Executive Summary

Gender equality and women’s empowerment are key goals for both USAID and the Government of Rwanda (GOR). Not only has the GOR sought to identify and address key gaps in all sectors of society, but, USAID has also implemented policies that require addressing gender gaps and constraints in all activities and projects. Notwithstanding these commitments, Rwanda faces challenges to reach gender equality especially in agriculture and food security. Women continue to occupy the lowest levels of all value chains and remain the majority of subsistence farmers. They still lack access to land, extension services, training, and opportunities to help them benefit from activities at the higher levels of value chains. For example, access to agricultural inputs and food processing capabilities are limited for all farmers in Rwanda but especially for women. Further, women in Rwanda are less able to make decisions about how household income will be used than are men, and rural women’s workloads are disproportionately higher than men’s (see Women Empowerment in Agriculture Index (WEAI) results which measure empowerment for women in FTF Zones of Influence).

Feed the Future seeks to improve agricultural productivity in Rwanda and improve nutritional status of Rwandans. However, agricultural productivity remains low for women farmers due to several factors, including cultural gender norms, lack of access to extension and agricultural services and finance, illiteracy. Women are most often subsistence farmers and their workloads are very high. It is often men who make the financial decisions for the household. These gender gaps present opportunities for Feed the Future to design activities that reduce gender inequities and increase women’s empowerment.

The Government of Rwanda has made great strides and enacted several programs and policies to address these gender gaps and constraints. For example, the Gender Monitoring Office (GMO) is mandated by the Constitution, along with the Ministry of Gender and Family Promotion, and the National Women’s Council. In the Ministry of Agriculture, a gender advisor supports capacity building of staff through development of performance contracts that address gender integration, including identification of key gender-responsive indicators.

This gender analysis was conducted in June and July of 2015 by Jeannie Harvey, Gender Advisor, BFS/Washington and Patrice Hakizimana (USAID/ Rwanda/Economic Growth/Agriculture Office), in close collaboration and guidance from Triphine Munganyinka (Gender Specialist), to assist the Rwanda Mission to update its Feed the Future PAD. A new Development Objective has been created, DO1: Economic Opportunities Increased and Sustained that seeks to reach the goal of “Accelerating Rwanda’s progress to middle-income status and better quality of life through sustained growth and reduction of poverty.”
The gender analysis identified key gender issues, which continue to pose barriers to gender equality and women’s empowerment in Rwanda in the agriculture sector and those addressing food security issues in the country.

Key findings of the assessment include the following:

- **Actions of the Government of Rwanda indicate its support for advancing and addressing gender equality in the country.** The GOR is working to identify and change laws and policies that discriminate against women and to implement programs that reduce barriers to women’s full participation (see Box, this page¹). This is evident in laws that ensure women’s land rights as well as establishment of the Gender Monitoring Office with responsibilities to study and recommend actions to reduce gender barriers in Rwanda. FTF activities are already linked with and working with the GOR to reduce gender gaps and increase women’s empowerment.

- **Tradition and cultural beliefs continue to limit Rwandan women,** resulting in their inability to participate fully in all aspects of household, employment and community life. Some FTF activities promote aspects of behavior change through training programs for cooperatives, which address these gender norms.

- **Women continue to face a “double burden”** where their time is taken up with domestic responsibilities such as collection of fuel wood and water for household use and consumption, cooking, care of infants and the elderly, and care of small animals, and they carry out many activities related to production such as, paid employment and help on family farms. FTF activities can address women’s workload by sensitizing beneficiaries to strict gender norms and women’s high workloads.

- **Issues of mobility and insecurity combined with poverty limit women’s ability to take risks or to participate in programs and activities** or to take advantage of services offered to them. Agricultural extension services are often provided by male government or private agents who gear their programs to male participants. For example, male extension officers may not seek out women farmers to include in demonstration days or farmer field days so female farmers miss important training opportunities. Through working with cooperatives and extension officers, FTF activities can raise awareness about risk taking behaviors.

- **Women are constrained by lack of access to finance/loans** to establish or expand their economic and agricultural businesses. Poor women especially lack knowledge of and access to new technologies including cell phones and improved agriculture practices (such as new seed varieties that are drought tolerant or conservation farming techniques). With greater financial security women would have increased access to both new technologies and cell phones. Access to MFIs and education about business practices can help improve women’s ability to benefit from micro-finance.

- **Men are seen as decision makers in families** and cultural norms suggest it is women’s job to follow what men say; men continue to control decisions about how family income will be

spent, including income earned by women, although this is changing. FTF activities can include training and capacity building for men about gender norms.

- Even with the Government of Rwanda’s (GOR) high commitment to improving nutrition, **malnutrition rates for young children remain high in Rwanda**. FTF activities can include nutrition-related messages to cooperative members and other beneficiaries.

- **Gender-based violence (GBV) remains a nation-wide problem.** “While the Rwandan government continues to fight GBV with impressive results, significant incidence of gender-based violence remains an issue.”² USAID encourages implementers to raise awareness of GBV where possible.

- Given that **many farmers are affected by climate change and experience drought or flooding** on their plots, there is a need for increased focus on capacity building in conservation and land preservation techniques, especially for women farmers affected by climate change, who may lack access to services and programs. Teaching climate smart agriculture techniques is an opportunity for FTF programs.

Based on the gender analysis report template that USAID/Rwanda has recently adopted for other sectors, this report is organized as follows:

1. Program Description
2. Background
3. Existing Gender Assessments/Analyses
4. Stakeholder consultations
5. Main findings by gender analysis domains
6. Analysis of issues and recommendations
7. Additional recommendations

Annexes

A. Acronyms
B. Stakeholder consultations and meetings
C. Reference materials consulted

**Program Description**

Feed the Future is a presidential initiative to end food insecurity in selected developing countries and is implemented as an interagency set of activities. Rwanda was one of the first countries selected as part of the first 19 focus countries. According to the mission’s Feed the Future Initiative, a greater focus will be on collaborative efforts to strengthen “entrepreneurship, private sector development, and investment promotion in the agriculture sector.

This gender analysis process was intended to provide insights into the most pressing gender issues, challenges, and opportunities facing the food security and economic growth sectors in Rwanda, especially regarding program planning for upcoming and renewed Feed the Future activities.

The USAID/Rwanda Mission sought this analysis at a time when several FTF activities are ending, new ones are being planned, and others are mid-stream. For this reason, it was

anticipated that a gender analysis would assist the Mission in planning for these upcoming project changes.

Gender analysis considers all the relevant social and economic issues that affect not only women, but men as well. A gender analysis examines the opportunities and constraints faced by both women and men in participating fully as members of society. Women and men have differing experiences and opportunities in nearly all societies. Understanding those differences can help us design programs that reduce inequalities and barriers for either women or men. It bears repeating that President Kagame affirms that “gender equality is not just women’s business, it is everybody’s business” (National Gender Policy 2010).

**Background**

*Information about program and overview of gender issues*

The FTF project may be updated or revised in the near future. Mission staff felt that a series of analyses was needed to inform several upcoming changes including 1) new project designs that are in progress, 2) some FTF activities are ending, and 3) other activities that are at a mid-point. The Mission has conducted recent analyses to inform this process for its Feed the Future program. As noted earlier, this analysis was intended to help provide information that would aid in the planning of the economic growth and FTF interventions.

In the past decade, Rwanda has made great strides in identifying and reducing gender barriers and stereotypes such as addressing land reform and land titling access for women, and ensuring that girls have greater access to education. Many indicators of health and agriculture production have indeed improved over the past decade. However, many problems remain to be tackled.

Many gender norms are changing rapidly in Rwanda, but women continue to be disadvantaged and often unable to participate in programs, groups, leadership roles, and training programs. Agriculture production is still low in Rwanda and if women farmers had the same access to training, input, markets, and other agriculture sector services as male farmers, this production gap might be reduced as cited in FAO’s 2011 State of Food and Agriculture report on Women in Agriculture. Changing the strict gender norms regarding what women and men are supposed to do could help advance agricultural production in Rwanda.

According to the National Institute of Statistics of Rwanda 2012 Thematic Report on Gender, women outnumber men in rural areas. Some of this is due to male out-migration for work in Kigali and other urban areas, while some is due to higher mortality rates for men (war, violence,

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etc.). While men migrate more for employment, women migrate due to marriage and widowhood (moving in with family, relatives). Half of the population is under the age of 20 (males 53%, females 50%). By age 20, 22% of females in rural areas are married. Although more women attend school at primary and secondary levels, men more often complete school at secondary and tertiary levels. More women than men have never been to school (30% women, 25% men in rural areas). Long term trends indicate that the educational gaps for women and men are narrowing. The overall percentage of Rwandans who complete either secondary or tertiary education remains low and women are less likely to hold degrees at all levels. Approximately 65% of females and 72% of males over the age of 15 are literate (can read and write in at least one language).

In rural areas, females and males are active in the labor force primarily in agriculture-related employment with nearly three quarters of women being self-employed in agriculture (63% of men are self-employed). Unemployment rates are higher in urban areas and are higher for women than men, especially for women aged 20-29. Some of this is due to the fact that in urban areas there are fewer opportunities while in rural areas, there are more employment opportunities in agricultural work. For both men and women, the predominant choice of occupation is related to skilled agriculture, forest, or fishery (82% women, 63% men). Approximately 14% of women are “contributing family workers” compared to 7% of men. More women than men are economically inactive (16.2%, 13.1% respectively). Being a student or caring for the home were women’s primary reasons for being economically inactive, and for men, it was being a student.

Nearly 30% of households in rural areas are headed by women with increasing numbers of older women (over 50), which can be attributed to the number of widows left following the war and genocide of the 1990s. Households headed by females are smaller than male headed households, they tend to be poorer and greater numbers of female heads of household are economically active. Fewer female headed households have access to tap water (32%) than male headed HHs (36%) and female headed HHs are less likely to have a household pit latrine or toilet. Approximately 5% of female headed households and 7% of male headed households in rural areas had access to electricity.

According to the 2010 Rwanda Demographic and Health Survey5, more than 90% of men and women between the ages of 15 and 49 were employed (men 99%, women 90%). More women than men receive in-kind only payments for their work (women 17%, men 4%). Married women who earned their own income, reported that they decide how their earnings were spent – solely 18%, jointly with husband 66%. Fifteen percent said it was mainly their husbands who made decisions about how earnings were spent. Seventy four percent of men 15-49 say they decide jointly with their wives how earnings will be spent while 24% decide on their own how their cash earnings will be spent. Younger women reported less ability to decide how earnings are spent (women 15-19: 6%; women 45-49: 28%). Women with higher levels of education report that they more often make joint decisions about spending earnings with their husbands and the majority of women report that they earn less than their husbands.

About a quarter of married women report that their husbands make decisions about health care (25%) and major household expenses (28%). Women with more education and wealth report greater ability to decide about health care, household purchases, and visiting her family or

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relatives. If women are paid in cash, they are more likely to report the ability to share in decision-making about health care, household purchases and deciding to visit relatives (61%), than women who are not employed (53%).

Women who participate in household decisions also believe that a husband beating his wife is less often justified. Women who use contraceptives are more likely to participate in household decisions. Twenty two percent of women report experiencing sexual violence, with 37% reporting the experience first occurred between the ages of 15 and 19. The main perpetrator of violence is a current or former husband or partner.

Gender norms also continue to reinforce the notion that men are the primary decision makers for the family. Yet, when women control household income, evidence shows that health and nutritional status of children in the household improves, children’s school attendance increases, and possible improvement in agricultural production results. Therefore, a focus on increasing joint decision making has the potential to improve family well-being. One strategy being used is to increase men’s awareness of women’s contributions to family decision making and the value that women’s voice and opinion bring.

The Women’s Empowerment in Agriculture Index (WEAI) score for Rwanda is high, meaning that women are empowered on several of the domains in the WEAI index. The Mission has the opportunity through Feed the Future to address the remaining domains of the WEAI which continue to be constraints to gender equality and to tackle them directly through its programs.

The two domains that contribute most to women’s disempowerment are 1) workload, and 2) access to and decisions on credit.  

**Workload.** Women’s workload in Rwanda is extremely high. Women are responsible for most fuel-wood and water collection as well as household tasks, including care for the young and the elderly. In addition, they work on the family’s cash crop plot as well as in the kitchen or home garden plot and care for small animals kept by the household.

Often, women are given a small plot on which to plant and maintain a home garden, whose products are largely used for household consumption with some products being sold in local markets. In addition, women are expected to help on the plot of land their husband farms for cash crops. They are responsible for caring for animals, especially small animals the household keeps. Although cows are viewed as “men’s work,” women have some responsibilities associated with keeping cows, such as feeding and ensuring proper hygiene of all utensils for milking. Culturally, women are not allowed to milk the cows; although some women do.

**Access to and decisions on credit.** Women may engage in savings groups, cooperatives, income generating groups or other entrepreneurial activities, and community activities. However for many women in Rwanda, access to credit programs and services is still restricted due to illiteracy, lack of collateral and time issues. Both women and men most commonly use informal credit, such as borrowing from family, friends, or local money lenders. Because of simpler

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7 Country Survey Rwanda: Gender Differences in the Usage of formal Financial Services. 2012. GIZ.
application requirements for Micro-finance institutions (MFIs), they are preferred to commercial banks. Not only do women face barriers to accessing formal credit and financial services, they are also limited in their ability to decide how household income is spent.

To address these and other gender issues, the analysis team conducted a literature review in addition to stakeholder interviews and focus group discussions. The next section lists the types of questions that guided the overall analysis process.

Key questions

The key guiding questions for this gender analysis are noted below. For additional questions asked during stakeholder interviews and focus group discussions, see Annex A.

1. The economic growth portfolio includes investments which target women. How have these investments contributed to gender equality and women’s empowerment (time burdens, community leadership, and control over use of income, decision-making power over productive resources) and supported women’s economic development?

2. What changes are needed for economic growth programs to strengthen gender equality and women’s empowerment and how will these changes positively or negatively impact women/girls, men/boys, youth and marginalized groups, such as people with disabilities and LGBT groups, etc.?

3. How do women’s businesses fit into the current private sector environment and value chains? Which sub-categories of women and men benefit the most in various sectors of the economy and what opportunities and obstacles exist?

4. What needs to be changed to improve women’s private sector capacity? Are there areas where men and women are disadvantaged? Are there gender-based violence (GBV) incidents? Are there ways to overcome them through interventions in USAID/Rwanda activities?

5. Women are affected more than men by the degradation of natural resources and climate change. To what extent are Mission’s activities in natural resources management, biodiversity, and climate change adaptation contributing to gender equality?

6. Considering the most pressing gender issues in the agriculture sector in Rwanda, which types of interventions would best fit the Missions’ Feed the Future program with the highest potential impact? What changes are needed for Feed the Future program activities to effectively support equal access to and control over productive resources for women and men?

Existing Gender Assessments (relevant to the FtF project – specific sector context)

Identify other analyses or documentation relevant to the project that are available for reference.

Several gender assessments have been completed in the past few years which add greatly to the available data and information about gender issues in Rwanda and which were consulted for this analysis. These reports include but are not limited to the following:

- USAID/Rwanda Gender Assessment, December 2011

Although this assessment was not widely used, it is cited here as one resource that highlighted several key gender issues. For example, this assessment pointed out women’s heavy workloads, calling it a “double work-day” (p. 12) and confirmed women’s lack of economic independence from men highlighting cultural norms that men
are breadwinners and should control household finances. And, the report also noted that
gender-based violence (GBV) is a continuing and persistent problem, which continues
today, and which the report acknowledged. Also highlighted were links between
women’s economic dependence and GBV. Women have limited autonomy in decision
making because “men are expected to be the decision makers within the household and
community” (p. 13).

- Ministry of Agriculture and Animal Resources, Agriculture Gender Strategy, November
  2010:

Agriculture work in Rwanda is primarily subsistence level and women predominate,
largely on small plots of land. Many women farmers are poor (86%) and illiterate (23%) and
therefore, cannot command higher competitive prices for their products (crops). For
example, poor farmers more often lack access to information such as mobile programs
that deliver price information through SMS messaging. “They lack capacities to
participate in agri-business” and they find access to the lowest paying “positions in
secondary agriculture.” Most of Rwanda’s female headed households are very poor, yet
women contribute heavily to the agriculture sector through manual labor, paid and unpaid
(their unpaid work is often not recognized in national statistics). Female headed
households are less resilient, having little ability to respond to environmental, economic,
or other shocks. Few have access to assets: financial, agricultural, technological, etc. The
Government of Rwanda seeks to modernize and transform the agricultural sector taking
great care not to leave women behind. Their focus is on commercialization of
agriculture, including “intensification, land consolidation, mechanization, and value-
addition to commodities.”

They found that women and youth more often reported that lack of money and
entrepreneurial skills were barriers to their ability to grow crops with higher value or in
marketing their crops. Women need training to be able to negotiate with male
counterparts about types of crops they would like to grow as well as to ensure that they
are able to grow crops that ensure nutritional diversity for the family. “In Ruhango,
women were concerned by replacement of beans with maize, compromising food security
in the process.”

The report categorizes crops by which ones are more often managed by women. For
example, in Ruhango, “women’s crops” are beans, sweet potatoes and “men’s crops” are
cassava, coffee, and rice. Maize is regarded as for both women and men. In Kirehe,
“women’s crops” are maize, beans, and flowers, while “men’s crops” are banana, coffee,
and pineapple. Understanding the gender dimensions of specific crops can help ensure
design of activities that do not inadvertently leave out women or disadvantage
them. Although most crops are not grown exclusively by women or men, certain crops
become associated with being “women’s” or “men’s” crops by virtue of who performs
the bulk of the work to raise and produce that crop. Crops associated with women may
increase the nutritional well-being or dietary diversity of the family and they may also
increase the potential household income accessible to women.

Farmers report they are able to access agricultural inputs three ways: as lead farmers, as
cooperative members, and through the land consolidation program. Although both poor
male and female farmers lack access to becoming lead farmers, most poor female farmers
have almost no chance of becoming lead farmers, don’t have resources to become cooperative members, and may be disqualified from land consolidation projects. Thus, “there is a need to rethink the criterion to ensure that all women and men in agriculture have equal opportunity to access agricultural inputs, irrespective of their social background.”

- Gender Profile in Agriculture. 2015. Rwanda Gender Monitoring Office (GMO).

This comprehensive assessment of women and men in agriculture in Rwanda will be made public later this fall. The GMO staff who had worked on the report, shared the following results and findings with the Gender Analysis Team. Key findings include:

**Land ownership:** the new land law has made improvements: more women own land. Older individuals are more likely to have access to their own land.

**Access to inputs/technology:** The Ministry of Agriculture (MINAGRI) promotes use of tractors, which are then hired out by coops. The GMO study found that men are more likely to hire tractors through coops while women have little to no access to this technology because of cultural norms or because of their limited participation in Coops.

**Extension services:** men have more access to extension services which limits women’s ability to learn and benefit from services offered through extension and agricultural advisory services.

**Training:** for several reasons, men have more access to agriculture training services and therefore benefit from learning about new agriculture and farming techniques and technologies.

**Boards and leadership positions:** men are more active. Women are less likely to participate on boards or accept leadership positions, largely due to their heavy workload, confidence, and literacy.

**Time burden:** Women’s workload is large and it is difficult for them to balance their multiple roles (productive and reproductive). Their time is limited for participation in commercial agriculture.

**Access to finance:** both male and female farmers must get loans for seeds and fertilizers. Youth (18-35) and women have a much more difficult time accessing financial support programs.

**Decision-making:** although married women in Rwanda now have the ability to own land, men still decide how money from sales of agricultural products will be used.

**Data (gender and sex disaggregated):** Need better data collection and consistent measures for gender data to help GOR better use data in planning to address gender gaps.

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Mission should request a copy of this study from the Gender Monitoring Office as soon as it becomes available. I checked in October and it was not yet published, but possibly by the end of the year.
**Agriculture Sector:** More women than men are in the agriculture sector and more women than men are subsistence farmers.

In addition, the report focuses on the following barriers and gaps faced by women farmers. Specific actions are suggested for each of the issues identified.

- **Issue:** Women lack access to training and capacity building. Women lack market information, including price information, commodity information, etc. **Proposed action:** Look at the technologies that could bring information to women: increase their access to mobile phones, thus increasing their ability to learn from SMS messaging such as price info, seed info, etc. Then GOR is using SMS for health messages, so could also do this for agricultural messages. Need to address time issues when inviting women to training programs. Consider or explore non-traditional ways for increasing the likelihood that women would be able to participate in training such as, providing on-site child care, bringing training to local communities to avoid long travel times, offering training at times of day that work best for women or offering training in health clinics or schools where women might accompany children.

- **Issue:** Mobility (the ability to travel alone and/or at night) is an issue for women, especially for young women in terms of safety of traveling alone and at night. This is critical to their ability to access markets because they need to travel away from home to reach markets. **Proposed action:** develop and offer education, awareness, and sensitization programs that teach women and men about the costs of women’s safety and other mobility issues.

- **Issue:** The use of agricultural technologies for women is much lower than for men. Women do not use available modern agricultural technologies to the degree that men do. **Proposed action:** Find ways to bring technologies to women such as through radio programming, cell phones (SMS messages), or through other mechanisms that increase women’s ability to access new technologies.

- **Issue:** Loan amounts that women receive are lower than those for men. **Proposed action:** Increase women’s knowledge of the loan process and their ability to negotiate regarding loans. Will build their capacity to increase the loan amounts they are able to negotiate.

- **Issue:** The cost of fertilizers and inputs is high for poor farmers, especially when they don’t have decision-making capacity. **Proposed action:** support programs that help women farmers access low-cost fertilizers and inputs, including savings groups.

**Stakeholder consultations**

Meetings were held with Mission staff including Economic Growth and Program offices, as well as Mission Gender Team members. Several days of meetings were held in Kigali with implementing partners, ministry and other government officials (including Gender Monitoring Office, National Women’s Council, and Ministry of Agriculture and Animal Resources). Four days were spent in the field (south and east) meeting with field officers, cooperative group members, and district level and cell level technical officers and secretaries. We met with USAID program beneficiaries as well as non-program participants. For a complete list of individuals, implementing partners, agencies, and groups consulted see Annex B.
Two areas of data gathering that the team hoped to explore, but which we found little information about were, 1) services for people with disabilities and, 2) programs that address LGBT issues. The following information was gathered from the reports cited.

**People with Disabilities:** During several consultation meetings and interviews, the analysis team discussed whether people with disabilities were able to participate in program activities. In most cases, respondents said that it was very rare for people with disabilities to participate in groups, Co-ops, or community activities. Few government or development programs specifically target this community. Constraints for the disabled in Rwanda include lack of access to education programs, employment opportunities, health services, and community programs along with social exclusion and stigma associated with having a disability. Disabled individuals are often poor. Poverty is frequently a factor in causing disability.

The Population and Housing Census of 2012 noted that 4.2% of the female population of Rwanda lives with a disability, while 4.5% of the male population does. However, the World Health Organization estimates that at least 10% of any population is disabled; therefore, it is assumed that the Rwanda figure is an under-estimate.

The majority of people with disabilities live in rural areas and the most prevalent type of disability was walking/climbing (physical mobility). Other types of disability include learning/concentrating, seeing, hearing, speaking, and mental illness. People with all types of disabilities are marginalized, harassed, and are often among the poorest people. Given the lack of support services for people with disabilities and given their exclusion and isolation, many find themselves without skills or literacy necessary to participate fully in society. They are viewed only as recipients of charity not as active members of society.

Women with disabilities are less likely to be married and they are more isolated than disabled men. Disabled women reported that they were not listened to and not informed of community activities or development projects. Disabled women and girls are also more vulnerable to sexual violence and abuse either in the community or in special schools or institutions for people with disabilities.

The Government of Rwanda recognizes there are special needs and rights for people with disabilities and this recognition is reflected in national and sectoral plans. The ministries of health and education each have dedicated offices to address the needs of the disabled. Countrywide, there are a growing number of associations of disabled persons who advocate for implementation of disability legislation, although poor coordination among them results in reduced effectiveness.

**LGBT People:** Under Rwandan law, homosexuality is not criminalized. If it was criminalized, it would be in direct violation of the Rwandan constitution which, in Articles 16 and 22(1) state that “all human beings are equal before the law. They shall enjoy, without any discrimination, equal protection of the law.” In 2011, Rwanda signed a UN Joint

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10 Ibid
http://www.refugeelegalaidinformation.org/rwanda-lgbti-resources and Rwanda: Situation of sexual minorities and
Statement, “Ending Acts of violence and Related Human Rights violations Based on Sexual Orientation and Gender Identity,” which, at the time, was one of only five African countries to do so.

However, LGBT people in Rwanda are still marginalized and silenced fearing harassment, arrest and intimidation. Gay men particularly face arbitrary arrest and imprisonment even though homosexuality is not officially criminalized. Homosexuality continues to be viewed as taboo and few organizations exist publicly that support GLBT rights. Those organizations that openly support gay rights have largely gone underground because of a public campaign to publicize their work and activities, resulting in intimidation and harassment. For many in Rwanda, homosexuality is seen as a foreign evil and even traditional storytelling includes tales that homosexuality is foreign and wrong.

The Health Development Initiative Rwanda is a Kigali-based healthcare NGO works with groups that advocate for LGBT people in Rwanda, but recognizes that LGBT “individuals face a great deal of disdain and intolerance from society.” Because of the threat of harassment and negative stigma associated with homosexuality, gay men rarely come out publicly about their sexuality. In rural areas, attitudes are particularly negative and it is extremely rare to encounter an individual who is open about his or her sexual orientation. The LGBT Horizon Community Association (HOCA) opened an office in Kigali in April 2011 but closed it 5 months later due to threats. However, in 2012 two new organizations working on LGBT rights have opened, although little information about these organizations is available. There are no social services for LGBT people and according to the UNHCR, the Rwandan government remains passive about protecting the rights of sexual minorities.

Other Sheep is a Rwandan NGO, which is part of an international network of Christian organizations that promote full inclusion of LGBT individuals into their religious communities. They do advocacy work with doctors and lawyers to help them understand the unique situation of LGBT people and they provide some counseling services for sexual minorities.

Under Feed the Future, USAID has limited scope to address the needs of either the disabled community or LGBT individuals. However, where it is applicable, education and information can be provided that raises awareness of these groups as marginalized within society but still needing assistance and services.

**Main findings by domain**

**Domain #1**

1. Laws, Policies, Regulations, and Institutional Context (refers to how gender roles affect the way people are regarded and treated by both customary law and the formal legal code and judicial system)

- From Victims to Leading Actors

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_treatment of this group by society and the authorities; legislation, state protection and support services (2011 – August 2013),
http://www.refworld.org/cgi-bin/texis/vtx/rwmain?page=printdoc&docid=527b54c14_
Finding A. The Government of Rwanda is working to identify and change laws and policies that discriminate against women and to implement programs that reduce barriers to women’s full participation.

The GOR has made great strides through the legal system by creating what it calls “a Gender Sensitive Legal Framework,” which tackles gender equality through several national laws and mandates, including the Constitution, Law #59 on the Prevention and Punishment of Gender Based Violence, Law #27 on the Rights and Protection of Child against abuse, Law #43 governing land in Rwanda, etc. Other laws regulate inheritance rights, provide for equal opportunities and equal pay, institute gender-responsive budgeting, and protect children. However, women and youth still face many barriers.

The Gender Monitoring Office, which is mandated by the Rwandan constitution, works to identify gaps and barriers to women’s progress, and recommends solutions to reduce those gaps. Two examples include land and leadership.

Land: It is now mandated that land titles must be in the name of male and female spouses for each family that owns land. Every married couple with land must have both spouses’ names on the land title. In practice, however, this is not always straightforward as many couples still marry under customary law, not civil law, resulting in women’s continued lack of claim to land title. Many women are not aware of their rights under the law, so raising awareness of the importance of land ownership and women’s rights to it would help increase the benefits that land ownership brings: access to credit and financial services and programs and ability to participate in land programs that require ownership.

Leadership: Another example is that in many farmers’ cooperatives, women are actively recruited to participate in leadership positions as fulfillment of quotas. However, due to illiteracy among women and cultural norms, they often lack confidence in assuming those leadership positions, so turn them down. Activities can be developed that highlight women leaders and that provide leadership training for women could help narrow this leadership gap.

Domain #2

2. Cultural Norms and Beliefs (types of knowledge that men and women are privy to – who knows what – often due to their gender-based roles and responsibilities; beliefs that shape gender identities and behavior, and how men/women, boys/girls conduct their daily lives; perceptions that guide how people interpret aspects of their lives differently depending on their gender identity and how others perceive them based on their gender)

Finding A: Tradition and cultural beliefs continue to limit Rwandan women resulting in their inability to participate fully in all aspects of household, employment and community life.

The cultural norms and beliefs about who men and women are and what they do are still largely prescribed by sex and age in Rwanda. Men are seen as leaders of households and communities and it is their responsibility to lead the family and home, to make major family decisions and control assets. Some agricultural work and crops are viewed as men’s or women’s. For example, men are seen as managers of cows and cash crops. Women manage small animals and kitchen gardens. Crops such as beans are viewed as “women’s crops” while coffee is viewed as

“men’s.” These distinctions are problematic in that women work in fields for crops managed by men, carrying out activities such as weeding. Yet, they do not receive the cash proceeds from these crops and may not control income from other sales (small animals, kitchen garden crops or “women’s crops’ sales).

Cultural norms limit women’s ability to participate in and access training programs, including farmer field days and demonstration events. This inability to learn about new agricultural techniques, seeds, and technologies leads to lower productivity for women farmers.

Improving access to these resources and programs involves changing ways that tradition and culture hold women back. For example, training programs need to be offered at times of the day and at distances that women can attend.

Participants of one USAID/Rwanda nutrition program said they’ve seen big changes in men. Nutrition is still viewed as women’s business, but based on their experiences in this Eastern Province Cooperative, men are now more involved in nutrition activities, kitchen gardens, and cooking.

**Domain #3**

3. Gender Roles, Responsibilities and Time Use (practices and participation – gender roles structure people’s behaviors and actions – what they do – and the way they engage in society and development activities)

**Finding A: Women continue to face a “double burden” where their time is taken up with domestic responsibilities such as collection of fuelwood and water for household use and consumption, cooking, care of infants and the elderly, and care of small animals.**

Women are responsible for nearly all household and caregiving tasks and sometimes are shamed or embarrassed if men try to help. Women manage kitchen or home gardens raising produce for household consumption and for sale at local markets. Women also help in the fields with several aspects of farming such as weeding, planting, harvesting. In stakeholder interviews and focus group discussions, men said that this was changing because when they learned how much women did, they started to help more. Educating men about how the strict gender roles can mean less productivity or household income could help shift acceptance of men helping with household responsibilities and thus reducing women’s unequally heavy time burden.

**Finding B: Issues of mobility and insecurity combined with poverty limit women’s ability to take risks or to participate in programs and activities or take advantage of services offered to them. Agricultural extension services are often provided by male government or private agents, who gear their programs to male participants.**

According to the FTF Rwanda Zone of Influence Baseline Report, since 2005 the number of men working in agriculture declined, while the number of women has risen. This means that men benefit from growth of non-farm jobs, with “fewer income-earning opportunities outside of farming for women”13 to take advantage of. Mobility is one issue for this. For women, customary gender norms limit them from riding (driving) motorcycles or even bikes. Safety issues remain a concern for women, so that traveling at night is often difficult for women. And, mobility is critical for markets, so women’s ability to benefit economically from working in

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There are three key issues in financial inclusion: you have to deal with access; that is in terms of proximity or physical access. Another aspect is affordability: issues of interest rates, the cost of access to finance. The last one is how you uptake the services. They might be there and affordable but you don’t uptake them. Uptake is about how often you make transactions on your account such as withdraws, savings, or acquire loans.

- Kwibuka
credit and loans (see Box, this page, Kwibuka\textsuperscript{14}). Recruiting women officers and outreach agents to lead groups or teach women financial literacy would increase women’s chances of participating. Focusing on activities that teach women about markets, food processing and crop storage would also help to ensure that women farmers learn about other parts of the value chain beyond solely production.

Feed the Future has a unique position, given its relationships with both public and private sector players in Rwanda. It can work with various organizations that build capacity, help to improve and increase collateral for small holder farmers, and seek to increase small farmers’ access to credit. It is important to understand which savings products best meet women’s needs and use gender-sensitive approaches such as women-focused initiatives (such as more flexible terms on withdrawals and minimum balance requirements) and dedicated spaces for women (such as “women-only” teller line), or dedicated purchase of crops from women farmers (see Box, Walmart, this page\textsuperscript{15}). FTF could also promote the increase of women’s use of and access to credit and financial services through education and capacity building activities.

Activities that focus on literacy for young women about credit and financial services could help young women learn about credit resources from an early age. “As about 74\% of young women and men work in Rwanda, it is important that they are equipped with proper financial management tools to run their economic activities.” \textsuperscript{16}

\textbf{Domain \#5}

5. Patterns of Power and Decision Making (these two domains might also be possible within each of the above domains as well; they refer to the ability to have control over material, human, intellectual, and financial resources)

\textit{Finding A: Men are seen as the decision makers in families and it is women’s job to follow what men say; men continue to control decisions about how family income will be spent, including income earned by women.}

As noted above, men and women operate under strict gender stereotypes that say men should be in control of household finances and they should maintain power, including making decisions about how family income will be spent. Men’s roles include decision making regarding


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household income as well as income from productive sales. During interviews, respondents said that men feel threatened if women earn more or are more educated than they are and that men feel they need to be in control. Evidence suggests that if decision making is shared in households, families see gains in income, improved agricultural production, healthier and more educated children, and potentially lower rates of GBV. Feed the Future Programs have the opportunity to introduce and build awareness of power issues and joint decision making in all training and capacity building activities. These types of awareness programs have high potential to bring about lasting change and impact.

*Analysis of issues and recommendations by sub-purpose*

The following section presents the goal of the FTF program and shows the approach the mission intends to take to reach the FtF program objectives. The below information is presented in a table format that highlights the related gender issues that were identified and specific recommendations to the mission for reducing those identified gender gaps.

**Project Goal: Economic Opportunities increased**

*Sub-Purpose 1: Increased productivity and nutrition outcomes of agriculture*

- Women have potential to increase productivity and improve household nutrition outcomes but key barriers remain including, first and foremost, **workload**, **control over household income and productive assets**, then, **illiteracy**, lack of access to services – **financial & extension**, and slowly changing **gender norms** that continue to exclude women from decision-making, leadership roles, or land rights.
- Men are changing and can be engaged more to shift norms and achieve outcomes.

<table>
<thead>
<tr>
<th>Potential Gender issues</th>
<th>Recommendations</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Agricultural productivity is low for women farmers; workload remains high</td>
<td>• Increase women’s agricultural productivity by ensuring their access to new agricultural technologies through model farmer programs, farmer field schools, extension services, and post-harvest technologies at times and places women can access. Train men to understand the importance of women’s use of new technologies.</td>
</tr>
<tr>
<td>• Malnutrition rates remain high</td>
<td>• Promote nutrition education through cooperatives and target men with nutrition information and education as well as women. For example, provide nutrition training through Cooperative activities and provide certificates of completion to men and women for attending and participating in nutrition training.</td>
</tr>
<tr>
<td>• GOR strong commitment to improve nutrition through promotion of kitchen gardens and modernizing agricultural practices – but women still lack access to resources and knowledge</td>
<td>• GBV can increase as women’s empowerment increases due to lack of men’s engagement and</td>
</tr>
<tr>
<td>• Cellphone coverage is high but women, especially poor women, still lack access, to and knowledge of ICTs17 and according to UN Women, “only 35% of women own mobile phones compared to 49% of men.”18</td>
<td>• Expand the reach of extension services to more directly</td>
</tr>
</tbody>
</table>

| Support | Address the needs of women and youth by including indicators in all activities that measure the number of women and youth who participate in farmer field schools, training programs, cooperatives, etc.  
For example, women need information about best farming practices, such as, using improved seed varieties which they could use in flood-prone or drought areas.  
- Increase women’s ability to utilize ICTs such as increasing their access to cell phones and nutrition messages.  
- Include messages about gender-based violence and its cost to society.  

| Some areas experience frequent drought mostly in east and south regions or flooding mostly in north and west regions, and women and girls are affected most, since as caregivers they are responsible for raising food for household consumption  
- Incentives to care for land are sometimes lacking for those farmers who don’t own their own land, especially for women farmers  
- Disability, lack of information and training, and high illiteracy rate, especially for adult women may hamper their ability to manage natural resources and adapt to climate change | Raise awareness of climate change, mitigation and adaptation strategies. Natural resource activities and management efforts need to include women farmers, which can be done by ensuring that farmer field schools, demonstration activities, and lead farmers include women who receive training in natural resource management and climate smart agriculture.  
- Increase capacity building, especially for women farmers, in soil and water conservation techniques.  
- Focus on women’s land ownership to ensure that women know of their rights to own land and learn the process for guaranteeing their land rights.  
- Ensure a wide reach to small holder farmers for training in new agriculture techniques, making sure that the training is accessible to illiterate people and those with disabilities.  
- Address opportunities to ensure that the SFAN activity focuses on the unique roles of women in sustainable food production and climate smart agriculture.  
- Generate and disseminate climate information to prevent climate-related disasters that could affect women farmers.  

| Gender norms and roles changing but men are still largely absent in nutrition promotion and education  
- Both women and men have internalized traditional gender norms (for example, feeding practices that disadvantage pregnant women or children) | Promote nutrition messaging as part of agriculture training, capacity building and training, and that focuses on teaching men as well as women farmers about nutrition such as Mobile Kitchens, community volunteers to demonstrates good practices, highlighting men as cooks and other positive deviants and focusing on behavior change communication principles.  
- Explore programs such as Men Care+ Program which engages men as positive and supportive partners in maternal and child health (Rwanda Men’s Resource Center) |

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For a listing of gender indicators in agriculture and Feed the Future see the following: Measuring the Gender Impact of Feed the Future, Volume 6. March 2014.  
Sub-Purpose 2: Enhanced Rwandan private sector competitiveness

- **GOR** has made a key priority the **mainstreaming of gender** throughout all sectors of society, including private sector development but small size/capacity of Rwandan private sector.
- Addressing specific **key gender norms** that limit women’s full participation and access to the private sector is a potential entry point to achieve this IR, including access to financial products designed with women in mind (e.g., low interest rate, mobile payments, collateral).

### Sub-Purpose 2: Enhanced Rwandan private sector competitiveness

<table>
<thead>
<tr>
<th>Potential Gender issues</th>
<th>Recommendations</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Policy-level interventions may have adverse effects on women, such as requiring them to have their name on a marriage license in order to participate or creating road systems that do not address potential gender issues</td>
<td>• Increase the number of poor women who have documented land title by educating women and men in cooperatives and other programs about Rwandan land laws and rights of married individuals, both women and men to land ownership. Partner with Rwanda Land Project.</td>
</tr>
<tr>
<td>• Women’s workload is a major constraint to sustained growth</td>
<td>• Expand women’s mobility to broaden their access to markets, including regional markets.</td>
</tr>
<tr>
<td>• Women farmers lack knowledge of markets and market practices as well as price and commodity information</td>
<td>• Reduce women’s workload and engage men in domestic tasks to promote equitable division of labor in the household. This can be done through including messages in all agriculture training activities, through highlighting positive deviants in all farmer field schools and other farmer training programs.</td>
</tr>
<tr>
<td>• Ministry officials and extension agents lack knowledge and skills of how to create an enabling environment that promotes gender equality and women’s empowerment</td>
<td>• Ensure that feeder road development addresses gender issues such as creating safe side areas for pedestrians, reducing bush and vegetation along the sides of road, and offering education programs to youth and adults about road safety.</td>
</tr>
<tr>
<td>• Women who are potential business owners lack training, literacy, and confidence in their ability to manage finances and business practices, nor are they aware of resources available to help them become entrepreneurs</td>
<td>• Create opportunities for women to build knowledge and capacity about markets, including how to negotiate price information, how to organize transport or safe handling of crops post-harvest, and food processing techniques.</td>
</tr>
<tr>
<td>• Issues of cross-border trade and gender[^20] for example, women traders are less likely to</td>
<td>• Address key constraints to women’s participation in formal and informal cross-border trade. UN Women. <a href="http://www.unwomen.org/~media/Headquarters/Media/Publications/en/factsheetafricanwomentradersen.pdf">http://www.unwomen.org/~media/Headquarters/Media/Publications/en/factsheetafricanwomentradersen.pdf</a></td>
</tr>
</tbody>
</table>
have access to formal trading systems and they are less able to hire motorized transport to take their goods to market
- Policy issues that affect women farmers
- Lack of understanding of what are Rwanda’s unique market strengths for women’s businesses in the region

| informal cross-border trade, e.g., transportation challenges (such as paying for motorized transport), threats of violence and harassment (including sexual harassment and gender-based violence or trafficking), social norms that limit women’s ability to travel, lack of data (stats) on women traders, and improved infrastructure.
- Build knowledge of Rwanda’s unique market strengths for women farmers, especially in the region.

| Women have lower capacity to access energy resources because of lack of information or knowledge of energy issues
- Private sector promotion often focuses on men and excludes women as potential business owners
- Women continue to be the primary gatherers of fuel wood and water, a matter of considerable workload and time for rural women

| Introduce women to affordable renewable energy technologies such as biogas\(^{21}\) and solar to ease their workload, also to mitigate environmental issues related to use of biomass as main source of energy
- Many rural women engage in income-generating activities and self-employment, thus their need for in-home electricity is high. If women’s access to electricity was increased it could also improve their businesses and family’s health if clean energy is promoted.

### Additional Recommendations

The following section lists several additional recommendations that could be used in any activity, either new designs or on-going activities. These themes encompass suggestions for value chains, indicators, GBV, trade, among several other topics. Although these themes may have emerged and are discussed elsewhere in this report, they are highlighted here with reference materials and to spotlight their importance.

**Value Chains.** Conduct in depth assessment of selected value chains, specifically assessing women’s and men’s roles in each: who does what in each VC (beans, maize dairy). The key is to understand how programs will increase the likelihood that women will be able to access all levels of the value chain. Activities need to understand the constraints faced specifically by women in each chosen value chain. For example, do women benefit from the sale of beans or maize? How do women benefit from the sale of milk and other milk products? Can women participate in food processing, post-harvest handling and sales of the specific crop – in other words, can women benefit from activities other than food production? Does the project address power, decision-making and control issues?

How does the selection of a specific value chain affect household nutrition? For example, beans are an excellent nutrient-rich food and also have good sales potential. They are viewed as a woman’s crop, so selection of this value chain may have multiple household benefits.

**Milk Value Chain.** Some of the specific questions that could be asked related to the milk value chain include the following: How much evening/afternoon milk is actually used by family members who are supplying morning milk to MCCs? What is the poverty and

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nutrition profile of producer families that have access to retained milk? Is retained milk being used to supplement the diets of people living with HIV/AIDS (PLHIV), the elderly, those suffering from malaria? How do families use milk to meet social obligations and promote social cohesion in their communities? What are the gender aspects/dynamics of control of milk and income from milk when it goes through different market chains? How much does retained afternoon/evening milk contribute to the objectives of reduced poverty and malnutrition? If a new MCC is located so as to allow collection of all milk – morning and afternoon/evening -- what is the impact on family income and nutrition in families that previously retained milk?22 How can retained afternoon/evening milk be best used by families to generate income and improve the nutrition of vulnerable adolescent, pregnant and lactating women and children less than five years of age?

**Beans.** Different types of beans may have different implications for women and men and should be assessed going forward. For example, some beans have very short cooking time, while for others, longer cooking times are required. FTF should try promoting products that have shorter cooking times, to avoid adding to women’s workloads because of needing additional fuel plus the environmental and conservation implications of needing more fuel wood or coal. Of course, it is also essential that women like the beans and will eat them.

**Gender Indicators.** In the work plan, partners should be encouraged to identify and include key gender issues and indicators. The evaluation plan can be tied to the WEAI via identified indicators and reported results. The new A-WEAI is being launched winter 2015 and may offer an additional resource for implementing partners to use the WEAI in planning and evaluation. The A-WEAI is a scaled-down instrument which requires less time to administer than the original WEAI. Address key business issues for women such as access to credit, business planning, and leadership. Develop new work plan that identifies relevant gender issues and specific ways the implementing partner will address them. Key gender indicators should be included in the evaluation plan. Custom indicators are encouraged as they are developed to specifically reflect the activity’s goals. Gender indicators for FTF can be found in the following document: Volume 6: Measuring the Gender Impact of FTF. March 2014.


**GBV.** Gender-based violence (GBV) remains a nation-wide problem. Both women and men accept gender-based violence as part of society. Some estimates suggest that the costs of GBV

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Impacts resulting from GBV range from lost work days, inability to participate fully in training programs, lack of confidence, fear and other emotional and physical consequences. Education and awareness building programs around GBV are becoming more common and should be built into FTF program activities. All projects should address the high rate of gender based violence in Rwanda and seek ways to educate and build awareness of its costs to society. There are organizations in Rwanda already working on this which can serve as resources for work in this area (Gender Monitoring Office, Rwanda Men’s Resource Center) and in Tanzania, Land O’Lakes has promoted awareness of gender-based violence through Farmer Field Schools, a model that might be adapted and adopted in Rwanda.

**Cell phones.** UN Women cites that “35% of women own mobile phones” whereas 49% of men own them. That Rwandan men are more likely to own and have access to phones than women could be attributed to a number of factors, namely, illiteracy, cultural barriers, lower buying power and the age of inhabitants in rural areas, where inhabitants tend to be older. Rwandan women have very low average income and they tend to spend more of their monthly individual income on mobile phones than men. The availability and accessibility of cell phones is increasing and it is likely that women and men in rural areas increasingly will use cell phones to conduct business and to get and share information. Tapping into this trend can assist implementers to reach women and to promote behavior change. The Rwanda Ministry of Gender and Family Promotion proposes that “with the power of ICT, women farmers should be facilitated to sell their products, process orders, negotiate contracts, and acquire market information using their mobile hand set.” The ministry recognizes that since many women and men have limited access to roads, transport, and inputs, their ability to tap the potential of ICTs continues to be limited. Therefore, combining services that promote the use of cell phones and other ICTs along with traditional development services can help increase the ability of women and men to “fully embrace the fruits of the information revolution.”

**Climate Change.** Many farmers consulted for this analysis reported that they are affected by climate change and experience drought or flooding on their plots. Given vulnerabilities to climate change, there is a need for increased focus on capacity building in conservation agriculture and land preservation techniques. Women farmers affected by climate change should also receive this information.

**Partners.** A strong potential partner to engage with that would help strengthen how FTF works on gender issues, especially engaging men is the Rwanda Men’s Resource Center. This center is working with several other partner organizations including CARE and DFID to create community resource centers throughout the country.

The National Women’s Council is a GOR resource that promotes women’s leadership through awareness programs and capacity building. They encourage women’s participation in local committees at the cell level.

**Youth.** Youth in rural areas are particularly affected by lack of employment opportunities and seek to leave rural communities for jobs in urban settings where job opportunities are more
plentiful. Offering programs that build new opportunities for youth in rural areas may lessen the need for youth to migrate out of rural areas.
### Annex A: Acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>AWARD</td>
<td>African Women in Agriculture Leadership</td>
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<tr>
<td>A-WEAI</td>
<td>Abbreviated-Women’s Empowerment in Agriculture Index</td>
</tr>
<tr>
<td>DHS</td>
<td>Demographic and Health Survey</td>
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<tr>
<td>DO</td>
<td>Development Objective</td>
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<tr>
<td>FAO</td>
<td>Food and Agriculture Organization</td>
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<tr>
<td>GBV</td>
<td>Gender-Based Violence</td>
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<td>GIF</td>
<td>Gender Integration Framework</td>
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<td>GMO</td>
<td>Gender Monitoring Office</td>
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<td>GOR</td>
<td>Government of Rwanda</td>
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<tr>
<td>HOCA</td>
<td>LGBT Horizon Community Association</td>
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<tr>
<td>ICT</td>
<td>Information communication technology</td>
</tr>
<tr>
<td>LGBT/GLBT</td>
<td>Lesbian, Gay, Bisexual, Transgender</td>
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<tr>
<td>MIGEPROF</td>
<td>Ministry of Gender and Family Promotion</td>
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<tr>
<td>MINAGRI</td>
<td>Ministry of Agriculture and Animal Resources</td>
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<td>MCC</td>
<td>Milk collection center</td>
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<td>MFI</td>
<td>Micro Finance Institution</td>
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<tr>
<td>PAD</td>
<td>Project Appraisal Document</td>
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<tr>
<td>RMRC</td>
<td>Rwanda Men’s Resource Center</td>
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<td>SFAN</td>
<td></td>
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<tr>
<td>VC</td>
<td>Value Chain</td>
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<tr>
<td>WEAI</td>
<td>Women’s Empowerment in Agriculture Index</td>
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</table>
Annex B: Stakeholders consulted

<table>
<thead>
<tr>
<th>Agency/Project</th>
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<tbody>
<tr>
<td>USAID-RWANDA</td>
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<tr>
<td>Global Communities – IILP Program</td>
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<td>Engility – Private Sector Driven Agriculture Growth</td>
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<tr>
<td>Rwanda Pyrethrum Program (PYRAMID II)</td>
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<tr>
<td>Women’s Leadership Program - Michigan State University</td>
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<td>Ethos Attorneys and consultants</td>
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<td>Gender Monitoring Office</td>
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<tr>
<td>Land O’ Lakes - Rwanda Dairy competitiveness Program II</td>
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<tr>
<td>GIZ Rwanda</td>
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<td>Rwanda Women’s Chamber</td>
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<tr>
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<tr>
<td>UN Women</td>
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<tr>
<td>Access to Finance Rwanda</td>
</tr>
</tbody>
</table>

Annex C: Reference materials consulted


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