



GENDER MAINSTREAMING STRATEGY FOR THE PRIVATE SECTOR 2020-2024



*Empowered lives.
Resilient nations.*

December, 2019

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ABBREVIATIONS AND ACRONYMS

BDA	: Business Development Advisors
BDC	: Business Development Centres
BDS	: Business Development Services
CEO	: Chief Executive Officer
CEDAW	: Convention on the Elimination of All Forms of Discrimination Against Women
CNF	: Conseil National des Femmes
CPC	: Community Processing Centres
DDSs	: District Development Strategies
EAC	: East African Community
EDPRS	: Economic Development and Poverty Reduction Strategy
EPA	: Economic Partnership Agreements
EICV	: Enquête Intégrale sur les Conditions de Vie des ménages
FGDs	: Focus Group Discussions
GBV	: Gender-Based Violence
GRB	: Gender Responsive Budgeting
HLIs	: High Learning Institutions
IBI	: Imanzi Business Institute
ICPC	: Integrated Craft Production Centres
IPRC	: Integrated Polytechnic Regional Centers
NEP	: National Employment Programme
NST	: National Strategy for Transformation
PSDS	: Private Sector Development Strategy
PSF	: Private Sector Federation
RDB	: Rwanda Development Board
RDRS	: Rwanda Domestic Market Recapturing Strategy
SACCOs	: Savings and Credit Cooperatives
SDGs	: Sustainable Development Goals
SSPs	: Sector Strategic Plans
TMEA	: Trade-Mark East Africa
TVET	: Technical and Vocational Education and Training
UNDP	: United Nations Development Programme
VC	: Value Chains

EXECUTIVE SUMMARY

The Gender mainstreaming strategy in the private sector has been developed to promote gender equality in the sector and enhance inclusive and sustainable economic transformation. Given PSF's vision to strengthen Rwanda's economy through private sector-led development, effective participation of men and women in the private sector will increase the performance of the sector by leveraging on everyone's potentials for improved productivity and economic growth.

Methodologically, the strategy has been developed through an extensive consultative process, involving private sector leaders, staff and the business community at all levels. Focus group discussions and key informant interviews were held at Chamber and Association level and the information collected was analyzed from a gender perspective, unpacked and clustered to inform the choice of strategic pillars and interventions for the gender mainstreaming strategy in the private sector.

As part of the gender situation analysis, seven themes were selected for this strategy, including gender gaps and challenges in production, access to finance, access to information and market opportunities, skills and innovation, labour relations and inclusiveness at the workplace, management and leadership, and policy and regulatory framework.

Based on the findings of the situation analysis, and given the strategic objectives of the Private Sector Federation, five thematic strategic pillars were identified. Those are:

- Strengthening capacity building on practical business skills and innovation for men and women in all development sectors;
- Mainstreaming gender into research and advocacy;
- Strengthen access and effective participation of men and women to national, regional and international markets for their products;
- Promoting gender equality and inclusive labour relations in the workplace;
- Enhancing gender-responsive Governance in the private sector.

Each of the five pillars comprises a list of interventions designed to address key gender gaps identified through the situation analysis, while a sixth pillar is dedicated to the coordination and implementation mechanisms.

The Gender mainstreaming strategy will serve as the strategic framework for advancing gender equality and enhancing gender accountability in the private sector. It is anticipated that the implementation of the strategy will raise awareness among PSF staff at all levels and the business community in general on gender equality issues in the private sector.

PARTNERS AND CONTRIBUTORS

The Gender Mainstreaming Strategy in the private sector is a result of joint efforts involving the Private Sector Federation, the Gender Monitoring Office (GMO), the United Nations Development Program (UNDP) and the United Nations Entity for Gender Equality and the Empowerment of Women (UN Women).

This Strategy has received valuable contributions from key partner Institutions, notably the Ministry of Trade and Industry (MINICOM), the Ministry of Gender and Family Promotion (MIGEPROF), the Ministry of Public Service and Labour (MIFOTRA), the National Institute of Statistics of Rwanda (NISR) and different stakeholders who provided data needed for the development of the Strategy.

The management of PSF takes this opportunity to thank the Team of Consultants led by Mr. Eugene Rutabagaya for their role in coordinating the drafting of this Document.

I. INTRODUCTION AND BACKGROUND

1.1. INTRODUCTION

Rwanda seeks to transform into a knowledge-based, service-led and knowledge-based economy, to achieve a Middle-Income Country and High-Income Country status by 2035 and 2050, respectively.

As the foundation and vehicle towards the attainment of its long-term targets, the National Strategy for Transformation (NST1) reiterates the importance of a private sector-led, service-focused, knowledge-based economy for Rwanda. Under NST1, the private sector is expected to create 1.5 million (214,000 annually) decent and productive jobs through an approach supporting private sector businesses and entrepreneurs, promote strategic investments built on Rwanda's competitive strengths and promote industrialization to attain a structural shift in the export base to high-value goods and services.

NST1 recognises the role of gender equality approach in the socio-economic transformation of the Rwandan society, and in positioning the country as a global model in promoting gender equality. It reaffirms the promotion of gender equality and the protection of the family as prerequisites to achieving equitable and sustainable development. Gender equality is one of the seven cross-cutting areas across NST1 Sectors.

With the aim of contributing to the improvement of Rwanda's business environment and fulfilling its mandate of private sector advocacy, the Private Sector Federation envisions strengthening Rwanda's economy through a private sector-led development by bolstering businesses operations towards a prosperous Rwanda.

Cognizant of its role in the national transformation process and given the existing gender gaps in the private sector, the Private Sector Federation has pledged to strengthen gender equality across all sectors and chambers, as both an objective and a development approach to enhance inclusive and sustainable economic transformation. The development of a Gender mainstreaming strategy in the private sector provides a unique framework for advancing gender equality in the private sector through inclusive advocacy, capacity building, governance and membership management, and networking.

1.2. CONTEXTUAL ANALYSIS

1.2.1. National development targets and strategies

Rwanda aspires to reach Middle Income Country (MIC) and High-Income Country (HIC) status by 2035 and 2050, respectively. The Country's Vision 2050 will focus on the following key priorities:

- High Quality and Standards of Life.
- Developing Modern Infrastructure and Livelihoods.
- Transformation for Prosperity.
- Values for Vision 2050.
- International cooperation and positioning.

While gender is not a separate objective in itself, it remains well embedded into different priorities of the Vision 2050 as a cross-cutting issue. Gender gaps and inequalities are central to the process of achieving high quality and standards of life, livelihoods, and prosperity.

The above long term Vision will be effected through a series of seven-year National Strategies for Transformation (NSTs), underpinned by detailed sectoral strategies that are aimed toward the achievement of the SDGs. The NST₁ came after the implementation of two, five-year Economic Development and Poverty Reduction Strategies-EDPRS (2008-12) and EDPRS-2 (2013-18), under which Rwanda experienced robust economic and social performances. Economic growth averaged 6.8% per annum during 2013-2016 and the proportion of the population in poverty reduced from 39.1% in 2014 to 38.2% in 2017, while extreme poverty dropped from 16.3% in 2014 to 16% in the same period .

Different priorities, objectives, and targets of the National Strategy for Transformation are grouped into three main pillars: economic transformation, social transformation, and transformational governance. The Economic Transformation Pillar presents a strategy to accelerate private-sector-led economic growth and increased productivity. The social transformation pillar encompasses strategic interventions to achieve positive qualitative change in all aspects of people's lives. The Transformational Governance pillar builds on the strong governance architecture established over the aftermath of genocide committed against Tutsi in 1994 and aims at consolidating building blocks for equitable transformational and sustainable national development.

In addition to the three main pillars, gender is one of the seven cross-cutting areas of the NST . NST is the overarching document that guides line ministries and districts in the development of their respective Sector Strategies (SSPs) and District Development Strategies (DDS). As such, both SSPs and DDSs integrate gender as a cross-cutting theme.

¹ NISR, EICV5 2017

² The 7 cross-cutting areas are: capacity Development, HIV/AIDS and Non-Communicable Diseases, Disability and Social Inclusion, Environment and Climate Change, Regional Integration and International Positioning, Gender and Family Promotion, and Disaster Management.

Furthermore, Rwanda is committed to the achievement of the SDGs, of which the private sector is an important partner. Achieving gender equality and empowering women in the economy is key to achieving Sustainable Development Goals, particularly Goal 1 (End poverty in all its forms), Goal 5 (Achieve gender equality and empower all women and girls), Goal 8 (Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all), and Goal 9 (Build Resilient Infrastructure, Promote Inclusive and Sustainable Industrialization and Foster Innovation).

1.2.2. National Gender Policy, legal and institutional framework

In addition to the overarching government documents, the Gender strategy in the private sector reflects on several key legal and institutional frameworks which have been developed including:

- National Policy adopted in 2010 (which is being reviewed): envisages to set the Rwandan society free from all forms of gender-based discrimination and create an environment where both men and women equally contribute to and benefit from the national development goals;
- Girls' education policy adopted in 2008: the overall objective of the Girls' Education Policy is to guide and promote sustainable actions aimed at the progressive elimination of gender disparities in education and training as well as in management structures;
- National Policy against Gender Based Violence 2011: which aims to progressively eliminate gender-based violence through the development of a preventive, protective, supportive and transformative environment;
- Sector gender mainstreaming Strategies: In line with the aspirations of the National Gender Policy, different sectors including but not limited to Agriculture, Infrastructure, and Employment have developed gender mainstreaming strategies to guide their strategic interventions on the promotion of gender equality and empowerment of women.

In terms of the legal and regulatory framework, Rwanda is a signatory to international and regional legal instruments that protect the rights of women including the Convention for the Elimination of all forms of Discrimination Against Women (CEDAW) and the African Charter on Human and People's Rights. At the national level, the Government has also instituted legal instruments to protect gender equality:

- The principle of gender equality is enshrined in the Rwandan Constitution of 2003 as amended in 2015. Not only the constitutional framework grants equality to vulnerable groups, but it also empowers the State and other actors to provide resources to promote gender equality and provides quotas (at least 30%) for women in all decision-making organs;
- Other legal instruments for promoting gender equality include the Law on Matrimonial Regimes, Donations, Succession and Liberalities, 1999 - revised in 2016; the Land Law guarantees women and men equal rights to access and own land; the Organic Law on State Finances and Property institutionalizing the gender responsive planning and budgeting programme (GRB); the Law on the Prevention, Protection, and Punishment of Gender-Based Violence; the Labour Law providing equal opportunities and equal pay for women and men prohibits GBV, harassment, and discrimination on the grounds of gender.

1.2.3. Private Sector Development Strategic Plan (MINICOM)

Private Sector Development is a broad sector, covering international trade, investment promotion, entrepreneurship and skills development. With 38.2% of the population still living in poverty and the latter affecting more women than men (adult women are more likely to be living in poverty with 34.8% than adult males at 31.6% according to EICV5) ; There is a need to bring about inclusive economic transformation, focusing on creating decent and productive off-farm jobs for people outside the labour market.

The Private Sector Development Strategic Plan 2018-2024 sets out an ambitious approach to private sector development and competitiveness improvements, namely a Value-Chain (VC) Approach, based on holistic intervention design and strong collaboration across its four pillars.

This VC Approach represents a novel policy innovation in the history of Rwandan development, aiming to address specific constraints for each targeted VC in a concerted and inclusive manner. Focusing on value chains rather than individual firms or sectors will allow for a deeper appreciation of the inter-linkages and interdependencies that exist between private sector players, which ultimately has a significant influence on the overall competitiveness of final goods and services.

The PSDS2 comprises four interrelated pillars, which are implemented in an integrated approach to enhance the transformation of the sector. These include:

Pillar 1: Promoting competitive value chains made in Rwanda.

³ NISR, EICV5, 2017

Pillar 2: Increasing firm-level productivity and enhancing diversification.

Pillar 3: An ecosystem approach to increasing exports.

Pillar 4: Streamlining regulation and access to information.

Responsiveness to gender is one of the key cross-cutting areas of focus of the strategy. This will be achieved through systematic disaggregation of key indicators on job creation and firm resilience by women and youth. Close coordination with the financial and education sectors will be necessary to remove barriers to women's economic participation.

1.2.4. PSF Strategic orientation

PSF has developed a Strategic Plan to guide its operation's framework for the period 2018-2020. The Strategic Plan encompasses 3 pillars reflecting core functions of the Federation, including (1) Research and Advocacy; (2) Governance and Member Management and (3) Capacity Development.

The three strategic pillars focus on strengthening the Rwandan economy through a private sector-led development taking into account the needs and interests of the business community.

1.3. RATIONALE FOR THE GENDER MAINSTREAMING STRATEGY IN THE PRIVATE SECTOR

As mentioned earlier, Rwanda seeks to transform into a private sector-led, knowledge-based, and service-oriented economy. However, despite the existing conducive environment for gender equality in the country, there are intrinsically related factors perpetuating gender inequalities in the Rwandan private sector, and women still face limited access to economic opportunities which hampers their economic breakthrough:

- According to the Labour Force Survey 2018, Women account for close to 44.8 percent of the labour force. They represent only 28 percent among employed persons with managerial positions, as they are mostly engaged as crop farm labourers, domestic cleaners and helpers, stall and market salespersons, and shopkeepers.
- In most branches of economic activities, males remarkably outnumber females in terms of access to employment. The disparities are even more significant in key economic activities such as Mining and Quarrying (Males: 94%; Females: 6%); Transportation and Storage (Males: 97%; Females: 3%); Construction (Males: 85%; Females: 15%); (Information and Communication (Males: 74%; Females: 26%); and Professional, scientific and technical activities (Males: 69%; Females: 31%). Only in Agriculture, Forestry, Fishing, and Activities of Households are female predominant (Males: 45%; Females: 55%) but that has to be put in perspective, as the big proportion of agricultural workers are involved in subsistence agriculture (60.5 percent), with only 39.5 percent engaged in market-oriented agriculture.

- The share of female-managed establishments is 32% of the total stated Establishments, whereas the share of female-owned establishments is 33% compared to 67% of establishments owned by males .
- In the financial sector, more females are still financially excluded (13%) than males (9%) according to the Fin Scope Report, 2016. Fewer females (63%) fall under the classification of “formally served” than their male counterparts (74%). In the same vein, EICV 5 (2018) data shows a small percentage of females (3%) accessing formal loans (from commercial banks, microfinance institutions, cooperative banks, and SACCOs) compared to their male counterparts (7%).

A Gender mainstreaming strategy in the private sector, if effectively implemented will promote gender equality in the sector and subsequently enhance inclusive and sustainable economic transformation.

Furthermore, the Gender Mainstreaming Strategy in the private sector builds on a previous Gender Mainstreaming Strategy developed in 2015 despite challenges that were encountered in the process of its implementation.

⁴ NISR, Labour Force Survey 2018

⁵ NISR, Establishment Census, 2017

1.4. METHODOLOGY

1.4.1. Desk review

A review of relevant documents has been undertaken to collect secondary data and take stock of the policy and institutional framework concerning the promotion of gender equality in the private sector and grasp persisting challenges and bottlenecks that will need to be dealt with in this Strategy. Documents reviewed include, but not limited to; national overarching documents (Vision 2050 and NST1 2017-2024), the National Gender Policy, the Private Sector Development Strategic Plan (PSDS 2018-2024), the Gender Mainstreaming Strategy in the private sector (2015), key economic policies, trade and export-related strategies, PSF key documents including capacity building and advocacy tools, national statistical documents such as EICV5, the Labour Force Survey 2017, the Establishment Survey 2017, the Integrated Business Enterprise Survey 2018, Rwanda Education Statistics Report 2018, the Gender Statistics Report... and other business-related studies and reports.

1.4.2. Consultative process in the build-up of the Strategy

Participatory tools were used to collect primary data. Information was collected from PSF leaders and business owners and managers in each of the four provinces and the city of Kigali during forums organized by PSF. Selected participants were representatives of the Federation's governance structure, including the national secretariat, the 10 Chambers, 75 Associations, 5 provincial representations, and 30 Districts. At each level, staff, leaders, and businessmen and women were represented.

The table below provides a more detailed breakdown of participants to FGDs:

Table 1: Number of participants to the Consultations:

	CATEGORIES	NUMBERS
LEADERSHIP	National level	3 representatives of the Executive committee at the national level
	Chamber level	30 representatives (3 Exco members per Chamber)
	Association level	75 participants (1 representative per Association)
	Provincial-level	5 representatives per province (including the City of Kigali)
	District level	30 participants (1 representative per district)
STAFF	PSF Secretariat	27
	Chambers	10
	Provinces	5
	Districts	30
BUSINESS COMMUNITY	Small, Medium and Large Enterprises.	164
TOTAL		379 participants

In total 379 representatives from PSF Secretariat, Chambers, Associations and Decentralized representations took part in the consultations. Among them, 132 (35%) were females and 247 were males (65%). The low representation of females in these consultations reflects of the underrepresentation of women both in PSF organs and in businesses, as elaborated on point 2.1.5.

To further enrich data collection and ascertain the quality of information collected, individual interviews were held with key informants including PSF leadership, and senior officials at the Gender Monitoring Office. Similar consultations were conducted with MIGEPROF, MINICOM, MIFOTRA, UNDP and UN Women.

All the information provided by participants at this consultation phase was discussed, unpacked and clustered into the relevant categories, which later informed the formulation of strategic pillars and interventions.

1.4.3. Data analysis and Drafting of the strategy

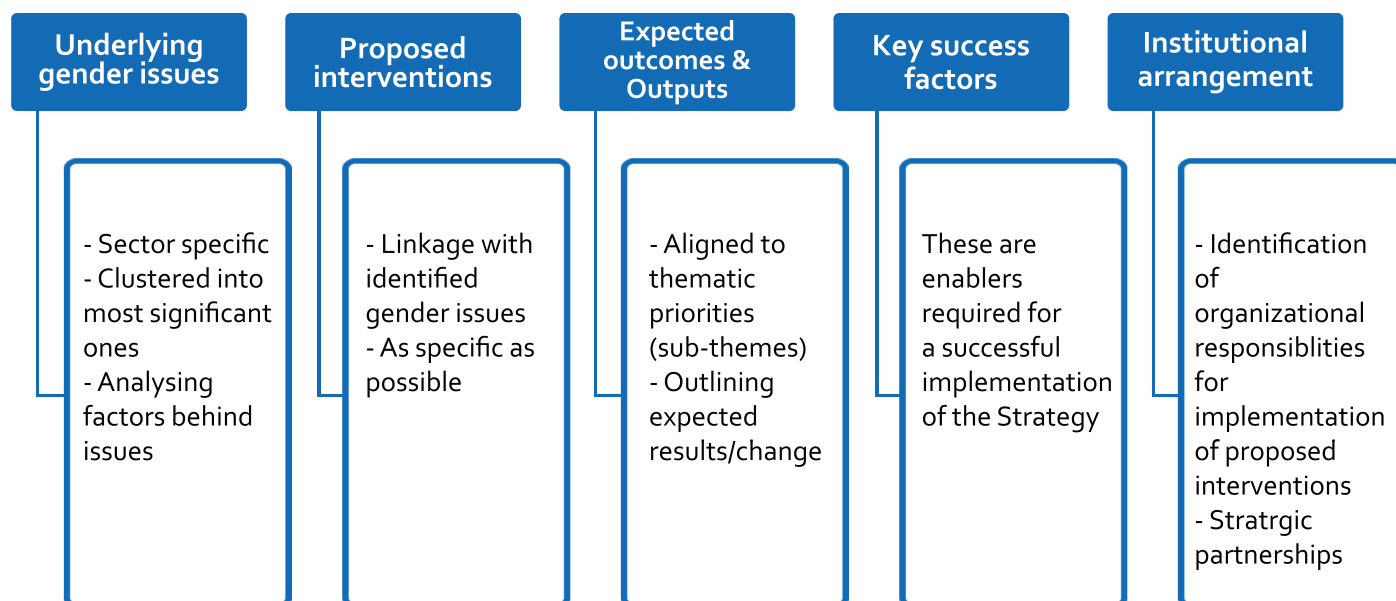
All the information collected from different sources was clustered and merged into the few most significant categories based on several criteria:

1. The relevance of the issue in promoting or restraining gender equality objectives in the private sector;
2. Evidence base issues as much as possible (e.g. by comparing primary and secondary data sources);
3. Potential to influence PSF's capacity to deliver better services to its members;
4. Linkage with other sector policies;
5. Feasibility.

The development/review of the Strategy was done using the following guidelines:

- Identification of strategic priorities: information collected from various sources as described above was confronted and this resulted in the formulation of pillars;
- Outcomes: key thematic priorities were divided into sub-themes, and each
- sub-theme translated into outcomes and outputs to outlining the expected result/change that will result from the successful implementation of proposed interventions;
- Key interventions and innovations: interventions were derived from identified issues and challenges and grouped under each outcome. For efficiency, similar or related interventions across various sectors (or chambers) were packaged together;
- Institutional arrangements were clarified, relative to organizational responsibilities
- for the implementation of the Strategy.

The above process is summarized below:



1.4.4. Assessment of resources and capacities needed for implementing the strategy:

After identifying key strategic priorities and outlining interventions, an assessment of resources and capacities needed for implementing the strategy was conducted, which led to the preparation of a provisional Budget for the implementation of the Strategy. Required resources and capacities were evaluated based on:

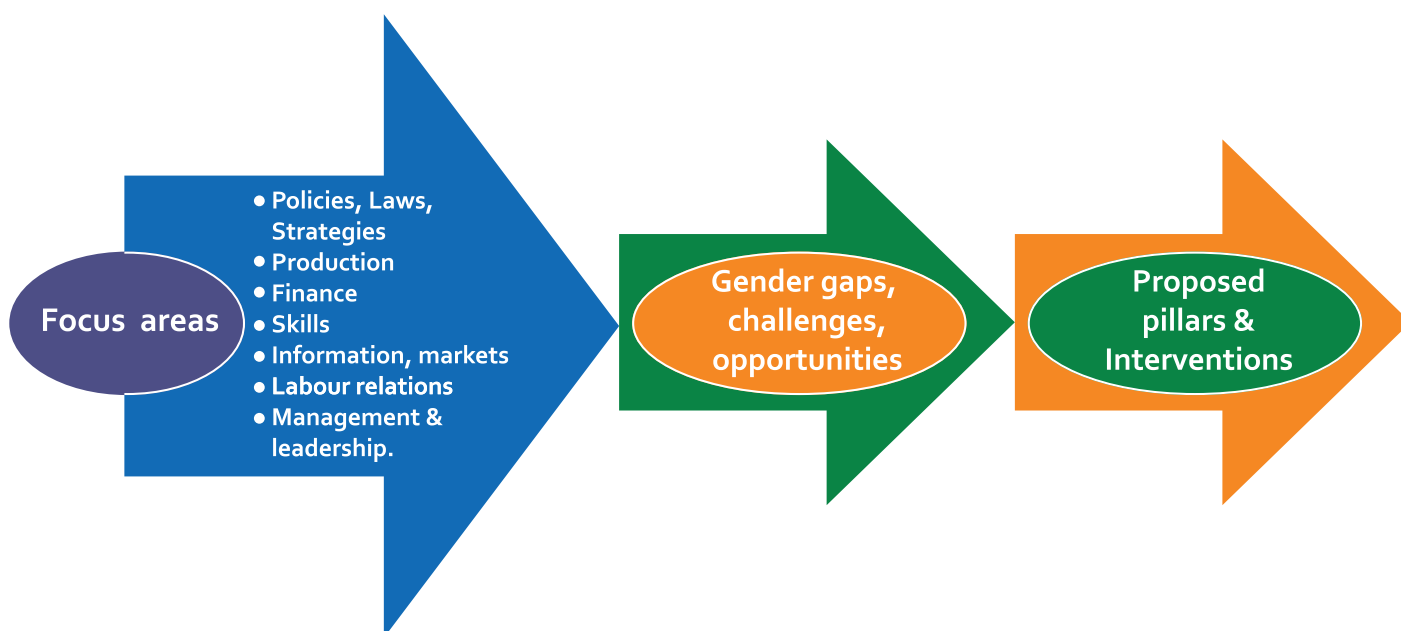
- Baseline information drawn from the implementation of similar strategies within and outside the organisation;
- Analysis of key milestones involved in activity implementation and their magnitude;
- Human resources required vs. available;
- Existing support structures in the private sector (e.g. existence or not of a Gender Desk within the PSF, the role of the Chamber of Women Entrepreneurs, etc).

II. GENDER ANALYSIS OF THE PRIVATE SECTOR: GAPS, CHALLENGES, AND OPPORTUNITIES

2.1. ANALYSIS OF GENDER GAPS IN THE PRIVATE SECTOR

The gender analysis of gaps in the private sector was aligned on the three strategic pillars of the PSF Strategy, focusing on six themes, policy and regulatory framework; production; access to finance; access to information and market opportunities; skills; labour relations and inclusiveness at the workplace; and Management and Leadership.

The gender situation analysis will conform to the following approach:



2.1.1. Production:

Gender gaps and challenges

- PSDS2 identifies an unreliable supply of inputs, a lack of working capital and a lack of specialized technology as the most severe obstacles in sustaining domestic production (PSDS2, 2018-2014).
- Similar to PSDS2, key constraints documented during FGDs conducted in the development of this Strategy include lack of working capital, high cost of production, lack of raw material, inputs and modern production equipment, are key constraints faced by women entrepreneurs in productive sectors such as agriculture, arts, and crafts, manufacturing and construction. These, coupled with heavy domestic workloads, constitute key hindrances to women's business sustainability.
- However, the prioritization of production-related challenges varies from one economic sector to another. A Capacity needs assessment study conducted by TMEA (2018) revealed that women in the Agro-processing sector perceive the lack of specialized technology (74%) and limited access to standards (68%) as major concerns. For the construction materials sector, the usage of old equipment and shortage of raw materials appear to be, by far, the main limitation (80%). In the handicraft sector, insufficient demand (82%) seems to be the most acute challenge, followed by poor access to land (73%). In the textile, fashion and clothing sectors, businesswomen do not have access to raw materials they need in the production process (77%).

Opportunities:

- The PSDS2 aims to remedy obstacles faced by the business community related to growth and investment in Rwanda. As such, the PSDS provides a framework for reform, setting out key gaps and weaknesses of efforts undertaken to date, and suggests gap-closing solutions. The integration of gender equality as a cross-cutting element in all strategic pillars of PSDS2 will be a key success factor, by ensuring that barriers faced by women in production are removed.
- The adoption of Rwanda Domestic Market Recapturing Strategy (RDRS, MINICOM 2015), which has been developed to increase domestic production for local consumption while contributing to the structural transformation of the productive sector and increasing international competitiveness.
- The establishment of a "Local Content Unit" within the framework of Made in Rwanda (MiR) policy, to establish connections between domestic suppliers and large firms (anchor firms) in a business partnership where the anchor firms can share their requirements and receive quotes from local suppliers. If women led SMEs are supported and facilitated to establish stronger linkages with large, exporting firms, they will experience larger increases in their overall output and productivity.

2.1.2. Access to finance:

Gender gaps and challenges:

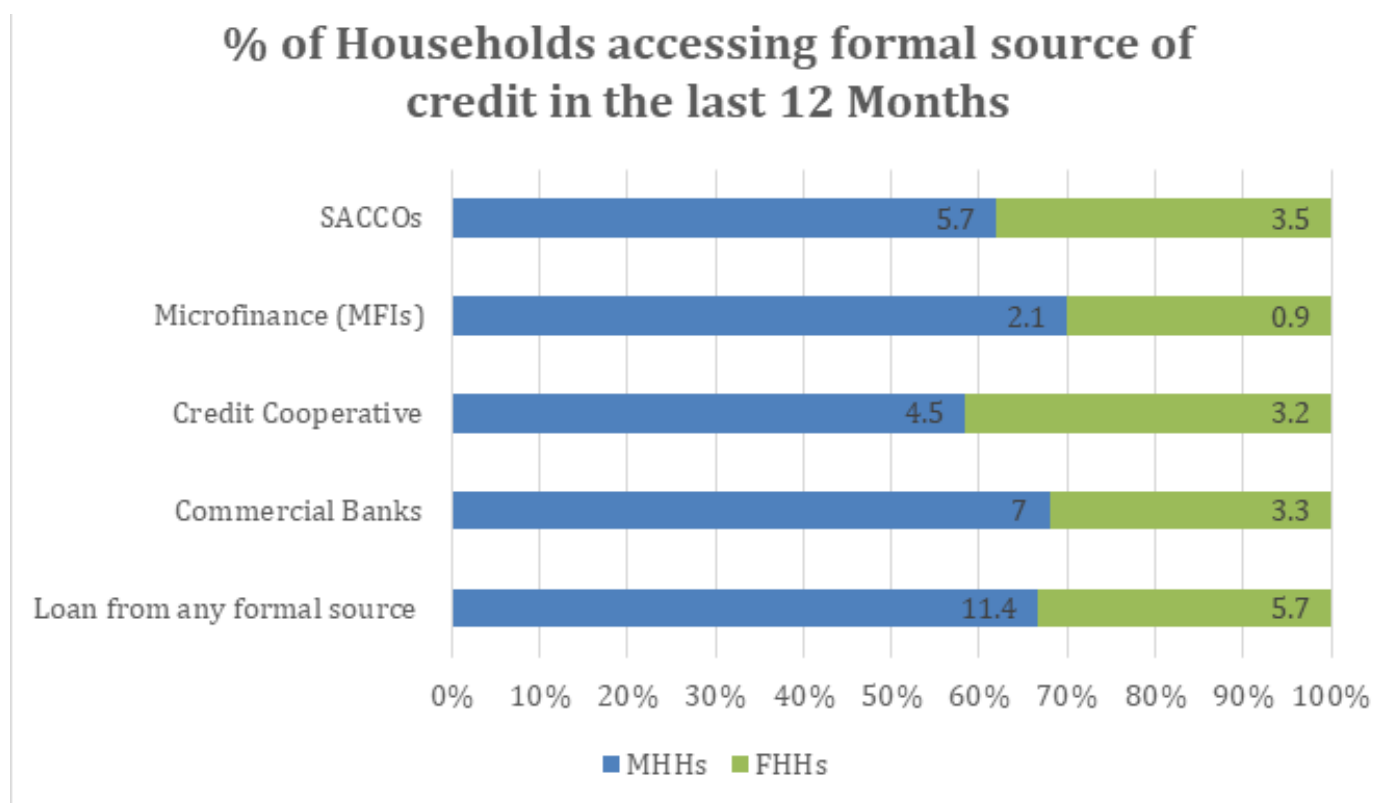
- PSDS2 identified access to finance as a number one challenge that continues to dampen private sector development. Firms in Rwanda struggle to mobilize finance for their operations. As reported in the 2017 Integrated Business and Enterprise Survey (IBES) by the NISR, 21.8% of formal micro-enterprises highlighted the availability of affordable finance as a big problem for their operations. This is evident across all sectors and all company sizes, except for the largest.
- The Rwandan financial sector is dominated by commercial banks, all of whom require over 100% finance value in collateral. The prime interest rate remains high at 17.61% weighted average lending interest rate applied by commercial banks, making securing finance for all a distant objective.
- While a part of this challenge is caused by the low capacity of Rwandan firms to design bankable projects, challenges also exist within the financial sector to understand and mitigate the specific risk factors of individual economics sectors, meaning that access to capital for fixed property and equipment is equally scarce as access to working capital products and insurance.
- Beyond general challenges to accessing finance in Rwanda, women entrepreneurs face additional challenges in financing their businesses respective to the following:
 - Poor control over collateral assets and limited equity: Household dynamics and limited control of resources at the household level leads to poor control over collateral assets by women;
 - Services targeting women entrepreneurs are not tailored to their needs, leading in ineligibility of women entrepreneurs and their SMEs in most products offered in the local financial market;
 - Hefty procedures associated with applying for loans in commercial banks also discourage women and detriment their chances of accessing loans;

6 NISR, 2017 Integrated Business Enterprise Survey (IBES), 2017

7 NR, Financial stability Department, June 2019

- Insufficient negotiation capacity: women lack negotiation skills to negotiate better financial deals due to limited understanding of the financial landscape in the country and available financial products. Women's limited negotiation capacity is also associated with the limited financial share in those Institutions.
- Lack of trust on the side of bank managers towards women loan acquisition, particularly when it comes to substantial loan amounts. Findings from FGDs pointed to the fact that bank managers and/or credit officers are reluctant to approve loan requests made by women due to prevailing negative bias about perceived women's incapacity for repayment.

Fig 1: Percentage of households accessing the formal source of credit:



Source: Gender Statistics Report, 2016

Opportunities:

- The existing conducive policies and strategies for promoting financial inclusion in the country are a huge opportunity. Rwanda is a signatory to the Maya Declaration of the Alliance for Financial Inclusion. As a signatory country, Rwanda has committed to promoting financial inclusion efforts to ensure that all people are included in their country's financial sector.
- The Financial Sector Development Strategic Plan (FSD SP) has set a target to ensure that 90% of the population has access to formal financial services by 2020 and 95% by 2024.
- The existence of Umurenge Saving and Credit Cooperatives commonly known as Umurenge SACCO which is operational in the totality of 416 Sectors across the entire country, and from which a significant number of men and women are accessing finance.
- Some banks such as Bank of Kigali and I&M Bank have introduced financial products targeting women, but these are made mostly for low-income women and the interest rate remains high (17% or more).

2.1.3. Access to business information and markets

Gender gaps and Challenges:

- Women have limited access to information-sharing platforms where ideas regarding business management are shared and new opportunities are advertised. They receive less information on training, education and networking activities, as well as trends and updates on their commercial sectors (TMEA, 2016).
- This was evidenced during interviews and FGDs, where it was asserted that women entrepreneurs are constrained by lack of information and time to take part in business networking platforms such as the information on prospective foreign export markets, linkages to commercial attachés in selected countries and foreign clients, limited participation in exhibitions within and outside the country, etc. This is also due to social norms where women entrepreneurs cannot attend certain business meetings without their husband's permission, with the risk of being attributed to some negative connotations.
- Participants to FGDs also indicated that most women engaged in business do not have access to computers and internet facilities, and many of them do not know how to operate computers due to low education levels. Women don't have time to read newspapers and magazines and watch television programmes due to heavy domestic workloads.
- Women entrepreneurs lack information on tax requirements and exonerations for which they might be eligible to, a fact that deters their credentials of engaging in business profitably.

- In terms of access to markets, a 2012 study found that most informal cross-border traders in Rwanda are women (74%) with 90% of these relying on cross-border trade as their only source of income. Besides, the types goods and volumes traded are highly gendered, with men involved in more capital-intensive goods such as manufactured goods while women were involved in smaller value products (e.g. foodstuffs) that require smaller start-up

8 UN Women and International Alert, 2012

capital. Quantities traded also differed between men and women, with the latter unable to afford high quantities.

- There are intrinsic limiting factors for men and women attempting to establish businesses in neighbouring countries. Those include limited hands-on skills, labor market mismatch, low competitive products, insufficient startup capital and a low level of entrepreneurship culture. Much as most of these constraints affect both men and women entrepreneurs, some, including mobility constraints, safety and security at the borders and in neighboring countries, family responsibilities and heavy domestic chores are particular to women.

Opportunities:

- Business Development Advisors (BDAs) have been trained and appointed at each local administrative level to provide business start-ups with education, mentorship and business information that they need to grow. Currently, the distribution of men and women in BDAs is 36% (women) and 64% (men).
- Other programmes that have been initiated to boost job creation for the working population in Rwanda including Business Development Services (BDS); Business Development Centres (BDC); Community Processing Centres (CPC); Integrated Craft Production Centres (ICPC) AGAKIRIRO; Business Incubation Centres (BIC); Youth Employment for Global Opportunities (YEGO); Integrated Polytechnic Regional Centers (IPRC TVET); Employment Service Centres (ESCs); University Career Advisory Services and VUP Public Works .
- Specific infrastructure including roads, air, provincial investment parks, and cross-border markets have been put in place to link the Rwandan business to the different regions of the country.
- The existence of preferential market access to several regional markets including the EAC, COMESA, AGOA, the Economic Partnership Agreements (EPA) with the EU and the Commonwealth countries among others.

2.1.4. Skills and Innovation

Gender gaps and Challenges:

Gender gaps remain wide in the areas of access to skills and innovation, despite a strong political will and important initiatives undertaken to empower both girls and boys and ensure a skilled, knowledgeable, healthy and wealthy population:

2.1.4. Skills and Innovation

Gender gaps and Challenges:

NEP, 2014

Gender gaps remain wide in the areas of access to skills and innovation, despite a strong political will and important initiatives undertaken to empower both girls and boys and ensure a skilled, knowledgeable, healthy and wealthy population:

- As reported in the Rwanda Education Statistics Report , there are approximately an equal number of boys and girls attending both pre-primary (Males: 49%; Females: 51%), and primary education (Males: 50%; Females: 50%), showing gender parity at these levels. At the secondary level, girls slightly outnumber boys with girls being 54% of those enrolled, compared to 46% boys.
- Conversely, in TVET schools, there is a reverse in this trend as girls' enrollment rate is 44% compared to 56% for males. As for tertiary education (High Learning Institutions), the percentage of female students is 45% and 55% for male students. By aggregating the above number by type of subject, further gendered variations appear 55.5% female students were enrolled in social science, business and law and only 6.8% in science, and just 3.2% in engineering, manufacturing & construction. When looking at the exit awards, only 33.3% of female students obtained a Master's degree and a mere 10.9% a PhD .
- As per information gathered during FGDs, reasons for low enrolment of girls include cultural norms placing a low value on girls' education, resulting in few girls completing the upper secondary school. Other factors are social values and beliefs about the appropriateness of girls enrolling in higher education and a non-supportive environment for girls' education at campuses.
- Training programmes in the private sector have faced significant challenges with very few apprenticeship programmes suited to the needs of various sectors. For instance, several value chains rely heavily on soft skills and language skills, especially the tourism and hospitality sectors . Also, some training opportunities require basic levels of education and a standard experience which may disqualify women given low levels of literacy: the general literacy rate among females aged 15 years and above is 69.4% compared to 77.6% for males of the same category; and computer literacy rate for females is 7.2% compared to 10.9% for males .
- Even when training and education opportunities are available, women's participation is hindered by their reproductive roles, and training institutions do not enforce specific quotas or preferential approaches to ensure participation of women in educational programmes or capacity-building training.

¹⁰ NISR, Rwanda Education Statistics Report 2018

¹¹ UR Gender Policy August 2016

¹² MINICOM, PSDS2 2018-2024

¹³ NISR, Gender Statistics Report 2019

- Overall, women entrepreneurs lack business mentors to equip them with practical skills to run their businesses profitably.

Opportunities:

Skills and innovation are strongly linked with the country's Vision 2020/2050 goal of transforming Rwanda into a knowledge-based economy. Existing opportunities in line with gender-responsive educational services in Rwanda include:

- The Education Sector Strategic Plan 2018-2024 aims to eliminate gender disparities in education and ensure equal access of males and females to all levels of education through the following measures;
 1. Raise public awareness of the different barriers to boys and girls in education.
 2. Increase the number of teachers trained in gender-responsive pedagogy.
 3. Increase the percentage of female TVET trainees and trainers.
 4. Adopt and implement gender policies in HLIs.
- The following programmes and provide great entry points for targeting both male and female workforce for skills development programmes:
- The skills development initiative under the National Employment Programme (NEP) that aims to boost job creation in Rwanda by equipping the workforce with vital skills and attitude needed for increased productivity and private sector growth.
- The existence of an institutional framework for coordinating and promoting capacity development strategies in the private sector, under the Rwanda Development Board (RDB) .
- The creation of Imanzi Business Institute (IBI), an initiative spearheaded by PSF for enhancing capacity building in the private sector through regular training, research, and innovation.

2.1.5. Management and Leadership

Gender Gaps and challenges

- Data from the Establishment Census 2017, show that women are underrepresented in management positions in key sectors of the economy. The chart below shows the distribution of male and female Managers of Establishments in key economic activities.

¹⁴ RDB has the mandate to coordinate capacity development across the country (Public, Private and CSOs) with focus on priority sectors of the national development. As part of this mandate, RDB partners with the private sector to support the promotion of skills development initiatives in line with the national development agenda.

Table 2. Women and men in managerial positions:

Occupation groups	Numbers		Percentage	
	Male	Female	Male	Female
Total persons in managerial positions	18,280	9,445	65.9	34.1
Chief Executives, Senior officials and legislators	8,057	4,052	66.5	33.5
Administrative and commercial managers	10,223	5,393	65.5	34.5

Source: LFS, 2018

Low level of education, limited experience, social norms, and perceptions have been cited as key factors limiting women to hold leadership positions (e.g. in Rwanda, it is often perceived inappropriate for women to speak up and be assertive).

In PSF organs, women are also underrepresented in decision-making positions:

- The PSF Board at the national level is made of 19 people, of which 4 are women, representing 21%;
- Among the 10 professional Chambers, 2 women are occupying the position of President (20%), 1 out of 10 at the position of 1st Vice-president (10%), and 7 out of 10 at the position of 2nd Vice-president (70%);
- At the provincial level, out of 5 provincial chairpersons, only one is a woman (20%). There is also one woman at the position of 1st Vice-president (20%) and 3 women at the position of 2nd Vice-President;
- The same trend is found at the district level, with 2 female Presidents (7%), 4 females occupying the 1st Vice-president positions, and 23 out of 30 at the position of 2nd Vice-president;
- Regarding women's representation in decision-making positions among PSF Secretariat staff, there is no woman at CEO's (the Chief Executive Officer, the Chief Advocacy Officer, and the Chief Operations Officer are males). As for the 5 Directorate positions, they are all occupied by males.

Opportunities:

- The Constitutional Framework provides for the promotion of Gender equality as an issue of human rights and requires the minimum 30% quota for women representation in all decision-making organs.
- PSF Leadership has taken commitment about being more intentional and adopting affirmative actions towards promoting the principles of Gender equality in the private sector, and increasing the proportion of women in decision making bodies, both within PSF governance structures and in private companies.
- The Chamber of Women Entrepreneurs, a cross-cutting Chamber dedicated to promoting the interests of women entrepreneurs, through capacity building advocacy and information sharing.
- A considerable number of companies in the private sector have embraced the Gender Equality Seal programme, an initiative being implemented by GMO in partnership with ONE UN to enhance gender equality and promote gender accountability in the private sector.

2.1.6. Labour relations and inclusiveness in the workplace

Gender gaps and challenges:

- Overall, the number of women in paid works is low compared to men (44.8%). As for the total population outside the labour force in Rwanda, women represent 62.8% compared to 37.2% of males .
- Women in Rwanda are paid around 13% lower than the monthly salary of men, mainly due to the differences in occupation between males and females, level of education and monthly working time (more females than males are involved in part-time jobs with less remuneration).
- Sexual harassment at workplace: as reported by Transparency International Rwanda , 10% of employees, personally or at least one of their workmates experienced cases of gender-based corruption in the form of sexual harassment, exploitation and/or use of sex as a form of “payment”
- Information collected during interviews with key respondents further showed that particular needs of men and women in the workplace are not catered for in service delivery in the private sector, especially respective to key sectors such as Transport, Hospitality, and Construction. This is due to the lack of gender sensitivity among some players in the private sector. Cultural norms have also been cited as a challenge given some occupations are traditionally considered as best for males, while others are considered as females.

¹⁵ NISR, LFS 2018

¹⁶ NISR, Gender Statistics Report 2019

¹⁷ Transparency International Rwanda, Gender-based corruption in public workplaces in Rwanda, 2018

Opportunities

- The Law N° 66/2018 of 30/08/2018 regulating labour in Rwanda provides for equal opportunities and equal pay for women and men and prohibits GBV, harassment, and discrimination on the grounds of gender.
- The Law N° 003/2016 of 30/03/2016 establishing and governing maternity leave benefits scheme, which requires all employers to declare and remit employees' contribution to the Social Security Administration not later than fifteenth (15) day of every month following the month of contribution.
- The National Policy against Gender Based Violence 2011: which aims to eliminate gender-based violence including sexual harassment in the workplace through preventive and protective measures.

2.1.7. Policy and regulatory framework

Gender gaps and challenges:

- Despite a conducive policy environment and a conducive legal framework for the promotion of business in Rwanda, most business instruments including laws, protocols, and agreements address generic issues and do not tackle specific issues affecting men and women in business.
- There is limited awareness of policies, incentives, facilities and enabling factors that have been put in place to support businesses to thrive in Rwanda. In general, SMEs owned by men and women who were interviewed alleged to have little understanding of the New Investment Law (2015) and the package of incentives embedded in it (fiscal incentives, repatriation of capital and assets, exemptions, and preferential treatments accorded to exporters).
- Businessmen and women who participated in the FGDs consider that the varied types of tax and the total amount that they have to pay is too heavy for start-ups and SMEs, and is one of the factors explaining the low survival rates of companies following registration in RDB.
- Also, the understanding of tax procedures and determining how much a business should pay in taxes is limited to some taxpayers including businesswomen. The complexity of procedures and multiple forms used in a tax declaration, which are in English or French, make it difficult for most women entrepreneurs to comply. This is principally due to low levels of education as some women taxpayers have to rely on help from a third person in completing tax procedures.
- As assessed in a recent Study, the Laws governing public and private procurement procedures in Rwanda do not consider gender dimensions, which limit women's participation in public tenders. As a result, out of a total of 332 selected tenders awarded in 2016/17 and 2018/19, findings show that women-owned businesses won 13 percent of the selected tenders, compared to 85 percent of the tenders won by men.

Opportunities:

- The Government of Rwanda has put in place several laws regulating the registration of companies, labor, intellectual property, foreign investment mortgages and security interests in movable property, insolvency law among others to improve the environment for doing business in Rwanda. These laws have made the private sector more conducive to investors. For instance, there is no minimum capital required to register a company, registration is done online from whichever location of the world, and there is no requirement to submit the Company's statutes. A company of one person is accepted.
- The business regulatory system is in essence not gender discriminatory. For instance, any owner of immovable property has the right to mortgage all or part of his property to secure an existing or future debt. The law on mortgages has been supplemented by the land law which allows husbands and wives in legal marriages in the universal community regime to co-own property which allows both of them to equally access loans. However, due to cultural norms and attitudes, particularly in the context of rural areas, actual control over the property and household assets lie with the husband, a fact that needs to be addressed through gender awareness campaigns targeting both men and women.
- The fact that the private sector is involved in the whole process of policy elaboration through public-private dialogue (PPD) provides a platform to positively influence the formulation of business policies and laws taking into consideration the needs and interests of businessmen and women.

¹⁸ *New Faces, New Voices and UN Women, Procurement Study 2019*

III. STRATEGIC PILLARS AND INTERVENTIONS FOR ENHANCING GENDER MAINSTREAMING IN THE PRIVATE SECTOR

3.1. VISION, MISSION AND STRATEGIC OBJECTIVES OF THE PRIVATE SECTOR GENDER MAINSTREAMING STRATEGY

The Vision for the Gender Mainstreaming Strategy in the private sector is to “Strengthen Rwanda’s economy through improved and effective participation of men and women in the private sector led economy”.

The Mission is to: “to strengthen gender equality in the private sector through inclusive advocacy, capacity building, governance and membership management, and networking”.

The Vision of the Gender Mainstreaming Strategy stated above is aligned with the overall PSF Vision which is to “Strengthen Rwanda’s economy through a private sector-led development by representing the Profitable businesses for a prosperous Rwanda”.

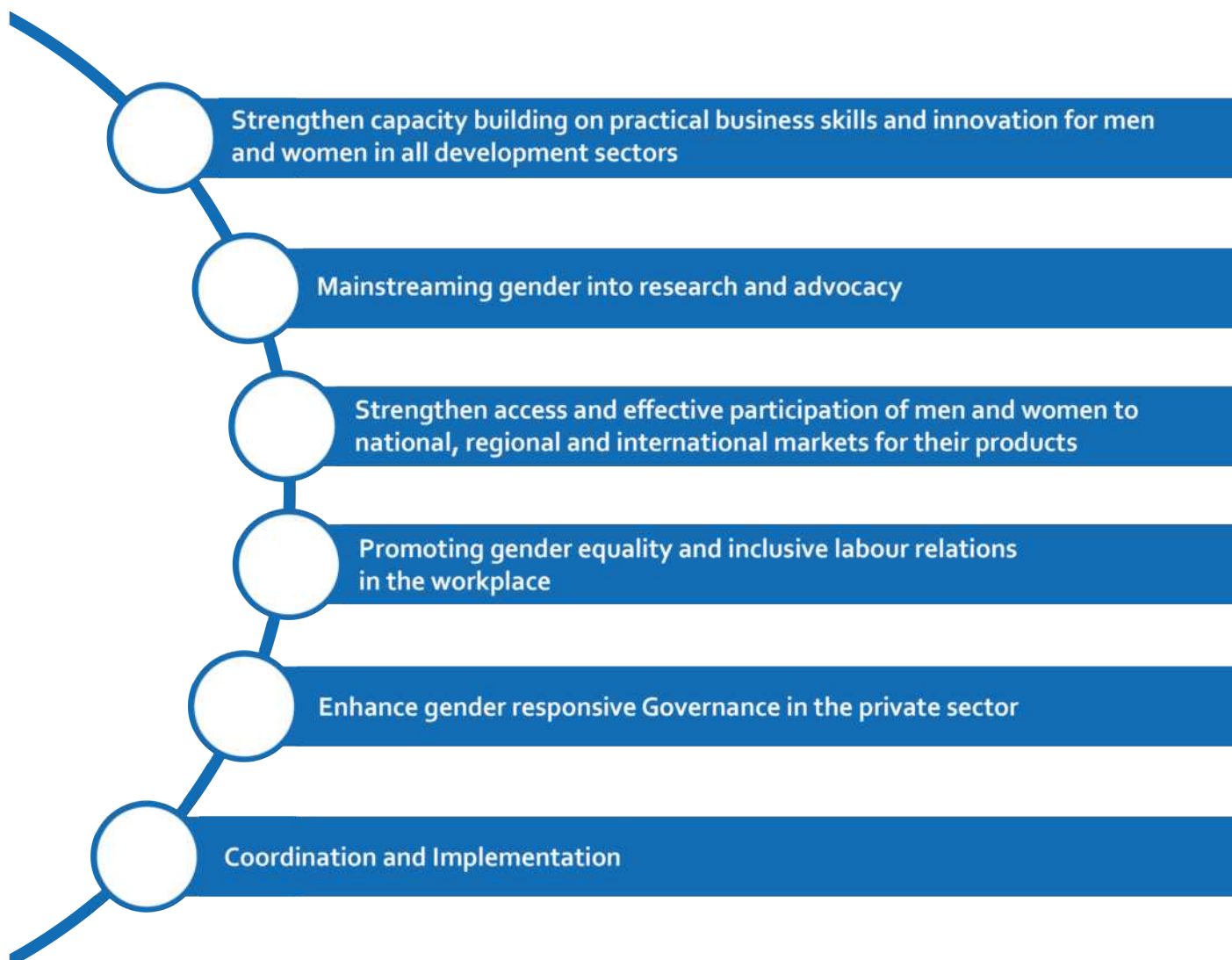
The strategic objectives to achieve the above Vision are:

1. To serve as the strategic framework for advancing gender equality and the empowerment of women entrepreneurs in Rwanda;
2. Provide technical guidance to PSF constituencies on gender integration in PSF programmes and key processes;
3. Enhance accountability for gender equality in Rwanda’s private sector;
4. Facilitate capacity development of PSF leaders, staff and business community;
5. Raise awareness among PSF staff and members on gender equality issues in the private sector.

3.2. STRATEGIC PILLARS

The PSF Gender Mainstreaming Strategy encompasses five thematic strategic pillars and a sixth pillar which is on Coordination and Management. The 5 pillars are aligned with both the strategic objectives of the Federation as well as identified gender issues and challenges that need to be addressed.

Proposed Strategic Pillars



The six strategic pillars are comprised of strategic interventions designed to guide the implementation of the Gender Mainstreaming Strategy.

Strategic Pillar 1: Strengthen capacity building on practical business skills and innovation for men and women in all development sectors

Capacity building is deemed critical in addressing skills gaps and bridging the gender gaps between men and women in the private sector. Ensuring equitable participation and benefit of both men and women in key skills development and innovation will greatly contribute to the attainment of a prosperous and sustainable private sector. This will be done through the following interventions:

- Partner with IBI to conduct a gender-sensitive skills gap assessment in priority sectors (Industry, Mining, Transport, and ICT) to identify key skills required to respond to the needs of the national, regional and international markets
- Develop appropriate capacity building programmes based on identified needs
- Define and implement preferential approaches and criteria including quotas to ensure the participation of women in training in key industries
- Carry out a robust educational program on entrepreneurship for women entrepreneurs, covering financial literacy, business plan preparation, negotiation skills, marketing, and saving skills
- Build the capacity of men and women entrepreneurs in key industries on supply chains and production technologies, including processing, packaging, post-harvest, and marketing
- Support Chambers to implement apprenticeship programmes for women entrepreneurs
- Identify, organize and empower men and women in the informal sector to facilitate their transition towards the formal sector
- Training of businesswomen on tendering processes to increase their competitiveness and participation in lucrative tenders
- Advocate with financial institutions to put in place financial services and loan conditions tailored to the needs of women entrepreneurs in various sectors
- Awareness-raising campaigns targeting business couples on the promotion of gender equality at the family level shared control over household resources and mindset change
- Identify business champions (men and women) to pioneer role modeling and mentorship programmes for young women entrepreneurs
- Support women's business initiatives and link them to goodwill investors through joint ventures in medium and large enterprises.
- Introduce a mentorship program targeting girl students in secondary schools who dream to become entrepreneurs and provide them with continuous support until they nurture their business ideas.

Strategic pillar 2: Mainstreaming gender into research and advocacy

The PSF aims to enhance its research capability on issues of relevance among the business community, to achieve evidence-based advocacy and improve the business environment in Rwanda. Gender mainstreaming in research and advocacy will be an important component of research and advocacy initiatives in the private sector to integrate the needs and aspirations of businessmen and women. Strategic interventions proposed under this pillar include:

- Ensure effective participation of women in Private-Public Dialogue and negotiation of trade-related treaties
- Assess gender gaps and particular challenges faced by women in business in all professional chambers and associations for advocacy and policy support
- Research the gender gaps in the financial sector and challenges faced by women-owned businesses in accessing big loans
- Advocate with financial institutions for putting in place mechanisms and products tailored to the needs of women entrepreneurs with simplified loan procedures
- Advocacy for the revision of Procurement Law in the public and private sectors to address constraints faced by women in accessing lucrative tenders
- Advocate for gender inclusion criteria in existing and new collective investment schemes
- Conduct a study to explore options of providing tax exoneration for business starters, including a grace period so that they can settle and grow
- Conduct a comprehensive assessment of existing opportunities and incentives in priority sectors of investment (export, manufacturing, transport, energy, ICT, financial services and construction of affordable housing) and disseminate the information to businessmen and women
- Ensure gender inclusiveness of Imanzi Business Institute (IBI) through gender mainstreaming in curriculum development, recruitment of gender experts into the research team, and effective participation of women in key training and research.

Strategic Pillars 3: Strengthen the access of men and women to national, regional and international markets for their products

Generally, women in business lack information about market opportunities and this hinders their business growth. This pillar will respond to the main challenges related to the lack of information on markets at national, regional and international levels and enable women in the private sector to participate in business networking platforms that will increase their resilience in business. Suggested interventions will include:

- Facilitate women to access information on existing markets and associated requirements locally and abroad
- Provide technical and financial support to women in business to participate in study tours and trade exhibitions within and outside the country
- Training of women entrepreneurs on how to use the internet and social media to market their products and access information on national, regional and international markets
- Provide information and advisory services to women SMEs to participate in collective investment schemes
- Facilitate women SMEs to link up with successful and established businesses locally and regionally for learning and information sharing purposes
- Identify business champions who can support women start-ups through participation in their business as shareholders and share their experience
- Promote the creation of online information-sharing platforms among women entrepreneurs to share business ideas
- Train women entrepreneurs in key languages used in business in the region and beyond, i.e. English and Kiswahili.

Strategic pillar 4: Promoting gender equality and inclusive labour relations in the workplace

This pillar aims to promote gender equality in the private sector by establishing gender equality and women empowerment standards in the workplace. Inclusive workplaces increase motivation and workplace satisfaction, stronger identification with the company and better communication. It also promotes human rights, including access for both men and women to decision-making positions. Key interventions proposed under this pillar include:

- Promote industrial attachment for girl students in TVET schools and IPRCs to provide them with practical skills and experience in key industries
- Organize trainings and awareness on Gender equality in sectors considered “non-traditional for women” such as mining, transport, manufacturing, energy, construction, ICT, and encourage a mindset change regarding the employment potentials of both men and women
- Conduct market research to understand the needs of men or women in the local market and develop gender-sensitive service delivery at the workplace
- Awareness-raising campaigns with TVET Schools and Parents to increase girl’s enrolment in STEM subjects to gain critical skills required in the labour market
- Organize annual performance recognition to outstanding companies which promoted gender equality in the workplace
- PSF to review the business code of conduct to promote gender equality and prevent sexual harassment in the private sector
- Capacity building and awareness campaigns to strengthen preventive, reporting and response mechanisms on sexual and gender-based violence in the private sector
- Support the establishment of Early Childhood Development Centers across various industries in the private sector.

Strategic pillar 5: Enhance gender-responsive Governance in the private sector

Inclusiveness, equity, and diversity are key principles of good governance. Given that PSF is a membership-based organization, it is essential to ensure equal participation of men and women in PSF’s organs from national to grassroots level, and ensure the provision of streamlined membership services and effective representation of the needs of male and female members. The following strategic interventions will be implemented concerning this objective:

- Establish a gender-responsive membership database system to allow dis-aggregation of data for gender-aware decision-making
- Adopt a quota system to increase the representation of women in PSF decision making structures
- Intensify mobilization on women in business for their involvement in leadership positions and other forums of influence
- Organize transformational leadership trainings for potential women entrepreneurs
- To mobilize support and encourage business champions at all levels to increase women representation in decision-making positions in their respective Companies

Pillar 6: Coordination and Implementation

This pillar aims to ensure effective implementation of the Strategy by catering for the coordination of activity implementation by key stakeholders and ensuring proper monitoring and evaluation. Proposed intervention in this regard will include:

- Organize regular consultation and coordination meetings within PSF and with external stakeholders in the implementation of the Strategy
- Prepare and Implement the Monitoring and Evaluation Results Matrix with key baselines and targets
- Organize Trainings on Gender Mainstreaming in the private sector for PSF organs [leaders & staff]
- Recruit Gender Experts to support Advocacy and Labour relations
- Conduct regular bi-annual M&E Meetings and document key results
- Support Operations related cost/common services.

Pillar 1: Strengthen capacity building on practical business skills and innovation for men and women in all development sectors

Outcome: Increased capacity of men and women on practical business skills and innovation in key development sectors.

3.3. LOGICAL FRAMEWORK OF THE IMPLEMENTATION OF THE GENDER MAINSTREAMING STRATEGY FOR THE PRIVATE SECTOR.

Outcome: Increased capacity of men and women on practical business skills and innovation in key development sectors.	Strategic intervention	Implementing Partners	Timeline 2020/2024					Budget in USD
			50,000	50,000	75,000	75,000	100,000	
Indicator 1: % increase in men-women ratio with practical business skills in non-traditional sectors (mining, manufacturing, transport, construction, ICT, Energy)	Partner with IBI to conduct a gender-sensitive skills gap assessment in priority sectors (Industry, Mining, Transport, and ICT) to identify key skills required to respond to the needs of the national, regional and international markets	Lead: PSF IP: MIFOTRA, MINICOM	50,000	50,000	75,000	75,000	100,000	
Indicator 2: % of women who report value addition to their products in targeted sectors	Develop appropriate capacity building programmes based on identified needs	Lead: PSF MIFOTRA, MINICOM RDB	75,000	75,000	75,000	7,000	300,000	
	Define and implement preferential approaches and criteria including quotas to ensure the participation of women in training in key industries	Lead: RDB/PSF MINICOM MIFOTRA MIGEPROF	10,000	10,000	10,000	10,000	40,000	
	Carry out a robust educational program on entrepreneurship for women entrepreneurs, covering financial literacy, business plan preparation, negotiation skills, marketing, and saving skills	Lead: PSF, MINECOFIN, HLIs	75,000		75,000	50,000	200,000	

	<i>Carry out a robust educational program on entrepreneurship for women entrepreneurs, covering financial literacy, business plan preparation, negotiation skills, marketing, and saving skills</i>	Lead: PSF, MINECOFIN, HLIs		75,000		75,000	50,000	200,000
	<i>Build the capacity of men and women entrepreneurs in key industries on supply chains and production technologies, including processing, packaging, post-harvest, and marketing</i>	Lead: PSF MINICOM RDB			35,000	35,000	35,000	105,000
	<i>Training of businesswomen on tendering processes to increase their competitiveness and participation in lucrative tenders</i>	Lead: MINECOFIN, PSF, RDB, NFNV	50,000		50,000	50,000		150,000
	<i>Identify, organize and empower men and women in the informal sector including WICBT to facilitate their transition towards the formal sector</i>	Lead: MINICOM MINECOFIN, PSF		30,000		30,000		60,000
	<i>Identify business champions (males and females) to pioneer role modeling and mentorship programmes for young women in business</i>	Lead: PSF MINICOM, RDB, MINICOM, MIGEPROF			85,000	75,000	50,000	210,000
	<i>Support women's business initiatives and link them to goodwill investors through joint ventures in medium and large enterprises</i>	Lead: PSF MINICOM RDB	30,000		30,000		60,000	120,000
	<i>Awareness-raising campaigns targeting business couples on the promotion of gender equality at the family level shared control over household resources and mindset change</i>	Lead: MIGEPROF, NWC		25,000	25,000		15,000	65,000

	<i>Introduce a mentorship program targeting girls' students in secondary schools who dream to become entrepreneurs and provide them with continuous support until they nurture their business ideas</i>	Lead: PSF RDB, WDA, HLIs	50,000	5	0,000	50,000	2	0,000	170,000
	<i>Advocate with financial institutions to put in place financial services and loan conditions tailored to the need of women in business</i>	LEAD: MINECOFIN PSF, RDB	30,000					30,000	60,000
	<i>Support Chambers to implement apprenticeship programmes for women entrepreneurs</i>	RDB, TOURISM CHAMBER	2		5,000	25,000	2	5,000	5,000
Sub-total Pillar 1:			180,000		290,000	465,000		395,000	1,655,000

Pillar 2: Mainstreaming gender into research and advocacy

Outcome: Gender integration into research and advocacy enhanced

Outcome: integration into research and advocacy enhanced	Strategic intervention	Implementing partner	Timeline 2020/2024					Budget in USD
Indicator 1: Number of research and advocacy initiatives integrating gender equality dimension	<i>Assess gender gaps and challenges faced by women in business in all professional chambers and associations for advocacy and policy support</i>	Lead: PSF MINICOM RDB		20,000	40,000	20,000	40,000	120,000
Indicator 2: Number of new measures (policy, regulatory, procedures) supporting gender equality/women empowerment in the private sector	<i>Ensure effective participation of women in Private-Public Dialogue and negotiation of trade-related treaties</i>	Lead: RDB, MINICOM MIFOTRA, PSF		25,000	25,000	25,000	10,000	85,000
	<i>Research the gender gaps in the financial sector and challenges faced by women-owned businesses in accessing big loans</i>	Lead: PSF MINECOFIN BNR NISR			60,000	20,000	20,000	100,000
	<i>Advocate with financial institutions for putting in place mechanisms and products tailored to the needs of women entrepreneurs with simplified loan procedures</i>	Lead: PSF MIGEPROF, CNF, MINECOFIN BNR	20,000	15,000			15,000	50,000
	<i>Advocacy for the revision of Procurement Law in the public and private sectors to address constraints faced by women in accessing lucrative</i>	Lead: MIGEPROF PSF MINECOFIN, RPPA		10,000	25,000	10,000		45,000

<i>Tenders</i>									
	<i>Advocate for gender inclusion criteria in existing and new collective investment schemes</i>	Lead: PSF MIGEPROF, MINICOM, RDB	2	0,000	20,000 2	0,000	6	0,000	
	<i>Conduct a study to explore options of providing tax exoneration for business starters, including a grace period so that they can settle and grow</i>	Lead: MINECOFIN, PSF, MINICOM, RRA, RDB			45,000	20,000	20,000	85,000	
	<i>Conduct a comprehensive assessment of existing opportunities and incentives in priority sectors of investment (export, manufacturing, transport, energy, ICT, financial services and construction of affordable housing) and disseminate the information to businessmen and women</i>	Lead: RDB PSF, MINECOFIN MINICOM	60,000 3	0,000	30,000 2	0,000	20,000	160,000	
Sub-total Pillar 2:			120,000	145000 3	20,000 2	00000	190,000	1,035,000	

Pillar 3: Strengthen the access and effective participation of men and women to national, regional and international markets for their products

Outcome: Improved access of men and women to national, regional and international markets for their products

Outcome: Improved access of men and women to national, regional and international markets for their products	Strategic intervention	Implementing Partner	Timeline 2020/2024				Budget in USD
Indicator 1: Increase in women ratio in export	Facilitate women to access information on existing markets and associated requirements locally and abroad	Lead: PSF MINICOM RDB	35,000	35,000			70,000
Indicator 2: Number of women network platforms in business created and operationalized	Provide technical and financial support to women in business to participate in study tours and trade exhibitions within and outside the country	Lead: PSF MINICOM RDB	30,000 3	0,000	30,000 3	0,000	50,000
	Training of women entrepreneurs on how to use the internet and social media to market their products and access information on national, regional and international markets	Lead: RDB PSF MINICOM	3	0,000	30,000 3	0,000	20,000
	Provide information advisory services to women SMEs to participate in collective investment schemes	Lead: PSF MINECOFIN BNR NISIR			20,000	15,000	50,000

	<i>Facilitate women SMEs to link up with successful and established businesses locally and regionally for learning and information sharing purposes</i>	Lead: PSF MINECOFIN BNR	2	5,000	25,000 1	5,000	15,000	80,000
	<i>Identify business champions who can support women's start-ups through participation in their business as shareholders and share their experience</i>	Lead: PSF MINICOM RDB MINECOFIN	30,000 3	0,000	30,000 1	0,000		100,000
	<i>Promote the creation of online information-sharing platforms among women entrepreneurs to share business ideas</i>	Lead: PSF MINICOM, RDB, GMO	25,000	25,000 2	5,000	20,000		95,000
	<i>Train women entrepreneurs in key languages used in business in the region and beyond, i.e. English and Kinyarwanda.</i>	Lead: RDB PSF	75,000		75,000		75,000 2	25,000
Sub-total Pillar 3:			140,000	110,000	270,000	120,000	155,000	890,000

Pillar 4: Promoting gender equality and inclusive labour relations in the workplace

Outcome: Gender equality and inclusive labour relations in the workplace promoted

Outcome: Gender equality and inclusive labour relations in the workplace promoted	Strategic intervention	Implementing Partner	Timeline 2020-2024				Budget in USD
Indicator 1: Increase in the share of women in the total labour force	Promote industrial attachment for girl students in TVET schools and IPRCs to provide them with practical skills and experience in key industries	Lead: WDA PSF, MIFOTRA, RDB	20,000	50,000	50,000		120,000
	Organize trainings and awareness on Gender equality in sectors considered "non-traditional for women" such as mining, transport, manufacturing, energy, construction, ICT, and encourage a mindset change regarding the employment potentials of both men and women	Lead: PSF MINICOM, MIFOTRA	30,000	20,000			65,000
	Conduct market research to understand the needs of men or women in the local market and develop gender-sensitive service delivery at the workplace	Lead: RDB, MIFOTRA PSF MINICOM RDB	30,000	30,000	100,000	10,000	80,000
	Awareness-raising campaigns with TVET Schools and Parents to increase girl's enrolment in STEM subjects to gain critical skills required in the labour market	Lead: WDA, PSF, HLIs MIFOTRA, MIGEPROF, GMO, CNF	20,000	20,000	20,000	20,000	100,000

	Organize annual performance recognition to outstanding companies which promoted gender equality in the workplace	Lead: PSF, RDB, MIFOTRA, MIGEPROF, GMO		25,000	25,000	25,000	25,000	25,000	100,000
	PSF to review the business code of conduct to promote gender equality and prevent sexual harassment in the private sector	Lead: PSF, MIFOTRA, MIGEPROF, GMO			10,000	10,000	10,000	0,000	30,000
	Capacity building and awareness campaigns to strengthen preventive, reporting and response mechanisms on sexual and gender-based violence in the private sector	Lead: PSF, MIFOTRA, MIGEPROF, GMO	20,000	3	0,000	30,000	3	0,000	10,000
	Support the establishment of Early Childhood Development Centers across various industries in the private sector.	Lead: PSF, MIFOTRA, MIGEPROF, GMO	1		20,000	1	20,000	1	80,000
Sub-total Pillar 4:			40,000		275,000	285,000	325,000	185,000	1,405,000

Pillar 5: Enhance gender-responsive Governance in the private sector

Outcome: Improved representation of women in private sector governance structures and at PSF Secretariat

Outcome: Improved representation of women in private sector governance structures and at PSF Secretariat	Strategic interventions	Implementing Partner	Timeline 2020/2024					Budget in USD
Indicator 1: Percentage of women Managers of private companies	<i>Establish a gender-responsive membership database system to allow disaggregation of data for gender-aware decision-making</i>	Lead: PSF MIFOTRA MIGEPROF	45,000	10,000	10,000	10,000	10,000	95,000
Indicator 2: Percentage of women in PSF Governance structures	<i>Adopt a quota system to increase the representation of women in PSF decision making structures</i>	Lead: PSF MIFOTRA, GMO		10,000			10,000	20,000
	<i>Intensify mobilization on women in business for their involvement into leadership positions and other forums of influence</i>	Lead: PSF MINICOM MIGEPROF GMO, CNF	15,000	15,000	15,000	15,000	15,000	75,000
	<i>Organize transformational leadership trainings for potential women entrepreneurs at all levels</i>	Lead: PSF RDB MIGEPROF, GMO		20,000			20,000	60,000
	<i>Mobilize support and encourage business champions to increase women representation in decision-making positions in their respective Companies</i>	Lead: PSF RDB, MIFOTRA CNF		10,000			10,000	20,000
Sub-total Pillar 5:			45,000	45,000	25,000	65,000	45,000	270,000

Pillar 6: Coordination and Implementation

Outcome: Effective coordination, monitoring, and accountability in the implementation of the Strategy

Outcome: coordination, implementation, monitoring and evaluation of the Strategy	Strategic interventions	Responsible	Timeline 2020/2024						Budget in USD
Indicator 1: PSF has a clear M&E framework with indicators, baselines, and targets	Organize consultations and discussion fora within PSF and with external stakeholders in the implementation of the Strategy	PSF	5,000	10,000	10,000	10,000	10,000	10,000	45,000
Indicator 2: Number of coordination meetings organized annually to ensure effective implementation of the Strategy	Prepare, Implement and Update the Monitoring and Evaluation Results Matrix and document results	PSF	10,000	-	-	10,000	-	-	20,000
	Organize Trainings on Gender Mainstreaming for PSF staff and members	PSF	30,000	30,000	30,000	30,000	30,000	30,000	150,000
	Recruit a Gender Expert to support the Advocacy and Labour relations Department	PSF	25,000	25,000	25,000	25,000	25,000	25,000	125,000
	Conduct a mid-term Evaluation of the Strategy	PSF	-	-	30,000	-	-	-	30,000
	Support Operations related cost/common services.	PSF	10,000	10,000	10,000	10,000	10,000	10,000	50,000
Sub-total Pillar 6:			80,000	75,000	105,000	85,000	75,000	75,000	420,000

SUMMARY OF COSTS

The following table summarizes the total expenditure requirements needed to meet the interventions outlined in the Strategy.

Pillar/Year	Year1	Year2	Year3	Year4	Year5	TOTAL/Pillar
Pillar 1:	180,000	290,000	465,000	395,000	257,000	1,587,000
Pillar 2:	120,000	145,000	320,000	200,000	190,000	975,000
Pillar 3:	140,000	110,000	270,000	120,000	155,000	795,000
Pillar 4:	40,000	275,000	285,000	325,000	185,000	1,110,000
Pillar 5:	45,000	45,000	25,000	65,000	45,000	225,000
Pillar 6:	80,000	75,000	105,000	85,000	75,000	420,000
TOTALS	605,000	940,000		1,190,000	907,000	5,112,000

IV. IMPLEMENTATION FRAMEWORK

The successful implementation of the Gender Mainstreaming Strategy for the private sector will vastly rely on the effective coordination of the implementing institutions and stakeholders.

Bearing in mind that the private sector is crosscutting in all development sectors, it is required that the active role of PSF and partner institutions be defined and the linkages are properly identified and strengthened. To this end, the Private Sector Federation (PSF) takes the lead in initiating the implementation of various interventions. However, effective implementation will require a strong partnership and collaboration with public institutions (public-private partnerships), development partners and CSOs.

4.1. IV.1. INSTITUTIONAL RESPONSIBILITIES

4.1.1. PSF Secretariat

The PSF Secretariat takes the lead about the implementation of the Gender mainstreaming strategy, by taking responsibility on the following:

- Coordinate resource mobilization interventions for the implementation of the gender mainstreaming strategy.
- Dissemination of the strategy among its constituencies and stakeholders.
- Liaise with Chambers to initiate the implementation of key activities.
- Coordination of capacity building interventions on gender equality and gender-responsive advocacy.
- Develop a private sector sexual harassment policy/code of conduct.
- Promote gender-responsive planning and budgeting in PSF constituents.
- Strengthen the department having gender in its attributions with staffing and increasing its responsibilities.
- Continued advocacy for gender-sensitive business regulations.
- Monitoring and evaluation of the implementation of the Strategy.

4.1.2. Private sector Chambers

The Private Sector Federation is comprised with ten chambers including the chamber of Agriculture, the Chamber of Commerce, the chamber of Art & Crafts, the chamber of Finance, the chamber of ICT, the chamber of Industry, the chamber of Liberal Professions, the chamber of Tourism, the chamber of Women Entrepreneurs and the Chamber of Young Entrepreneurs. Chambers will play key roles in the implementation of this strategy in accordance with their areas of specialization as follows:

- Coordinate implementation of the strategy within the chambers and associations
- Coordinate all interventions associated with its mandate reflected in the GMS
- Advocate with relevant line ministries to support the implementation of the strategy
- Advocate for gender-sensitive approaches from affiliated associations.

4.1.3. Private sector Associations:

- Initiate capacity building on gender for members and key individuals and companies.
- Coordinate implementation of the strategy within the association and affiliated companies and individuals.
- Coordinate all interventions associated with its mandate reflected in the GMS.
- Advocate for gender-sensitive approaches for companies affiliated to the Association.

4.1.4. The Ministry of Trade and Industry (MINICOM)

- Ensure gender-responsive development and review of business policies and laws.
- Integration of gender equality principles in the implementation of the Value chain approach.
- Advocate for gender mainstreaming with members and stakeholders of the private sector development sector working group (PSD SWG).

4.1.5. The Ministry of Gender and Family Promotion (MIGEPROF)

MIGEPROF will play a key role in the implementation process by:

- Advocating for the effective implementation of GMS in the private sector at different levels, including among development partners for resource mobilisation.
- Support the dissemination of the strategy.
- Provide technical support in the implementation of the strategy.

4.1.6. The Ministry of Public Service and Labour (MIFOTRA)

- Coordinate gender mainstreaming initiatives in labour relations in the private sector.
- Mainstream gender equality dimension in labour inspection programmes.
- Enforce the respect of gender equality provisions from the labour legislation, particularly related to equal opportunities in employment, the prohibition of GBV at the workplace, harassment and discrimination on the grounds of gender.

4.1.7. Rwanda Development Board (RDB)

- Integrate Gender impact assessment of investments among key criteria for granting investment permits.
- Promote incentives for gender mainstreaming in the private sector.
- Mainstream gender in RDB capacity building programmes.
- Lead advocacy for the creation of the strong networks at national, regional and international levels for the successful implementation of the gender mainstreaming strategy.

4.1.8. The Gender Monitoring Office (GMO)

The Gender Monitoring Office (GMO) will ensure the following:

- Provide technical support and tools that will facilitate the monitoring of results achieved.
- Conduct periodic assessments on the implementation of the strategy.
- Collaborate with PSF to enforce gender accountability in the private sector.

4.1.9. The Sector Ministries

The sector ministries will play the following roles:

- Set up a comprehensive monitoring and evaluation system that will fast-track the progress in implementing the interventions relevant to their sectors defined in the gender mainstreaming strategy.
- Provide capacity building on gender to staff and stakeholders linked with implementing the interventions defined in this strategy.

4.1.10. Development partners

Multilateral, bilateral organizations and United Nations Agencies will be expected to:

- Provide technical and financial support for implementation, monitoring, and evaluation of the private sector gender mainstreaming strategy.
- Coordinate collaboration mechanisms among themselves and with the private sector on supporting gender mainstreaming in the private.

V. MONITORING AND EVALUATION

A robust monitoring and evaluation framework will be put in place to guide the implementation of interventions and activities proposed in this strategy.

The M&E framework includes performance indicators that will be tracked through regular collection and analysis of data, and the dissemination of information to enable the accurate tracking of progress against set outcomes and outputs.

Key elements of the monitoring and evaluation encompass the following:

- The collection of baseline data which will form the basis for setting the targets of the strategy and measuring progress against those targets. Besides, the strategy will endeavor to document results in the course of implementation and seek to get feedback from stakeholders on areas that need improvement.
- A workable monitoring plan matrix will be prepared for all stakeholders to systematically support, review, monitor and follow-up different interventions and also to document lessons learned, share experience and knowledge.
- Besides, PSF through its Department of Advocacy and Labour Relations will be conducting periodic meetings internally and with external stakeholders to take stock of the progress and prepare quarterly and annual reports.
- A mid-term evaluation is envisaged halfway through the implementation of the strategy to assess the progress and challenges and make recommendations in the areas that need improvement.
- Promotion of learning, feedback, and knowledge sharing on results and lessons learnt among all structures of the private sector and key stakeholders will be encouraged.

LOGFRAME FOR MONITORING AND EVALUATION

ANTICIPATED RESULTS	BASELINE	TARGET					MEANS OF VERIFICATION	KEY ASSUMPTIONS
		YEAR1	YEAR2	YEAR3	YEAR4	YEAR5		
OUTCOME 1:								
<i>Improved access of men and women to national, regional and international markets for their products</i>								
Indicator 1: % increase in men-women ratio with practical business skills in non-traditional sectors (mining, manufacturing, transport, construction, ICT, Energy)	TBD	5% increase annually	5%	5%	5%	5%	Survey	Adequate collaboration and commitment from training institutions, Government and PSF
Indicator 2: % of women who report value addition to their products in targeted sectors	TBD	10% increase annually	10%	10%	10%	10%	Survey	Economy achieves sustainable growth
OUTCOME 2:								
<i>Gender integration into research and advocacy enhanced</i>								
Indicator 1: Number of research and advocacy initiatives integrating gender equality dimension	Not specified	2	2	2	2	2	PSF Administrative reports	Public-private partnership is enhanced
Indicator 2: Number of new measures (policy, regulatory, procedures) supporting gender equality/women empowerment in the private sector	Not specified	1	1	1	1	1	PSF Administrative reports, MINICOM, GMO reports	Availability of technical expertise and financial resources

OUTCOME 3:									
Improved access of men and women to national, regional and international markets for their products									
Indicator 1: Increase in women ratio in export	TBD	5% increase annually	5%	5%	5%	5%	5%	MINICOM reports	Regional integration enhanced
Indicator 2: Number of women network platforms in business created and operationalized	TBD	2	3	4	5	6		PSF Administrative reports	Conducive environment for the growth women in business is perpetuated
Indicator 3: Ratio of women participating in collective investment schemes	TBD	15%	20%	25%	30%	35%		PSF Administrative reports	Conducive environment for the growth women in business is perpetuated
OUTCOME 4:									
Gender equality and inclusive labour relations in the workplace promoted									
Indicator 1: Increase in the share of women in the total labour force	44.8% (LFS, 2018)	46%	47%	48%	49%	50%		NISR reports	Skills offered in training institutions match the needs of labour market for males and females
Indicator 2: Number of girl students in TVET schools and IPRCs who benefited from the industrial attachment programme in the private sector.	TBD	200	400	600	800	1,000		PSF Administrative reports	Skills offered in training institutions match the needs of labour market for males and females
OUTCOME 5:									
Improved representation of women in private sector governance structures and at PSF Secretariat									
Indicator 1: Percentage of female Administrative and commercial managers	34.5% (LFS, 2018)	36%	38%	40%	42%	45%		NISR reports	Commitment to Gender equality among private Companies

Indicator 2: Percentage of women in PSF Leadership	- PSF Board at the national level	21.8%	30% or more	30% or more	30% or more	30% or more	30% or more	30% or more	PSF Administrative reports	Commitment to Gender equality by PSF leadership
	- Exco of PSF Chambers	20%	30% or more	30% or more	30% or more	30% or more	30% or more	30% or more	PSF Administrative reports	Commitment to Gender equality by PSF leadership
	- Exco at Provincial level	20%	30% or more	30% or more	30% or more	30% or more	30% or more	30% or more	PSF Administrative reports	Commitment to Gender equality by PSF leadership
OUTCOME 6										
Enhanced coordination, implementation, monitoring and evaluation of the Strategy										
Indicator 1: PSF has a gender-responsive M&E framework with clear baselines and targets	0	1	N/A	N/A	N/A	N/A	N/A	N/A	PSF M&E tools	
Indicator 2: Number of coordination meetings organized annually to ensure effective implementation of the Strategy		2	2	2	2	2	2	2	PSF Administrative reports	

CONCLUSION

Gender equality and the empowerment of women are key pillars of the national transformation journey that Rwanda has embarked on. As stated by his Excellence Paul Kagame, President of the Republic of Rwanda, “the fight for gender equality is common sense”, considering the big proportion of the female population in Rwanda, and their contribution to the national development process.

Despite commendable efforts in promoting gender equality in the private sector, persistent gaps and challenges continue to hinder the effective participation of women in key sectors of the economy. A Gender mainstreaming strategy in the private sector, if effectively implemented will promote equality and equity in the sector, and subsequently enhance inclusive and sustainable economic transformation.

The present Strategy has been developed through a consultative process involving various stakeholders in the private sector itself, but also Government partners (key ministries and government agencies) and development partners including ONE UN. Successful implementation of the strategy will also depend on the effective participation and contribution of different stakeholders willing to join hands to support the gender agenda in the private sector.

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ANNEX

List of resource persons consulted

No	Names	Institution	Position
1.	Rose Rwabuhihi	GMO	Chief Gender Monitor
2.	Callixte Kanamugire	PSF	Chief Advocacy Officer
3.	Faustin Karasira	PSF	Chief Operations Officer
4.	Rebecca Asiimwe	GMO	Executive Secretary Ag
5.	Deus Kayitakirwa	PSF	Director Advocacy and Labour Relations
6.	Theoneste Ntagengerwa	PSF	Director of Internal Audit and Spokesperson
7.	Clemence Murekatete	PSF	Head of Employment and Labour Relations
8.	Betty Abatoni	PSF	Head of District Coordination
9.	Natacha Kaneza	PSF	Head of Membership Coordination Services
10.	Robinson Mugisha	PSF	Head of Research
11.	Benjamin Ndahirwa	PSF	Head of Monitoring and Evaluation
12.	Nadine Rugwe	UNDP	Head, Governance Unit
13.	Emma Carine Uwantege	UN WOMEN	Programme Coordinator
14.	Emmanuel Ntagozera	MIGEPROF	Director of Gender Unit Ag.
15.	Zephy Muhirwa	GMO	Coordinator of the Gender Equality Seal Programme
16.	Julienne Mwiseneza	GMO	Gender monitoring Analyst
17.	Didier Muhoza	NISR	Statistician in charge of Demographic Studies
18.	Ingabire Jeanne Francoise	MINICOM	M&E Specialist and Gender Mainstreaming Focal point



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