NISR
NATIONAL INSTITUTE OF STATISTICS OF RWANDA

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MEASURING GENDER-IN-TRADE STATISTICS



COUNTRY REPORT
RWANDA

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Abbreviations

ACCA	Association of Chartered Certified Accountants
AfCFTA	African Continental Free Trade Area
AFR	Access to Finance Rwanda
CPA	Certified Public Accountant
ECA	Economic Commission for Africa
EICV	Integrated Household Living Conditions Survey
FSPs	Financial Service Providers
GiTs	Gender-in-Trade Statistics
GMO	Gender Monitoring Office
HCI	Human Capital Index
ICBT	Informal Cross-Border Trade
IOSC	Isange One Stop Centres
KYC	Know Your Customer
LFS	Labour Force Survey
MIGEPROF	Ministry of Gender and Family Promotion
MINEDUC	Ministry of Education
MINICOM	Ministry of Trade and Industry
MSMEs	Micro, Small, and Medium Enterprises
NBR	National Bank of Rwanda
NCBA	NIC Group PLC and Commercial Bank of Africa Limited
NFIS	National Financial Inclusion Strategy
NISR	National Institute of Statistics of Rwanda
NST1	National Strategy for Transformation
P2P	Person-to-person
RBA	Rwanda Bankers' Association
RDB	Rwanda Development Board
RRA	Rwanda Revenue Authority
SMEs	Small and Medium Enterprises
TVET	Technical and Vocational Education and Training
UNCTAD	United Nations Conference on Trade and Development
USD	United States Dollar

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Executive Summary

This report examines the evolution of women's participation in Rwanda's trade sector, applying the United Nations Conference on Trade and Development (UNCTAD) compilation guidelines for measuring gender-in-trade statistics to assess structural preconditions, outcomes, and socioeconomic impacts of women involved in trade. Rwanda is at the forefront of institutionalizing fundamental architecture for gender equality, including a robust legal framework, digital infrastructure, and near-parity in education. As a result, Rwanda's structural foundations and human capital development demonstrate significant progress. Women now represent 51.8 per cent of enrolment in tertiary education compared with 48.2 per cent for men, while their literacy rate has risen from 60.1 per cent in 2006 to 73.6 per cent in 2024. Digital leapfrogging has been particularly transformative: mobile money adoption among women increased from 5 per cent in 2010 to 78 per cent in 2024, effectively closing the digital divide, even though women's access to traditional banking remains limited at 38 per cent.

Women's employment and participation in trade have increased across both formal and informal sectors. In formal trading firms, women now account for 46 per cent of employees and hold 45 per cent of senior management positions. Representation in foreign-owned firms has grown from 26 per cent to 38 per cent. In informal cross-border trade, on the other hand, women accounted for approximately 61 per cent of participants in 2024. Export performance has also surged, with women-owned firms increasing their exports from USD 261 million in 2017 to USD 1.16 billion in 2021, underscoring their growing role in driving Rwanda's trade growth.

Despite these noteworthy strides, gender gaps persist, especially in unpaid care burdens and access to finance. Women continue to face time poverty, spending an average of 3.9 hours daily on unpaid care compared with 2.5 hours for men. While state-led childcare initiatives have expanded coverage from 12 per cent in 2017 to 77 per cent in 2024, unpaid care responsibilities still limit women's economic opportunities. Access to finance also presents a critical challenge: only 8 per cent of female loan applicants secured financing in 2024 compared with 13 per cent of men, reflecting gender-biased risk perceptions and collateral constraints.

To enable women to transition from participation to leadership in high-value trade, Rwanda must adopt targeted strategies. Closing the finance gap is essential, with a medium-term goal of providing trade finance to at least 50 per cent of women-led firms. Value chain upgrading should be prioritized to shift women-owned businesses from raw commodities to manufactured and processed goods. Priority sectors for

value chain upgrading include agroprocessing (coffee roasting, horticulture packaging), light manufacturing (textiles, leather goods), and digital services exports. Rwanda stands as a leader in gender-equitable policy, with strong structural foundations and measurable gains in women's trade participation. To fully realize economic parity, the country must address the sociocultural "software" of trade, which encompasses elements such as unpaid care burdens, entrenched norms, and systemic financial biases, ensuring women not only participate but lead in high-value trade sectors.

1. Introduction and Background

Gender-disaggregated trade statistics are essential for informing evidence-based trade and gender policies and underpinning inclusive growth (UNCTAD, 2023; Peltola & MacFeely, 2019). In Rwanda, women play a significant role in both formal and informal trade activities, yet gender gaps persist in trade outcomes and socioeconomic impacts (ECA, Forthcoming; WTO, 2017).

Over the past two decades, Rwanda has made deliberate and sustained efforts to promote gender equality and women's empowerment as core pillars of national development, as enshrined in the Constitution of the Republic of Rwanda (2015) and further operationalized through the National Strategy for Transformation (NST1) and Vision 2050 (Government of Rwanda, 2020; Ministry of Finance and Economic Planning, 2020). The Constitution enshrines the principle of gender equality and mandates equal participation of women and men in all spheres of national life, laying a solid foundation for gender-responsive governance and policymaking (Government of Rwanda, 2015). Gender inclusivity is therefore firmly embedded in the country's legal, policy, and institutional frameworks, reflecting a strong commitment to ensuring that women and men benefit equitably from socioeconomic development and transformation.

At the policy level, Rwanda has adopted a comprehensive National Gender Policy, which aims to mainstream gender across all sectors and development processes, including employment creation and private sector development (Government of Rwanda, 2021). The policy is operationalized through sectoral strategies and programmes that require ministries, public institutions, and local governments to integrate gender considerations into planning, budgeting, implementation, and monitoring. Institutional mechanisms such as the Ministry of Gender and Family Promotion (MIGEPROF) and the Gender Monitoring Office (GMO) play a central role in coordinating, overseeing, and assessing progress towards gender equality outcomes (GMO, 2024).

Gender equality is also a cross-cutting priority in Rwanda's medium- and long-term development frameworks, including NST1 and Vision 2050. These frameworks recognize women's economic empowerment as a key driver of inclusive growth, poverty reduction, and structural transformation. As a result, targeted initiatives have been implemented to enhance women's participation in education, labour markets, entrepreneurship, finance, and decision-making. These efforts have contributed to notable progress in gender outcomes, particularly in educational attainment, labour-force participation, and political representation.

Sex-disaggregated data have been instrumental in tracking progress and informing gender-responsive policies and programmes in Rwanda. The National Institute of Statistics of Rwanda (NISR), in collaboration with sector institutions, has strengthened the production of gender statistics across multiple domains, including labour, education, health, and household welfare (NISR, 2024). This strengthening aligns with international commitments such as the Beijing Platform for Action and the Addis Ababa Action Agenda, which emphasize the central role of high-quality, timely, and disaggregated data in advancing gender equality (United Nations, 1995; United Nations, 2015).

Despite these achievements, evidence on how gender intersects with international trade remains limited. While trade is recognized as a key engine of Rwanda's economic growth and regional integration, existing statistical systems do not yet fully capture the differentiated impacts of trade on women and men, nor women's participation across various trade-related activities. This data gap constrains the ability of policymakers to design and implement trade policies that are fully responsive to gender dynamics.

Against this backdrop, strengthening gender-in-trade statistics represents a natural extension of Rwanda's broader gender mainstreaming agenda. It provides an opportunity to build on existing national commitments, institutional capacities, and data systems to better understand the gender dimensions of trade and to support evidence-based policies that enhance women's effective participation in domestic, regional, and international trade. This context provides a strong foundation for the subsequent analysis of gender and trade and for the development of targeted gender-responsive trade policies and programmes.

This report is a culmination of the Gender-in-Trade Statistics (GiTS) project by the United Nations Economic Commission for Africa (ECA), a project that enhances the capacity of national statistical offices to produce gender-in-trade statistics, particularly on women's participation and performance in external trade activities, to facilitate evidence-based policy design and increase women's participation in trade. This study applied the United Nations Conference on Trade and Development (UNCTAD) compilation guidelines for measurement of gender-in-trade statistics (2023) to assess Rwanda's gender-in-trade dynamics over a 20-year period (2004–2024). The report is organized into four sections: an introduction, a detailed data and methodology section, a presentation of key findings, and a final section with conclusions and policy implications.

1.1 Research Questions

This report addresses the following analytical questions, in line with the UNCTAD preconditions, outcomes, and impacts framework and the available data in Rwanda:

1. **Preconditions and enabling environment**

   How have key preconditions for women's participation in trade – such as education and skills, financial and digital inclusion, legal and institutional protections, and the distribution of unpaid care work and childcare – evolved in Rwanda between 2004 and 2024, and what do these trends imply for women's readiness to engage in trade-related activities?

2. **Employment and firm-level participation**

   How are women and men represented in formal trading firms over time in terms of overall employment, contract type (permanent versus temporary or seasonal), senior management roles, and employment in foreign-owned trading enterprises?

3. **Trade performance of women- and men-owned firms**

   How has export and import participation of women-owned and men-owned firms evolved over the 2010–2024 period in scale, volatility, and trade patterns, and what does this evolution reveal about women's integration into higher-value formal trade?

4. **Informal cross-border trade**

   How has the evolution of women's participation in informal cross-border trade (ICBT) between 2015 and 2024 influenced their positioning as primary economic actors in Rwanda?

5. **Socioeconomic impacts and structural constraints**

   How do the trade-related patterns across formal firms and ICBT interact with broader socioeconomic outcomes, such as self-employment dynamics, time poverty, and access to credit, and what do these patterns reveal about the remaining "software of equality" constraints that limit women's ability to move from basic participation to high-value trade?

2. Data and Methodology

2.1. Methodology Overview

This study is grounded in the UNCTAD compilation guidelines for the measurement of gender-in-trade statistics, which provide the methodological foundation for the GiTS project. The primary objective of these guidelines is to support evidence-based trade policymaking by improving the availability, comparability, and analytical relevance of sex-disaggregated trade data.

The UNCTAD framework adopts a conceptual approach that links gender and trade through three interrelated dimensions: preconditions, outcomes, and impacts (UNCTAD, 2018; UNCTAD, 2023). Preconditions capture the broader socioeconomic and institutional factors that shape women's and men's capacity to participate in trade, such as education (NISR, 2024), access to finance (FinScope, 2024; NBR, 2024), and legal rights (Government of Rwanda, 2015; 2021). Outcomes focus on direct participation in trade activities, including employment in trade-oriented sectors, ownership of trading firms, and engagement in exporting or importing activities. Impacts assess the broader effects of trade participation on income, employment quality, and economic empowerment. This structure guided the selection and interpretation of indicators used in the analysis.

A central methodological principle of the UNCTAD guidelines is the systematic use of sex-disaggregated data as the minimum requirement for gender analysis in trade statistics (UNCTAD, 2023). The guidelines further emphasize the distinction between sex, a biological characteristic, and gender, a socially constructed set of roles and norms, while recognizing that most official statistics currently operationalize gender analysis through sex-disaggregated variables (UNSD, 2024). In line with this recommendation, all indicators compiled for this report are disaggregated by sex where data are available.

The guidelines also promote the integration and linkage of existing data sources rather than the creation of new stand-alone surveys. Specifically, UNCTAD recommends combining administrative data (such as customs records and business registers) with household, labour force, and enterprise surveys to produce experimental gender-in-trade indicators (UNCTAD, 2021; Peltola and MacFeely, 2019). This microdata linkage approach has been piloted in several countries and has proven effective in generating indicators of employment by sex in trading firms, earnings differentials, and the participation of women-owned enterprises in international trade. Consistent

with this approach, the present study draws on administrative records, survey-based trade data, and ICBT monitoring data to approximate these linkages within the constraints of national data systems. Some compiled data are for a five-year interval, others for a three-year interval; COVID-19 interrupted some surveys for which data collection was scheduled in 2020.

2.2 Data Sources and Coverage

2.2.1 Administrative data sources

The main administrative sources used in this report include:

- Customs data maintained by the Rwanda Revenue Authority (RRA) and compiled by NISR following the guidelines of the International Merchandise Trade Statistics, providing annual information on export and import values by firm for the period 2010–2024.
- The Business Register maintained by Rwanda Development Board (RDB) and Establishment Census records conducted by NISR every three years, which provide information on the number, sector, and basic characteristics of trading firms, including the sex of owners and senior managers where available.
- Financial sector and financial inclusion statistics from the National Bank of Rwanda (NBR) and Access to Finance Rwanda (AFR), including the FinScope Survey and related financial inclusion monitoring outputs. These data are used to construct indicators of bank account ownership, mobile money usage, and loan approval rates by sex.
- Education statistics from the Ministry of Education (MINEDUC), including administrative records on enrolment, completion, and the availability of trade-related courses at secondary and tertiary levels. These are used to track trends in literacy, tertiary education, and trade-relevant skills by sex.
- Gender and human rights statistics from the GMO and relevant line ministries, including information on legal and institutional frameworks, gender equality commitments, and services related to protection from gender-based violence. These contextual data support the assessment of preconditions for women's participation in trade.

2.2.2 Survey data sources

The analysis further uses the following survey-based sources:

- The Integrated Household Living Conditions Survey (EICV) series, which provides information on household welfare, labour-market participation, childcare arrangements, and use of formal care services.
- The Labour Force Survey (LFS), which supplies detailed information on employment and labour-market status by sex, including the distribution of self-employed individuals between subsistence and market-oriented activities. These data underpin the socioeconomic impact indicators related to self-employment.
- The Establishment Census and related enterprise surveys, which provide sex-disaggregated information on employment, contract type, senior management roles, and employment in foreign-owned trading firms.
- ICBT monitoring data, compiled for selected border posts, which capture the sex of traders and the value of goods traded informally.

3. Significant Trends and Findings from the Collected Data

3.1 Preconditions for Participation in Trade

Preconditions indicators are used in this report to assess the enabling environment that shapes women's and men's ability to participate in trade-related activities before actual market engagement occurs. These indicators function as leading indicators in a causal framework: they do not measure trade outcomes directly; rather, they identify structural constraints and facilitators that determine whether women can enter, remain, and progress within trade ecosystems on an equal footing with men. Together, they establish the analytical basis for interpreting gender gaps in subsequent outcomes and impact indicators presented in the following sections and for designing targeted policy interventions.

3.2. Sociodemographic Transitions and Human Capital

The longitudinal data (2007–2024) reveals a significant demographic shift in Rwanda's labour force. The working-age population (18–64) saw a steady increase, with women maintaining a slight majority.

Table 1: Gender and education indicators

Education indicators	2006	2011	2014	2017	2024
Literacy rate, women (%)	60.1	64.5	67.6	69.4	73.6
Literacy rate, men (%)	71.5	75.5	77.3	77.5	78.4
Proportion of female students in secondary-level education institutions (%)				52.4	55.2
Proportion of male students in secondary-level education institutions (%)				47.6	44.8
Proportion of female students in tertiary-level education institutions (%)				46.6	51.8
Proportion of male students in tertiary-level education institutions (%)				53.4	48.2
Trade/commerce-related courses taught in secondary and tertiary levels					28

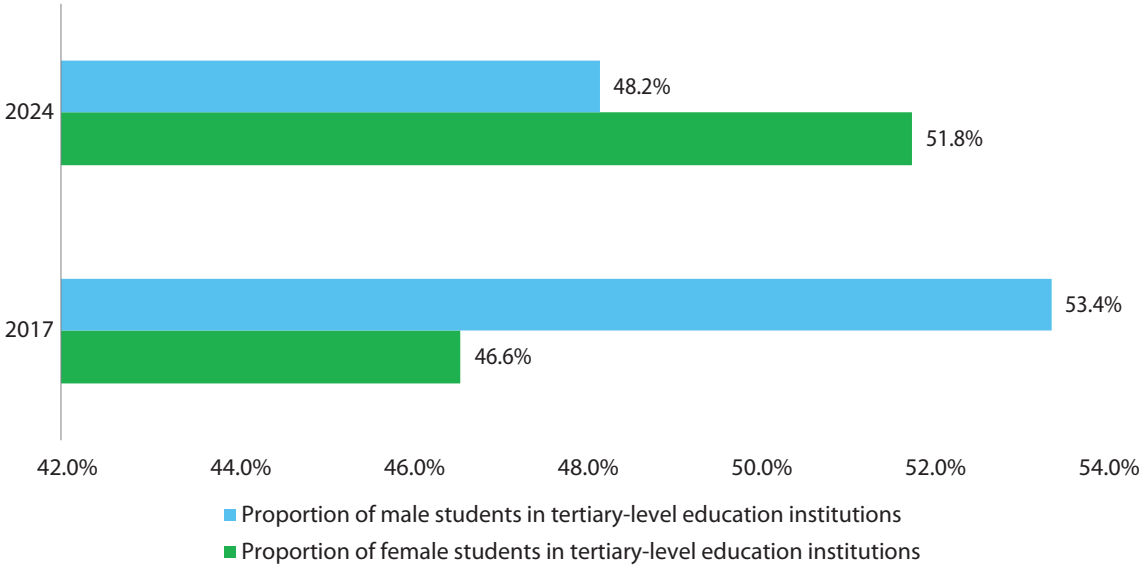
Sources: NISR & MINEDUC, 2025

3.2.1 Tertiary education inversion

A critical finding is the gender crossover in tertiary education enrolment. In 2017, male students dominated tertiary education enrolment with 53.4 per cent. However,

by 2024, female students comprised 51.8 per cent of the tertiary student population. This shift points towards a potential evolution in the Human Capital Index,[1] suggesting that women, through increased access to education, are increasingly well-positioned to transition into high-value added services and formal trade roles and to move away from traditional subsistence commerce. This tertiary education advantage could translate into gender parity in high-skill trade sectors within 5–10 years, if labour-market barriers (occupational segregation, hiring discrimination, care responsibilities) do not constrain absorption of female graduates into technical and managerial roles in trading firms. To monitor these barriers, policy attention should focus on (1) tracking graduate-to-employment transition rates by sex in trade-related sectors; (2) ensuring employers across the trade value chain, including manufacturing, agribusiness, and services, adopt gender-responsive recruitment practices.; and (3) providing mentorship and leadership development for women in trade-oriented industries.

Figure 1: Enrolment in tertiary education by sex

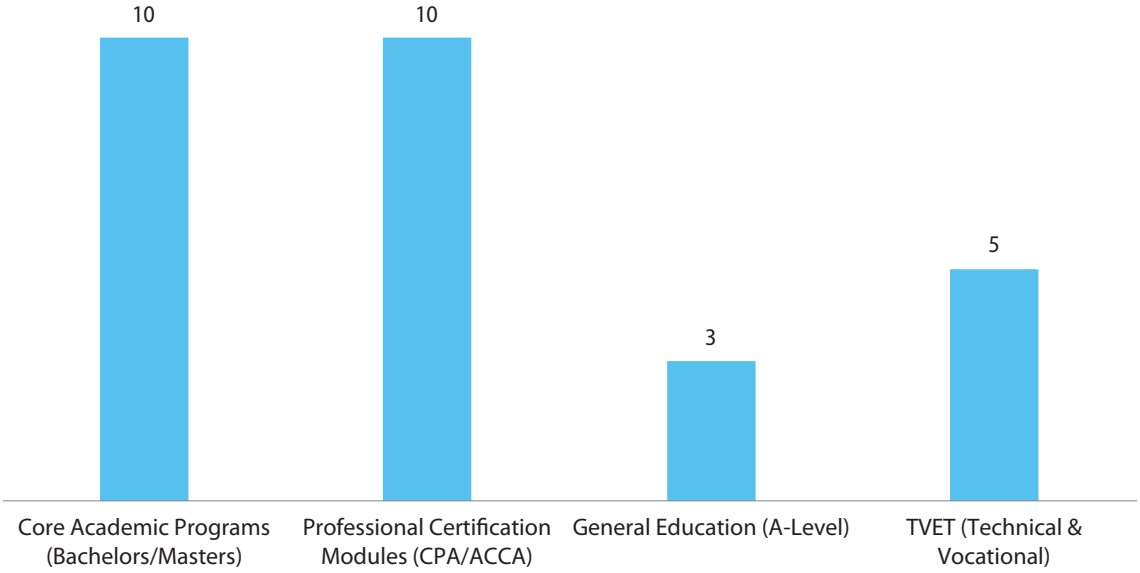


Source: MINEDUC, 2025

3.2.2 Literacy and trade-ready competency

As noted in Table 1, the female literacy rate rose by 13.5 percentage points, moving from 60.1 per cent in 2006 to 73.6 per cent in 2024, compared with a 6.9 percentage-point rise in the male literacy rate during the same period. Additionally, the curriculum integration of Professional Certification Modules (Certified Public Accountant [CPA]/Association of Chartered Certified Accountants [ACCA]) and technical and vocational education and training (TVET) modules in 2024 indicates a transition from general education to specialized trade-technical competency.

Figure 2: Number of trade-related courses taught at secondary and tertiary levels (2024)



Source: MINEDUC, 2025

3.3. Financial Intermediation and the Digital Divide

The transition from traditional banking to fintech-enabled trade, as evidenced in this study, presents a shift that is fundamentally redefining economic participation in Rwanda.

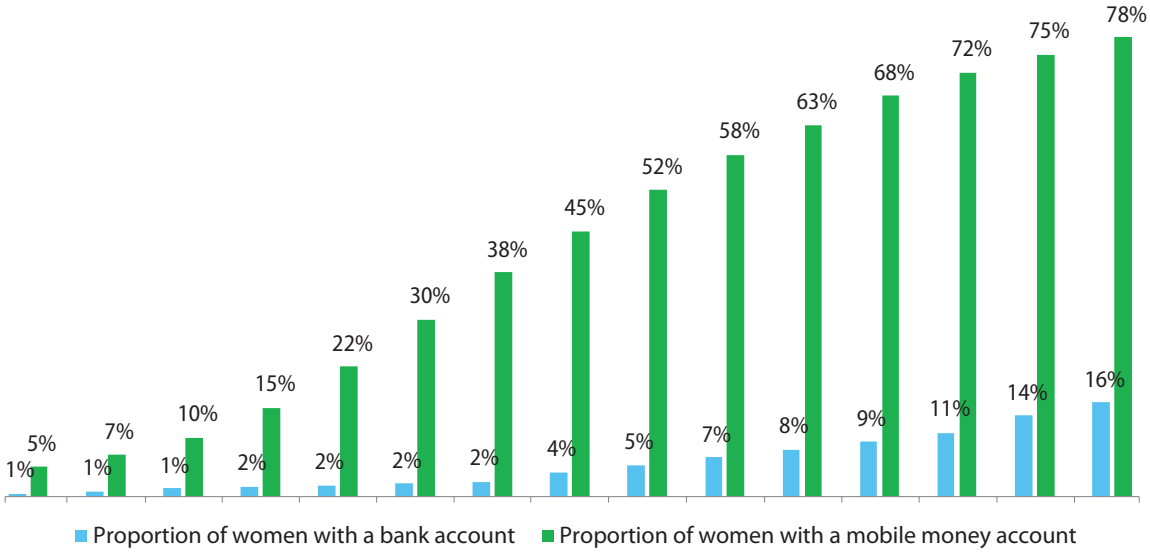
3.3.1 Mobile money leapfrog

The financial access data indicate a "leapfrog" phenomenon. While traditional bank account ownership among women stagnated at approximately 33–38 per cent, mobile money adoption rose sharply, from 5 per cent in 2010 to 78 per cent in 2024. This surge was catalysed by the NBR's implementation of a proportional regulatory framework, which introduced tiered Know Your Customer (KYC) requirements (NBR, 2024). These regulations allowed women to bypass the stringent documentation required by traditional banks, facilitating account opening with only a national identity document. Furthermore, the acceleration of this trend is linked to the National Financial Inclusion Strategy (NFIS) and the 2020 emergency mandate to zero-rate person-to-person (P2P) mobile transaction fees, which lowered the cost barrier for low-income female traders (AFR, 2024). These interventions, supported by NST1, successfully leveraged non-bank mobile network operators to bridge the gender gap in formal financial access (AFR, 2024).

Between 2010 and 2024, the proportion of women in Rwanda with a bank account increased from a baseline of 1 per cent to 16 per cent, representing a total gain of 15

percentage points over 14 years. From 2010 to 2016, women's bank account ownership showed steady but minimal movement, staying within the 1 per cent to 2 per cent range. This movement indicates that formal banking inclusion for most women was still in its nascent stages during these years. A more visible upward shift began after 2017, with ownership rising from 4 per cent in 2017 to 16 per cent in 2024, suggesting that while progress is accelerating, traditional bank accounts still serve a small minority of the female population. Overall, the average annual increase over the full period was approximately 1.07 percentage points, reflecting slow but gathering momentum.

Figure 3: Comparison of bank and mobile money account ownership for women in Rwanda



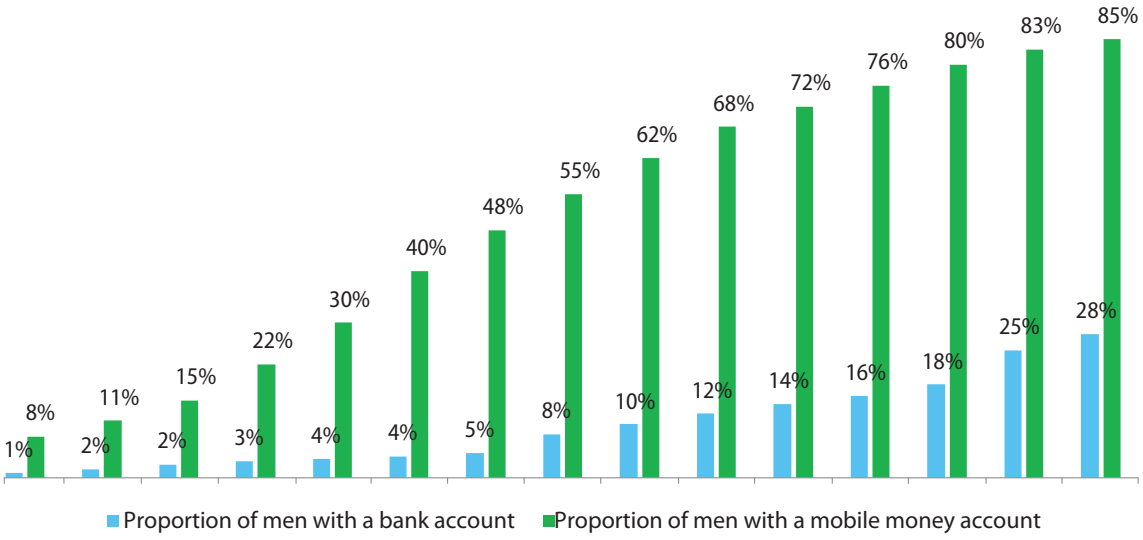
Source: NBR, FinScope Survey, 2025

In contrast, women's mobile money account ownership exhibited rapid and sustained growth, rising from just 5 per cent in 2010 to 78 per cent in 2024, an increase of 73 percentage points. This growth corresponds to an average annual increase of about 5.2 percentage points, far outpacing the growth in traditional bank account ownership. The expansion was particularly pronounced between 2014 and 2018, when coverage more than doubled from 22 per cent to 52 per cent and continued strongly thereafter. By 2024, the gap between mobile money and bank account ownership among women stood at 62 percentage points (78 per cent versus 16 per cent), underscoring the dominant role of mobile financial services as the primary driver of inclusion for women in Rwanda.

Between 2010 and 2024, the proportion of men in Rwanda with a bank account rose from a baseline of 1 per cent to 28 per cent, representing a net increase of 27 percentage points over the period. Bank account ownership growth among men remained

very low and relatively stable at around 1 per cent to 5 per cent during 2010–2016, mirroring the stagnation seen among women during the same period. However, a distinct upward trend emerged from 2017 onward, with coverage jumping from 8 per cent in 2017 to 28 per cent in 2024, indicating a more robust expansion in men's participation in traditional banking compared with women's. The average annual change over the full period was approximately 1.92 percentage points, reflecting a growth trajectory that, while still developing, outpaced that of the female demographic.

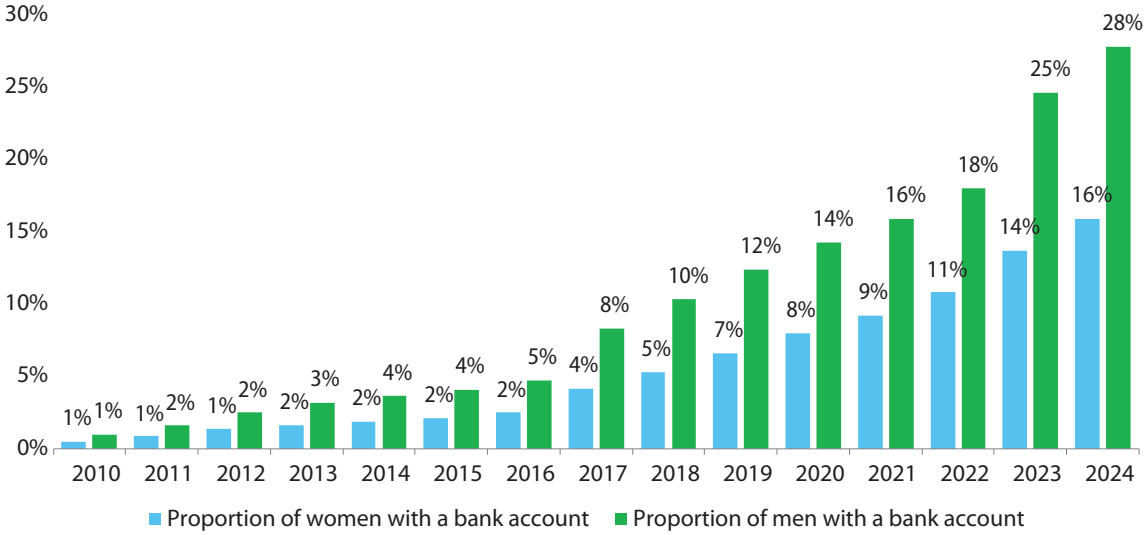
Figure 4: Comparison of bank and mobile money account ownership for men in Rwanda



Source: NBR, FinScope Survey, 2025

By contrast, men's mobile money account ownership increased sharply from 8 per cent in 2010 to 85 per cent in 2024, a rise of 77 percentage points. This growth corresponds to an average annual increase of about 5.5 percentage points, highlighting the rapid and sustained adoption of mobile financial services across the country. By the end of the period, mobile money ownership among men exceeded their bank account ownership by 57 percentage points, confirming that mobile money platforms have become the dominant channel for formal financial access for men in Rwanda.

Figure 5: Comparison of bank account ownership by sex in Rwanda

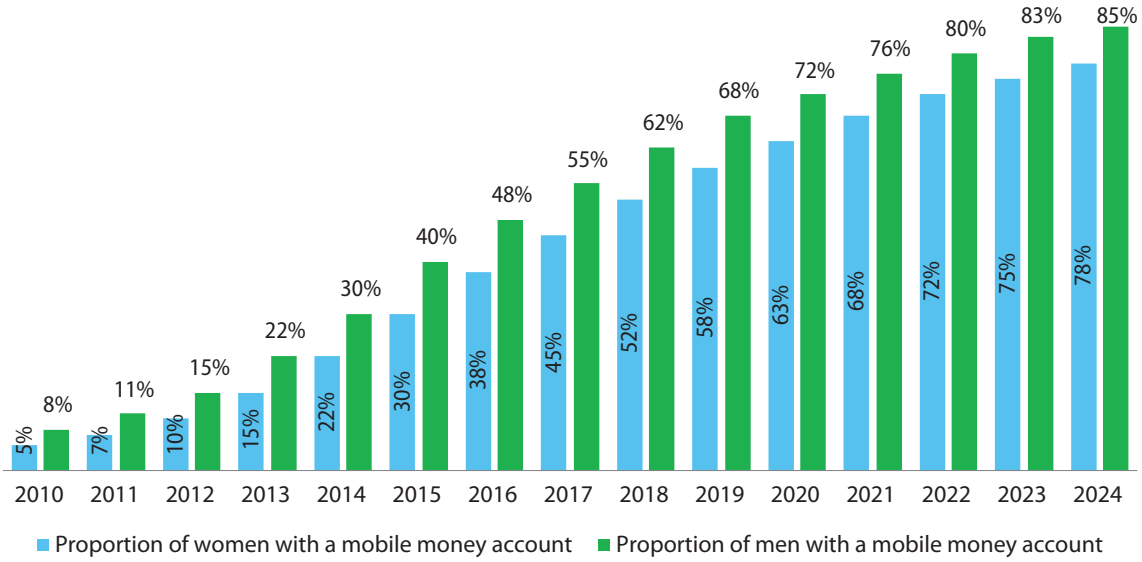


Source: NBR, FinScope Survey, 2025

The gender composition of bank account holders illustrates a persistent divide in traditional banking access, even as digital inclusion grows. While women increased their banking participation to 16 per cent by 2024, men achieved a higher rate of 28 per cent, resulting in a 12-point gender gap in traditional banking. This disparity stands in contrast to the mobile money sector, where the gender gap is narrower at only 7 percentage points (85 per cent for men versus 78 per cent for women). These figures suggest that while traditional banking remains more accessible to men, mobile financial services are successfully democratizing financial access across both genders at a much faster rate, significantly reducing the barriers to entry for women.

In conclusion, the data from the 2025 FinScope Survey reveal a profound shift towards a digital-first financial ecosystem in Rwanda. While both genders have made double-digit gains in traditional banking since 2010, the 78 per cent and 85 per cent adoption rates of mobile money for women and men respectively demonstrate that digital tools are the primary facilitators of financial engagement. For both men and women, the shift is definitive as they adopt mobile-first solutions far more readily than traditional bank accounts. As of 2024, mobile money has largely bridged the gap in basic financial access, though a significant "banking gap" persists, suggesting that traditional institutions still have much ground to cover to achieve parity.

Figure 6: Comparison of mobile money account ownership by sex in Rwanda



Source: NBR, FinScope Survey, 2025

Rwanda's mobile money success demonstrates that technology-enabled financial inclusion can close gender gaps more quickly than traditional banking-sector reforms. The combination of proportional regulation (tiered KYC), strategic fee waivers (zero-rated P2P transactions), and deliberate policy targeting (NFIS gender objectives) created a policy mix that reduced the mobile money gender gap to just 7 percentage points (78 per cent for women versus 85 per cent for men) compared with a persistent 24 percentage points gap in traditional banking (38 per cent versus 62 per cent). This model provides a blueprint for how other African countries can use fintech as a foundation for gender-inclusive trade by first closing the digital access gap before expanding into formal trade credit.

3.3.2 Credit asymmetry and risk perception

Despite the rapid expansion of digital financial services, a gender gap in access to credit persists. In 2024, the loan approval rate for women stood at 8 per cent, compared with 13 per cent for men. While these figures are low, they represent a gradual improvement from 2016, when only 3 per cent of women and 5 per cent of men accessed formal bank credit (NISR, 2024; AFR, 2016).

The overall low approval rates in Rwanda are primarily driven by a banking sector that remains heavily collateral-dependent, often requiring formal land titles that many small-scale female traders cannot provide as high-value security. Additionally, the high level of economic informality, with 67 per cent of women relying on unstable work, results in a lack of formal financial records, leading to higher rejection rates during risk assessment (AFR, 2024). Consequently, while digital platforms have ef-

fectively solved the basic financial access issue for transactions, this approach has not yet translated into trade financing; structural risk aversion within formal lending institutions constrains the transition from mobile accounts to productive business credit.

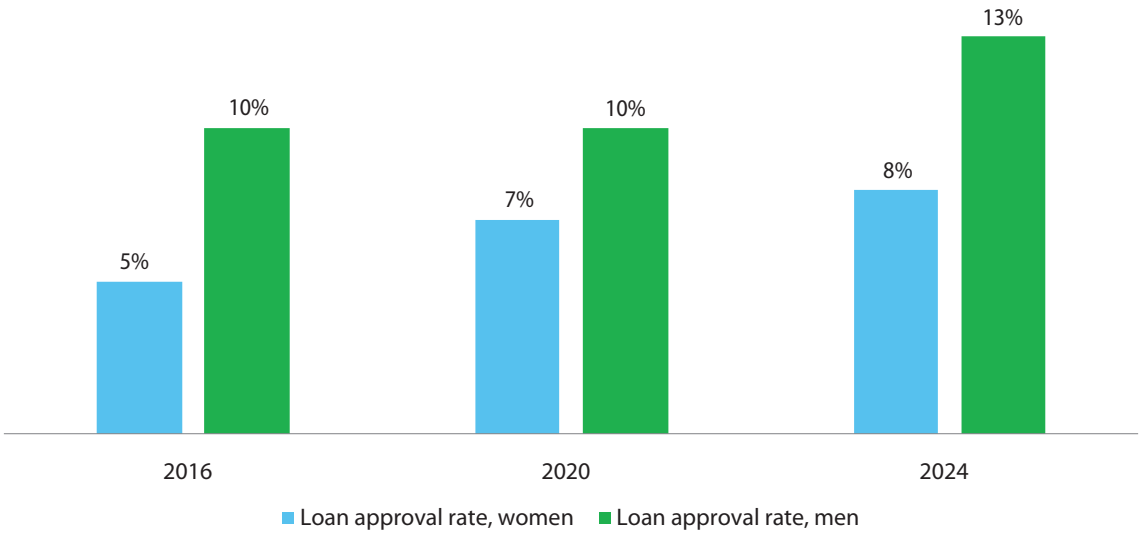
Rwanda's financial ecosystem has witnessed the emergence of several fintech-enabled loan products, primarily delivered through mobile money platforms and bank–fintech partnerships. These include short-term digital loans accessible via mobile wallets and mobile-banking applications, often offered through a collaboration between commercial banks and mobile network operators, like the well-known MoKash offered to MTN Rwanda's Mobile Money customers by NCBA through MTN Rwanda's mobile channel. Such products typically rely on alternative data to access borrower's creditworthiness, including transaction histories and mobile money usage, rather than conventional collateral requirements. In principle, these innovations are expected to lower entry barriers for entrepreneurs, mainly women, who are less likely to own physical collateral.

However, while fintech platforms have expanded access to credit for Rwandan traders, evidence suggests that the utility of these products for capital accumulation remains limited. This is largely because digital credit in the region is often characterized by high interest rates and short maturity periods, which favour consumption smoothing over productive investment (Francis & Meiselman, 2021). Consequently, instead of funding asset acquisition or business expansion, these loans are frequently used to cover immediate liquidity gaps, potentially leading to debt cycles rather than sustained capital growth (World Bank, 2022).

Moreover, women traders, particularly those operating informally or intermittently, often generate lower transaction volumes and exhibit less consistent cash flows, partly due to unpaid care and domestic responsibilities. These factors reduce their digital credit scores and reinforce existing risk perceptions embedded in automated lending models.

Consequently, while fintech lending represents a promising avenue for improving financial inclusion, it has not substantially narrowed gender-based credit asymmetries in Rwanda's trade ecosystem. This highlights the need for gender-responsive fintech solutions – including adjusted credit-scoring algorithms, longer-tenor loan products, and complementary financial literacy initiatives – to ensure that digital finance contributes meaningfully to women's effective participation in trade.

Figure 7: Loan approval rate by sex of the applicant



Source: NBR, FinScope Survey, 2025

The persistently low loan approval rates are a central focus of national policy dialogue. To interrogate and resolve these barriers, the government and development partners engage with financial services providers (FSPs) through three primary avenues:

1. The "WE Finance Code" and gender charters: In 2024, the NBR and the Rwanda Bankers' Association (RBA) committed to the Women Entrepreneurs Finance Code. This framework mandates that FSPs appoint senior-level champions to interrogate their own internal rejection data and develop gender-responsive credit products (NBR, 2024).

2. Credit reporting system reforms: To address the low approval issue, the NBR engages FSPs through the credit reference bureaus. Recent dialogues have pushed for the inclusion of alternative data, such as mobile money transaction history and utility payments, into credit-scoring models. Including these allows FSPs to approve loans for individuals who lack traditional collateral (NBR, 2024).

3. Risk-sharing facilities: Through the Business Development Fund, the government engages with FSPs to provide partial credit guarantees (up to 75 per cent). These guarantees specifically target the "risk aversion" mentioned by reviewers, incentivizing banks to approve loans for small and medium enterprises (SMEs) and women who would otherwise be rejected due to insufficient collateral (Republic of Rwanda, 2024).

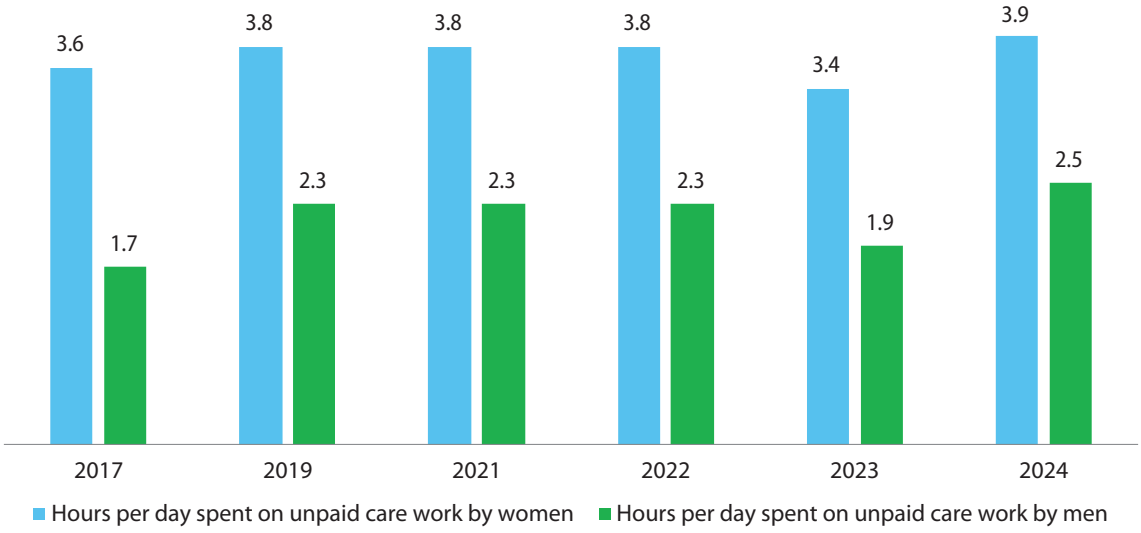
Despite these interventions, the 2024 approval rates (8 per cent for women, 13 per cent for men) remain extremely low in absolute terms, indicating that structural bar-

riers persist. The 5 percentage-point gender gap is significant, but the primary constraint is the overall restrictiveness of credit access for all micro, small, and medium enterprises (MSMEs), which is not solely a gender discrimination issue. Future GiTS monitoring should track (1) application volumes by sex (are women applying less or being rejected more?); (2) loan amounts approved (are women receiving smaller loans even when approved?); (3) sectoral distribution of credit (are trade-related sectors prioritized?); and (4) impacts of alternative credit scoring and partial guarantees on approval rate trends. To ensure consistent data flow, these efforts should be coordinated through NBR's existing financial inclusion reporting frameworks and the Rwanda Women Entrepreneurs Finance Code. Leveraging the NBR's centralized data systems and its collaboration with NISR will allow for the seamless collection of gender-disaggregated credit data directly from financial institutions.

3.4. The Care Economy and Time Poverty

In the framework of time use analysis, the data highlight a persistent "gendered time-tax." In 2024, for instance, women spent approximately 3.9 hours per day on unpaid care work, compared with approximately 2.5 hours per day for men. This 1.4-hour daily gap (approximately 8.4 hours weekly, or 36 hours monthly) represents a substantial opportunity-cost constraint on women's participation in trade. Reducing this gap through investment in care infrastructure and shared household responsibility is therefore not solely a welfare objective but an economic efficiency imperative for unlocking women's full productive potential in trade.

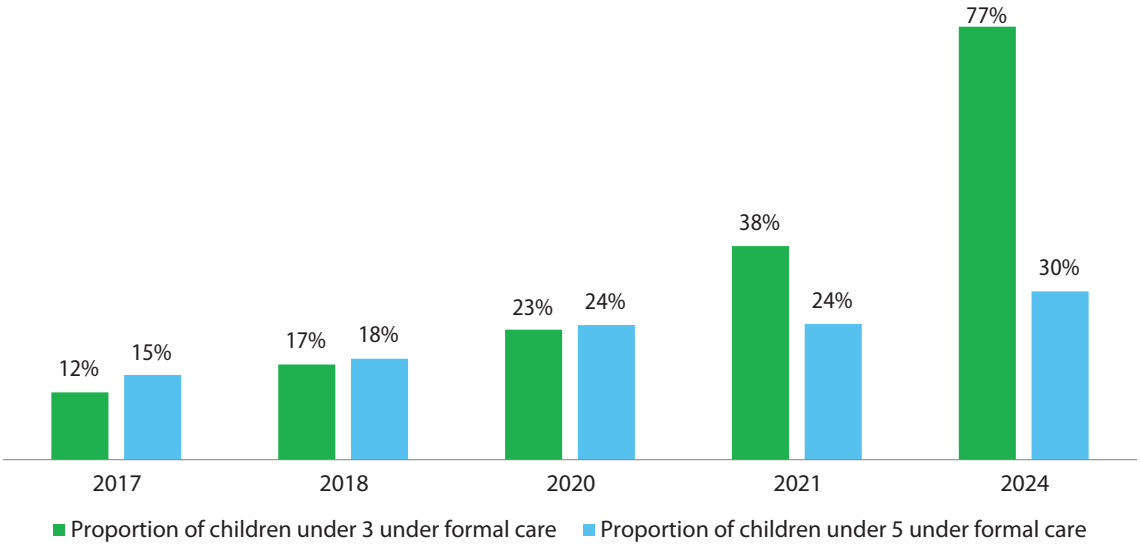
Figure 8: Hours per day spent on unpaid care work by sex



Source: NISR, LFS, 2025

The analysis of childcare interventions shows a pivotal policy shift in the formal care of children under 3, which increased from 12 per cent in 2012 to 77 per cent in 2024. This increase represents a deliberate state-led effort to de-privatize childcare, thereby relaxing time and care constraints faced by mothers. Further research is necessary to empirically validate this theoretical link between formal childcare expansion and women's trade participation through longitudinal analysis linking EICV childcare data with individual-level trade activity (self-employment, firm ownership, ICBT participation).

Figure 9: Proportion of children in formal care by age group



Source: NISR, EICV, 2025

3.5 Legal Frameworks and Institutional Security

Rwanda's legal and institutional framework for gender equality has reached a high level of maturity and constitutes a core precondition for women's effective participation in trade. The Constitution of the Republic of Rwanda enshrines the principle of equality between women and men and mandates equal participation in all spheres of national life, while the National Gender Policy and accompanying sector strategies require systematic gender mainstreaming across economic and social sectors. Over the past two decades, Rwanda has ratified 18 international human rights treaties and protocols, including the Convention on the Elimination of All Forms of Discrimination against Women, and has domesticated many of these commitments through national laws and policies.

At the institutional level, dedicated gender machinery underpins these legal guarantees. MIGEPROF and GMO hold the primary mandate for anchoring gender-transformative goals within economic transformation and private sector development. Their mandates complement the work of line ministries responsible for trade, finance,

labour, justice, and security, creating a robust "hardware of equality" that is explicitly aligned with national development frameworks such as NST1 and Vision 2050.

The security and justice sectors have also integrated gender-responsive services which are directly relevant to women's ability to participate safely in trade and cross-border economic activities. The Isange One Stop Centres (IOSC), Rwanda's flagship gender-sensitive service model, have expanded from a single pilot centre to 48 centres nationwide over the reference period, providing integrated medical, psychosocial, legal, and police support to survivors of gender-based violence. This scaling-up has strengthened institutionalized safety nets for women, including for female traders who may be exposed to harassment, violence, or extortion in markets and at border points. Complementary reforms within security institutions – including the establishment of women's holding cells and nursing rooms and the increased deployment of female police officers – further enhance women's ability to report violations and to move safely within trade corridors.

Labour legislation has evolved in ways that reduce key lifecycle penalties that limit women's progression in formal trade-related employment. The 2024 amendment to the Labour Law extended paid maternity leave from 85 to 98 days, bringing Rwanda closer in line with International Labour Organization standards and reducing the maternity penalty faced by women in professional and managerial roles in trading firms.[2] The same reform extended paid paternity leave from 4 to 7 days, which, if accompanied by supportive workplace practices and social norm change, has the potential over time to promote a more equitable distribution of care responsibilities between women and men. These measures interact with other care-related policies, such as the rapid expansion of formal childcare services, to relax institutional constraints on women's full participation in higher-value segments of the trade ecosystem.

Taken together, constitutional guarantees, ratified international instruments, national gender policies, specialized institutions (such as MIGEPROF and GMO), the expansion of IOSCs, and progressive labour law reforms form a robust enabling environment for women's participation in the economy. However, as the sections on time use, access to finance, and trade outcomes demonstrate, this advanced legal and institutional hardware of equality has not yet fully translated into de facto parity in trade-related opportunities and outcomes. Persistent gaps in unpaid care burdens, credit access, and firm-level trade performance indicate that continued efforts are needed to address the "software" of norms, practices, and implementation that mediate how legal protections are experienced by women traders in practice.

3.6 Employment and Managing Roles by Sex in Trading Firms

Table 2 below presents a breakdown of workforce demographics within trading firms over a 12-year period. It tracks several key performance indicators, including the overall proportion of male and female employees, the specific types of employment contracts held by women, and gender representation within both senior management and foreign-owned trading enterprises.

Table 2: Percentage distribution of employment and management roles by sex

Year	2011	2014	2017	2020	2023
Proportion of women employed by trading firms		39	44	41	46
Proportion of men employed by trading firms		61	56	59	54
Proportion of women holding permanent employment contracts in trading companies			33	38	41
Proportion of women holding temporary/seasonal employment contracts in trading companies			38	37	50
Proportion of women holding senior management roles in trading firms	30	70	38	41	45
Proportion of women employed by foreign-owned trading firms		26	36	35	38
Proportion of men employed by foreign-owned trading firms		74	64	65	62

Source: NISR, Establishment Census, 2024

The data reveal a steady shift towards a more gender-balanced workforce within the industry. Between 2014 and 2023, the proportion of women employed by trading firms increased from 39 per cent to 46 per cent, while the proportion of men concurrently declined from 61 per cent to 54 per cent. Alongside this general trend, the stability of female employment also improved: the share of women holding permanent employment contracts rose consistently from 33 per cent in 2017 to 41 per cent in 2023. Interestingly, 2023 also saw a significant spike in the proportion of women holding temporary or seasonal contracts, which jumped to 50 per cent after maintaining a stable range of 37–38 per cent in prior years.

The longitudinal data from 2014 to 2023 indicate a steady progression towards numerical gender parity, with women's share of employment in trading firms rising from 39 per cent to 46 per cent. However, a deeper qualitative analysis reveals a potential shift towards more precarious labour standards rather than a move towards high-value equality. While the share of women in permanent roles reached 41 per cent in 2023, this figure was eclipsed by a sharp, simultaneous spike in temporary and seasonal contracts, which jumped to 50 per cent. In the context of gender and

trade literature, this spike suggests a "feminization of labour," where women may be preferred by firms seeking to maximize profit through more flexible, lower-security, and lower-cost work arrangements. If women are increasingly filling precarious roles while men's permanent employment declines, the narrowing gender gap may actually signal a degradation of overall job quality across the sector.

To ensure that Rwanda's trade sector employment growth is truly inclusive and not driven by a race to the bottom regarding wages, policy must move beyond simple headcounts to monitor the substitution effect. It is critical to investigate whether women are replacing men in roles where real wages have stagnated or where the gender wage gap remains unaddressed. Consequently, the Ministry of Public Service and Labour and the GMO should institutionalize a biennial Gender Wage and Contract Audit. This mechanism would provide the empirical evidence needed to ensure that women are not merely a "lower-cost" alternative for profit maximization but are instead accessing high-value, stable employment that reflects equal pay for work of equal value.

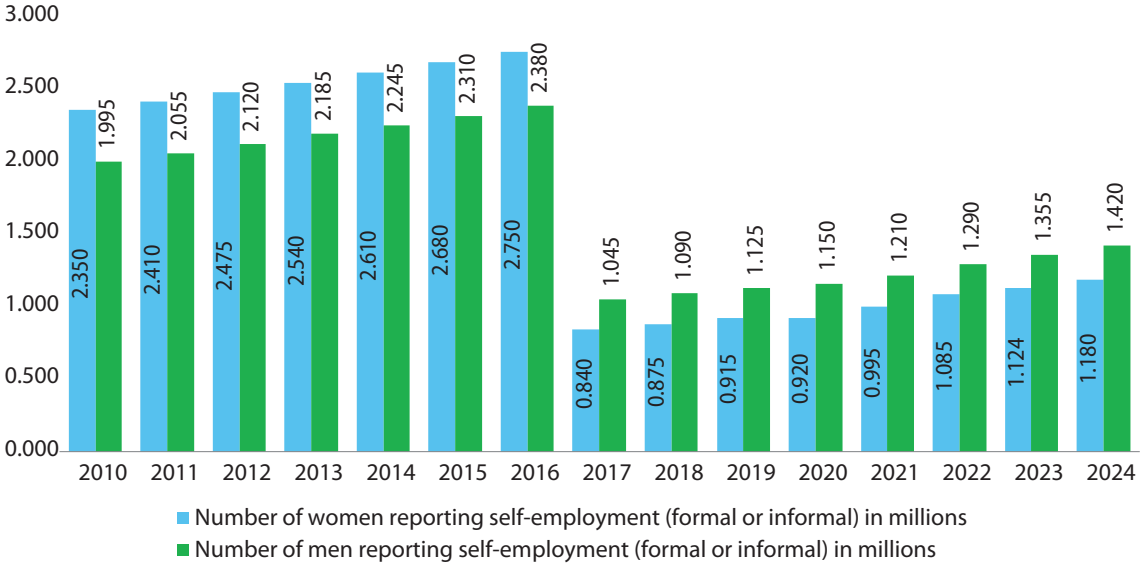
In terms of leadership and specialized firm types, female representation in senior management roles experienced a notable peak of 70 per cent in 2014 due to genuine structural changes, like a temporary spike in women-led trading firms during specific policy initiatives, followed by a correction and subsequent steady climb from 38 per cent in 2017 to 45 per cent in 2023. A similar upward trajectory was observed in foreign-owned trading firms, where the proportion of women employed grew from 26 per cent in 2014 to 38 per cent in 2023. While men still comprise the majority in these foreign-owned firms at 62 per cent as of 2023, this figure represents a substantial decrease from the 74 per cent share they held in 2014, indicating a broader sectoral trend towards diversification. The increase in women's employment in foreign-owned trading firms likely reflects (1) foreign investors' adoption of gender diversity policies, often required by home-country regulations or international standards; (2) expansion of export-processing zones and special economic zones, where female labour-force participation is typically higher; and (3) sectoral composition shifts (e.g. growth in textiles, horticulture, and services exports). Tracking women's employment by ownership type provides a useful benchmark for assessing whether foreign trade engagement creates more equitable employment opportunities than domestic-only firms.

3.7 Socioeconomic Impacts

The data reveal two distinct eras of labour reporting. From 2010 to 2016, the figures reflect the old broad definition of employment, which included individuals engaged

in subsistence farming. During this period, self-employment appeared much higher because millions of people, predominantly women, were engaged in subsistence agriculture. Women consistently outnumbered men, peaking at 2.75 million in 2016.

Figure 10: Distribution of self-employed individuals by sex in Rwanda



Source: NISR, LFS, 2025

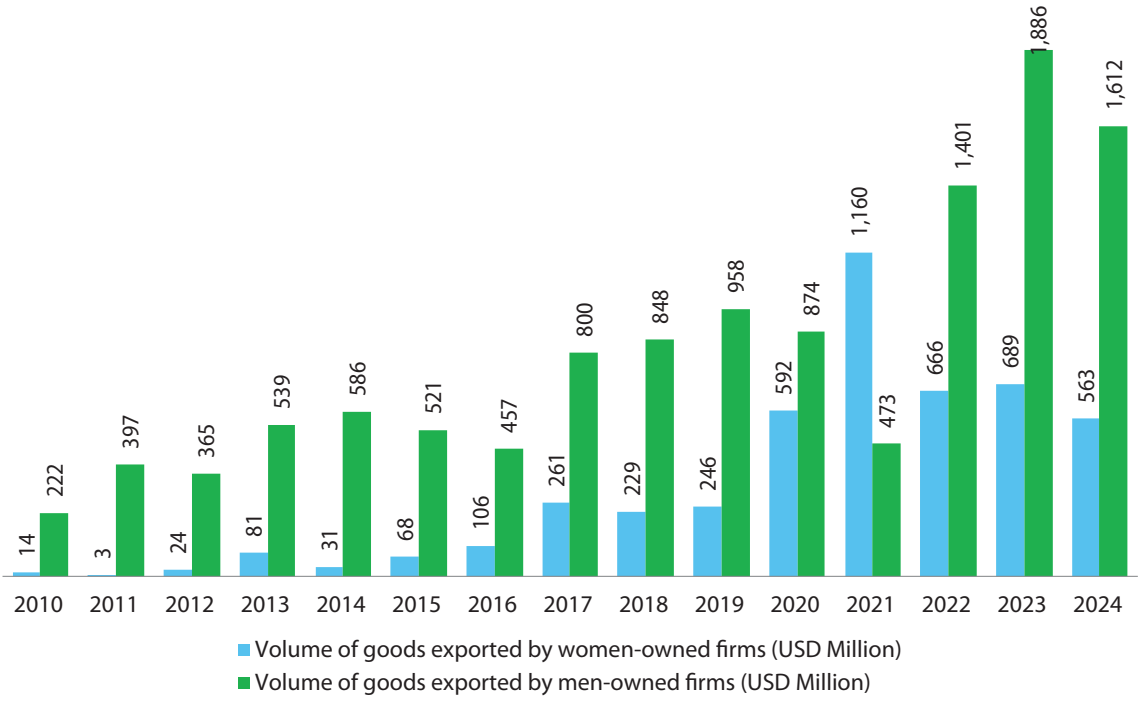
The drastic drop in 2017 is not a sign of mass job loss but rather a statistical reclassification. When Rwanda began excluding subsistence food production from employment statistics, the "official" number of self-employed people plummeted by over 60 per cent. Women were disproportionately affected by this change, with their numbers falling from 2.75 million to 0.84 million in a single year. This shift reveals that a vast majority of the female self-employed workforce prior to 2017 was engaged in unpaid subsistence work like farming rather than market-based business activities.

Since the 2017 reclassification, a new trend has emerged: self-employment is now a male-dominated sector in the formal and informal market economy. From 2017 to 2024, men have consistently outnumbered women in reporting self-employment, reaching 1.42 million compared with women's 1.18 million. While both genders show a steady recovery, indicating a genuine growth in market-oriented micro-enterprises and trade, the gender gap in self-employment is widening. This trend suggests that while women are returning to the market-based labour force, men are transitioning into commercial self-employment at a slightly faster rate in the post-subsistence economy. Monitoring this trend is critical. If the gap continues widening post-2024, it may indicate structural barriers preventing women from transitioning from subsistence to commercial self-employment at the same rate as men, potentially related to access to start-up capital, market networks, and business registration or to sector-specific entry barriers. The GiTS framework should track self-employment by

sector and scale (micro versus small or medium) to identify whether gender gaps are concentrated in specific industries or firm-size categories.

Figures 11 and 12 below present the trade performance of Rwandan firms by owner's sex from 2010 to 2024.

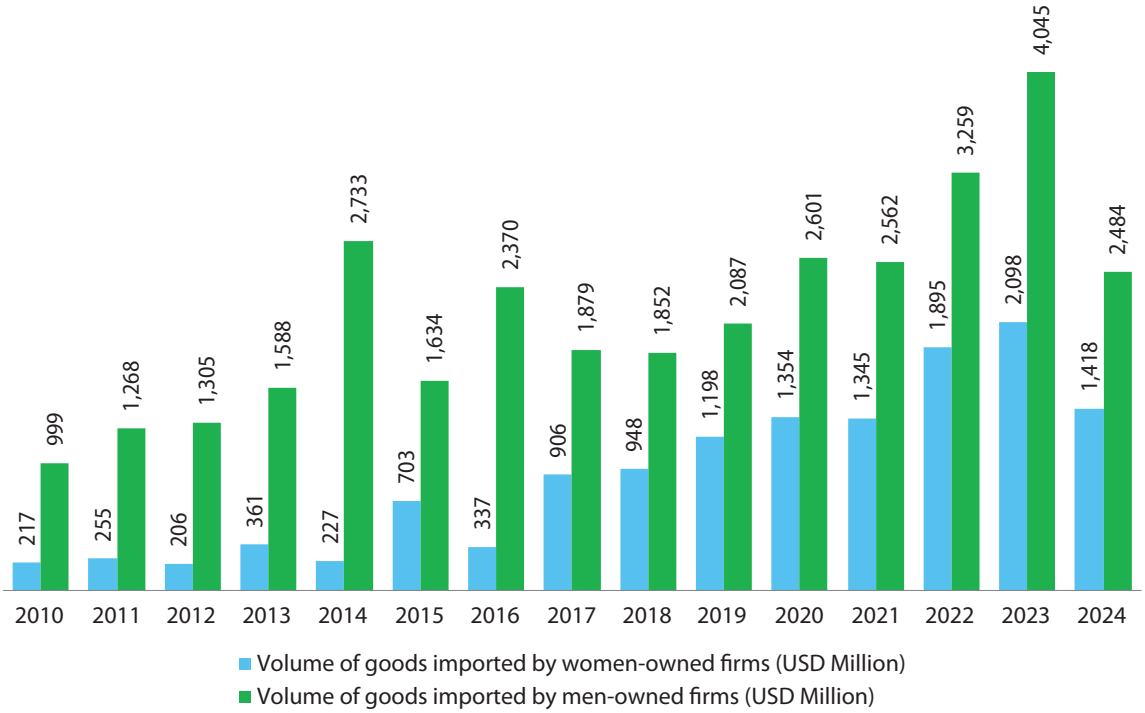
Figure 11: Export performance of Rwandan firms by owner's sex



Source: NISR, 2025

Between 2010 and 2016, the data show a landscape dominated by male-owned firms, particularly in the import sector, where their volume surged from USD 999 million to USD 2.370 billion. During the same period, women-owned firms operated at a significantly smaller scale, with their export volumes remaining relatively flat and below USD 110 million. This early period highlights a substantial capital and trade-access gap, as men-owned firms consistently handled nearly 10 times the total trade volume compared with female-led businesses, indicating a highly concentrated market structure. During the period 2010–2016, male-owned firms sold mainly gas oil, telephones, and vehicles, while female-owned firms sold mainly gas oil, medicaments, and clothes.

Figure 12: Value of goods imported by Rwandan firms by owner's sex



Source: NISR, 2025

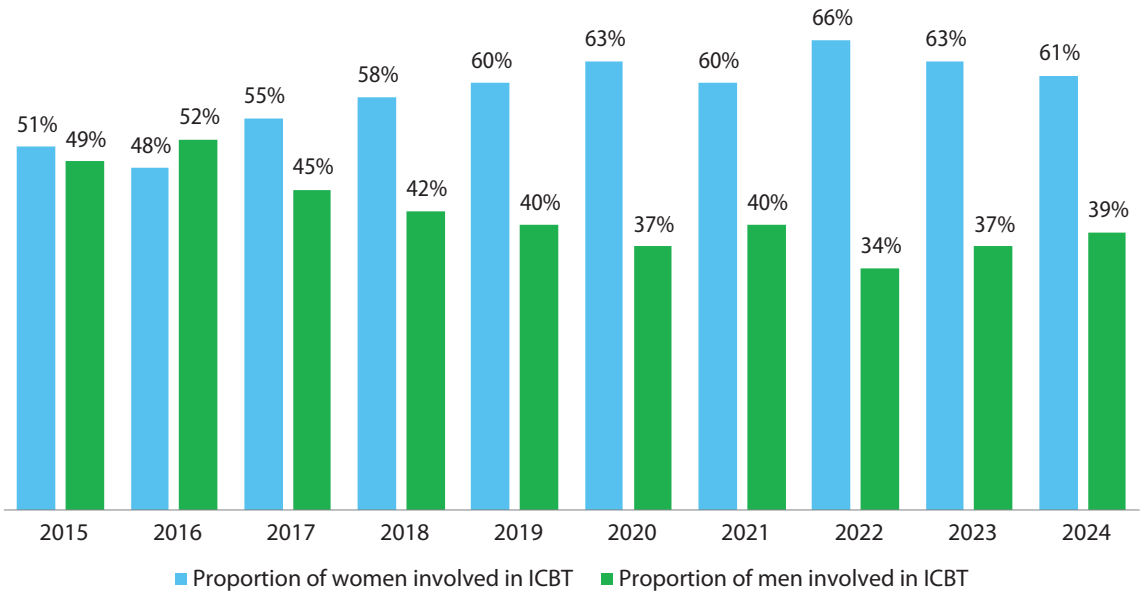
From 2017 to 2024, the market entered a period of extreme scaling followed by a sharp correction. Women-owned firms experienced a notable breakthrough in exports, which climbed from USD 261 million in 2017 to a peak of USD 1.160 billion in 2021, a 345 per cent increase, suggesting successful integration into formal export markets. However, the subsequent decline to USD 563 million in 2024 represents a 51 per cent drop from the peak, raising concerns about sustainability and competitiveness. The most striking feature of the recent data is the massive volatility in imports: men-owned firms reached a record high of USD 4.045 billion in 2023 before experiencing a dramatic 38.6 per cent drop to USD 2.484 billion in 2024, due mainly to less importation of petroleum products, wheat flour, and pharmaceutical products by men-owned businesses. Women-owned firms followed a similar trajectory, with imports peaking at USD 2.098 billion in 2023 before falling to USD 1.418 billion by 2024, due to less importation of ground nuts, dried beans, and petroleum products by women-owned businesses. Ultimately, while both genders have scaled their operations significantly over the 15-year period, the trade deficit remains a persistent characteristic for both, with import volumes consistently outpacing export earnings across the board. Both women-owned and men-owned trading firms consistently import more than they export (trade deficits persist across the period 2010–2024), with import values 1.5–4 times higher than exports in most years. This pattern reflects Rwanda's structural dependence on imported goods (fuel, capital equipment, intermediate inputs, consumer goods) and its limited export base (coffee, tea, miner-

als, re-exports). Gender-in-trade policy should prioritize export competitiveness and diversification to improve trade balance and create sustainable market opportunities for women-owned firms.

3.8 Informal Cross-border Trade

The ICBT sector in Rwanda has undergone a significant demographic shift between 2015 and 2024, evolving from a nearly balanced gender split to a female-dominated industry. While the period began with women holding a slim majority of 51 per cent in 2015 and briefly dipping to a decade-low of 48 per cent in 2016, their participation rose steadily over the following years. This growth peaked in 2022 at 66 per cent, representing a total increase of 15 percentage points from the start of the decade. Despite a slight cooling trend in the last two years, women remain the primary drivers of this sector, maintaining a 61 per cent share as of 2024. Conversely, men's involvement in ICBT has steadily declined, reflecting an inverse relationship to the gains made by women. Ultimately, the statistics characterize Rwanda's informal trade as an increasingly female-centric economic landscape, with men now occupying a secondary role.

Figure 13: Proportion of women and men involved in ICBT in Rwanda



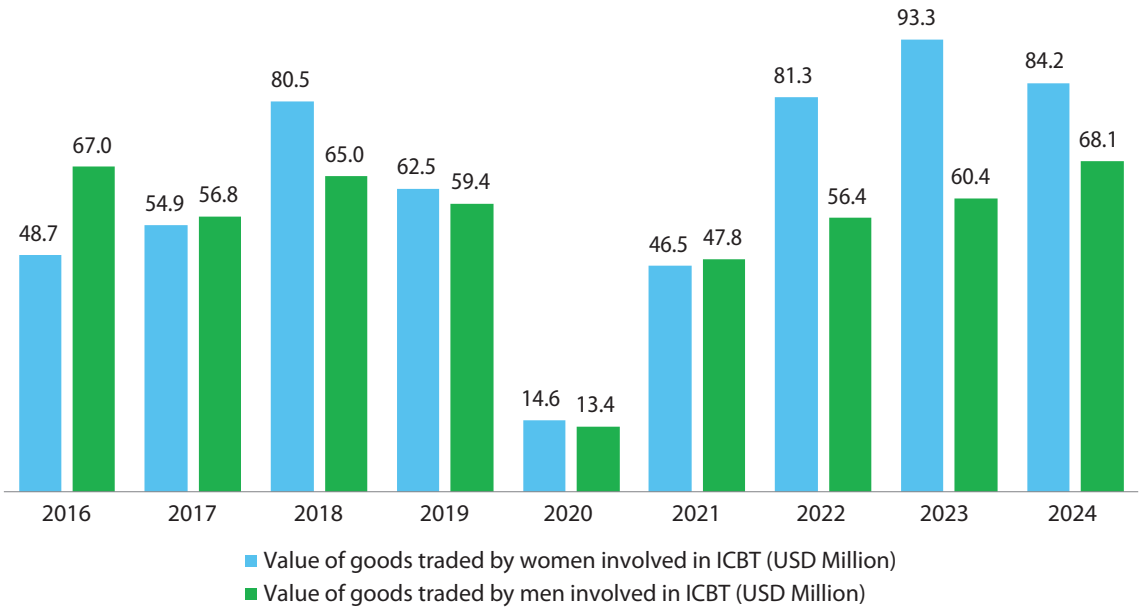
Source: NBR, 2025

The feminization of ICBT reflects both push and pull factors. Push factors include (1) limited access to formal trade channels for women due to capital, documentation, and network barriers; (2) care responsibilities constraining women to flexible, proximate trading activities; and (3) lower formal employment absorption of female labour. Pull factors include (1) ICBT's lower entry barriers (minimal capital, no formal registra-

tion); (2) product composition favouring goods traditionally traded by women (food, household items, textiles); and (3) cross-border kinship and ethnic networks facilitating female trader mobility and market access. Policy should recognize ICBT as a critical livelihood strategy for women while creating formalization pathways that preserve flexibility and reduce transaction costs.

Similarly, Figure 14 below details the monetary value of informally traded goods from 2016 to 2024 and reveals that this sector is not only growing in scale but also shifting towards female economic leadership. Between 2016 and 2019, the value of goods traded by women rose significantly from USD 48.7 million to a pre-pandemic high of USD 80.5 million in 2018. A dramatic downturn occurred in 2020 due to global disruptions, with values plummeting to USD 14.6 million for women and USD 13.4 million for men. However, the recovery phase has been robust: by 2023, the value traded by women reached an all-time peak of USD 93.3 million, nearly double the value recorded at the start of the period.

Figure 14: Distribution of the value of informally traded goods by sex of the trader



Source: NBR, 2025

The robust recovery observed through 2021–2024 solidified women's lead in ICBT. In contrast, male trade values continued to lag, reinforcing the trend that women are now the primary drivers of informal trade value in Rwanda. This sustained dominance suggests that the post-pandemic recovery was not a temporary surge but a structural realignment of economic influence within the cross-border sector.

Another interesting pattern emerges. Although men represent a smaller share of ICBT employment, about 39 per cent in 2024, they generate a disproportionately

high share of trade value, reporting USD 68.1 million in trade value. In contrast, women account for 61 per cent of ICBT participants, yet they collectively report USD 84.2 million in trade value. These figures indicate that, on average, male traders generate significantly higher trade value per trader than female traders. The data therefore suggest that women are more concentrated in lower-value segments of ICBT, while men tend to engage in higher-value transactions. Importantly, this pattern has remained consistent over the years, highlighting a persistent gender disparity in the value of trade activities within the ICBT sector. This structural imbalance should be carefully noted and considered in policy discussions on gender equality and economic empowerment in cross-border trade.

Despite women's majority share of ICBT participation and trade value leadership, ICBT remains characterized by small transaction sizes, limited product diversification, and vulnerability to border disruptions and policy changes. Priority interventions to upgrade women's participation in ICBT include (1) simplified border procedures and dedicated women trader lanes; (2) mobile-based pre-clearance and payment systems; (3) trade information services (prices, regulations, market opportunities) delivered via SMS and other mobile platforms; (4) formalization incentives (simplified business registration, tax exemptions for micro-traders); and (5) linkages to formal export markets and regional value chains under the African Continental Free Trade Area (AfCFTA).

3.9 Sex-disaggregated Sectoral Trade Analysis

Based on the sectoral data from 2020 to 2024, trade volumes were heavily concentrated in the manufacturing sector for both male- and female-owned businesses, though male-owned businesses maintained a higher scale, peaking at USD 564.2 million in 2023, compared with a peak of USD 306.4 million for female-owned businesses in 2022, as shown in Tables 3 and 4 below.

Table 3: Male-owned businesses' sectoral distribution of total trade data, value in Thousand USD

Activity	2020	2021	2022	2023	2024
Agriculture, forestry, and fishing	3,332.2	6,059.2	4,646.3	17,492.2	4,827.2
Mining and quarrying	55.3	48.7	61.7	48.5	22.0
Manufacturing	379,944.2	416,106.9	539,357.9	564,173.5	488,994.7
Information and communication	53.8	77.5	144.6	87.8	81.9
Professional, scientific, and technical activities	0.0	0.1	0.0	0.0	1.9
Arts, entertainment, and recreation	0.2	0.4	0.6	0.8	2.9

Source: NISR, 2025

While male-owned trade was almost exclusively dominated by manufacturing, female-owned businesses showed more significant volatility and relative growth in the sector of agriculture, forestry, and fishing, which surged from approximately USD 1.2 million in 2020 to over USD 15.7 million in 2023.

Table 4: Female-owned businesses' sectoral distribution of total trade data, value in Thousand USD

Activity	2020	2021	2022	2023	2024
Agriculture, forestry, and fishing	1,163.0	3,383.9	4,043.2	15,724.5	7,588.8
Mining and quarrying	4,259.9	2,978.8	0.0	0.1	1.4
Manufacturing	198,936.8	304,228.2	306,397.9	278,106.9	265,601.3
Information and communication	0.1	3.1	0.3	4.7	0.2
Professional, scientific, and technical activities	7.0	0.8	0.0	0.0	0.7
Arts, entertainment and recreation	1.3	8.2	1.3	2.7	1.5

Source: NISR, 2025

Female-owned firms held a dominant initial position in mining and quarrying (averaging approximately USD 3.6 million in 2020–2021) before nearly disappearing from the sector by 2024, whereas male-owned firms maintained a marginal but steady presence. Overall, while both groups experienced a slight contraction in manufacturing trade in 2024, female-owned businesses have demonstrated a more pronounced shift towards agricultural trade as a secondary pillar of their portfolio.

4. Conclusions and Policy Implications

4.1 Conclusions

Based on gender-in-trade outcomes over 2004–2024, the following conclusions emerge:

1. Preconditions are strong, but outcomes are uneven

Rwanda has established the "hardware" of equality, through constitutional guarantees, an advanced gender policy framework, high female tertiary enrolment, extensive mobile money access for women, and expanded formal childcare coverage for children under 3. Despite these structural gains, the "software" of equality – including social norms around care work and biases in financial institutions – still limits women's full economic potential, as reflected in lower access to productive credit, persistent time poverty, and a smaller share of total export value compared with men-owned firms.

2. Despite digital leapfrogging, credit constraints remain

The report confirms a digital leapfrog dynamic: mobile money has dramatically reduced gender gaps in basic account ownership, while traditional banking access remains stagnant or declining. At the same time, loan approval rates remain very low for all applicants and systematically lower for women, indicating that trade finance and collateral constraints, rather than basic account ownership, are now the binding constraint for women's ability to scale in trade.

3. Care economy reforms are insufficient

State-led investment in childcare and early childhood development has substantially reduced the privatization of care, creating the conditions for higher female labour-force participation and enterprise growth. However, women still spend around 1.4 hours more per day on unpaid care work than men, equivalent to more than 8 hours per week, limiting their ability to engage in cross-border trade and invest time in business expansion. This disparity confirms that legal and service delivery reforms must be complemented by shifts in workplace practices and social norms.

4. Women's participation is high, but leadership and value capture lag

Women account for an increasing share of employees in trading firms. Nonetheless, women-owned firms still export less in absolute value than men-owned firms and are

more exposed to volatility in export performance, suggesting that women remain under-represented in higher-value, higher-productivity segments of trade and value chains.

5. ICBT is a critical but vulnerable pathway

The feminization of ICBT, both in number of traders and value of goods, demonstrates that informal trade is a major pathway into regional markets for Rwandan women. At the same time, the small scale of transactions, limited product diversification, and exposure to border disruptions and harassment mean that without targeted support and formalization pathways, women risk remaining locked into low-return, high-risk trading activities.

6. Data systems are maturing but require consolidation

Rwanda has successfully used existing administrative and survey data to produce gender-in-trade indicators in line with the UNCTAD framework. However, gaps remain in systematic microdata linkage between customs and business registers, consistent ownership classification rules, and the frequency and coverage of ICBT data. Institutionalizing GiTS as a regular output of the national statistical system is essential for sustained monitoring and policy learning.

4.2 Policy Implications

To transition women from marginal participants to central drivers of Rwanda's trade economy, the following strategic interventions are recommended:

1. Enhancing access to tailored trade finance

Objective: Bridge the credit gap that prevents women-led MSMEs from scaling.

- Implementation details: Introduce Export Credit Guarantees specifically for women-owned businesses to lower collateral requirements. Streamline the application process for the Economic Recovery Fund to include a dedicated window for female traders. Expand the Business Development Fund partial credit guarantee scheme from 75 per cent to 85 per cent for women-led trading firms. Mandate that all commercial banks allocate at least 30 per cent of trade finance portfolios to women-owned exporters by 2027.
- Institutional roles: Led by NBR and the Development Bank of Rwanda, with support from AFR and commercial banks.

2. Transitioning to high-value manufacturing and processing

Objective: Move women away from raw commodity trading towards value added exports (e.g. agroprocessing, textiles).

- Implementation details: Provide subsidized access to Special Economic Zones and "plug-and-play" factory units for women's cooperatives. Establish a value-addition grant to fund the purchase of processing machinery and packaging technology.
- Institutional roles: Led by the Ministry of Trade and Industry (MINICOM) and RDB, supported by the National Industrial Research and Development Agency.

3. Formalizing pathways and simplifying trade regimes

Objective: Reduce the barriers to formal business entry and encourage the shift from ICBT.

- Implementation details: Expand the Simplified Trade Regime to include a broader list of products frequently traded by women. Digitalize the business registration process via Irembo with fee waivers for first-time female registrants.
- Institutional roles: Led by RRA and MINICOM, in partnership with the Private Sector Federation Women Chamber.

4. Training women in digital trade and market diversification skills

Objective: Equip women to utilize e-commerce and leverage theAfCFTA.

- Implementation details: Launch a "Women-in-AfCFTA" training series focusing on Rules of Origin and digital payment systems. Integrate digital literacy modules into existing SMEs development programmes.
- Institutional roles: Led by the Information and Communication Technology Chamber and RDB, with technical support from international partners like TradeMark Africa and ITC.

5. Institutionalizing data-driven oversight

Objective: Ensure long-term sustainability through continuous monitoring.

- Implementation details: Establish a Gender-in-Trade Desk within NISR to produce annual gender-disaggregated trade reports.
- Institutional roles: Led by NISR in collaboration with MINICOM and GMO.

6. Monitoring labour quality and wage parity

Objective: Ensure that Rwanda's trade growth is inclusive and not exploitative.

- Implementation details: The Ministry of Public Service and Labour and GMO should institutionalize a biennial Gender Wage and Contract Audit within the trade sector. This audit should specifically track the "substitution effect" to ensure women are not replacing men at lower wage points and provide incentives (such as "Fair Pay" certifications) for trading firms that maintain high ratios of permanent contracts for both sexes.

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6. Annexes

Annex 1: General precondition and education indicators

Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
General preconditions															
Total population, women	5,029,450	5,183,505	5,342,112	5,504,823	5,671,262	5,841,011	6,013,754	6,189,185	6,376,440	6,565,654	6,756,987	6,950,451	7,136,748	6,938,670	7,084,609
Total population, men	5,383,371	5,534,874	5,691,029	5,851,118	6,014,751	6,181,624	6,351,427	6,523,867	6,707,748	6,893,573	7,081,434	7,271,341	7,454,270	6,560,984	6,715,548
Working population (18–64), women	2,691,455	2,770,868	2,849,575	2,927,605	3,005,155	3,082,507	3,164,451	3,245,398	3,325,469	3,404,703	3,483,102	3,571,786	3,664,447	3,954,601	4,063,153
Working population (18–64), men	2,397,208	2,475,409	2,552,952	2,629,834	2,706,209	2,782,395	2,863,399	2,943,490	3,022,832	3,101,415	3,179,177	3,271,408	3,367,619	3,679,406	3,793,037
Life expectancy, women	53.8	54.3	54.8	55.2	55.6	55.9	56.3	56.7	57.1	57.5	57.8	58.2	58.6		
Life expectancy, men	49.9	50.3	50.8	51.2	51.6	52.0	52.4	52.7	53.1	53.5	53.9	54.3	54.7		
Proportion of female-headed households		28%			25.5%			25%					28.9%		25.8%
Proportion of male-headed households		72%			74.5%			75%					71.1%		74.2%
Education															
Literacy rate, women		64.5%			67.6%			69.4%							73.6%
Literacy rate, men		75.5%			77.3%			77.5%							78.4%
Proportion of female students in secondary-level education institutions								52.4%							55.2%
Proportion of male students in secondary-level education institutions								47.6%							44.8%

Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Proportion of female students in tertiary-level education institutions								46.6%							51.8%
Proportion of male students in tertiary-level education institutions								53.4%							48.2%
Trade/commerce-related courses taught in secondary and tertiary levels															28
Core Academic Programmes (Bachelors/ Masters)															10
Professional Certification Modules (CPA/ACCA)															10
General Education (A-Level)															3
TVET (Technical & Vocational)															5

Annex 2: Access to resources and time use indicators

Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Access to resources															
Proportion of women with a bank account	1%	1%	1%	2%	2%	2%	2%	4%	5%	7%	8%	9%	11%	14%	16%
Proportion of men with a bank account	1%	2%	2%	3%	4%	4%	5%	8%	10%	12%	14%	16%	18%	25%	28%
Proportion of women with a mobile money account	5%	7%	10%	15%	22%	30%	38%	45%	52%	58%	63%	68%	72%	75%	78%
Proportion of men with a mobile money account	8%	11%	15%	22%	30%	40%	48%	55%	62%	68%	72%	76%	80%	83%	85%
Proportion of women using the Internet (broadband or mobile)	3%	4%	5%	7%	9%	12%	15%	18%	21%	24%	30%	35%	38%	42%	45%

Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Proportion of men using the Internet (broadband or mobile)	5%	6%	8%	10%	13%	18%	22%	26%	30%	34%	42%	48%	52%	56%	60%
Number of banks offering women-targeted financial products	0	0	0	0	1	1	1	1	1	1	2	4	4	5	6
Proportion of women who have applied for credit in the past 12 months							15%				20%				9%
Loan approval rate, women							5%				7%				8%
Loan approval rate, men							10%				10%				13%
Proportion of women owning land individually										24%					19%
Proportion of men owning land individually										14%					12%
Proportion of men and women owning land jointly										58%					65%
Time use															
Proportion of children under 3 in formal care								12.0%	17.0%		23.0%	38.0%	51.0%	64.0%	77.0%
Proportion of children under 5 in formal care		11.4%			12.7%			15.0%	18.0%		24.0%	24.2%			30.0%
Hours per day spent on unpaid care work by women								3.6		3.8		3.8	3.8	3.4	3.9
Hours per day spent on unpaid care work by men								1.7		2.3		2.3	2.3	1.9	2.5

Annex 3: Human rights and security

Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Human rights and security															
Ratification of 18 international human rights treaties and protocols	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
Presence of gender-sensitive services in security services institutions (e.g. women holding cells in police stations, nursing rooms, female police officers, etc.)															
Number IOSCs	1	1	1	1	9	17	28	28	44	44	44	44	44	44	48
Prevalence of intimate partner violence (cases reported per year)													3,599	3,865	4,120
Prevalence of gender-based violence at cross-border trading points (cases reported per year)								245			180			310	
Number of femicides cases reported annually											13	11	17	21	
Proportion of women in political leadership (local and central levels)															
Chamber of Deputies (Lower House) % women	56%	56%	56%	64%	64%	64%	64%	61%	61%	61%	61%	61%	61%	61%	64%
Cabinet (Ministers/State Ministers) % women	42%	42%	42%	45%	45%	45%	45%	45%	50%	50%	45%	45%	45%	45%	45%
Proportion of women in security forces															
Rwanda National Police officers (approx. % women)	10%	15%	20%	20%	20%	20%	20%	21%	22%	22%	22%	23%	23%	24%	24%
Labour rights															
Paid maternity leave (duration in days)	85	85	85	85	85	85	85	85	85	85	85	85	85	85	98
Paid paternity leave (duration in days)	4	4	4	4	4	4	4	4	4	4	4	4	4	4	7

Annex 4: Firm ownership and exercising informal cross-border trade by sex

Year	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Ownership by firm size (formal)																
Number of trading firms owned by women			18,747			11,431			34,859			51,291			59,676	
Value of exports by women-owned firms (USD Million)		14	3	24	81	31	68	106	261	229	246	592	1,160	666	689	563
Value of imports by women-owned firms (USD Million)		222	397	365	539	586	521	457	800	848	958	874	473	1,401	1,886	1,612
Average export transaction size by women-owned firms (USD Thousand)		20	14	198	85	22	41	195	230	300	274	184	968	259	239	129
Average export transaction size by men-owned firms (USD Thousand)		62	130	224	147	126	129	248	143	227	291	146	290	244	156	152
Proportion of female entrepreneurs with access to formal credit (credit secured within the last 12 months)				13%				13%				7%				9%
Proportion of male entrepreneurs with access to formal credit (credit secured within the last 12 months)				18%				18%				11%				13%
Proportion of women participating in trade facilitation committees, commerce chambers, and other structured trade organizations																
Trade Facilitation and Commerce Committees								20%	24%		28%	31%	33%	35%	38%	40%
Private Sector Federation/Chamber Leadership (Decision-making)		15%			22%	24%		25%	28%		31%	32%		32%	33%	34%
Informal cross-border trade																
Proportion of women involved in ICBT							51%	48%	55%	58%	60%	63%	60%	66%	63%	61%
Proportion of men involved in ICBT							49%	52%	45%	42%	40%	37%	40%	34%	37%	39%

Year	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Value of goods traded by women involved in ICBT (USD Million)								49	55	80	62	15	46	81	93	84
Value of goods traded by men involved in ICBT (USD Million)								67	57	65	59	13	48	56	60	68

Annex 5: Households consumption and consumer goods tariff rate

Year	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Tariffs on top 5 consumer goods for women (applied tariff rate for HS6 level, or weighted average import tariff rate for HS2/HS4)																
330499: Beauty or make-up preparations and preparations for the care of the skin, not elsewhere specified or included.	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%
961900: Sanitary towels (pads) and tampons, napkins, napkin liners, and similar articles, of any material.	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
330590: Other hair preparations.	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%
330300: Perfumes and toilet waters.	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%
392490: Other articles of plastics for table, kitchen or other household use.	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%
Tariffs on top 5 consumer goods for men (applied tariff rate for HS6 level, or weighted average import tariff rate for HS2/HS4)																
330499: Beauty or make-up preparations and preparations for the care of the skin not elsewhere specified or included.	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%
330720: Personal deodorants and antiperspirants.	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%

Year	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
330300: Perfumes and toilet waters.	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%
640399: Other footwear with outer soles of leather, other.	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%
640411: Sports footwear with outer soles of rubber/plastics and uppers of textile materials.	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%
Household consumption																
Consumption patterns for female-headed households									185,359							722,834
Consumption patterns for male-headed households									191,826							756,923
Proportion of food expenditures on total expenditures in female-headed households									58%							56%
Proportion of food expenditures on total expenditures in male-headed households									56%							54%

Annex 6: Distribution of self-employed individuals by sex in Rwanda

Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Number of women reporting self-employment (formal or informal) in millions	2.350	2.410	2.475	2.540	2.610	2.680	2.750	0.840	0.875	0.915	0.920	0.995	1.085	1.124	1.180
Number of men reporting self-employment (formal or informal) in millions	1.995	2.055	2.120	2.185	2.245	2.310	2.380	1.045	1.090	1.125	1.150	1.210	1.290	1.355	1.420
Volume of goods exported by women-owned firms (USD Million)	14	3	24	81	31	68	106	261	229	246	592	1,160	666	689	563
Volume of goods exported by men-owned firms (USD Million)	222	397	365	539	586	521	457	800	848	958	874	473	1,401	1,886	1,612
Volume of goods imported by women-owned firms (USD Million)	217	255	206	361	227	703	337	906	948	1,198	1,354	1,345	1,895	2,098	1,418
Volume of goods imported by men-owned firms (USD Million)	999	1,268	1,305	1,588	2,733	1,634	2,370	1,879	1,852	2,087	2,601	2,562	3,259	4,045	2,484

Endnotes

[1] The Human Capital Index (HCI) measures the amount of human capital that a child born today can expect to attain by age 18, given the risks of poor health and poor education that prevail in the country of residency. The Human Capital Index Plus extends the original HCI from age 18 into adulthood.
[2] See World Bank. (2024). *Women, business and the law 2024: Rwanda* (Country snapshot). World Bank. Retrieved from https://wbl.worldbank.org/content/dam/documents/wbl/2024/snapshots/Rwanda.pdf