed, while 25.0 percent are female-headed. Among households that do not grow fruits, 70.3 percent are male-headed, and 29.8 percent are female-headed.

Table 12: Percentage of households producing fruits by sex of head of HH

	Male headed HH	Female headed HH	Total
Yes	75.0	25.0	100
No	70.3	29.8	100
Total	74.4	25.6	100

Source: NISR, AHS 2024

4.2.2 Agricultural inputs used, by sex of household head

Farm inputs such as improved seeds, fertilizers, and pesticides are essential for increasing agricultural productivity. Results from Table 13 show noticeable differences in the use of agricultural inputs between female- and male-headed agricultural households. About 50.1 percent of female-headed households used improved seeds compared to 69.7 percent of male-headed households. Similarly, 91.7 percent of female-headed households used organic fertilizer compared to 94.8 percent of male-headed households, while 50.7 percent applied inorganic fertilizer compared to 72.0 percent of male-headed households. Pesticide use was reported by 28.9 percent of female-headed households compared to 46.7 percent of male-headed households.

Table 13: Percentage of agricultural households by different agricultural inputs used

	Improved seeds	Organic fertilizer	Inorganic fertilizer	Pesticide	Number of hhs producing crops (,000) -All seasons combined
Rwanda	64.6	94.0	66.5	42.1	2,158
Urban	66.2	89.0	65.1	41.5	244
Rural	64.4	94.7	66.7	42.2	1,914
Province					
Kigali	66.6	93.3	40.4	37.8	37
South	63.4	96.3	58.7	48.8	590
West	55.6	95.7	74.5	38.9	452
North	65.3	97.8	72.6	56.6	400
East	71.2	88.7	65.8	30.2	680
By HHH Sex					
Male headed	69.7	94.8	72.0	46.7	1,603
Female-headed	50.1	91.7	50.7	28.9	556
Q1	55.6	92.3	61.0	30.8	327
Q2	62.7	92.6	61.8	41.4	453
Q3	67.2	95.2	66.9	40.4	524
Q4	67.3	95.2	70.7	46.4	570
Q5	68.1	93.7	71.2	50.9	285

Source: NISR, AHS 2024

4.2.3 Source of inorganic fertilizer used, by sex of household head

Table 14 indicates that agro-dealers were the main source of inorganic fertilizers for both male- and female-headed agricultural households, accounting for 49.5% and 50.9%, respectively. Female-headed households were more likely than male-headed households to obtain inorganic fertilizers from government sources (7.4% vs. 5.7%), agro-dealers (50.9% vs. 49.5%), and market sources (8.9% vs. 7.6%). In contrast, male-headed households relied more on NGOs (39.7% vs. 32.7%) and agricultural cooperatives (7.0% vs. 5.2%) as sources of inorganic fertilizers. Overall, the findings show that while agro-dealers remain the dominant fertilizer supply channel for both groups, there are some differences in access to alternative fertilizer sources by the sex of the household head.

Table 14: Percentage of households who used inorganic fertilizers by sex and source of fertilizer

	Government(MINAGRI/ RAB/District)	Source of inorganic fertilizer					No. of HHs who used Inorganic fertilizer(,000)-All seasons
		Agro-dealers	NGOs	Market	Agriculture cooperatives	Others sources	
Rwanda	6.0	49.7	38.4	7.8	6.7	1.5	2,485
By province							
Kigali	-	88.3	-	8.9	2.8	-	25
South	5.9	44.0	41.8	9.5	8.9	1.5	598
West	6.5	51.0	38.6	9.4	2.9	1.7	592
North	7.6	52.7	33.9	9.8	1.6	2.0	522
East	4.8	49.9	40.0	3.8	11.6	1.0	747
by HHH Sex							
Male	5.7	49.5	39.7	7.6	7.0	1.4	2,032
Female	7.4	50.9	32.7	8.9	5.2	1.8	453

Source: NISR, AHS 2024

The results in Table 15 indicate that male-headed agricultural households reported higher adoption rates of all agricultural practices than female-headed households. Erosion control measures were practiced by 92.5 percent of male-headed households compared to 86.9 percent of female-headed households. Similarly, the proportion of households that planted agroforestry trees was higher among male-headed households (68.5 percent) than female-headed households (62.5 percent). Irrigation was practiced by 16.1 percent of male-headed households compared to 8.4 percent of female-headed households. The use of mechanical equipment was negligible for both groups, while male-headed households accounted for the larger share of crop-producing agricultural households (3.583 million) compared to female-headed households (1.217 million).

Table 15: Percentage of agricultural households per different agricultural practices

Category	Erosion control	Agroforestry	Irrigation	Mechanical equip.	HHs producing crops ('000)
Rwanda	90.2	67.0	14.1	0.1	4,800
By province					
Kigali	92.3	74.3	16.0	0.0	83
South	94.1	58.9	19.2	0.1	1,400
West	92.3	68.8	6.4	0.0	990
North	97.0	67.9	8.6	0.0	893
East	80.6	72.7	17.9	0.2	1,434
by HHH Sex					
Male headed	92.5	68.5	16.1	0.1	3,583
Female-headed	86.9	62.5	8.4	0.0	1,217

Source: NISR, AHS 2024

Findings in Table 16 show that cover plants/grasses were the most commonly used erosion control measure among both male-headed and female-headed agricultural households, accounting for 85.4 percent and 85.9 percent, respectively. Male-headed households reported higher use of ditches (12.9 percent), progressive terraces (18.9 percent), mulching (10.3 percent), and water channels (24.5 percent) compared to female-headed households (10.6 percent, 16.1 percent, 6.4 percent, and 19.9 percent, respectively).

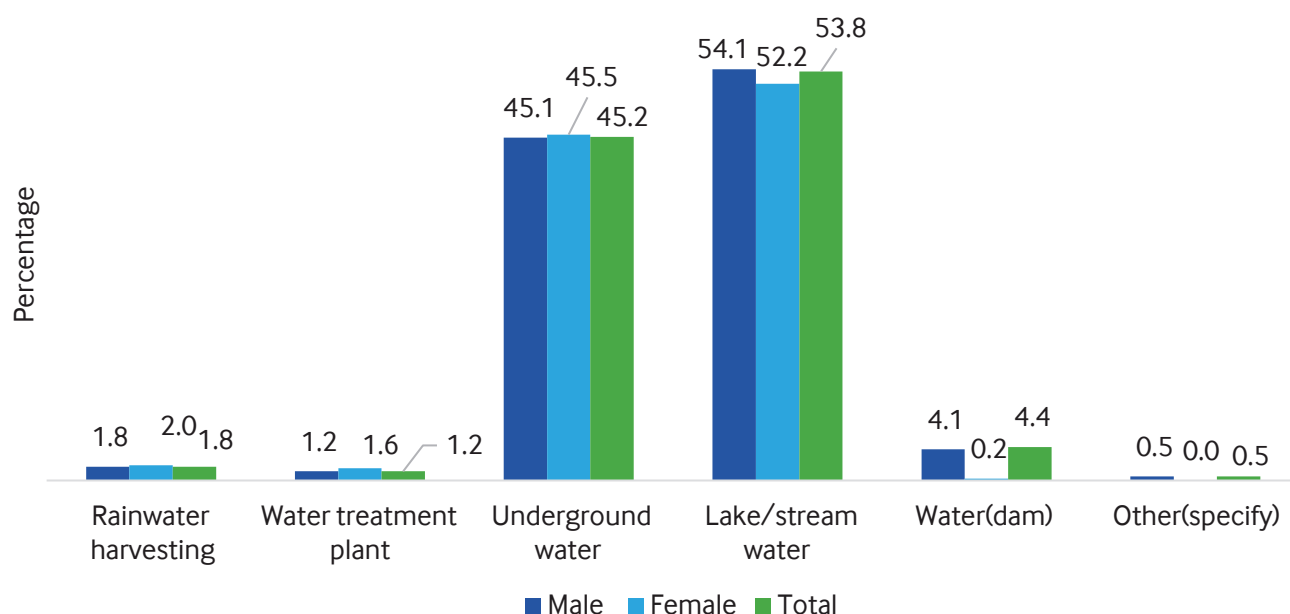
Table 16: Percentage of agricultural households by types of erosion control measures

Measure	Kigali	South	West	North	East	Male headed	Female headed	Rwanda
Ditches	8.5	21.0	8.8	4.4	11.4	12.9	10.6	12.3
Trees/Windbreak/Shelterbelt	19.5	24.9	19.4	21.9	8.3	19.2	16.7	18.6
Bench (radical) terraces	2.4	7.2	14.6	14.2	5.0	9.9	8.2	9.5
Progressive terraces	11.7	14.7	12.3	39.7	11.1	18.9	16.1	18.2
Cover plants/Grasses	74.9	84.2	87.3	89.0	83.7	85.4	85.9	85.5
Water drainage	3.8	3.5	1.0	0.9	7.9	4.2	1.7	3.6
Mulching	7.5	7.0	12.9	3.8	13.4	10.3	6.4	9.3
Beds/Ridges	1.8	13.1	9.2	20.2	7.2	12.0	11.7	11.9
Water channel	14.6	42.8	17.0	15.0	13.2	24.5	19.9	23.4
Others	2.9	0.1	0.2	0.2	0.6	0.4	0.2	0.3
HHs practicing erosion control ('000)	76	1,318	913	866	1,155	3,267	1,062	4,329

Source: NISR, AHS 2024

The water used for agricultural irrigation by households comes mainly from lake/stream water, which accounts for 54.1% for male-headed households and 52.2% for female-headed households, followed by groundwater with 45.1% for male-headed households and 45.5% for female-headed households, as shown in Figure 3.

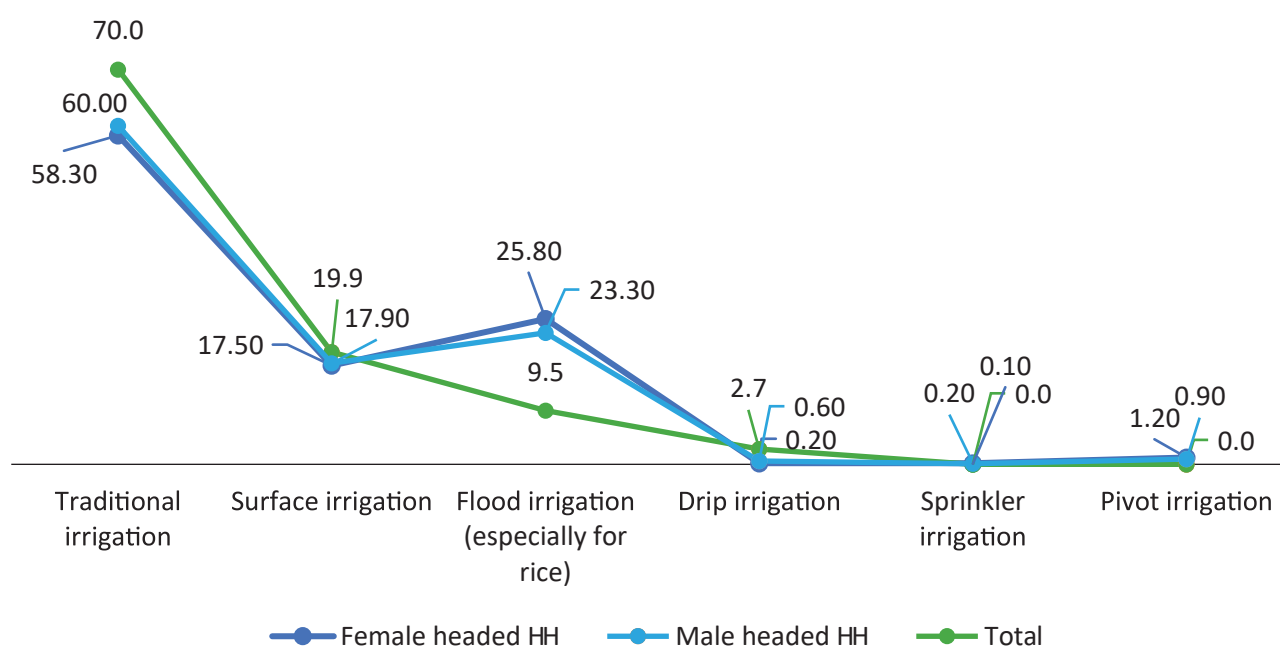
Figure 3: Percentage of agriculture HH by source of water used for irrigation and by sex of head of HH



Source: NISR, AHS 2024

Figure 4 reveals that in 2024, the main irrigation technique used in Rwanda was traditional irrigation (60%). This rate was 70% for male-headed households and 58% for female-headed households. Furthermore, 26% of female-headed households practiced flood irrigation (primarily for rice), while 20% of male-headed households used surface irrigation.

Figure 4: Percentage of agricultural households who irrigated land by irrigation techniques by sex of head of HH



Source: NISR, AHS 2024

4.2.4 Agricultural households aware of environmental and health risks

Awareness of environmental and health risks linked to agricultural inputs remains limited among farming households in Rwanda, with notable gender disparities.

Table 17 reveals that, at the national level, only about onethird of households (34.8 %) report awareness of risks associated with excessive or misuse of inorganic fertilizers, while less than onequarter (24.3%) are aware of risks tied to pesticide use. In both cases, maleheaded households demonstrate significantly higher awareness (38.0% for fertilizer misuse; 27.5% for pesticide use) compared to femaleheaded households (25.3% and 14.8%, respectively). These gaps of nearly 13 percentage points highlight that femaleheaded households are substantially less informed, reflecting broader inequalities in access to extension services, training opportunities, and information sources. Overall, the findings underscore a persistent gender gap in environmental and health risk awareness related to agricultural practices.

Table 17: Percentage of agricultural households aware of environmental and health risks from excessive use/misuse of inorganic fertilizers and pesticide use.

Category	environmental risks from excessive use/ misuse of inorganic fertilizers	environmental and health risks from pesticide use	HHs ('000)
Rwanda	34.8	24.3	2,164
Kigali	31.1	18.6	37
South	39	27.8	590
West	36.3	23.6	454
North	27.8	19.4	400
East	34.3	24.8	682
Male	38	27.5	1,607
Female	25.3	14.8	556

Source: NISR, AHS 2024

4.3 Agricultural Cooperatives and extension services

Cooperatives bring farmers together to share resources, secure credit and inputs, and sell their produce as a group, whereas extension services equip them with technical skills and guidance on new methods and technologies. The two reinforce one another, cooperatives often act as an effective conduit for delivering extension support to farmers and together, they help raise productivity, strengthen food security, and narrow gender gaps in access to resources and decision-making.

The results in Table 18 show that female-headed households were more likely than male-headed households to belong to crop producer cooperatives (90.5% vs. 86.3%). However, female-headed households reported no participation in livestock producer, water user, apiculture, or fishery cooperatives, while male-headed households showed at least some presence across all cooperative types, notably livestock producers' (10.5%) and apiculture (1.5%). This suggests that female-headed households' cooperative membership is heavily concentrated in crop production, with little to no diversification into other agricultural cooperative types compared to male-headed households.

Table 18: Cooperative agricultural households by type and by sex of HH head

Category	Crop producers	Livestock producers	Water users	Apiculture	Fishery	HHs ('000)
Rwanda	87.1	10.3	0.6	1.2	0.8	261
Male	86.3	10.5	0.7	1.5	1.0	212
Female	90.5	9.5	0.0	0.0	0.0	49

Source: NISR, AHS 2024

The results in Table 19 show that female-headed households were slightly more likely than male-headed households to belong to an agricultural cooperative or association (4.8% vs. 3.8%). However, male-headed households were more likely to have a kitchen garden at home (52.3% vs. 43.3%). This suggests that while female-headed households show marginally higher cooperative membership, male-headed households are more likely to practice home-based kitchen gardening.

Table 19: Percentage of agricultural households belonging to Agricultural cooperatives/having a kitchen at home by sex of head of household

Category	Belonging to agricultural cooperatives /association	Have kitchen garden	Total HHs ('000)
Rwanda	11.8	50.0	2,164
By Province			
Kigali	4.7	57.5	37
South	14.7	50.7	590
West	7.8	56.2	454
North	9.6	49.8	400
East	13.6	44.9	682
By HHH Sex			
Male	3.8	52.3	1,608
Female	4.8	43.3	556

Source: NISR, AHS 2024

Table 20 indicates that nationally, 52.0% of male household members and 49.7% of female household members received agricultural extension services, indicating a slightly higher participation among males. However, female members constituted a larger share of participants in several extension topics, including nutrition and food security (55.8%), financial literacy (53.9%), horticulture skills (53.6%), fertilizer application (51.4%), erosion control measures (51.7%), irrigation systems (52.4%), and post-harvest handling and storage (51.4%). In contrast, male members were more represented in improved cropping practices (54.6%), animal health and feeding (53.1%), veterinary services (52.9%), and integrated pest management (52.0%). Overall, while men were slightly more likely to receive extension services, the distribution of services by type suggests that women actively participated in many extension activities related to crop production, nutrition, and financial management.

Table 20: Percentage of Household members who received extension services by sex

Service / area	Kigali	South	West	North	East	Rwanda	Male %	Female %	Members ('000)
Received extension services	36.7	58.1	35.8	55.0	50.0	50.8	52.0	49.7	7,720
Improved cropping practices	10.8	12.5	20.2	15.0	16.1	15.0	54.6	45.4	1,161
Fertilizer application	28.1	10.4	15.5	11.5	9.4	11.2	48.6	51.4	861
Irrigation system	2.5	4.3	2.6	3.2	8.0	5.0	47.6	52.4	385
Post-harvest handling & storage	2.3	5.3	3.4	3.7	6.2	5.0	48.6	51.4	387
Erosion control measures	15.3	11.4	13.1	12.5	7.8	10.7	48.4	51.7	828
Horticulture skills	8.1	6.1	3.5	5.3	5.1	5.3	46.4	53.6	410
Animal health and feeding	1.3	4.8	2.5	3.7	4.9	4.3	53.1	46.9	329
Veterinary services	2.6	4.2	3.2	3.9	6.3	4.7	52.9	47.1	361
Agribusiness skills	1.3	4.2	2.0	3.1	4.8	3.9	50.8	49.3	298
Weather/climate info	2.1	5.6	3.1	3.1	4.6	4.4	49.6	50.4	341
Financial literacy	7.4	9.3	8.8	10.7	8.4	9.2	46.1	53.9	713
Integrated pest management	5.6	5.9	8.7	5.3	5.3	5.9	52.0	48.1	456
Nutrition and food security	4.5	8.9	5.7	11.2	6.7	8.2	44.2	55.8	634
Smart Nkunganire program	8.1	7.0	7.8	7.9	6.6	7.2	49.7	50.3	554

Source: NISR, AHS 2024

POVERTY STATUS AMONG AGRICULTURAL HOUSEHOLDS

5.1 Overview of Poverty Status among Agricultural Households

Understanding poverty status among agricultural households is essential for designing effective policies and interventions aimed at improving rural livelihoods and achieving broader development goals. Poverty in this context is often assessed through indicators such as household income, consumption expenditure, asset ownership, food security, and access to basic services like education, healthcare, and clean water. Disparities frequently exist within agricultural households as well, particularly along gender lines, with women-headed households or female farmers often facing greater constraints in accessing land, credit, extension services, and decision-making power, which can further deepen poverty and vulnerability.

Table 21 shows poverty status among agricultural households by household head sex. At the national level, 25.9 percent of agricultural households are classified as poor, while 74.1 percent are non-poor. Disaggregated by sex, female-headed households show a higher poverty rate (28.7 percent) compared to male-headed households (25.2 percent). Correspondingly, male-headed households have a higher share of non-poor households (74.8 percent) than female-headed households (71.3 percent). This indicates that female-headed agricultural households are somewhat more vulnerable to poverty than their male-headed counterparts.

Poverty also varies by education, with households headed by someone with no education showing the highest poverty rate (37.2 percent), suggesting education level compounds the gender-based vulnerability. Overall, female-headed agricultural households are more likely to experience poverty than male-headed households, with a poverty rate that is 3.5 percentage points higher (28.7 percent compared with 25.2 percent). This finding suggests persistent gender disparities in the economic well-being of agricultural households in Rwanda.

Table 21: Poverty status among agricultural households

	Poor	Non poor	Total
Rwanda	25.9	74.1	100
Urban	27.0	73.1	100
Rural	25.7	74.3	100
Province			
Kigali city	22.2	77.8	100
Southern Province	29.3	70.8	100
Western Province	36.1	63.9	100
Nothern province	18.7	81.3	100
Eastern province	20.4	79.6	100
HH head sex			
Male Headed	25.2	74.8	100
Female Headed	28.7	71.3	100
Education level of HH head			

	Poor	Non poor	Total
No education	37.2	62.8	100
Primary	25.7	74.3	100
Secondary	10.2	89.8	100
University	0.0	100.0	100
Agr land size			
less than 0.5	30.7	69.3	100
Between 0.5 and 1ha	19.0	81.1	100
Between 1 ha and 5ha	9.0	91.0	100
5ha and above	0.0	100.0	100

Source: NISR, AHS 2024

FINANCIAL SERVICES AND AGRICULTURAL SUPPORT

6.1 Introduction

Access to financial services including credit, savings, insurance, and timely payments shapes farmers' capacity to invest in inputs, manage risk, and withstand shocks such as poor harvests or price fluctuations, extending financial inclusion in agriculture beyond simple account ownership to a broader ecosystem of tailored credit, savings, and support services.

Gender disparities remain a persistent challenge in this sector, as women who play a substantial role in agricultural production and food security often face greater barriers to credit, formal banking, and extension support due to limited land ownership or collateral, lower financial literacy, restrictive social norms, and underrepresentation in cooperative structures through which support is typically channeled. This section examines patterns of financial service access and agricultural support among farming households by gender, considering indicators such as credit and loan access, use of formal and informal financial institutions, and savings account ownership, to clarify how financial inclusion and agricultural support intersect with gender in the current situation.

6.2 Agricultural households with bank accounts

The results in Table 22 indicates that 62.7 percent of agricultural households had at least one member with a bank account, while 46.3 percent of farmers personally owned a bank account. Male-headed households were more likely than female-headed households to have at least one household member with a bank account (64.9 percent compared to 56.5 percent). Likewise, male farmers were more likely than female farmers to own bank accounts (52.6 percent compared to 41.3 percent). These findings suggest that gender disparities in access to formal financial services persist, with female-headed households and female farmers exhibiting lower levels of financial inclusion.

Table 22: Percentage of agricultural households/farmers having a bank account by province

Category	HHs w/ bank account %	HHs ('000)	Farmers w/ bank account %	Farmers ('000)
Rwanda	62.7	2,164	46.3	2,830
Kigali	56.9	37	46.0	49
South	63.3	590	50.2	748
West	65.1	454	45.8	615
North	67.5	400	48.3	548
East	58.1	682	42.2	871
Male	64.9	1,607	52.6	1,259
Female	56.5	556	41.3	1,570

Source: NISR, AHS 2024

The results in Table 23 show that male-headed households were more likely than female-headed households to hold bank accounts with commercial banks (18.9% vs. 15.5%) and microfinance institutions (9.5% vs. 6.8%). In contrast, female-headed households relied more heavily on savings and credit cooperatives (77.7% vs. 71.6%). This suggests that female-headed households lean more toward community-based savings and credit cooperatives, while male-headed households have relatively greater access to formal banking and microfinance institutions.

Table 23: Percentage of agricultural households by type of financial institutions in which they have a bank account and by sex of head of HH

Category	Commercial banks	Microfinance	Savings & Credit Cooperatives (SACCOs)	Total
Male	18.9	9.5	71.6	100
Female	15.5	6.8	77.7	100
Rwanda	18.2	9.0	72.9	100

Source: NISR, AHS 2024

6.3 Agricultural households with loan requisition.

Table 24 shows loan-seeking behavior among agricultural households by sex. At the national level, 71.1 percent of agricultural households have at least one member who requested a loan. Disaggregated by sex, male-headed households show a higher rate (73.1 percent) of having a member request a loan compared to female-headed households (65.4 percent). When looking specifically at farmers who requested a loan, males also show a slightly higher rate (43.8 percent) than females (42.5 percent), though this gap is much narrower than at the household level. Notably, female farmers represent a much larger number of individual loan requesters (2,050,000) compared to male farmers (1,542,000), despite the lower percentage rate, suggesting a larger underlying female farmer population. Overall, male-headed households are more likely to have accessed loans, though the gender gap narrows considerably when looking at individual farmer-level loan requests.

Table 24: Percentage of agricultural households/farmers who requested a loan by Province and Sex of the Head of HH

Category	HHs w/ member who requested loan %	HHs ('000)	Farmers who requested loan %	Farmers ('000)
Rwanda	71.1	2,164	43.0	3,592
Kigali	68.0	37	33.9	57
South	70.0	590	44.5	971
West	80.3	454	46.6	780
North	66.0	400	35.9	690
East	69.1	682	44.1	1,094
Male	73.1	1,607	43.8	1,542
Female	65.4	557	42.5	2,050

Source: NISR, AHS 2024

The results in Table 25 show that tontine/solidarity funds were the leading loan source for both male- and female-headed households, with similar rates (58.1% vs. 57.9%). Female-headed households were more likely than male-headed households to borrow from relatives or friends (29.5% vs. 23.9%), while male-headed households relied more on formal sources such as commercial banks (6.9% vs. 4.3%) and credit and savings cooperatives (6.5% vs. 3.9%). This suggests that female-headed households depend more on informal, relationship-based lending, while male-headed households have relatively greater access to formal financial institutions for loans.

Table 25: Percentage of agricultural households by source of requested loan and by sex of head of HH

Source	Male	Female	Rwanda
Tontine/Solidarity fund	58.1	57.9	58.1
Relative/friend	23.9	29.5	25.1
Commercial bank	6.9	4.3	6.4
Credit & savings cooperative	6.5	3.9	6.0
VUP financial services	2.8	3.1	2.8
Microfinance	1.7	0.8	1.5
Employer	0.1	0.4	0.1

Source: NISR, AHS 2024

7.1 Introduction

Livestock refers to domesticated animals raised by households for food, income, labor, and other agricultural purposes, including cattle, pigs, chickens, sheep, goats, rabbits, and bees. In Rwanda, livestock plays a vital role in sustaining rural livelihoods, contributing to nutrition, household resilience, and the broader agricultural economy. The 2024 Agriculture Household Survey establishes a comprehensive profile of livestock ownership, showing that households are engaged across this diverse range of species. The survey highlights that female-headed households are actively involved in goat rearing and contribute meaningfully to the management of small livestock such as poultry, pigs, sheep, and rabbits.

7.2 Overview of Livestock farming

Findings from Table 26 show that male-headed households own a higher proportion of most livestock types, including cattle, pigs, chickens, sheep, and bees. However, female-headed households have a slightly higher participation in goat rearing (53.17%) than male-headed households (49.51%). This highlights gender differences in livestock ownership, with women being relatively more involved in goat production.

Table 26: Percentage of households raising different types of livestock by sex of household head

Livestock	Kigali	South	West	North	East	Rwanda	Male-headed	Female-headed
Cattle	55.6	74.2	66.3	74.3	47.3	65.4	68.4	53.9
Goats	48.6	54.9	37.1	36.9	63.5	50.2	49.5	53.2
Sheep	2.2	11.1	17.8	22.2	7.5	13.4	14.6	8.8
Pig	10.9	57.1	47.1	37.6	28.7	43.5	45.0	37.7
Chicken	37.4	47.7	40.1	38.0	53.2	45.7	48.3	36.0
Rabbit	14.3	18.6	11.1	16.4	13.4	15.3	15.5	14.6
Other Poultry	7.8	2.4	0.8	3.6	10.8	4.6	5.5	1.3
Other Animal	0	2.86	2.61	1.56	1.22	2.1	2.3	1.3
Bee keeping	3.5	5.3	3.6	4.7	5.2	4.8	5.8	1.8
HHs raising livestock ('000)	25	477	332	305	467	1,607	1,211	396

Source: NISR, AHS 2024

Table 27 reveals that at the national level, female cattle (1,237,087) substantially outnumber male cattle (397,837) across all breed types, indicating that the cattle population is predominantly female. This pattern is consistent across exotic, cross, and local breeds, with adult cows representing the largest share of female cattle, particularly among cross cattle (465,945) and local cattle (169,425). Male cattle are concentrated mainly in the younger age groups, especially calves, while the number of mature bulls is relatively low across all breeds. Across provinces, the Eastern Province records the highest number of female cattle (426,807), followed by the Southern Province (378,097), reflecting the importance of breeding and dairy production in these regions.

Table 27: Number of cattle reared by agricultural households on the day of the interview, by breed, sex, age, and province

Breed	Sex	Age	Kigali	South	West	North	East	Rwanda
Exotic	Male	Calves	55	6,323	2,577	4,775	2,096	15,827
		Steers	1	1,273	524	863	36	2,697
		Bulls	8	11	26	914	29	988
	Female	Calves	686	4,913	3,009	2,298	3,031	13,937
		Heifers	44	1,494	2,469	892	598	5,497
		Cows	732	13,077	2,552	5,443	8,056	29,859
Cross	Male	Calves	6,743	50,710	40,442	40,894	54,176	192,965
		Steers	422	11,379	20,295	27,060	11,960	71,115
		Bulls	1	1,665	2,390	3,749	5,620	13,425
	Female	Calves	4,837	77,955	42,840	44,588	63,430	233,644
		Heifers	548	52,404	36,890	30,866	61,000	181,704
		Cows	6,723	149,690	61,356	98,475	149,700	465,945
Local	Male	Calves	-	16,944	11,195	6,100	35,450	69,683
		Steers	-	9,020	4,030	4,209	10,100	27,362
		Bulls	-	1,318	439	406	1,613	3,774
	Female	Calves	422	21,725	17,704	5,215	35,040	80,107
		Heifers	-	15,808	18,713	2,720	19,730	56,968
		Cows	422	41,035	29,158	12,580	86,230	169,425
All breeds	Male	Total	7,230	98,643	81,916	88,970	121,100	397,837
	Female		14,414	378,100	214,691	203,080	426,800	1,237,087

Source: NISR, AHS 2024

Table 28 shows that female goats outnumbered male goats across all provinces, with 1,445,905 female goats compared with 337,924 male goats nationwide. Among females, adult does were the largest group, numbering 844,692, followed by 601,214 female kids, while among males, kids accounted for 302,937 compared with only 34,987 adult bucks. The Eastern Province recorded the highest number of both female (633,732) and male (143,237) goats, followed by the Southern Province with 442,420 female and 96,132 male goats. The predominance of female goats reflects livestock management practices that retain more breeding females while keeping relatively few adult males for reproduction.

Table 28: Number of goats reared by agricultural households on the day of the interview, by sex, age and province

Sex	Age	Kigali	South	West	North	East	Rwanda
Male	Kids	7,777	81,345	42,878	38,211	132,725	302,937
Male	Buck	47	14,787	4,320	5,321	10,512	34,987
Male	Total	7,824	96,132	47,197	43,533	143,237	337,924
Female	Kids	18,257	179,752	80,964	56,034	266,206	601,214
Female	Does	7,762	262,668	107,470	99,266	367,526	844,692
Female	Total	26,019	442,420	188,435	155,299	633,732	1,445,905

Source: NISR, AHS 2024

Table 29 shows that the distribution of sheep by sex and age category varies across provinces. Nationally, there were 106,741 male sheep, comprising 89,691 ram/lambs and 17,051 rams (tups), while female sheep totaled 332,983, including 115,006 lambs and 217,978 ewes. The Northern Province recorded the highest number of female sheep (116,375), followed by the Western Province (110,672), whereas the Eastern Province had the highest number of male sheep (25,581). Kigali reported very few sheep, with only 527 female sheep and no male sheep recorded.

Table 29: Number of sheep reared by agricultural households on the day of the interview, by sex, age, and province

Sex	Age	Kigali	South	West	North	East	Rwanda
Male	Ram/lamb	-	13,789	30,053	26,272	19,577	89,691
Male	Ram/tup	-	818	6,834	3,395	6,003	17,051
Male	Total	-	14,607	36,887	29,667	25,581	106,741
Female	Lamb	-	16,749	39,725	33,975	24,556	115,006
Female	Ewe	527	32,226	70,947	82,400	31,878	217,978
Female	Total	527	48,975	110,672	116,375	56,434	332,983

Source: NISR, AHS 2024

Table 30 shows that female pigs outnumbered male pigs across the country, with 606,087 female pigs compared with 400,803 male pigs. Among females, adult sows constituted the largest group (336,849), followed by 269,237 female piglets, while male piglets (253,664) were more numerous than adult boars (147,139). The Southern Province recorded the highest number of pigs for both sexes, with 256,930 females and 150,004 males, followed by the Western Province. The predominance of adult female pigs reflects breeding practices that retain more females for reproduction while maintaining relatively fewer adult males.

Table 30: Number of pigs reared by agricultural households on the day of the interview, by sex, age, and province

Sex	Age	Kigali	South	West	North	East	Rwanda
Male	Piglets	3,715	96,540	62,259	35,932	55,218	253,664
Male	Boars	145	53,464	42,057	30,358	21,115	147,139
Male	Total	3,860	150,004	104,316	66,290	76,334	400,803
Female	Piglets	1,526	107,083	55,597	43,605	61,425	269,237
Female	Sows	277	149,847	77,498	59,720	49,507	336,849
Female	Total	1,803	256,930	133,095	103,326	110,932	606,087

Source: NISR, AHS 2024

Annex : Officials involved in the production of the 2026 Gender Thematic Report from AHS 2024

National Coordinators

MURENZI Ivan, DG

MWIZERWA Jean Claude, DDG

NISR Technical Directors

NILINGIYIMANA Faustin

SIBOMANA Oscar

ISHIMWE Caroline

Analysis & Report Writing

NKURUNZIZA Venuste

NSHIMIYIMANA Providence

SIBOMANA Jean Claude

DUSINGIZIMANA Emmanuel

MUGENZI Gilbert

Report Editing, Proofreading & Correction

NKURUNZIZA Venuste

NSHUTINABAGENZI Eric

SIBOMANA Jean Claude

NIZEYIMANA Charles

TUYISENGE Eric

ICYITEGETSE Chance

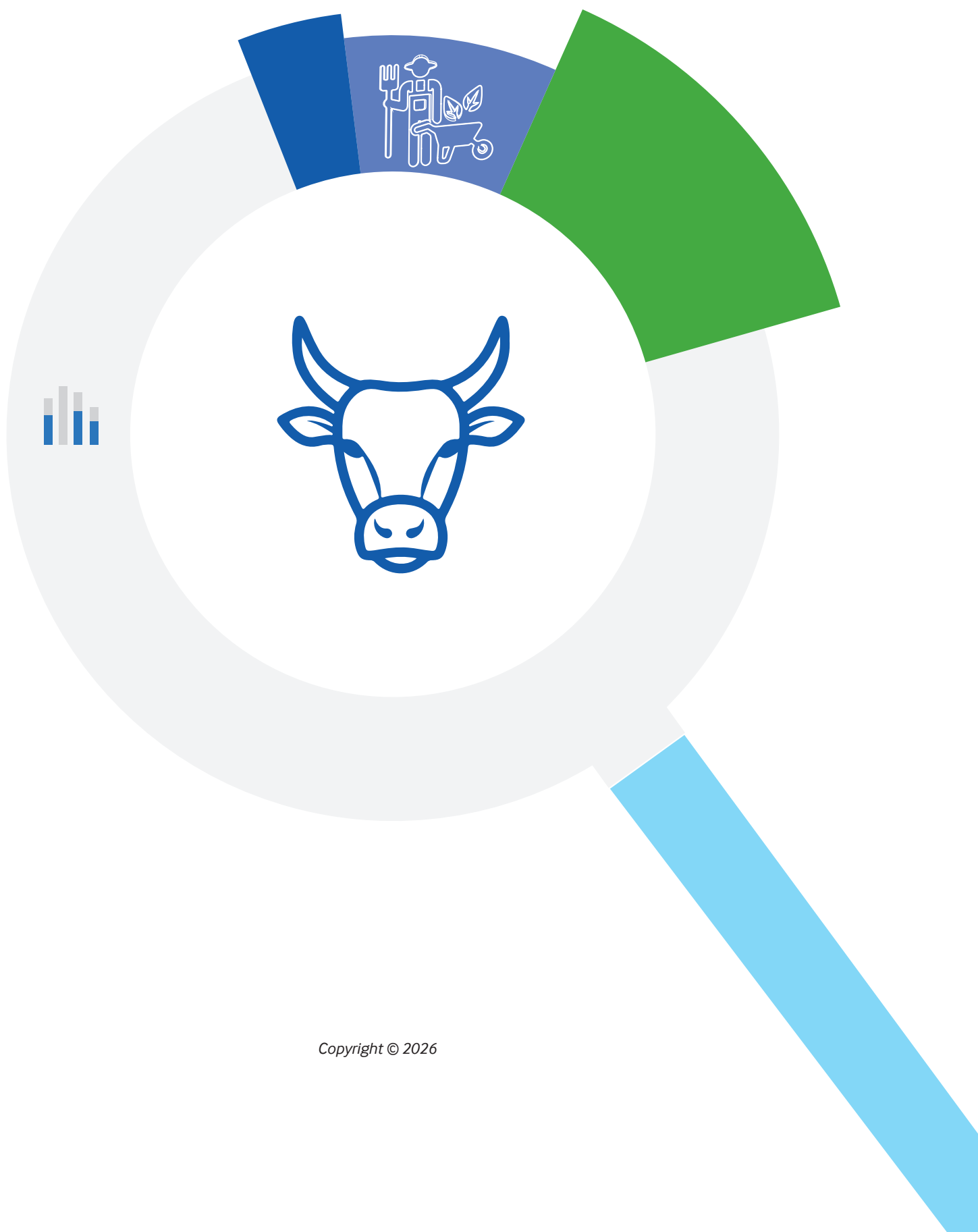
UWINEZA Dieu Merci

NEZA Nadege

Typesetting & Design

UWAMUNGU Thierry, Publication Specialist

MUSHIMIYIMANA Desire.



Copyright © 2026