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**“Understanding factors leading to under representation of women in decision making at district, sectors, and cells levels, in private local informal financial Institutions-Sacco, Cooperatives and Saving groups”**

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**October 20,2019**

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## ACRONYMS

1.	<b>BoDs :</b>	Board of directors
2.	<b>CEDAW :</b>	Convention of Elimination of Discrimination against All Women
3.	<b>CSO :</b>	Civil Society Organizations
4.	<b>DASSO :</b>	District Administrative Security Support officer
5.	<b>EDPRS :</b>	Economic Development and Poverty Reduction Strategy
6.	<b>ES :</b>	Executive Secretary
7.	<b>FFRP- HQ :</b>	Forum des Femmes Rwandaises Parlementaires Headquarters
8.	<b>FFRP :</b>	Forum des Femmes Rwandaises Parlementaires (Forum of Women Parliamentarian)
9.	<b>FGD :</b>	Focus Group Discussions
10.	<b>FSDP :</b>	Financial Sector Development Program
11.	<b>GA :</b>	General Assembly
12.	<b>GBV :</b>	Gender Based Violence
13.	<b>GMO :</b>	Gender Monitoring Office
14.	<b>KIIs:</b>	Key Informant Interviews
15.	<b>MIFOTRA:</b>	Ministry of Civil Service and Labour
16.	<b>MIGEPROF :</b>	Ministry of Gender and Family Promotion
17.	<b>MINALOC :</b>	Ministry of Local Government
18.	<b>NIS :</b>	National Institute of Statistics
19.	<b>NST1 :</b>	National Strategy for Transformation
20.	<b>NWC :</b>	National Women Council
21.	<b>PAR :</b>	Participation Action Research
22.	<b>PSF :</b>	Private Sector Federation
23.	<b>RCA :</b>	Rwanda Cooperative Agency
24.	<b>UBPR :</b>	Union des banques populaire du Rwanda
25.	<b>UNDP :</b>	United Nations Development Program
26.	<b>VP :</b>	Vice President
27.	<b>WRM :</b>	Women role model
28.	<b>WSPW :</b>	Weak support of peer women

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**Ninette Umurerwa**

**Executive Secretary**

**HAGURUKA**

## EXECUTIVE SUMMARY

The report presents the findings of the research on understanding factors leading to under-representation of women in decision making at local administrative entities and local informal financial institutions commissioned by Haguruka a local non-government organization and funded by Trocaire-Rwanda. The objective of the study is to analyse the factors hindering women to access decision-making positions at local administrative entities. The targeted positions at local level are executive committee of the district (Major, both V/mayors), Executive Secretary of the district, Executive Secretary Sector, Cell and Coordinator of the village.

To understand the underlying causes for the hindrance in accessing these targeted decision making positions, the researcher used Participatory Action Research (PAR). PAR is a “process through which people investigate meaningful social topics, participate in research to understand the root causes of problems that directly impact them, and then take action to influence policies through the dissemination of these findings to policy makers and stakeholders”. In addition, interpretive or inductive methods were local administrative entities and local financial institutions close to community.

The study covered five districts, selected purposively based on their geographical locations and representing all the five provinces of the country. The five districts are Rubavu in western province, Rulindo in Northern Province, Nyamagabe in Southern Province, Gasabo in Kigali City and Nyagatare in Eastern Province.

The selection of research sites at sector and cells was done through purposive sampling driven by a condition of accommodating big number of financial activities. Focus group discussion and Key Informant Interviews and observation were key appropriate tools to collect qualitative data. The researcher also consulted existing secondary data including reports, publications, journals etc.

The main research question was to understand: “Why is there low women representation in decision making positions from local public entities (District, sector, cell and village) to the local financial institutions in the private sector (Sacco, Cooperatives and Saving groups) in Rwanda? “.

To respond to the research question, the study findings came up with the following key findings in relation to factors leading to under-representation of women in decision-making (influential positions) in local administrative entities and local informal financial institutions. These factors are presented based on their importance and weight and Classified into three broad categories. The first category is related to institutional factors, the second to community ones, and the third relates to individual related factors.

## ***Institutional factors***

- i. ***Work conditions in local administration.*** The study highlighted that, in the local administration, women in most cases are reluctant to compete in the positions of Mayor, Executive Secretary at the district, Sector and Coordinator of the village. The reasons are presented in the full report.

*100% of interviewed ES at cell, sector declared that: Voluntary work at village and conditions for ES at sector and cells, are the most hampering factors for women. Majority of participants in KIIs shared the same views.*

- ii. ***Misunderstanding of gender concept by both men and women***-Research findings showed

since 1990s when the gender concept people had different understanding of term. Some consider gender equality take over (reversing men) and some way of losing control over woman.

*Gender equality concept and positive culture values need to be integrated and harmonise message of actors on gender mainstreaming (KII, 12 June 2019 Gasabo District)*

that in community, was still new to many, the meaning of the as ways of women to men consider it as

- iii. ***Limited access to information***- Adequate Information is crucial for contesting candidates in elections before taking decision to compete for any advertised position or give candidacy in case of election. However, because of limitations to access information on time and frequently, mostly women candidates do not get chances to compete.
- iv. ***Job location and residence*** - Findings from this research showed that the majority of women are reluctant to travel long distances from their home to take up jobs and they decide not to compete in such situations. Working far from home means not being able to control what is going on at home, children suffer from loneliness and other risks related to infidelity.

## ***Community based related factors***

- i. ***Limited support of husband and community***: the majority of men do not want to see they are wives working in those positions where they can be exposed to meet or deal with more people especially other men. They fear that wife can be attempting to have close relation with other men or have more power than their husband
- ii. ***Weak Support of fellow Women***. The findings from the research pointed that, in many cases, neighbors, colleagues or other women in community discourage women to compete for leadership positions. They do highlight that more women prefer to elect men than women for these positions, for instance coordinator of the village up to sector. They argue that, in most of the cases when electing village committees, they prefer to elect men when it comes to coordinator because women cannot be up to the task whenever called.

- iii. **Family education-** Findings indicated that often, early childhood education, different perception of parents on education of boys and girls contributes enormously on the way they behave in adulthood.
- iv. **Insufficient support of Women Role Model (WRM)-**  
Discussions in focus groups with groups of women suggest that visible female role model in leadership may offer the opportunity for modeling empowering behaviors in women faced with leadership challenges. They pointed that role models encourage and highlight the success of women in the community thereby inspiring them to build confidence.

### **Factors related to Individual**

- i. **Household role and responsibilities with Very limited time.** As far as the old traditional understanding in Rwandan culture is concerned, communities consider women as responsible for household work and caring for the family including the husband. The combination of household work and leadership positions becomes ordinarily burden. Therefore, women decide to drop or not participate at all in public matters in order to maintain “family harmony”.

Over 90% of participants both rural and urban women judged household role and work responsibilities very challenging due to the understanding of partners and community.

- ii. **Limited self-confidence:** the study noted that, weak confidence is an obstructing factor for the majority of women, especially over 95% of women in rural areas. While women in leadership positions or highly educated claimed that women still have limited self-confidence although this has greatly reduced over years based on women trends at national leadership and number of women candidates during elections. For instance in 2016 election, confirmed candidates for women in the 2016 elections represent around 40% of all candidates in all provinces and trends of women in national leadership at parliament 61% and 50% in cabinet are eloquent proof. Participants including men maintained that the underlying causes are mainly from women background, community perception, and the historical heaviness of patriarchal mindset embedded in Rwandan society including discouraging words and fear.
- iii. **Education background -** The research highlighted some underpinning root causes related to lack of adequate or specialized education for women to be able to compete for elite positions. They noted that, women and girls continue to suffer from the lack of specific skills in specialized fields, limited number of qualified women, limited experience in various and well paid positions, lack of exposure when it comes to leadership position especially leading in community where people still consider women as “**women at home**” etc.
- iv. **Fear for failure.** The fact that the majority of women want to succeed at all cost when they are engaged in any business including leadership, they are much more concerned about failure and therefore, very careful to take part of competitions if not sure to succeed. They only compete in



case they are sure to fulfill the entire requirements which is opposite for their counterpart men who compete for any available vacancy (try all opportunities).

In term of factors in local financial institutions, limiting factors do not differ much from local administrative entities. However, the study findings highlight the contributing factors below underpinning low representation of women at that level:

**Women financial capabilities-**The study findings show that although women have made progress in term of financial capabilities; however, they continue to face limitations in term of (a) collateral, (b) control of financial gain, (c) decision on financial use etc. Therefore, the study found that this status also contributes to reduced chances of women to decide on participation during either competition or election for these leadership positions. In rural areas this is most critical than in the cities as expressed by women in both rural and urban areas.

The findings presented in this report especially on the factors hindering women's representation in local administrative entities and local financial institutions, do recognize the tremendous achievement of women at different levels including high leadership across sectors. The national statistics demonstrate notable achievement in parliament since 2003 to the current 61% women in the lower chamber in 2018; more than 47% in cabinet, 26% of mayors etc. The under-representation at local levels continues to be a challenge. Only 11% of executive secretaries at sector level, and less than 20% of Vice mayors in charge of economic affairs across districts are women.; It's a call for government and partners to wake-up and focus more their interventions at this level.

The findings also highlighted adequate strategies to address those identified constraining gaps and suggest Haguruka with the support of Trocaire or other donors to develop a three-year implementation plan for these recommended strategies.

## Recommendations

Among those recommended actions, there are (i) setting up a mixed committee with members from different actors to prepare women candidates before election. Apart women themselves from national women council, other members should be district, national elections commission and ministry of local government. Their tasks are to: (ii) revising recruitment composition panels to be 50% of both men and women; (ii) revisit work conditions of ES at cell, sector and district and finally engage community in wide and open debates to express themselves on gender and culture norms. The full report presents in details a list of recommendations and responsible institution to take actions.

**Summary of the factors leading to low representation of women in leadership in the local administrative entities.**

**Summary of the factors leading to under representation of women in leadership in the local administrative entities and local financial institutions (Sacco, Cooperatives and Saving groups) ranged by level of importance and weight.**

1. Heavy household responsibilities
2. Limited (lack) of husband and family support
3. Job location
4. Limited self-confidence
5. Weak support of peer women
6. Education background
7. Family education (neutral to gender equality)
8. Misunderstanding of gender equality principles
9. Limited access to information
10. Fear of failure
11. Insufficient support of Women role models
12. Limited financial capabilities

**Study identified root causes sources of those factors namely:**

- Patriarchal mind-sets (masculinity attitude, language and behavior);
- Culture-traditional beliefs
- Religious beliefs
- Language and ritual
- weak financial experience
- unbalanced power of men & women

# PART.I:

## I. INTRODUCTION

Haguruka is a Rwandan non-governmental organization, founded in 1991. Haguruka Kinyarwanda name, means, “standing up-in Kinyarwanda standing up for the rights of women and children”. Haguruka’s mission is to promote and defend the rights of women and children. The Haguruka vision is to create a society where women and children can enjoy rights and reach their full potential. Haguruka is working to end violence towards both women and children. It provides a safe, confidential space where citizens are listened to and given legal support by lawyers and counsellors. This report is the product of a commissioned study by Haguruka with support of TROCAIRE, to examine the factors leads to under representation of women in decision-making positions at local administrative entities and local financial institutions.

### 1.1. Context

Rwanda has made tremendous progress to promote gender equality and women ‘empowerment. Since 1994 Genocide, Rwanda shows that gender mainstreaming and gender equality are firm commitments supported by the country leadership, policies and national legal frame-work. The Constitution of the Republic of Rwanda of 2003 as amended in 2015 enshrines the principles of gender equality and women’s rights and provides for the minimum 30% quota for women in all decision-making positions. Actively, the article 10, point 4) state that: *“building a State governed by the rule of law, a pluralistic democratic Government, equality of all Rwandans and between men and women which is affirmed by women occupying at least thirty percent (30%) of positions in decision-making organs”*. The article 16, adds, *“All Rwandans are born and remain equal in rights and freedoms”*. The quote below expressed undoubtedly the level of commitment and beliefs of the highest leadership of the country Rwanda in gender equality and women empowerment. Beside the constitution, in different speeches, the President of Republic has well-articulated this strong commitment with the following quote:

*“Women and men are equal in terms of ability and dignity, and they should also be equal in terms of opportunities. As Rwandans, as a global community, we need every member of our society to use his or her talents to the fullest if we are ever to reach our development goals”*  
(His Excellency Paul KAGAME, The President of the Republic of Rwanda), *From Victims to Leading Actors, Rwanda’s Gender Dividend, March 2019, 11p)*

However, although the country has made significant progress in gender equality in general, the country is still experiencing some negative effects linked to patriarchy contributing to the under representation of women in decision making at leadership level in local government entities (NISR- 2016, p99). The same gap of women in leadership positions is also a noticeable reality in local financial institutions close to community including Sacco and Cooperatives. Haguruka in collaboration with Trocaire, working with local government institutions and local financial bodies, on women and children’s rights, decided to undertake

this exercise to assess and understand why women are under-represented in decision-making positions at those levels.

## 1.2. Background

Rwandan society has for long time been characterized by a patriarchy that is underlined by unequal power relations between men and women, boys and girls. Historically, the role of women in Rwandan society was mainly played at home and in the kitchen and girls schooling opportunities limited. (*Benjamin. B: (n.d)*). In addition to the patriarchal system, the 1994 Genocide had left terrific negative impact on relations of men and women within society<sup>1</sup>. At the same time, it plunged 80% of the population mainly women under poverty line (*Anon, 1998-99*). This scenario left women in an awkward social status where they had to be the heads of their households, play the role that men were supposed to play before genocide, face several unforeseen challenges such as limited earnings to fulfill their family needs.

To deal with such a horrible situation, the government of Rwanda had to make steps to promote gender equality and women empowerment. Government recognized women as key players in the reconstruction and development of the country as well in peace building and reconciliation. The commitment of women resulted in the introduction of several policies. For instance: the National Gender Policy (2010); the Vision 2020 (July 2000: p5<sup>2</sup>); the EDPRS (2013-2018: p); the National Strategy for Transformation (NST1, (2018-204), the Vision 2035 and 2050 (Dec. 2016)<sup>3</sup>; the 7 years government program (2017-2024), the National Constitution (2003 revised in 2015)<sup>4</sup>; the strategic plan for the implementation of National Gender Policy<sup>5</sup>. The Civil Code and other laws, for instance, the Law no.59/2008 on the Prevention and Punishment of Gender-Based Violence (GBV), the Law no 27/2001 on the Rights and Protection of Child against Violence, and the Law no.08/2005 on land rights have created space for women to show their feelings and views.

Furthermore, the government of Rwanda has put in place institutional arrangements to promote gender equality, including the Ministry of Gender and Family Promotion (MIGEPROF), Gender Monitoring Office (GMO), and National Women's Council (NWC) and the Forum for Rwandan Women Parliamentarians (FFRP) as women leaders' initiative to increase advocacy to government and partners. The close

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<sup>1</sup> Muhammad Ali Nader, Gender Equality in Rwanda, Dec. 2014, p5

<sup>2</sup> MINECOFIN, Vision 2020, July 2000 as revised in 2012: p17

<sup>3</sup> MINECOFIN, Presentation of the Minister of Finance and Economic Planning of the Vision 2050 during Umushyikirano- under the theme "Core Values-Equality, he included gender as crucial item for transformation", Dec. 2016,

<sup>4</sup> "The provision by the Constitution for a 30% quota for women in decision making resulted in an unprecedented number of women being appointed or elected into decision-making positions at all levels. This quota is also applied to political parties. The Organic law governing political parties and politicians was also revised in July 2013 (Organic Law N° 10/20/2013/OL of 11/07/2013) to eliminate any form of discrimination in political parties. Article 7 of the law prohibits political organizations from basing themselves on race, ethnic group, tribe, lineage, region, sex, religion or any other division which may lead to discrimination

<sup>5</sup> MIGEPROF, "the strategy emphasizes on "Increasing quantitative and qualitative participation of women in local government"

collaboration of the Government of Rwanda with civil society organisations and the private sector contributed to increase the promotion of gender over the years<sup>6</sup>.

Rwanda also kept promises and commitments to ratify and took additional concrete steps to fulfil all international instruments it adheres to fully implements human rights and women's rights. The country reaffirm the: *“adherence to the principles of human rights enshrined in the United Nations Charter of 26 June 1945; the Convention on the Prevention and Punishment of the crime of Genocide of 9 December 1948; the Universal Declaration of Human Rights of 10 December 1948; the International Convention on the Elimination of All Forms of Racial Discrimination of 21 December 1965; the International Convention on Civil and Political Rights of 19 December 1966; the International Covenant on Economic, Social and Cultural Rights of 19 December 1966; the Convention on the Elimination of all Forms of Discrimination against Women of 1 May 1980; the African Charter of Human and Peoples' Rights of 27 June 1981 and the Convention on the Rights of the Child of 20 November 1989”*<sup>7</sup> and others.

As one of the 193 signatories of Sustainable Development Goals (UN, 2015), Rwanda committed to ensure that the principle of “No One Left Behind” become a reality. The leaving no one behind principle has also been at the heart of Rwanda National Leadership<sup>8</sup>. This quote of H.E Paul KAGAME, The President of the Republic of Rwanda reinforces that: ***“We have to work as hard as we can to provide what our citizens need. Where available resources are limited, we must continue to work hard and find ways to generate more resources.” (July 8th 2018).*** One of the strategy to ensure “No one is left behind” is to be inclusive and build the capacity of women and other particular groups to participate in decision making at all levels and sectors and ensure gender equality is observed and embedded in practice.

The results of gender equality journey, more and more women are assuming influential roles through elected and appointed positions in both the executive and legislative branches of government. Currently women occupy 61% of parliamentary positions and 47.6% of ministerial positions as of 2019, official statics (GMO, March 2019<sup>9</sup>). However, women are still significantly under-represented in elected decision-making at local administrative entities and other appointed senior management positions mainly<sup>10</sup>. For instance, in central government, women occupying Head of departments and equivalent positions are 26.1%; 24.5% Directors of units; 34.4 % of Director General in Ministries; 25.6% Equivalent to Director General' in Ministries; and 16.7% of Vice Mayors in charge of Economic (GMO, 2019: p57-57)<sup>11</sup>.

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<sup>6</sup> Beijing +20 Rwanda Country report, June 2014 Could you have a more recent updated report to make your claim authoritative than an outdated report five years back

<sup>7</sup> Ibid

<sup>8</sup> Premier Minister' Office, National leadership retreat (NLR) of Feb 25 to March 1, 2018 under the core theme of more values and GBV. This has been emphasized during the NLR of on March 1, 2019.

<sup>9</sup> GMO, State of Gender Equality in Rwanda, March 2019: 58

<sup>10</sup> Idem, p57

<sup>11</sup> Ibid



At the local level, the number of women assuming decision-making positions as either elected or appointed officials acting in senior management positions in local government in particular, is even far lower based on the provided data in the State of Gender Equality report of 2019. Women remain underrepresented in politics at the local and sub-regional level (UNDP, 2014-2017). As an illustration, 45.2% of District Councilors were female in 2016 and 40.9 % of District Executive Committee positions were occupied by elected female councilors in 2016 against 59.1% for male councilors (NSIR 2016: 99-102). Over the same year, only 16.7% of District Mayors were females, while female District Executive Secretaries represent only 7% (Ibid). At the Sector level, women represent 42.7% of the Sector Council positions and only 11% of Sector Executive Secretaries' positions. The reality about women representation was neither that much different at Cell level as only 34.5% Cell councilors were females whilst only 11% occupied the position of Cell Executive Secretary (NSIR 2016:102). The described data were confirmed in the study conducted by PFTH in 2016 "on low representation of women in decentralized levels"<sup>12</sup>.

In private sector, there is a huge paucity of women representation in the private sector in Rwanda. However, in 2018, only 6.7% of the presidents of executive committees of PSF at districts level are women (GMO, March 2019, 62-62p). Rates of women representation in elites' positions in the public interest sector (CSOs) as well as informal sectors such as cooperative movements are also reportedly still very low, although there was not available data to quantifiably measuring the extent of their under-representation. Furthermore, in the financial sector, while Rwanda has also registered significant progress, women still are lagging behind in term of leadership and decision making positions. For instance, for the positions of directors and managers at NBR/BNR, men are 15 versus 5 women and 45 versus 15 respectively for these two positions only. However, at the top management of the Bank both men and women equally represented 50%<sup>13</sup>.

### 1.3. Significance of the Study

While women are widely perceived as occupying lesser powerful or influential positions in public, private, public interest and informal sectors, research about the factors contributing to their lower representation have been rarely gathered and studied. Attempts at studying women under representation in decision making at local government entities and informal financial institutions have so far remained largely quantitative<sup>14</sup>. It is not clear why there still exist widespread disparities in terms of women representation in some functions/job and or sectors compared to others. For instance, the reason why some political positions such as Vice Mayors in charge of Social Affairs or members of parliament (Parliament report 2019, 61%) are largely women-dominated is not yet documented. Furthermore, the reason why Executive Secretary of the Districts (7%) and Sector and Coordinator of the Village are mainly male-dominated is

<sup>12</sup> PFTH (2016)-the main purpose of the study was to appraise the implementation of the constitutional 30% for women in decision-making positions and to examine the reasons of low representation of women in local leadership. While exploring the low representation of women at decentralized level, it did not look at local informal financial institutions and explore more the root causes of the low representation of women.

<sup>13</sup> NBR Annual Report, July 1st 2017 – June 30th 2018, p93

<sup>14</sup> PFTH, Study on Female representation in decision making positions at local level, December 2016

also unclear. Neither is it clear women are highly represented in the Parliament while they are overwhelmingly under-represented in decision-making positions at the local level.

The lack of explanation to why women are still under-represented in decision-making positions across public interest sectors, (CSOs), private sector and informal sector while at all levels, institutions have policies and laws, makes it even harder to study this phenomenon. In addition, the experiences of those (few) women in decision-making positions across various occupational sectors with regard to how they can successfully or not influence decisions made and barriers affecting their equal participation to decision-making are insufficient documented<sup>15</sup>.

The above suggests substantial knowledge gaps worth urgent researchers' attention if concrete and sustainable solutions to the long-standing issue of women representation are to follow. By initiating this research titled: "Understanding Factors contributing to their Low Representation in local administrative entities and local financial institutions", HAGURUKA Asbl wishes to contribute new research insights into the root causes worth tackling if women representation in decision-making positions at local administrative and local financial institutions has to be increased. It is expected that findings of this research inform stakeholders' efforts geared towards addressing barriers contributing to low women representation in decision making at local level and informal financial institutions and thereby promote equal participation in decision-making for both men and women.

#### **1.4. Research Questions**

This study sought to answer the following central research question:

"Why is there low women representation in decision making positions from local public entities (District, sector, cell and village levels) to the local financial institutions in the private sector (Sacco, Cooperatives and Saving groups) in Rwanda? ". More specifically, the following questions were to be addressed:

- i. Why some decision-making positions are more men-dominated than women in both public and private sectors?
- ii. Which powerful or influential positions are more open to women participation in the public and private sector and why?
- iii. What barriers do women face that hinder their equal participation to men in the decision-making process?
- iv. What strategies can be set to increase women representation in decision-making positions in the public and private sectors?

#### **1.5. Main Objective of the Study**

The main objective of this research is to assess the underlying factors leading to under-representation of women in decision making in local government administrative entities and local informal financial institutions closer to community including Sacco, Cooperatives and Saving groups.

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<sup>15</sup> Idem

**The specific objectives of the study include:**

- *To identify factors hindering women from participating in decision-making structures in both local government (district, sector and cells) and in specific private sectors and financial institutions (Sacco, Cooperatives and saving groups) in Rwanda.*
- *To determine the role of the culture, education and socio-demographic dynamics characteristics in influencing women to participate in formal and informal decision making structures from Village to the District and to the National level.*
- *To propose strategies to increase the level of participation of women in decision-making structures at local levels in both public and private sector.*

**1.6. Scope**

The scope of the study was to assess under-representation of women in the local administrative entities and local financial institutions in five districts selected in the five provinces of Rwanda. The scope of the study covered under-representation of women in decision or influential positions at local administrative entities and local informal financial institutions (Sacco, cooperatives and saving groups).

**1.7. Methodology- Approaches, Data Collection, Methods and Tools**

The research considered several steps from study design to data analysis and validation.

**1.7.1. Study Design**

To answer the research questions and meet the study objectives previously highlighted, the type of this research was qualitative.

**Qualitative**-due to the nature of guiding research questions highlighted and studied phenomena with more quality answers based on opinion and subjective ideas of groups of people, therefore, the research was mostly relying on primary non-numerical data.

**1.7.2. Research approaches**

To better comprehend the phenomena of under-representation therefore, the study used the combination of Participatory Action Research (PAR) and Inductive approaches.

**1.7.2.1. Participatory Action Research (PAR)**

Participatory Action Research (PAR) is a “process through which people investigate meaningful social topics, participate in research to understand the root causes of problems that directly impact them, and then take action to influence policies through the dissemination of these findings to policy makers and stakeholders” (Allaman 2012:1). The uniqueness of PAR is that it considers any research participant as

not only experts of the studied topic but also as co-researchers from start to the end of any research process. This consideration is due to the emphasis placed on the lived experiences of research participants<sup>16</sup> (Watters<sup>17</sup> et al. 2010: 5) and particularly the understanding that such experiences make them primary producers of knowledge with regard to the studied topic like nobody else. The PAR helps to ensure inclusiveness of both men and women, participants of all categories women and men of different age and social status, from rural to urban and educated to uneducated participants to talk and express freely on the study topic.

### 1.7.2.2. Interpretive/Inductive methods

The study used interpretive or inductive methods to understand the phenomena of under-representation of women in the local administrative entities and local financial institutions close to community. The term “interpretive research”, is often used loosely and synonymously with “qualitative research” although the two concepts are quite different; Interpretive research is a research paradigm that is based on the assumption that social reality is not singular or objective, but is rather shaped by human experiences and social contexts (ontology), and is therefore best studied within its socio-historic context by reconciling the subjective interpretations of its various participants (epistemology)<sup>18</sup>.

### 1.7.3. Sampling

Social science research is generally about inferring patterns of behaviors within specific populations. We cannot study entire populations because of feasibility and cost constraints, and hence, we must select a representative sample from the population of interest for observation and analysis<sup>19</sup>. This study studied a social phenomenon in the context of gender equality and women representation at the local administrative entities and local financial institutions. The study did not cover national territory; however, it covered groups of people representing opinions on the study subject matter therefore, researcher decided to use purposive sampling technique.

Five districts, one representing each province, were selected purposively based on the following two reasons: (i) the first reason is to have border with neighbouring country and second, to be at the centre of the country without boarder. The boarding districts would help understand beliefs of people who do have influence or influenced of/by other cultures than Rwandan culture. These two criteria were important to help understand how those groups viewed the phenomena of women being in leadership position due to culture differences. Secondly, it also gives more perspectives on how both populations viewed the phenomena considering their proximity with other cultures.

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<sup>16</sup> This help to understand the factors hindering women to participate in decision making bodies as concern people but also as people who lived it. It helps to support what experts and literature says and what people saw and know from their own experiences in lives.

<sup>17</sup> Watters, J., Comeau, S. & Restall, G. (2010) Participatory action research: an educational tool for citizen-users of community mental health services, School of Medical Rehabilitation Endowment Fund, University of Manitoba, Winnipeg.

<sup>18</sup> Anol Bhattacharjee, University of South Florida, Social Science Research: Principles, Methods and Practices (2012, p103)

<sup>19</sup> Anol Bhattacharjee, “Social Science Research: Principles, Methods, and Practices” University of South Florida (2012)

The districts at the centre, allows researcher to understand how people within the country without any influence from other country also interpret the study phenomena compare to the other from borders. Therefore, the selected districts with borders are (i) Nyamagabe-in the Southern Province-border of Burundi with big part of rural areas, Rubavu (in the Western Province-border of DRC with big city but also rural areas), Nyagatare (in the Eastern Province-border of Uganda with large part of rural areas. In the centre, two districts are Rulindo-in the Northern Province with huge part of rural areas and Gasabo-in Kigali City- located in the centre of the country and Capital of Rwanda big city but also mixt of rural and urban areas.

In term of institutions targeted to be part of the research, the study focused on the District, Sector and Cell and as public administrative entities and Village. To determine which sector, cell to be part of the study, within the five districts, two sectors are selected based on (i) the availability of collaborating team with researchers, (ii) performance of the sector based on district authorities' reports, (iii) and feasibility to convene participants in FGD and KIIs. In each sector, two cells purposively-selected in collaboration with local authorities to be a central location where people meet to discuss research questions.

In the Private Sector, the study chose Sacco, Cooperatives and Saving groups as local financial institutions closer to community. The financial institutions were chosen from a long list provided by the district for those participating sectors in the study. The same criteria were applied for the financial institutions.

***Selection of participants*** : the following participants were part of this study: (i) aged, from 18 to 65+, (ii) be adult women or men (iii), be member of cooperative, Sacco or saving group, (iv) Civil servant working at cell, sector and district, (v) be in charge of gender, social affairs, governance and cooperatives, (vi) be staff or elected at local or national level in one of the gender machinery institutions, (vii) be a member of parliament in forum of women parliamentarian, (viii) staff working with international organizations dealing with women issues in selected organizations with women in leadership project or programs. Once again, the categories of participants were purposively defined by research in collaboration with client institution and local authorities.

#### **1.7.4. Data Collection**

Data were collected from document reviews, focus group discussion, key informant interviews and direct observation.



### 1.7.4.1. Focus Group Discussions (FGDs)

To establish group consensus on the study matter, we used mixed and single sex groups. Where mixed sex groups were used, women were the majority over or equal to 70%. We took into account different ages and social status (single mothers, widowers, married and young girls) as first concerned group of this phenomena and few men from community and members of Sacco, cooperatives, and saving groups. Initially, 20 FGDs were planned, but 17 were conducted.

*Participants during FGDs were disaggregated with majority being women at 70%. However, in Nyagatare men were majority. Both single and mixed sex groups approaches were used*

However, the other three groups, due to few people attended less than three (3) people, there were integrated in other groups in Nyagatare sector group of farmers and in Nyamagabe district. Each FGD had between 7 to 10 . Before starting, a consent form was distributed, explained before all participants voluntarily agreed sign it. The team leader would explain and give more details on the study context and answer questions from participants. To avoid errors in the selection of participants, participants in the FGDs were recruited based on defined criteria: (i) be member of cooperative or Sacco or Saving group, (ii) living in the sector or cell where FGD is organized, (iii) selected in community either men and women able to provide contribution on the research topics.

**Table 1. Participants per sex, district and per FGDs**

	<i>FGD</i>	<i>F</i>	<i>M</i>
DISTRICT RUBAVU	Ejo Heza	10	
	Abadahigwa	19	5
	SACCO Rugerero	6	4
	GROUP OF MIXED MEN AND WOMEN	5	2
DISTRICT RULINDO	CYANZE	5	5
	SHIRUBUKENE SACCO	7	3
	GROUP OF MIXED MEN AND WOMEN	14	4
DISTRICT NYAMAGABE	Tugendane N'igihe	21	3
	COANYA	14	3
	INGENZI SACCO	4	6
DISTRICT NYAGATARE	TWIGIRE-RYABEGA	21	3
	Abajyanama b'Ubuhinzi	2	22
	SACCO KARANGAZI	6	4
DISTRICT GASABO	Ubwiza bw'Agaseke	6	4
	COOPAKIKA	9	
	ABESAMIHIGO	23	6
	NDERA SACCO	8	3

### 1.7.4.2. Key Informant Interviews (KIs)

Information gathered through FGDs was supplemented by experts' insights and data from Key Informant Interviews (KIs) at both national and local levels. At local level, KIs were held at district, sector or cells with selected individuals working in these levels. Some are staff and others are women and men in leadership positions, women in elites' networks, women and men in non-elites' positions across the public sector, public interest groups (CSOs), private sector or cooperative movements.

*Women were 73.5% of the total of KIs conducted and mainly composed of educated and women with significant leadership positions (ES, V/M, MPs, PS, Coordinators and senior staff*

**Table 2. KIs at districts levels**

	<i>KI</i>	<i>F</i>	<i>M</i>
DISTRICT RUBAVU	Vice Mayor	1	
	Director of Good Governance		1
	Executive Secretary/KANZENZE SECTOR	1	
	Executive Secretary/RUGERERO CELL	1	
DISTRICT RULINDO	Director of Good Governance	1	
	In charge of gender	1	
	BDE-Director		1
	In charge of Cooperatives	3	
DISTRICT NYAMAGABE	Director of Good Governance	1	
	BDE		3
DISTRICT NYAGATARE	Director of Good Governance		1
	in charge of S. affairs	1	
	In charge of Gender	1	
	District Cooperative officer		1
DISTRICT GASABO	Gender and Family Promotion	1	

At national level, KIs were conducted with senior officials at the Ministry of Gender and Family Promotion, Ministry of Labour, Ministry of Local Government, Rwanda Cooperative Agency (RCA), Gender Monitoring Office, National Women Council, Forum of Women Parliamentarian (FFRP), private sector, International Organizations dealing with issues related to gender equality and women's empowerment those include UNWOMEN, OXFAM, CARE Inter. TROCAIRE.

**Table 3. Participants per Institution in KIs**

<i>INSTITUTION</i>	<i>POSITION</i>	<i>Female</i>	<i>Male</i>
Ministry of Local Government	Principal Advisor to PS		1
Ministry of Public Services and Labour	HRM Systems, Processes/Career		1
	Management SPIU		
FFRP	Bureau of FFRP(3)	4	1
Rwanda Cooperative Agency	Director of Planning, Capacity	1	1
	Building		
Gender Monitoring Office	Executive Secretary	1	
Ministry of Gender	Permanent Secretary	1	

National Women Council	Women Mobilization (Marie Margarite UWAMAHORO)	1
National Election Commission	Project manager-Olive Kananga	1
OXFAM	Leadership Project (Eugenie INGABIRE)	1
Care International	Console UMULISA	1
Trocaire	Christine	1
UN Women	National Gender Statistics	1
Profemmes-TWESEHAMWE	Angelique MULISA	1

### 1.7.5. Data Analysis

The collected data were analysed in two ways. Analysing collected answers from open-ended question, in both focus groups and key informant interviewers, followed the suggested technique by Rossman & Rallis (2012). The authors proposed seven steps of analysing qualitative information: (i) organizing the data; (ii) identifying categories; (iii) familiarizing and (iv) coding the data; (v) generating themes and (vi) interpreting them, and (vii) searching for alternative understanding. The analysis of observed phenomena and recorded information were entered into atlas software to generate more accurate information on the weight of the factors leads to under-representation of women in local administrative entities and local financial institutions. In addition, the analysis of findings also showed the root causes source of those hindering factors to guide the formulation of strategies and recommendations.

### 1.7.6. Ethics Considerations

Research ethics was highly considered. Prior to the start of field data collection, a formal letter was sent by Haguruka to individual institutions at the district and national public institutions to inform about the study and its purpose. The letter had also official National Statistic approval to allow researcher carrying this study as valid and approved by national body. Before starting FGD and KIIs with particular group of participants or individuals, Research team leader, had to introduce himself and her assistant, provide more details on the objectives of the study, the conditions to participate in the discussion and mainly explain the confidentiality aspect to allow each participant to decide voluntarily to participate. An informed consent form with special emphasis on confidentiality and choice of participant was distributed to all participants. After reading carefully, all participants were enthusiastic to sign the consent forms. It was noted that 100% of FGD and KIIs signed the forms voluntarily.

### 1.7.7. Study Limitations

The initial plan of this study in term of time was limited to 60 working days. All the pre-required letters, research tools and ground preparation went well. However, the implementation of data collection plan had difficulties. The difficulties mainly, were the availability of some selected KIIs, the challenges to gather FGD of people working or living in urban areas, postponed appointment, and delay to get people, bureaucracy at some point in few institutions. These affected the reporting dates. Instead of two months, the study took two months and half. Finally, the study was not able to cover the national territory rather than only five districts were covered. It means that, there is need to extend the scope and study further

the root causes and extend the research at national level. Finally, the other limitation is the nature of the study and geographic coverage. As this study did not cover the national territory, the findings could not be generalised. It is therefore, advised in the future to extend this research national wide to confirm with certainty the outcomes of the study.

## PART. II: PRESENTATION OF THE FINDINGS

The part II is divided into seven sections. The sections one and two describe the current status of women in decision making briefly, at national executive bodies, legislative and local government entities, and inform about women in decision making at local informal financial institutions; the third and fourth chapters, present the key findings on underlying factors restraining women in decision making positions in local administrative entities in public sector and local informal financial institutions in private sector. The fifth and six, describe the success and attributes of successful women role models and recommendations. Finally, the last section presents conclusions.

## II. CURRENT STATUS OF WOMEN IN DECISION MAKING ORGANS

This section presents the existing statistical data on women representation at leadership level in executive, legislative and local government levels. It allows understanding the trends and level of disparities between national and local government entities in term of women representation in decisions making positions.

### 2.1. Women in Decision making in Government

**Table 4. Women in government (cabinet)**

Positions	2016/2017	2017/2018
Ministers	47.3	52.3
State Ministers	20	27.7
Permanent Secretary	35.3	30
Head of public inst.	19.5	20
Head of Departments & Equivalent	26.6	26.1
Director Generals in the Ministries	40	34.4
Equivalent of DGs in the Ministries	20.2	25.6
Directors of Units	21.4	24.5

Source: Mifotra, Administrative data, 2018 (quoted by GMO, 2019)

The table shows how at national level women representation has been increasing in the appointed positions in government at high level of leadership. However, the statistics in the table above shows that the technical positions like Director Generals and equivalent (20.4% to 25.6%) from 2017 to 2018, and Directors of Units (21.4% to 24.5%) in the same years are still at very low percent. The reasons, according to interviewed people in the Ministry of Public Service and Labour and Ministry of Local Government, are mainly due to:

- i. Lack of technical experience of female candidates;
- ii. Lack of confidence for majority of women to compete for these positions;
- iii. Limited exposure and ambitions to high-level positions;
- iv. reluctance of majority of young women to take responsibilities and
- v. Recruitment criteria and composition of recruitment panels dominated in most cases by male.

The data also stressed that, in executive, there are some positions traditionally known as male dominated positions. The most cited are:

- i. Permanent secretaries,
- ii. Ambassadors and
- iii. Director Generals or Chief Executive Officers
- iv. Directors of Units.

Two points of views were raised to explain why for the described women positions are, in most of the time reluctant to compete or are few to be appointed. Firstly, respondents noted that women are capable to occupy all positions as long as they are qualified in term of education and have experience. Secondly, respondents think that, only few women are capable of dealing with high-level technical positions. The reasons are according to the respondents of the second point of view were: (i) fear to be involved in very technical matters, (ii) complexity of the functions, (iii) nature and scope of those positions, (iv) sensitivity of the job in term of responsibilities and demand. Thus, both groups in majority agreed that women are capable to take lead in all positions as long as they have opportunity and fulfill the requirement of the Job.

In addition, the findings noted that there are still some negative assumptions that those demanding positions, with hard working conditions, women cannot perform well because of the need to balance with their household responsibilities. Furthermore, the study findings noted that even though the journey of gender equality in Rwanda is still very short to have equal percentage of women and men, the trend is very positive and promising.

## **2.2. Women in Decision making in legislative**



64% of women representation in Parliament as of 2013 election and 61% in 2018 show that Rwanda continue to lead with the highest number of women in parliament<sup>20</sup>.

**Table 5. Trends of women representation in Parliament over the last decade (2003-2018)**

Increasing number of women in parliament has tremendously contributed to reduce women's fear to participate in elite positions at different levels. (64% in 2013 and 61% in 2018)

Years	2003	2008	2013	2018
% of women in Parliament	48.8	56.4	64	61

Source: GMO, *Status of Gender Equality in Rwanda*, March 2019

The table above presents the trend of women representation over the four terms of parliamentarian from 2003 after the introduction of the Constitution of the Republic of Rwanda as revised in 2015. The constitution introduced the affirmative action of 30% of women to ensure equity in all decision-making positions<sup>21</sup>.

Not only does Parliament has the highest number of women, but also women are 67% in the leadership (bureau) of the parliament low chamber of deputies<sup>22</sup>. Views of people from FGD and KIs at all levels (national and local levels) converged that the increasing number of women in parliament has tremendously contributed to reduce women's fear to participate in elite positions at different levels. However, they consider that women in parliament need to work hard to play a "role model" status in communities.

### 2.3. Women in Decision making at District level

The table below presents the figures of women in positions of leadership at district executive committees.

**Table 6. Women in leadership at district level**

Position	2016	2017	2018
Mayors	16.7	20	26.7
V. Mayor Social Affairs	73.3	76.7	66.7

<sup>20</sup> GMO, *State of Gender Equality in Rwanda*, March 2019, p58

<sup>21</sup> The Republic of Rwanda, "Constitution of Rwanda of 2003 as revised in 2015. Article 9 point 4 of the Constitution, which stipulates that women should constitute 30 per cent of all decision-making positions in the country. Such a quota was deemed necessary as, in the past, women had little access to the opportunities available to men and they were poorly represented in decision-making positions

<sup>22</sup> Parliament, *Administrative report*, 2018

V.Mayor Economic	20	16.7	16.7
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Source: GMO-Status of Gender Equality in Rwanda (2019) & NIS-Gender Report (2016)

The current figures of women in leadership positions in district executive committees can be interpreted in two ways. Firstly, the statistics show that over three years (2016-2018), women were highly represented in the position of V/Mayor in charge of Social Affairs while underrepresented in the other two positions of Mayors and V/Mayors in charge of Economic Affairs. The explanations given by KIs, is that even though these positions are elective, people tend to believe that social and care taker positions are meant for women and can be well performed if there are being led by women. The same applies for men in occupying economic affairs Vice Mayor position due to heavy responsibility dealing with issues like infrastructure, water and sanitation, housing etc. According to research participants, in communities women cannot fit well in those positions<sup>23</sup>. Participants suggest that women are better off if they deal with human and social issues than heavy and sometime physical matters.

The majority of KIs and FGD discussions across the five districts argue that the position of Mayor is crucial and very delicate due to their responsibilities. Those responsibilities include:

- i. working agenda of Mayor;
- ii. time spent to his/her work;
- iii. sensitivity of decisions to be taken; and
- iv. working conditions;
- v. high expectations of both community and national leadership; and
- vi. combining mayor's tasks and household responsibilities, stereotype and patriarchal thinking that women are not sufficiently equipped to deal with these issues.

These have been quoted by the study findings as limiting factors for women to occupy significant leadership positions. However, it was argued that, the few women in these positions are performing well even excellently.

## 2.4. Women in Decision making at local level (sector, cells)

Table 7. Representation of women in leadership positions at the sector level

Position (stat of 2016)	% of women
Executive Secretary of the Sector	11
Executive Secretary of the Cell	35

<sup>23</sup> This was common expression "nta mugore wirirwa yiruka mu kubakisha umuhanda no kurwana nabafundi. Ubwo se koko waba ugomba konsa umwana cyangwa utwite, ukarwana nibyimihanda ntabwo byoroshye-ibyo bishobora abagabo-really how can pregnant or .....woman deal with road construction and other heavy work, this should be men's responsibilities "

Member of Sectors Consultative Council	42.7
Member of Cells Consultative Council	34.5

Source: Mifotra, Administrative data, June 2019

The majority of respondents from KIIs and FGD in all districts noted that the nature and scope of Executive Secretary at sector together with related work conditions of this position were identified as the limiting factors for many women competing for the job in recruitment processes. Respondents supported their opinions saying that, first of all, ES of the sector, has to live at the headquarter of the sector, working day and night, supervise “IRONDO-meaning security guards maintaining security in the night” mainly formed by group of men (security forces, police and District Administration Security Support Officer (DASSO)). In addition to that, the ES has to respond to calls at all times and deal with any security issues arising in the sector. Respondents to the research noted that this is too much for women especially for married women. To understand the magnitude of this phenomenon, please see annex 4 entitled “list of ES at sector and cells across the five provinces and 30 districts”.

*“you can imagine in the middle of night be called by head of police or military or DASSO at sector to wake up and join the team to supervise IRONDO, or handle other insecurity issues far from your home and leave your husband or little baby” this is not easy for Rwandan men to understand. (group of women in FGD in TARE Sector, district of Nyamagabe)<sup>24</sup>.*

## 2.5. Women in decision making at Village level

Due to limited time and availability of data at village level, the researcher only used the data of Nyagatare and Rulindo district to show the case. This could also reflect the realities as other district also talked about majority of men at leadership levels of the villages.

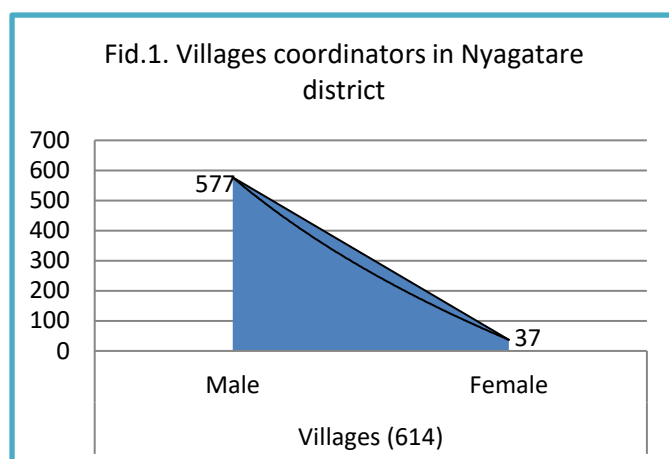
**Table 8. Village coordinators of Rulindo District**

Village coordinators		This table shows the existing huge gap between men and women at the leadership position at village level. Out of 494 Coordinators of the villages in Rulindo district, only 75 are women representing 15% only of the total number of coordinators.
men	women	
419	75	

source: administrative data, Rulindo district, May 2019.

**Figure 1. Village coordinators-Nyagatare district**

<sup>24</sup> The same issue was highlighted in various focus groups in Nyagatare, Karangazi sector, Rulind, Ngoma Sector, etc...; people argue that, women are capable but the work conditions are very difficult for women who are pregnant, breast-feeding or those with husband who find it difficult to understand the working requirements.



These figures unquestionably confirm the predominance of men in local leadership and influential role of men in decision making at community level with only 37 women out of 614 coordinators of village in Nyagatare representing only 3%<sup>25</sup>. The research noted that in the executive community of the village, 30% of women is considered during election in most of cases. However, participants said, women are elected to occupy less influential leadership

positions, especially those positions related to social affairs, health and secretaries. Even though this study has limitation to cover all districts, the trends and opinions of people confirm over 80% the predominance of women in those less influential positions in the majority of local administrative entities.

### III. CURRENT STATUS OF WOMEN IN DECISION MAKING IN (SACCO, COOPERATIVES, SAVING GROUPS)

Under-representation of women at leadership positions in local financial institutions (Sacco, cooperatives) does not differ much from the status of women in local administrative entities. The table below describes how women are in decision-making positions in Sacco and Cooperatives for the five visited districts. For instance, in Rulindo district, in two visited sectors, the two Sacco in the sectors are led by men and out of 5 people members of the board, they only have one woman (1/5) in the position of secretary in both sectors.

In the 7 cooperatives in Ngoma sector of Rulindo district, all presidents are men. The same trend corroborates of Nyamagabe district with 65 men compare to 11 women president of cooperatives. This impact on the role of women and does not provide enough space to participate equally in decisions making process. The presidents of board of directors continue to play key role in all decisions. The table below confirms what people said:

**Table 9. Women leadership in Cooperatives in Rulindo District, Ngoma Sector**

Sector	N0	KOPERATIVE	Members			Executive committees (CA/BoD)			President
			Male	Female	Total	Male	Female	Total	
NGOMA	1	ABAKUNDAKURIMA	27	8	35	4	1	5	Male
	2	BAHO REMERA	52	104	156	3	2	5	Male
	3	MBOGO							
	4	C.C.P.O.A	7	3	10	3	2	5	Male
	5	IRANGO	7	3	10	4	1	5	male
		TERIMBERE RISI ROSE	20	8	28	4	1	5	Male

<sup>25</sup> Source: Administrative data, Nyagatare district, June 2019

6	TUGIRE UBUKIRE	47	33	80	4	1	5	Male
7	KAWA NGOMA YAHOPROC	118	77	195	2	3	5	Male

Source: Administrative data, Rulindo district, June 2019

In the savings groups in Ngoma Sector only, the statistics show that, at least women participation in cooperatives has increased but still very few. Participants argues that women are less motivated and therefore, less motivated to compete for high positions in decision making of the Sacco or cooperatives than their fellow men. Cooperatives and Sacco are both organized and legally regulated. Participants claimed that, in most cases, men take over the leadership of organized and regulated financial institutions with intention to get money, be rich and gain power. While their counterpart women, mostly participate in saving groups with flexible rules.

**Table 10. Women leadership in saving groups - Ngoma Sector**

Sector	NO of VSL	number of members			President by Sex		
		Male	Female	Total	Male	Female	Total
NGOMA	118	695	2140	3019	38	80	118

The data in the above table shows that men presidents are almost half of women presidents although in term of members, women are three times high than men. The number of male presidents can also be explained by the spirit of women trusting men especially if women are majority, they have tendency for electing men to balance the views of other women. The idea has been repeatedly by participants in Rubavu-Abadahga, Nyamagabe- and Nyagatare-farmers cooperatives leaders FGDs. This also shows how the lack of self-confidence is still a challenge among women.

*“umugabo atuma tutarondogora, ikindi erega umugabo aduha umurongo kenshi usanga twitinya kandi abagore tugira menshi”-men makes order in our discussions, in addition, they help us come up with a clear agenda otherwise, women are talkative and many are not self-confident”*

This was often said by women in Rubavu district, Abadahigwa cooperative, on 22<sup>th</sup> May 2019 and Cooperative group in Ndera Sector, Gasabo district on June 12, 2019.

#### **IV. FACTORS LEADING TO UNDER REPRESENTATION OF WOMEN IN DECISION MAKING AT LOCAL ADMINISTRATIVE ENTITIES AND LOCAL FINANCIAL INSTITUTIONS**

This chapter presents the research findings on the factors leading to under-representation of women in decision making at the local administrative entities and local financial institutions including Sacco,

Cooperatives and Saving groups. The chapter provides the characteristics of the study participants; opinions of research participants on the reasons for under representation of women in decision making at local administrative entities and under representation in local financial institutions that are situated close to the community, and finally, it demonstrates success stories of female representation in leadership positions.

#### 4.1. Characteristics of participants

Participants characteristics described below were part of the focus group discussions, key informant interviews and experts working in specialized field of gender.

##### 4.1.1. Participants per sex

The table below presents information of participants in term of sex and their category in FGD or KIs.

Table 11. Participants by sex

<i>Participants at districts level by sex</i>			<i>Participants at national level by sex</i>	
	Female	Male	Female	Male
<b>KIs</b>	12	6	13	4
<b>FGD</b>	180	77		

Participants mainly were women. This was purposely determined during our sampling. The researcher knew that women were the most targeted by this study, therefore, should constitute high number in both focus groups and KIs. In FGDs, the research team had 257 people dispatched in 20 groups. Out of 257 participants, women were 180 equal to 70% of the total participants. For KIs at district and national levels, women were the majority constituting 25 out of 34 people and this translates to 73.5% compare of 26.4% for men.

##### 4.1.2. Participants per district

In each district, women were the majority in both focus groups and KIs. The annexes 1 and 2 describe the numbers per districts. The district of Gasabo and Nyamagabe had more women in their FGD with 46 and 39 respectively. This was due to the fact that, the days of FGDs were the day of meeting for women cooperatives in those sectors. In term of men, Nyagatare had a record with 29 men participating in focus group discussions compare to two women. One of FGD of representatives of agro-cooperatives also explained this with more 22 men versus 2 women only.

### 4.1.3. Participants per age group

The age group of participant ranged between 30 to more than 65 years old. This is because; the groups of people the researcher targeted were those already active in household business, or at least dealing with family and other public business. The research team did not meet with young people who are still at school; because most of them are not yet in the leadership and governance positions in local administrative entities or dealing with financial management in local financial institutions.

## 4.2. Factors leading to under-representation of Women in Local Administrative Entities

In Rwanda, gender equality has significantly progressed. Studying this phenomenon of under representation of women in local entities, some people could imagine that, there is no need. The assumption does not differ much from the reality due to significant progress made in the last two decades since the introduction of 2003 Constitution that guarantees 30% of women in all decision-making position. In addition to that, substantial progress has been made in education with the number of girls and boys enrolled at primary education stands almost equally since 2013-2018, in health insurance coverage of 74.5% and community health insurance of 94.2% for women and other sectors as well<sup>26</sup>.

The study comes up with the most consensual factors leading to under-representation of women in decision-making positions at local administrative entities based on people's opinions in the five districts across the country. This also allowed us to classify these factors according to the frequencies and weight given by participants. The factors were at three levels. First, there are factors related to institutional level; secondly are those related to community and third, are factors related to individual. Each of these factors was selected based on frequencies of participants judging it as critical.

### 4.2.1. Factors related to the Institutions

#### 4.2.1.1. Work Conditions in local administrative entities

The leadership positions analyzed at the local administrative entities were mainly executive committee at district level, executive secretaries at sector and cells and coordinator of the village in community. The research question at this point was to explore if there are some specific positions where women are restricted or fear to be elected or appointed for. The answers from all sources of information, from FGD and KII, above 80% noted that in local administrative entities, there have some specificities related to work conditions and nature of work. These therefore, contribute to whether women apply for certain positions

*“The work of executive secretary has its own particular nature and specific conditions. First of all, you have to live at the headquarters of the sector, work day and night, supervise “Ironto”,*

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<sup>26</sup> Education Statistical Yearbooks 2011 – 2018, quoted by the Status of Gender Equality in Rwanda, March 2019.

*respond to all calls from community, stakeholders and hierarchal in government and ensure your subordinates are on tasks and well-coordinated. At the same time, you can imagine if you are a woman, breastfeeding or pregnant or in menstruation period where some women could be in very bad mood” quote of participant in Nyamagabe, Tare sector<sup>27</sup>.*

Participants said that even though women are able to perform well and in some cases better than men in local administrative entities, they also noted the sensitivity and nature of some specific positions. The positions where women perform well are those with conditions of having their husband and family support. These positions relate to the executive secretary at sector and cells and coordinator of village. The three positions seem to have particularities.

*“The Coordinator of the village is responsible of security and safety at community and ensures everybody is well in the village. This requires carrying out supervision of security guards, handling conflicts if any, prepare reports every day etc. this requires you to leave your husband or children in the middle of night and work with team of guards almost men, you can understand how your husband would properly feel. In many cases we don’t really like these positions because of the nature of that work and consequences it may cause to your smooth cohesion with your husband” etc. I was elected twice as president of Abunzi-mediator. The third time, I said no, due to my husband even though he was supportive but looking at how he struggles with household work, I decided to quit myself. A quote of member of village executive committee in Rulindo district, Ngoma sector, on May 28, 2019*

In addition, the findings also indicate that, **recruitment and composition of recruitment panels during interviews** contribute to reduce chances of women and girls to access leadership positions. Research participants argued that the composition of the panel in most cases is 80% of men. This reflects male domination at key strategic position and decision-making. The participants in KIIs proposed that this must cease and initiate a new regulation with gender equity and respect of parity during recruitment.

#### **4.2.1.2. Misunderstanding of gender concept**

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<sup>27</sup> Note during interview: in the support of these findings, a group of women parliamentarians started that, people do not reflect on the nature differences or biological nature of women in most cases. The more emphases should be on the mind-sets change. When you reflect on a mother breastfeeding or pregnant women, there should be special conditions especially making sure psychologically and physically, she is stable and fit. The capacity building interventions should focus on these issues to engage men and women in these discussions.



Misunderstanding of gender concept was pointed as one of the contributing factors for the under-representation of women in decision making in local administrative entities. Research participants felt that, first and perhaps the most common misconception is that gender equality has been referred only to women.

According to the findings, generally, both men and society educated in patriarchal society, viewed often gender equality as feminist issue and a modern concept. This is why it is crucial to explain that gender equality concerns us all. In the study findings, participants point out several underpinning issues that must be addressed but also highlight positive trends that must be strengthened. The issues to be look at:

- i. Some women and men understood gender equality as a western paradigm that was introduced to destroy their culture values and family stability-those defending this, advances the idea that before the introduction of gender principles, there were little or even not family dislocations and conflicts related to properties etc.
- ii. Some men and women are increasingly taking extreme position as either radical feminist or insensitive to any gender equality considerations.
- iii. The introduction of gender back in 1990's, seem to have emphasized more on the notion of women as oppressed group and men as perpetrators rather than teaching gender as perspectives of equal rights and opportunity for both men and women.
- iv. Parents and teachers, whose responsibilities are to teach and accompany children correctly to understand the notion of gender equality, they are also mainly a product of patriarchal society therefore, centered their thoughts on male domination.
- v. Few insensitive men in leadership or in influential positions (teachers, opinion leaders in community, religious priest or pastors etc.), if not approached and sensitized, could interfere or influence negatively the majority of sensitive men supporting gender equality through men engaged approach. Therefore, reinforce considerably the position of feminist to resist in their position.

Women views in rural are slightly different to those of women living in urban areas or in business. Those women situated in urban areas and doing business are much more confident because of their financial status and independence in taking decisions. While in rural areas, women still have much more barriers in taking decisions as an independent person. They fear to be judged by community (FGDs, Abesamihigo-Gasabo and Cyanze sector, Rulindo)

The effects of negative behaviours of both insensitive male and radical feminist females have contributed to reinforce the resistance of people in the society who viewed gender in negative way. On the other hand, the researcher recognizes that, majority of participants viewed very positively the way gender equality contributed to improve women status in society. Some statements stipulate that:

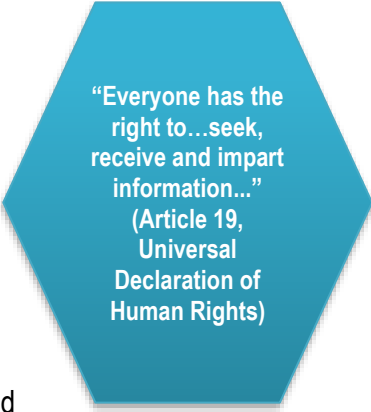
*"Rwandan women are very compassionate, very accountable, very critical and meticulous. If they are more represented in local leadership positions, would be able to put sanity into the governance system at local administrative entities. Before the Constitution of the Republic of Rwanda (2003), we had men dominating the affairs; they have not performed well as today. However, today, with the new dynamic of increased number of women in leadership, capable and ready to fight for their causes as well as their*

*families and the whole society. Majority of Rwandan women are those who are always at home, looking after children, ensuring that they get good education, good moral upbringing and if they can inject this in large society, by putting them in decision making at local administrative entities, by making them determined, the destiny of Rwandan people shall be better and better (Director of Good governance, Nyamagabe district, June 2, 2019).*

#### **4.2.1.3. Limited access to Information**

In Rwanda, government has put more effort and made positive progress to enable all groups of society including women to access information through Information Communication Technology policy introduced since 2005. Under the Millennium Development Goals, significant progress was made toward girls and women's access to information, particularly through information and communication technology (ICT)<sup>28</sup>, which has the power to reach females nearly everywhere.

“Paradoxically, while women may be least likely to demand and receive access to information, they are perhaps most in need of it” (Neuman, 2016, 83).



“Everyone has the right to...seek, receive and impart information...”  
(Article 19, Universal Declaration of Human Rights)

Although significant achievement has been made, participants during interviews and focus group discussions noted that, access to information is one of the key factor impeding women progress towards women empowerment hence, women in decision-making<sup>29</sup>. Among root causes of the phenomena, the following gain consensus:

- In traditional habits of many men, they intend to deny women freedom to leave home without permission to seek information; and
- Even though education in Rwanda is free for both girls and boys, some families in rural areas and a few families in urban areas tend to favoring the education of boys and giving boys preferential use of ICT. Those are sociocultural obstacles hindering women to access information as counterpart men.

The recruitment of executive secretaries at sector, cell and district levels passes through advertisements and people apply. Paradoxically, women competing in these positions are limited. The reasons provided by research respondents fall into three categories:

- Women and girls are mainly restrained by distance from home to the location of the job. For instance, respondents mentioned those sectors located far away from the city- (i) Manihira Sector in Rutsiro district; (ii) Gatebe Sector in Burera; (iii) Nyabitekeri in Nyamashyike district; (iv) Bugesha Sector in Rubavu district and Kiyombe in Nyagatare.

<sup>28</sup> Nancy J Hafkin, Senior Associate, Women in Global Science and Technology (WISAT) Development and Access to Information | 2017

<sup>29</sup> Access to information is intrinsically linked to the realization of United Nations Sustainable Development Goal 5 “Gender Equality and Empowerment of Women and Girls, and in turn contributes to the achievement of other SDGs.

- Based on bias and stereotypes-people tend to think that women and girls are less competent in term of ICT and few are enrolled in ICT schools. This also contributes to reduce the chance of accessing information using all available means: library, communication centers in rural and urban areas, search for news in various channels etc.
- For social and financial reasons, women's mobility is limited than that of men. Women's multiple roles and domestic burdens afford them limited time to utilize public access facilities. In most cases, in rural areas information centers and cybercafés are frequently located in places that women may not be comfortable frequenting and open only when it is problematic for women to visit them and return safely to their homes. In general, libraries are more comfortable and offer better hours for women to visits, however, culture of leading still very low<sup>30</sup>.

According to the findings, those are causes of limited access to information for women and girls and consequently, women are refraining from applying for vacant posts. It reduces the chance of having more women competing at sector and cells levels and therefore, leads to a limited number of women taking position at that level.

#### 4.2.1.4. Job location

Naturally, everybody prefer to work near his/her home for mainly reasons including family responsibilities, social relations, less travels, low cost in term of transport etc. When it comes to women, they are likely safer and stable when they work near home to ensure children are safe and get the maximum of parent care. However, during FGDs, especially women participants across districts and KIs including those working at sector levels, the constantly noted that working far from home is very limited factor to women to competing for decisions making at the local administrative entities far from home.

*“When we advertised last for executive secretaries of the sector positions, I tried to call some colleagues interesting them to apply because, now everything is electronic. Thus, all women and girls were saying never, we can't work in that rural area far from home. If at least the sector was in Nyagatare city”<sup>31</sup>*

Women interviewed in the research supported their views saying that, in the first place, if you decide to compete and relocate to work far from home, there are three consequences:

- **Losing control over family**-children should not go because of poor schools, no facilities etc.
- risk of infidelity at both side especially women fear that their husband would have “illegal second wife-mistresses”

<sup>30</sup> One participant in Rulindo district noted: I can't let my daughter go to study far away unless I have means of following her on daily basis. If I'm able to pay school fees for good school in China or Europe, I'd rather let a boy go there because I don't mind his able to control his own safety.

<sup>31</sup> One Director in Nyagatare District stated: This is everywhere in Rwanda. Women and girls are less interested to work in far away in rural area, especially married women. They prioritize first, their family and children but also husband before taking any decision.

- **Malnutrition and illness**- even in case of husband support, women fear to leave children with risk of malnutrition and illness
- **Growing suspicion between spouses** one (mostly husband) thinking that her wife when working far from home, she may have relation with other people, especially other men. This could undermine relationship and reduce trust. These reasons and others, influence considerably women decisions when it comes to compete for any job, especially leadership positions far from home<sup>32</sup>.

## 4.2.2. Factors related to Community

### 4.2.2.1. Limited Support of Husband/Family

Article 17 in The Constitution of the Republic of Rwanda, paragraph 5, starts that “*Spouses are entitled to equal rights and obligations at the time of marriage, during the marriage and at the time of divorce*”. During the research, people pointed that lack of partner/husband support is pertinent in one way or another as it discourages women to participate in decision-making positions. The participants highlighted two major scenarios:

Women engaged in KILs, mostly in high positions, said, “if you decide to work outside your family home, there are two consequences if your husband does not support. First, some spouses break, or have permanent conflicts or children are going to suffer from poor treatment. Yes, we know our rights but the choice is very hard to make. Husband support is very important FFRP, June 2019

- The first scenario** is where few women have support from their partners. In this case, women are free and encouraged by husband to participate and compete and he’s ready to accompany and carry some family responsibilities in the absence of the wife at home. This leads to the success of women and built more confidence. However, participants argue that this scenario is very rare;
- The second scenario**, participants maintain that the majority of men in community, even though silent, they do not provide required support to their wife. The reasons being, according to participants:
  - Man selfishness and negative thinking assuming that wife may be approached by other men and therefore, creates suspicion of infidelity.
  - Some women are not ready to leave their husbands with assumption/fear that they may marry or have second wife (illegally) in their absence, therefore, they decide to quit in the process of either election or competition especially for the position requiring women to relocate.

The majority of men in community, even though silent, they do not provide required support to their wife.  
Ndarinzwe Jane  
(study name), June 2019

<sup>32</sup> Participants in focus group discussion at FFRP started, I quote “outside here there are too much rumors. Some think that women in leadership are in most cases get there through connections and those connections they link them with sexual behavior. We can’t restrain people to think in that sense; however, if one case happened, it doesn’t means that this is generalized. Women are capable and can get at any position based on merits and competences. Such kinds of thoughts are based on gender biases and cultural stereotypes.

- Inappropriate behavior of few women in leadership-this is based on some very few women who do not reflect the real Rwandan women with positive value and character. Participants say that, those few could affect also the decision of other women and men during the decision to join or restrain their participation in leadership positions<sup>33</sup>.
- Influence of families. Participants tended to agree that, husband and wife families play a big role in term of women decision to participate in job competition or election for leadership positions. One participant said:

*"I'm a leader at the level of district and we are very fine with my husband because I do respect my husband even though my salary is 10 times higher than my husband. When I go back home, I leave my authority outside and become wife at home. I think, the controversy in this journey depends on individuals and the way they manage their powers vis-à-vis family responsibilities. However, this does not limit some conflicts from our families. At the beginning, my husband was treated as weaker man and a man oppressed by wife. Thus, with time, now both families are becoming supportive. This is due to mutual understanding of both of us. (quote from a participant in Rubavu-district, (May 23, 2019).*

#### **4.2.2.2. Weak Support of Peer Women (WSPW)**

The research findings showed that in many cases, during elections process, women are the majority to elect their leaders at community level even though it was difficult to confirm this assumption with statistical evidence. For instance, elections of 2017 in local government, from village to mayors, elected women represent 34.6 compare to 64.5% men<sup>34</sup>. However, participants said that, in rural communities and sometime even in urban areas, women are conformable to elect men than their fellow women. The research sought to understand the reason behind this attitude. The participant's opinions converged that the reasons behind this are mainly that:

- The majority of women respondents in the study believe that men are naturally prepared to lead;
- More women in the FGDs expressed their opinions saying that they have less trust in their fellow women when it comes to leadership role. They support this statement saying that, women are often jealous of their peer women<sup>35</sup>.
- Women tend to place one-man in-group of women at the top of leadership. This was observed during FGD with saving groups in Rubavu, Rulindo and Karangazi in Nyagatare districts. When

<sup>33</sup> This has repeatedly mentioned during our FGD and KII in all districts. The argument is that, some few women inappropriate behavior is negatively impacting to other women and men. For instance, women who access in leadership positions and after few months or years, they divorce their husbands this was supported by reference to some cases; participants also mentioned family conflicts related to unbalanced power between spouses. However, when asked if this is only for women leaders, they say that even few men also behave in the same way too it creates the same consequences.

<sup>34</sup> NEC, Activity report 2016-2017, Sept 2017

<sup>35</sup> This was contradicted by other views of number of women especially in leadership saying that, yes they agree that women are majority as general population and maybe in majority during election process, but disagree on the view that other women have less trust in their fellow women. They argue that, this is not generalized attitude rather than few individual jealous women as men also could be-statement of group of women members of saving groups in Nyamagabe and Rulindo district. Tare and Ngoma sector respectively (28 May and 4 June 2019).

asked to explain the reasons for this, women although in majority indicated that they would wait to hear what men are going to say. When asked why? One old woman said, *“we are not familiar to talk much in public. Currently we are trying with new policy on gender equality. However, with culture norms here in Rwanda, especially in rural areas, we are not used to speak in public”*<sup>36</sup>. This demonstrates again, social construction believes and negative impact of male domination<sup>37</sup>.

Ultimately, such understanding could contribute to undermine the rights of women themselves and therefore, contributes to the conservative ideas of considering women as weaker. Again these are social constructed attitudes and believes of both men and women embedded in patriarchal system with male domination.

#### 4.2.2.3. Family education

Family education was described frequently as one of the key hindering factor for gender equality. Both spouses and children often with other relatives from the family. Sometimes, it can go beyond this small group. Therefore, family is considered as small institution with norms, regulations etc. Human development starts here. In addition, the family is the first space where children get basic education; the first indispensable teacher of societal norms and solidarity are parents. At the same time, however, family can reinforce oppression and inequalities, negative attitudes and creating imbalances and frustration among members. When participants were asked whether family education was among those factors limiting women to access in decision-making positions, respondents simply laughed and here is common sentence used in Kinyarwanda:

*“Byose niho bipfira” meaning “the failure of everything starts here at home”*. They pointed out few possible root causes of this:

- i. we as women were told by our mothers and grandmothers to be respectful and let a husband Lead-Heritage of traditional beliefs and attitudes;
- ii. we never had chance to speak out in public, once doing that, we were considered as deviant: “inshinzi”-manifestation of male dominance;
- iii. ensure everything is set and prepared at home for the good of your husband;
- iv. never talk more than twice in the front of men or in public: *“ntankokokazi ibika isake ihari”*;
- v. men are the leaders-“uruvuze umugore ruvugamo umuhoro”<sup>38</sup>

<sup>36</sup> In FGD composed by women themselves, young women tend to wait until old women say something. This was observed more times.

<sup>37</sup> “We believe that men are our leads they take decision and organize us. Women sometimes they don’t take decision we spent much time taking and I think it’s good to have men in group who can guide us” said a member of FGD in Karangazi on May 29, 2019.

<sup>38</sup> Interestingly, in Kinyarwanda culture there is also another contradicting idiom saying “umugore n’umutima w’urugo-woman she’s the heart of the family” the explanation attached to this, is that traditionally, women are the one taking care of everything at home, they are the one advising husband on any decision like giving a cower to family member, friend or relatives. So, if she’s more responsible and good advisor, decisions are well taken and family prosper. If she’s well organised and handle properly things at home (behind the scene, then people would say, you have good family and therefore, she’s the heart of the family.

These roots causes were highlights as hindering women in their journey of transformation to access leadership positions in general and in local administrative entities closer to community, where those practices continue to surface.

The positive transformation process can only be possible, at family level, when both spouses understood the benefits of gender equality principles. In this case, children both girls and boys would benefit equally. However, it could be also opposite in case of couples who still have the old understanding of the family dynamic and stereotypes based on traditional culture.

#### **4.2.3.4. Insufficient support for Women Role Model (WRM)**

From Focus group discussion, women suggested that suggested that visible female role model in leadership may offer the opportunity for modeling empowering behaviors in women faced with leadership challenges. Essentially, female leaders role models can show women how to behave in challenging situations, how to speak, stand and continue advancing in leadership. In turn, women may model those behaviors and, as a result, be empowered and perform well. More precisely, in the context of the current study, the Researcher proposes that when women learn from other women leader's role models, they are likely to imitate those role models' that ultimately empowers women during leadership challenges.

“Telling a story has the power to incite unique thought, inspire action and start meaningful conversations. And recognizing the role that women have played in the world allows adding our own force to the momentum that created, and the framework they laid out<sup>39</sup>”.

The focus of women in leadership should be on political, economic, academic, and other sectors for three reasons. The first is that currently, Rwanda has a strong conducive political environment, which favors the promotion of gender equality and women empowerment. For instance, in Rwanda, women are in high leadership positions in Parliament (61%), government (47 %+) and Justice (47 %+), Governors (60%) and Mayors (26%+)<sup>40</sup>. These women are in position of being role models to other young women in various sectors.

The Private Sector Federation (PSF) has made progress in establishing the institutional and coordination framework through its 10 Chambers including Chamber for Women Entrepreneurs. In addition, a gender accountability program (Gender Equality Seal) initiated by the PSF, GMO and UNDP is striving to promote gender accountability in the sector. Statistics show that the progress of women is tangible<sup>41</sup>. In terms of the presidents of chambers at PSF, women represent 30%; on the other hand, in terms of the position of the first V/P of chambers, women represent 10%; the second V/P women are 30%<sup>42</sup>.

Nevertheless, the Rwandan culture orientation does not permit girls to socialize freely with people of all lifestyles. It also demands and prescribes that “a good girl/woman has to be reserved which limits her

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<sup>39</sup> Note: Thoughts of Permanent Secretary of Ministry of Gender and Family Promotion taken during an interview.. Researcher with key words of PS. has paraphrased this short quotation On June 14, 2019 at 11h00.

<sup>40</sup> MINALOC administrative data ,2018 quoted by GMO, March 2019:p56-57

<sup>41</sup> PSF, Private Sector Structures Elections, Executive Report, 2018

<sup>42</sup> Idem

social interactions within the society and sometimes prevents her from seeking external advices from others”<sup>43</sup>. The research findings revealed that, both in rural and urban areas with slight level of difference, women faced challenges with reference to decision-making and choices that could shape their careers in the future. In addition, lack of exposure and role models to girls and young women leave them unfocused and vulnerable to peer pressure because their social foundation is shaky. The research results suggested that role models experienced underprivileged background themselves and they are in a good position to raise awareness regarding the barriers they have had and the journey they took in order to reach their full potential.

### 4.2.3. Factors related to Individuals

#### 4.2.3.1. Household responsibilities of women: traditional role of women

The Constitution of the Republic of Rwanda, article 18, paragraph 2, reads, “Both parents have the right and responsibility to raise their children”. Traditionally, in the Rwandan culture, women have very big role to play in family and the way people believe in that culture norms seem to contradict that constitutional principle. Female domestic responsibilities are huge and demanding: she is the family caretaker, the wife, the mother, the cook, etc. On the other hand, because of the consequences of genocide, more women are family providers and heads of household. In recent years, almost two and half decades, with the introduction of gender equity and equality principles, both women and men had to shift and change their ways of doing and believing<sup>44</sup>. During interviews and focus group discussions, almost 100% (urban and rural, men and women) of participants agree that one of the hindering factors leading to unequal powers and responsibilities as consequences of under-representation of women at local level is burden of unpaid care work. One of participant said:

*“Combining family and job responsibilities is the most difficult tasks even if it’s feasible. For instance, take woman in local leadership position she may even face family dislocation, malnutrition and high stress and frustration due to her absence at home to take care or ensure children are well treated. This happened often for women in local government positions (Participant member of FFRP-Parliament of Rwanda, June 2019)<sup>45</sup>.*

The causes of the heavy responsibilities of women originated mainly from unbalanced traditional role of women and men and traditional division of labor in the household. Throughout the research, the findings revealed that in Rwandan communities, people have two ways of interpreting the phenomena of household responsibilities as factor limiting women in decision-making positions. First, they argue that

<sup>43</sup> MIGEPROF, *National Strategy for Mentorship of Young Women and Girls*, 2015

<sup>44</sup> One of FGD in Nyagatare district, Nyagatare sector, declared: *I think we should go slowly if we want to build a society where women and men should be equally. Did you remember that its only 25 years since we started with this gender equality?, so yes, we agree women should participate and play a very big role, but step by step not changing things brutally”*

<sup>45</sup> *The same situation happens to women in high leadership positions with slight difference. Women in high leadership positions, they do have facilities around like financial capacity to pay for domestic workers, day-care for children, etc. and deal with specific task like MP or director at the ministry etc. while at local level, they deal with all sectors and institution’s. She said, ES or VM in charge of social affairs, deals with all issues, meetings etc. so, no room for you to look at family issues (MP, June 2019)*



under-representation of women in leadership is mainly due to the unbalanced responsibilities of men and women. Women have limited time because of family responsibilities therefore, decide to restrain their ambitions<sup>46</sup>. The second view is that, women who decide to participate in decision making in leadership positions, have to be ready to face other challenges related to community perception, family abandonment and limited care of children. Participants however, stressed that, all should be looked from family education and community awareness on women capacity to lead<sup>47</sup>.

Furthermore, when asked the question on the imbalances of responsibilities between working couples one participant said:

*“For instance, working wives still continue to spend more time undertaking home duties than working husbands, even in the absence of children. Nevertheless, when a family does have children, women spend even more time doing household chores. Even when couples begin their lives together both working in the public sphere, the advent of children tends to contribute to an imbalance in the symmetry of household work that the couple had previously established. In general, working women use their earnings to outsource domestic tasks and reduce their burden of unpaid care work. The competing demands of employed parent’s time may be leading to fewer meals eaten at home and lower nutritional value of meals especially for children and therefore causing disease. Likewise, children of larger families tend to be at the greatest nutritional risk<sup>48</sup>”.*

Finally, the findings point-out the **unpaid work of women as challenge that limits women to compete for those leadership positions**. Thee unpaid work is uncouned for although heaviest for women back home at community especially in rural areas. In urban areas, women often have paid household workers who take care of children and home, therefore it gives more freedom and time for women to go out and compete for any leadership position.

#### 4.2.3.2. Limited self Confidence of women

More than 80% of women and men (consulted during the research argued that that even though gender equality has significantly improved in general, Rwanda society continues to face challenges in term of traditional believes especially the perception of women themselves. Two arguments were put forward, the first argument emphases that women are discouraged to embrace leadership positions in community or in public

The views of women in rural areas, especially in Nyagatare and Rubavu emphasises that women are considered, as “women at home” so don’t break traditional rules. Maybe our children will make it. (FG, Karangazi and Rugerero) June 07, 2019

<sup>46</sup> One of the areas of future research is the differences between women at local and women at national level, and their financial capacities to hire domestic workers to help handling household work. However, participants argue that even though women are able financially to hire domestic workers, they are still fully responsible of whatever is being done at home. When they come from work, men would sit and watch TV or pass through the bar for drink, while women rush home to prepare a meal and take care of children. In addition, participants said that if a women competes for a position located far from home, there is a risk of hiring girl as a domestic worker at home and leave her with your husband.

<sup>48</sup> One participant who was very passionate and experienced on local government described the burden of woman working in the local government, especially in leadership position as a sacrifice between family and work. She gave one example where women in such positions as Executive Secretary do not have time to look after their children even if one is sick. She pointed out cases where children of some of those were found with malnutrition. She also gave example of one Executive Secretary who decided to be demoted and lose 1/3 of salary in order to spend more time with her kids. It reinforces again the need of examining the work conditions at local level and specifically consider women’s particularities.

spheres, fearing the way people think about them compared to their men counterparts. Participants noted that from early age girls are told to be correct, nice, respectful and careful on whatever they do.

This is contrary to their fellow boys who are encouraged to dare and take risks, to emulate, compete, go out and participate in all kind of activities in community. Consequently, as they grow up, boys have more courage and confidence compared to girls. This socialisation impacts negatively on the level of confidence of women and affects their decision to go further either in election processes or competition for a high level job. Having woman in leadership and as member of the forum for women parliamentarian has improved over the years since the introduction of gender equality under new Constitution of 2003, participants noted.

Women in rural areas compared to those women in urban areas are still disenfranchised on this leadership trajectory due to community influence, patriarchy, religious and traditional beliefs. Participants noted that comparatively, in urban areas, women are independent compared to those in rural areas. They highlighted that women in urban areas decide freely on what to do and husband are likely to support them than they do in rural claimed participants in FGD in Nyamagabe and Nyagatare districts.

*“The lack of confidence is mainly based on lack of community support and discouragement words from family and your husband” (male member of FFRP participant in interviews, June 2017)*

The research explored the real causes of lack of self-esteem and confidence. The results show that, the causes of weak self-esteem could be attributes to the following factors:

- i. cultural background of women in Rwandan society where a woman used to influence all decision with soft-power and not leading public debates;
- ii. women and men traditionally believe that women should not take many responsibilities, but instead women must be protected and take care of social and family affairs. This perception however, was broken after genocide as many women were left as widows where women started taking responsibilities as head of households and assumed a breadwinner role, consequently playing both the role of men and women<sup>49</sup>;
- iii. fear of women to face discrimination or stigma when they are in those leading positions;
- iv. discouraging words from family, friends or partners.

Nonetheless, the findings noted that, this lack of confidence does not ignore the progress made since 2003 with the new Constitution that introduced the requirement to have at least 30% of women in all decision-making positions. Rural areas have less educated women as consequently witness less women participating especially in election processes and hence few take up demanding positions with particular conditions in local government entities such as Mayors, ES at district, sector, cell and coordinator of the village. Thus, the study findings noted that, the more women are educated, aware of her rights, accessing

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<sup>49</sup> Note that after the Genocide against the Tutsi, many women became widow and therefore they had to take up a lot of responsibilities, both inside and outside their home. This is the very foundation of gender equality in Rwanda. It would be interesting to know your insights on this matter.

information and have enough time to join other women with larger experience, the more they are confident and able to compete and participate in the decision-making positions.

#### **4.2.3.3. Education Background**

Currently, in Rwanda, the number of girls and boys enrolled in primary education stands almost equal with 98.1% of girls versus 97.8 of boys (NIS 2018, p8)<sup>50</sup>. This indicates that parents now equally value the education for both girls and boys contrary to the decades before where the community valued less girls' education. Theremoval of tuition fees for basic education (ESSP, 2006)<sup>51</sup> enabled more children, both boys and girls to enroll in primary education especially those from poor families. This empowers the future generations to equally realize their full potential and contribute to the country's social economic development. Although the progress made in the education sector has significantly contributed to an increase in girls and women's capacities to participate in governance and therefore in decision-making arena, more still has to be done.

For instance, women illiteracy is still very high (30.6%)<sup>52</sup>, especially those of advanced age ranging between (35-65) who could be eventually elected leaders at community to lead at village, cell or sector etc. The research participants highlighted some underpinning root causes related to lack of adequate or specialized education for women to be able to compete in those elite positions. The root caused that were most noted are:

- i. Limited opportunities of women to have enough exposure due to the notion that "women are always at home";
- ii. limited level of readiness of women at local level due to limited notion of leadership with very low education;
- iii. combination of women's work at home and outside work, which is considered as unproductive to family.

The study findings also revealed throughout FGD and KIs that, the more women are highly educated the less they intend to participate in leadership positions at lower level in local administrative entities like village, cell and sector as family members or spouse discourages them. The few women who consider these positions are associated with lower levels of education as well, furthermore, even those with less education are not much interested to show-up and compete due to those social and culture norms<sup>53</sup>. At the same time, the study found that higher levels of education for women are associated with egalitarian attitudes about gender. Likewise, those who are highly educated may tend to have higher status jobs.

<sup>50</sup> *Education Statistical Yearbooks 2018*

<sup>51</sup> *MINEDUC, The 4th Education Sector Strategic Plan (ESSP 2006-2010) introduced fee-free schooling for 9YBE - 9 Year Basic Education - including primary and lower secondary (2006)*

<sup>52</sup> *GMO, State of Gender Equality, March 2019, p34*

<sup>53</sup> Note: during discussion in Nyabega Sector, Nyagatare district in June 2019, participants in FGDs, majority confirm that, often, high-educated girls from Universities do not want to be elected at village or cell as coordinator. The reasons being: (i) these positions use be considered for long time as paysant positions, with lower education and people who are familiar with population and have no other job; (ii) they feel like they are diminished when elected at this level. They argue that, family members do not support those who want to participate, as this is voluntary job.

So, the study concluded that women education provides an avenue for exposure to more egalitarian ideas and can debunk many gender stereotypes.

#### 4.2.3.4. *Fearing for failure*

Participants constantly mentioned fear of failure when discussing issues related to responsibilities and competitions during elections. Therefore, during research, the issue was discussed to understand why majority of women participants consider this issue as major factor. The findings noted that, nobody likes to fail, and women in Rwanda are not an exception. When asked why they think “fear for failure” is one factor constraining women to compete for high level positions in local administrative entities, participants both in FGD and KIIs, claimed that women are so averse to failure that they do not apply for jobs unless they feel that they are 100% qualified. This hesitancy is understandable for two reasons:

- When they do fail, women are judged harshly than their male counterparts because people think that women should not fail, they are trustworthy, not corrupted and should be careful (KII, June 2019)<sup>54</sup>. For instance, if woman Executive Secretary is reported corrupted or fail to take decision on community matters, people judge it as scandal, socially unacceptable compare to her counterpart man;
- The second reason highlighted is that, when women fail, they take it as individual failure<sup>55</sup>. This affects more women and it reduces margin of taking decision to participate.

Participants also said that when women are put in situations where they are aware of negative stereotypes about their gender, they become more anxious about failing to prove those stereotypes right. A statement made during interviews of women and men in Nyagatare and Nyamagabe in Tare and Karangazi Sector respectively confirmed this view:

*“Women fear to take leadership positions, but those who do participate are the best performers during Imihigo evaluation. People in community highly appreciate women coordinators at village, ES at cell or Sector level. This is due to their passion of work, objectivity during conflict resolution, no corruption, and women are ready at all times to listen to people”*

In further explaining why women “fear to fail”, research participants also argued that in general, girls are often encouraged to be harmonious, be nice and get along with everyone. This is considered to be a people-pleasing attitude:

*“We want everyone to like us. Because of this, and the social media’s portrayal of women, girls are prone to an external locus of control. We learn from a very young age that all eyes are on us, to be very careful in all we do and how we do it. This is the task of every mother to teach her daughter. It is imbedded in us. One women participant in FGD started in Kinamba, Kacyiru sector, June 12, 2019.*

<sup>54</sup> Executive Secretary of the Sector, Nyamagabe District, 3 June 2019

<sup>55</sup> FGD, Nyagatare Sector, presidents of farmers’ cooperative with majority of men, June 2019. This has been repeatedly pointed out in many other KIIs and FGD in Gasabo and Rulindo Districts.

As a result, women tend to strive for perfection in all things. Women often take criticism very personally; they internalize it and marinate on it. We learn to not draw too much attention to ourselves, for fear of what others will think of us. Boys, in the other hand, are encouraged to fall, fail and flounder, all for the sake of learning.

### **4.3. Factors leading to under-representation of Women in Local Informal Financial Institutions**

#### **4.3.1. Women financial capabilities**

In general, in Rwanda, women today have more control over their finances than ever before. With respect to financial inclusion, the 2016 FinScope report found that 87 percent of women are financially included as well as 91 percent of men, with a relatively low overall gender gap of 4 percent. This is a significant improvement from 2008 and 2012, when women's inclusion was at 26.8 percent and 39 percent, respectively. While that is great news, there is still a substantial wealth gap between the men and women, because women face major financial obstacles at different stages of their lives than men.

For instance, the study results show that although women benefited the legal environment and Financial Sector Development Program (FSDP) developed by government to ensure that 80 percent of the Rwandan population has access to formal financial services by 2017<sup>56</sup>. Women continue to deal with complicated financial limitations including the need to have collateral to get loans. The experience of many women is that the 50% of owned land does not provide the automatic right for women to decide on the use of that land. Often, even if women are the ones earning more, men are still the predominant figure in decision making over land use and control of financial gain<sup>57</sup>.

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<sup>56</sup> *GMO, Status of Gender Equality, March 2019, p25*

<sup>57</sup> *One of the few men member of FFRP testify that this situation happening often and both men and women do not do much to change the situation because of their culture believes, June 24, 2019*

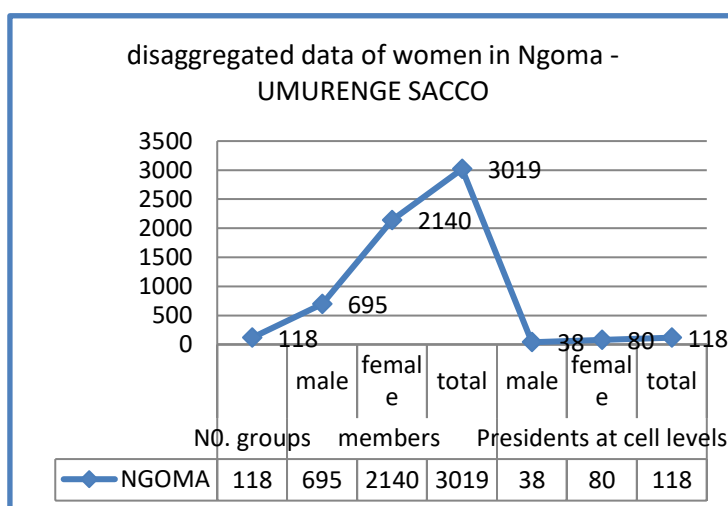
The study also explores how women participate in decision-making process at local informal financial institutions. The three categories of financial institutions selected were Sacco, Cooperatives and Saving Groups at community level. The research looked at the level of governing organs, the members of sub-groups in Sacco and executive committees of cooperatives.

### 4.3.2. Presentation of Umurenge Sacco

Umurenge SACCOs was established in 2008 with the aim to boost rural savings and provide Rwandans with loans to improve their earnings and enhance their livelihoods. The Fin Scope 2008 and 2012 surveys revealed that in 2008 21% of Rwandans that are 18 years or older, were using formal financial institutions. This percentage subsequently increased to 42% in 2012. Before 2008, among the half million who were banked in Rwanda, 97% were holding a bank account at UBPR (Banques Populaires) and within 3 years, Umurenge SACCOs multiplied the number of people banked by 5 and this had a positive impact on households representing more than half of the total population<sup>58</sup>. Thus, the number has increased in term of savings, which is very important in term of the household economy. The research sought to explore women role in decision making in the process of getting these related financial gains. These were analyzed by the level of women representation in governing bodies through Sacco structure.

#### Structure and Decision Making of Umurenge Sacco:

Figure 2. Data of women in Ngoma Umurenge-Sacco



The Sacco structure has two level of decision-making. The General Assembly (GA) and Board of Directors form the first level. The Board of Directors represents the GA and decides on the operational guidelines of the SACCOs. Under the BoDs, there is a loan and supervisory committees. The second level is a technical level dealing with every day business of Sacco. A manager heads the technical

level with two key staff. One is in charge of loan administration and the second staff is a cashier. SACCOs has also support staff. The number of support staff depending on SACCO's financial capacity to cover staff expenses.

The study question was to explore women under representation at SACCO decision-making levels. For instance, In Rulindo Sector, out of a total of 17 SACCO, only 15 SACCO have operational executive committees formed with three people; -President, V/P and Secretary. Out of 15 elected presidents, only

<sup>58</sup> <http://www.rca.gov.rw/about-sacco/umurenge-sacco/#.XR3ofz8zblU>, retrieved on 3 July 2019.

5 are women. Of the 15 V/PS, only 4 are women. Out of 15 Secretaries, 11 of them are women. The trends in these three positions reflect and confirm the assumption of those who say that women are under-represented in decision making at SACCO level. In addition to this, the study explored the level of participation of women in the president position of sub-groups of SACCO at village levels in Ngoma Sector in Rulindo district.

In total, Ngoma SACCO has 118 Sub-groups at village level. Out of 118 presidents, women are only 38 compared to 80 men. If one looks at the total number of members of SACCO women are 2140 people, which is almost, triple the number of men accounting of only 695. Taking decisions, start at the level of presidents of sub-groups at village who form the general assembly; followed by the supervisory committees, loan committees and board of directors. At all these levels, the figures demonstrate that women are very few compared to their counterpart men. In term of the level of savings in SACCO, national wide, women constitute 23.4% compared to their counterpart men with 30.9%<sup>59</sup> and this amounts to a gap of 7.5%. During FGD in Nyamagabe, one woman started:

*"I'm member of Sacco, but I didn't know that we have to participate in decision making. My interest was to save and keep my money in safer place. I knew that we have one man who is member of committee at Sacco level but he never told us what they do or decide in the meeting<sup>60</sup>".*

When asked this question, the manager of SACCO in Nyamagabe admitted that, the information sharing among members is still very low. "People are interested in depositing their money and its security but few know about decision making process at GA, BoDs and Managerial level<sup>61</sup>".

### 4.3.3. Presentation of Cooperatives

"A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise, according to internationally recognized co-operative values and principles<sup>62</sup>".

What makes a co-operative different from a conventional business is that:

- It fulfills a social or environmental objective or formed to fulfill its members' needs
- Its democratic ownership and control
- It's way of working
- Its legal structure<sup>63</sup>

Throughout FGD and KIIs, participants confirmed that, cooperatives have clear rules and regulations. The principles and values governing cooperatives are well elaborated. For instance, Cooperatives are based on the values of:

<sup>59</sup> NIS, Gender Report (2016, p140)

<sup>60</sup> Nyiramana Aurelie (forged name) member of FGD in Nyamagabe district, June 3, 2019

<sup>61</sup> Manager of Sacco in Nyamagabe Umurenge Sacco, June 4, 2019

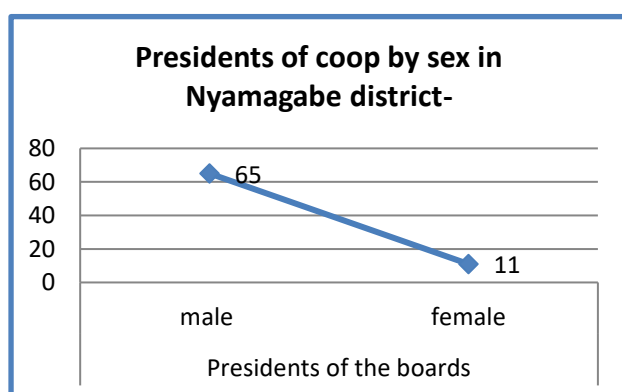
<sup>62</sup> [www.rca.gov.rw](http://www.rca.gov.rw)

<sup>63</sup> <http://www.rca.gov.rw/about-cooperatives/definition-of-a-cooperative/#.XR3pCz8zblU>, retrieved on June 4, 2019

- Self-responsibility
- Democracy
- Equality
- Equity
- Solidarity
- Honesty
- Openness
- Social responsibility
- Caring for others<sup>64</sup>

However, when it comes to election of members of the board of directors (BoDs/CA) or supervisory committees or loans committee at primary cooperatives, union cooperatives, and federation and confederation cooperatives; women are far less compare to men in term of elected leaders. The figure below in Rulindo district illustrates that.

**Figure 3. Chairpersons of cooperatives by sex in Nyamagabe district**



<sup>65</sup>In Nyamagabe District for instance, there are 179 registered cooperatives. Out of 179 cooperatives, 76 have elected board of directors. Out of these 76 cooperatives with elected board of directors, only 14.4% are women chairperson. This again confirms the under representation of women in decision making at local financial institutions that are closer to community whereas

women are generally the majority of the population in the community. Once again, this is illustration of the trend of what is the tendency of women in leadership at cooperative level.

Although this situation cannot be generalized at national level, it shows the tendencies of under representation at local financial institutions. The situation in cooperatives is almost similar to what was found in SACCO.

#### 4.3.4. Saving Groups at Community

According to available statistics in the five districts and other data provided by Care International-Rwanda<sup>66</sup>. It is evident that through women saving groups, Rwanda demonstrates how women are taking the lead and organizing themselves. For instance, in Rulindo district, 5180 saving groups were formed

<sup>64</sup> Note: these values are initially defined by Rwanda Cooperative Agency. However, individual cooperative can chose to add more values on this list. There is no restriction.

<sup>65</sup> Nyagatare district: Administrative data, good governance, 2018

<sup>66</sup> Care Int. Rwanda, Final report on "End line capacity assessment of partners implementing the gender equality and women empowerment project (artcf, rwamrec & pro-femme twese-hamwe) (Nov. 2018)



by Care Int. Rwanda in partnership with the district. Their performance is ranked higher, the impact can be seen and testimonies are eloquent. The 5180 saving groups, 90% of members are women.

Initially, according to the rules governing saving groups with support of Care, at least 75% in leadership must be women. This automatically leads to a big number of women in decision making of saving groups. As participants declared during interviews and FGDs, they feel comfortable in saving groups due to flexibility in term of getting benefits, support each other, addressing household basic needs, platform of information sharing among members of the group every week and finally building capacity of members with support of mentor of the group<sup>67</sup>.

*“I was a woman at home with limited access to information and relied on, asking to my husband for every single need. I did not trust in myself and I did not know that I am able to work and generate money. I was simply did not have meaning of life. However, when I approached one of my neighbors, she explains to me about women saving groups and conditions to be a member. I had doubted for long. I thank God that one day I decided to join the team. Since that time, my life and my children’s life has changed. My husband now considers me as valuable partner, I can now contribute in providing basic needs at home, pay for health insurance and food. We commend this policy and thank partners who brought this approach to us<sup>68</sup>”.*

From the experience of women in saving groups, it appears that women are able to lead at all levels with good performance if given that opportunity. Research participants’ testified that, even though women are few in decision-making at SACCO and Cooperatives, in informal saving groups, they are almost 90% in leadership, therefore playing central role in decision-making<sup>69</sup>. It was also noted that the few we have in leadership, especially for these positions where we need people with integrity, women are the best performer.<sup>70</sup> More emphasis should be in building confidence of women to compete freely in those positions at local level where community have more interest.

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<sup>67</sup> GMO, March 2019: stressed that despite the increase in percentage of women having saving accounts, it is clear that a high percentage of female (57%) continue to save informally compared to 54% male. The reason could be the way women trust more informal saving group than being customer of formal financial institution with more rules and procedures. While in informal saving groups, they get time to talk each other and respond quickly to their daily basic needs.

<sup>68</sup> FGD in Bushoki Sector, Mutesi Angel (forged named) statement on May 28, 2019

<sup>69</sup> Note: During KIs and FGDs, participants almost over 80% confirmed that, in saving groups, women are able to elect and be elected as leaders, they decide on the use of their money according to the saving group instructions and able to influence all decisions as leaders but also as majority members of these groups.

<sup>70</sup> This statement has been repeatedly said in all FGDs of women and mix men and women but also in KIs. They all converge that although women are few in leadership positions, the few we have in local administrative entities and local financial institutions are the best performer in their leadership and during Imihigo evaluation, case of executive secretary in Tare Sector, in Nyamagabe district, June 4, 2019

## V. ROOT CAUSES OF FACTORS LEADS TO UNDER-REPRESENTATION OF WOMEN AT LOCAL LEVELS

By definition, Root Cause (RC) is the fundamental breakdown or failure of a process which, when resolved, prevent recurrence of the problem. Identification and analysis of root causes of under representation of women in decision making at local administrative and local financial entities should be seen as way of paving a way to resolve the issue at the base. Or, in another words, for a particular problem,

The analysis of thirteen highlighted factors leads to under-representation of women has fundamentally the following root causes as point out by study participants. The frequently highlighted causes were (i) culture and traditional believes, (ii) mindset of both men and women who grow and educated in the context of patriarchal system with male domination, (iii) religious culture/believes-based with more male dominance and (iv) language with used words in family and community with influential power of men and reinforcement of women submission.

**Root Causes identified as leading to under representation of women:**

- i. Culture and traditional believes;
- ii. Mind-set of both men and women;
- iii. Religious culture/believes
- iv. Language and words used in community and parents.

In addition to the four identified root causes, in local financial institutions, the study findings noted that, root causes are mainly based (i) on male control over resources, (ii) weak financial experience of women to manage resources, (iii) unbalanced power over control between men and women. From the analysis of root causes, the study findings showed that that there are interdependencies between direct and indirect root causes verses hindering factors.

In term of organization causes-this can be broadly categorized as systems, process and policy (informal or formal), which are imbedded in way people do things (for instance, people do think that women should be on assistant position or deputy positions not really at the forefront in community organizations). Addressing root causes, is the only way of fixing those identified hindering factors. One of the participants declared.

*“erega twese nabagore twemera ko twashobora imirimo nkabagabo ariko abagabo twunva baja imbere bakayobora cyane ko bahatana niyo bikomeye-we all agree that women and men can be able to do things equally, but we believe that men are better to lead in community especially when things are too hard to endure” (old women at FGD, Ndera Sector, Gasabo district, 11 June 2019)*

## **VI. SUCCESS STORIES AND ATTRIBUTES OF WOMEN IN DECISION MAKING AT LOCAL ADMINISTRATIVE ENTITIES AND LOCAL FINANCIAL INSTITUTIONS**

While the research was much more interested to explore the factors leading to under-representation of women in decision-making at local administrative entities and informal financial institutions, it also revealed that few women, who break the traditional taboo, were highly appreciated in their respective responsibilities. The research noted some traits/attributes of women leaders' in the local administrative entities at district, sector, cells and village but also at Sacco, cooperatives and saving groups' leadership. The cusses of those who tried and succeeded, does not discharge some others who may not be able to comply, as women could also fail as men. It does not mean that this is census concluded from a list of all women in leadership positions at local government or local financial institutions, rather than a perceptions and opinions of participants in the study.

### **6.1. As reference model in good governance**

“We are impressed how the executive secretary of our cell performs her work. No complaint about cases delay, no one is left behind, no favor, she listens to us when you have problem, she is ready to receive anybody at any time, she's different from our previous ES. You know she cares so much. No suspicion of corruption, she is transparent all the time to everyone. We love her and we pray for her<sup>71</sup>”.

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<sup>71</sup> FGD in Rugerero Sector, Rugerero cell in Rubavu district, May 18, 2019

The same story was repeated by member of FGD at the headquarters of Tare Sector in Nyamagabe district. When asked the question about why women are few in local leadership at sector, cell and village, all screamed. They said that women are few but the small numbers who occupy such positions are the best. Participants noted an example of the executive secretary of the Sector. They indicated that she is always there to accommodate the community members and handle their problems. These testimonies are the signs that if women are many in local administrative entities, community issues could be more handled properly and smoothly.

This does not question the work of their counterpart men, rather, it reinforces the need of both men and women capacity wise to participate equally in the decision making positions.

**Common Success  
attributes of  
women:**

- (i) Reference model in governance;
- (ii) Trusted and caring leader;
- (iii) less-corrupt
- (iv) Well organized leader

## 6.2. Trusted and caring leader at community

“Look, I do have few women leaders in cooperatives. In those cooperatives, I do not fear for any corruption or mismanagement funds. Even members trust in women leaders; they are comfortable and confident with integrity of their women leaders. I always think of how to get more women at the top leadership when it comes to financial management. They are honest and reliable<sup>72</sup>”.

Constantly, participants in FGD and KIIs, in all the five selected districts, confirmed that women are trustworthy and very committed when it comes to leadership and people’s management. Participants highlighted that women are concerned and want success at all cost. They noted that women are concerned with detail and want to understand each and every person. This gives them more opportunity to handle carefully issues of the community they serve. Furthermore, their fellow women trust women when it comes to particular issues specific to women. For instance, in dealing with marital conflicts, gender based violence, children issues, etc.

## 6.3. Less-corrupted

Over 257 participants in this research, 90% of them talked about emphasizes that few appointed or elected women in local administrative positions are not corrupt. People have more confidence on them. They argue that:

*“nta mugore ujya mukabare gushaka ruswa. Ntabwo aca urwakibera. Rwose babaye benshi na ruswa yacika. Ntakarengane kabaho mubaturage”* It means that none or very few for the seeking corruption that “no of very few women can go to bar evening to seek corruption. She handles conflict correctly. If we get more women at those levels, we can have a community free of corruption<sup>73</sup>”.

<sup>72</sup> Head of Cooperatives of Nyagatare district, statement during interview on June 7, 2019.

<sup>73</sup> One participant (men) in Kanzenze Sector, Rubavu district, started that women are free corruption. May 17, 2019.

The statement in Kinyarwanda is more powerful. The way people were expressing it with passion and conviction, show how women are judged when it comes to corruption among local community members.

#### **6.4. Women leaders are well organized**

Participants argued that, women leaders in local administrative positions are well organized. That attribute of women contributes effectively to their performance. The views of participants support their ideas saying that, women leaders in local administration when they promise, they do respect.

*“In most cases if premise, they realize, they realized, if they took decision, they are firm on their position. When you have meeting with her, she’s on time or apologize to be late<sup>74</sup>.”*

### **PART.III. CONCLUSION AND STRATEGIC RECOMMENDATIONS**

This chapter presents conclusions and recommended strategies at various levels but also to different group of actors to activate the increase of equal representation of women in decision making at the local administrative entities but also in local informal financial institutions.

## **VII. CONCLUSION**

The aim of the research was to analyze the factors leading to under-representation at local administration entities and local information financial institutions. The study was conducted in five districts across the country. The five districts are Nyagatare in Eastern Province, Rulindo in Northern Province, Rubavu in Western Province and Nyamagabe in southern Province.

Participants in the study were selected in three categories. The first category of participants were women members of cooperatives, SACCO and Saving groups; the second category were women in community and third category were men and women opinion leaders in community and lastly, key selected people both men and women working in local administrative entities or in local informal financial institutions. All combined from FGD, KII's at local and national levels were 257 with 70% of women in FGD and 73.4% of women in KII's respectively.

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<sup>74</sup> Participants defending the attribute of women leadership in local administrative in Tare Sector, Nyamagabe district, June 4, 2019

The research used three approaches to get information from the targeted groups. First, because of the nature of information needed and research question in focus group discussion was key; key informant interviews also served to talk with specific experts dealing with gender equality issues. Finally, document reviews and observation were also used to facilitate the understanding of the studied question.

The result of the study came from people's opinions and experience in their respective communities. Respondents were certain that their opinions although could have some margin of error; reflect the general opinion of the general population on the factors hampering equal representation of women in local administrative entities and local informal financial institutions.

The findings concluded that the following 13 factors are the mainly the source of under representation of women in local administrative entities and local financial institutions. These factors are grouped into three categories. The first category, are the factors related to institutions; the second category are factors related to community and third factors are those related to individuals. The first category comprises of (i) Work conditions in local administration, misunderstanding of gender concepts, limited access to information, Job location. The second category related to community is formed by limited support of husband and community, Weak Support of Peer Women, Family education and insufficient support of Women Role Model (WRM). Third category of factors related to individuals is lack of confidence, education back group, fearing for failure, household responsibilities; and finally level of women financial capabilities.

The recognition of these thirteen factors in local administrative entities and local financial institutions could be one-step ahead to find solutions. In addition to these factors, the study highlighted that to mitigate those factors stakeholders should address first, the root causes, which are interdependent to these factors. The three-noted root causes were the patriarchal mind-set with heavy negative behaviour, bias language uses by parents and community and religious beliefs to some extent. Research participants linked to financial institutions, they point out male control over of resources, weak financial experience and unbalanced power of men & women to decide on the use of resource. These require concerted efforts by all actors including government, parliament, family, civil society, education system (teachers), religious leaders (Without partnerships between secular and religious, traditional and modern, taking into account different cultural and religious traditions, the SDGs cannot be achieved<sup>75</sup>), elders and other social structures. For further steps, the study suggested that, Haguruka and Trocaire to invite all concerned institutions in half day meeting, to elaborate together a clear road map for the implementation of those recommendations.

## VIII. STRATEGIES TO ADDRESS UNDER-REPRESENTATION OF WOMEN

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<sup>75</sup> UNFPA, Religion, Women's Health and Rights: Points of Contention and Paths of Opportunities (2016)

## 8.1. Strategies to address under-representation of women in local administrative institutions

The strategies are aligned to underlying factors undermining women representation at local administrative and financial levels. The six players have been identified as primarily contributing institutions to lead this transformational process of course with the support of others. Those are (i) Gender machinery, (ii) FFRP, CSOs intervening in the area of women leadership or women in decision making; (iii) Ministry of local government and National Elections Commission with the Ministry of Public Service and Labor; and (iv) Rwanda Cooperative Agency.

### 8.1.1. Ministry of Gender and Family Promotion

- MIGEPROF-To revise the existing strategies for Mentorship for Young Women and Girls (2015) and Strategy on Women and Youth Access to Finance (2016-2020) to include the component of women role model and challenges facing women in leadership at local administrative and financial levels. The most issue was the implementation. The revised documents should come with practical implementation plan and roadmap.
- MIGEPROF-To develop specific programs targeting both men, boys, women and girls in the journey of gender equality as key partner to ensure good understanding of gender equality principles (bring men, boy on board). These programs should be tailor made courses/sessions targeting specific groups. For instance, have opinions leaders at sector level, teachers, students clubs, religious-pastors, executive secretaries of sectors and other professional groups like advocates, judges, prosecutors, etc. The main topic should talk about intersection between gender and human rights principles and culture norms. Other topics can be added according to each group and level of understanding.
- MIGEPROF with support of MINALOC and MIFOTRA should initiate conversations around the process of appointment and recruitment of those who should qualify for political or high-level leadership positions for ensuring that the best women are known and selected and serve as role models for youth and other women to participate in decision-making positions.

### 8.1.2. Gender Monitoring Office

- Conduct a National Survey on the “Understanding of gender concept vs positive Rwandan culture values” to determine what could be reinforce as positive values and what is to be adapted in the gender training module and gender awareness messages.
- Work with the Ministry of Education to elaborate a strategy to start or strengthen (if exist) schools gender role-play program, especially building boys’ and girls’ capacities in leadership and self-confidence as leaders of tomorrow. The way to do it should be through role-play activities and emulating girls and boys with incentives (awards, recognition, or financial package...) like

establishing special awards for those who perform well. For instance, extend the Imbutu foundation program to all schools where girl students organize debates on issues on TV or radio.

### **8.1.3. Forum for Women Parliamentarian**

- In the implementation of “No One Left Behind” SDGs principle, the FFRP should conduct nationwide debates on the impeding factors of women to participate in decision making at local level (district, sector, cells and villages) in partnership with National Women Council. The debates should get support of a technical team of experts to guide the understanding of gender equality and positive culture values and the benefits of women participating in those leadership positions (from family, community and at national level).
- Initiate discussions with MINALOC and MIFOTRA to revise and adapt the laws determining the conditions of recruitment and appointment of women in those demanding positions from district to the cells; For instance, ES of the Sector and Cells. The discussions should focus on women responsibilities as mother and someone with specificities in the period of pregnancy or breastfeeding

### **8.1.4. Women Organizations (Haguruka & Profemmes)**

Haguruka with the support of Profemmes Twese Hamwe, should prepare a three to five-year action plan detailing the activities of national debates and field visits of those partners including FFRP, MIGEPROFE, NWC to openly talk about barriers/ factors impacting women to participate in the decision making process at local administrative entities and local informal financial institutions. The themes for national wide debates on gender equality and positive values of Rwanda culture should focus on:

- Gender equality in the Rwandan context and positives culture values
- Parents support-family education of both girls and boys (parents’ language and behaviors)
- Combination of household and leadership responsibilities
- Mutual support between couples playing roles in leadership
- Being leader as wife and husband while maintaining family cohesion
- Couple of leaders while playing vital role as model leaders

### **8.1.5. Trocaire, donors & other INGOs**

- Work closely with Haguruka and other Women centered organizations to actively prepare and support the process of organizing the national wide field visits to allow women and men at community and school level to participate in the debates on “factors impeding women representation in decision making at local administrative entities and informal financial institutions;
- Support Haguruka, other Women centered organizations and FFRP to hire experts who should technically work with a national team to prepare materials, organize and conduct debates but also prepare reports on national conclusions to orient and inform policies at national level;



- Support initiatives focused on developing leadership programs targeting young girls and boys at schools;
- Support Haguruka or initiate at the level of Trocaire, the mapping exercise on studies conducted in the last two decades on “women participation in leadership at central and local levels” to consolidate and ensure recommendations are implemented and followed.

#### **8.1.6. Ministry of Local Government**

- Based on the study findings we recommend that that, the Ministry of Local Government with technical support of National Elections Commission and districts, set up a special committee in charge of raising the awareness and selection of capable women to be prepared in advance, ahead of elections. These selected women at village levels, should be mentored, coached, trained to build their confidence, engage their partners (husband) and prepare community for better understanding of women leadership at community.
- MINALOC should work with MIFOTRA to assess particular conditions of women in the positions of Executive Secretary of the Sector and Cells as people with naturally specific responsibilities to ease their work. For instance, the time for breastfeeding, pregnancy etc., women should be allowed to work but also live at her home not necessary at the headquarters of the sector. This should be well discussed and streamline as very limiting factor for women at these positions.
- The appointment of women to the position of ES at sector or cell, should consider family factors and facilities for children (schools, hospital or health center etc.)

#### **8.1.7. Ministry of Public Service and Labour**

- The study indicated that, the online recruitment has improved the level of transparency and speed the process of recruitment. However, the study revealed that women and girls have limited access to information and fear to compete for those positions linked to sectors far away from their respective homes. From the study findings, the research recommends that at the position of Executive Secretary at the Sector and Cells, should be added some affirmative actions to encourage women and girls to apply. Among other actions, the following were suggested:
  - Being women or girl living in the district should constitute an advantage;
  - Transport and housing facility;
  - Build school, children care facilities at the headquarters of all districts and later at sectors, etc.
- MIFOTRA should work with MINALOC to introduce new regulations on composition of recruitment and interview panels to reflect gender parity. This would reduce bias and ensure gender equity among members of the panel.

### **8.1.8. District Authorities**

- The recruitment of ES at Sector and Cell should take into consideration the specificities of women as additional advantage compared to the conditions of men;
- Appointment of women should consider the fact that women have addition natural responsibilities of giving life and breastfeeding. This requires women to work in a place where she must get health facilities and be closer to the new baby once born. Therefore, districts need to create a conducive environment for women and girls working or those that aspire to work at local levels.
- The condition of ES to remain 7 days at the HQ of the sector should have cater for some exceptional conditions for women as highlighted above.
- Creates daycare centers with appropriate conditions at sector level

### **8.1.9. Media High Council (Radio, TV, Online Medias)**

- Haguruka, other women centered organizations and partners should initiate debate on TV to discuss and let people give their opinions on how to address those factors hindering the participation of women at local level based on testimonies of women and men and experiences of those currently working at local administrative entities;
- Haguruka, other women centered organizations and partners should work with media to organize quarterly community outreach program to encourage especially women and girls to massively participate in the leadership positions either during election or competition to be able to influence policy actions;
- MINALOC and MIFOTRA should give clear message on women working conditions (affirmative actions) at local administrative entities to stimulate more women to join and compete for leadership positions at that level.

### **8.1.10. National Women Council**

Should work with MINALOC and MIFOTRA with help of MIGEPROF and GMO to advocate for special conditions of work for women working as Mayors, V/Mayors, ES's of the district, sector and cells but also coordinators of the villages. For instance, breastfeeding mother, pregnant etc. should be allow to work near home with facility to access health care services and children school.

## **8.2. Strategy to address under-representation of women in local financial institutions**

To address identified challenges of under representation of women in local financial institutions, there are specific recommended strategies at national and local level.

### 8.2.1. Rwanda Cooperative Agency (RCA)

- The RCA should review the cooperative regulations and make mandatory at least in the executive committee (BoDs) to have women for the position of either president or v/president. This should also apply for the supervisory committee and loan committee. Consequently, it may require a revision of law or other internal regulation of cooperatives.
- RCA should ensure that all members of cooperative have information on the governance of their cooperative especially Umurenge SACCO. Therefore, a national campaign at each Umurenge SACCO and Cooperatives should be a priority. District should lead technically this process and ensure SACCO members and cooperatives are informed and sensitize.

### 8.2.2. District and Sector

- SACCO and cooperatives are new concepts introduced in Rwanda in 2008<sup>76</sup>; therefore, require new and adapted strategy to increase awareness among community. During Umuganda at the end of each month, local authorities should ensure that manager of Sacco in that particular sector, deliver a message to encourage women to participate in decision-making through election of board members (BoD) or other committees.
- During Umuganda meetings held every month at cell or village level, there should be a message of success member of Sacco or cooperative who benefited because of her involvement and fully participation. This forum should allow board of Sacco or Cooperative to give a clear message on governance of those financial institutions and explain available opportunities, especially for women.

### 8.2.3. National Women Council

- To build support and trust from community, reduce fear and increase self-confidence of women with a special message prepared and delivered during “umugoroba w’ababyeyi”, NWC should elaborate in collaboration with RCA and MINALOC: the theme should be on women, participation and representation in leadership and decision making process at the financial institutions. The topic should be on the agenda of this forum in every meeting.
- Organize at the level of cells, awareness on women representation and women benefits to join and be part of Sacco and Cooperative governance. The NWC and RCA should elaborate common plan and share this plan with district and sectors. The awareness campaign be conducted by key technical experts to provide more insight and good practices. Civil Society organizations should support the implementation of this strategy.

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<sup>76</sup> RCA: [www.rca.gov.rw](http://www.rca.gov.rw). Note: Umurenge SACCOs was established in 2008 with the aim to boost up rural savings and provide Rwandans with loans to improve their earnings and enhance their livelihoods. The concept of Umurenge Savings and Credit Cooperatives (Umurenge SACCOs) was based on an understanding that banks and other financial institutions were more concentrated in urban areas whilst the majority of the Rwandan population lives in rural areas and totally excluded from the formal financial institutions. (MINECOFIN, 2009)

#### **8.2.4. National Bank of Rwanda**

To ensure combination of legal process and women's commitment and political support, national bank of Rwanda should support the revision of SACCO and Cooperatives regulations in term of representation of both men and women in leadership and decision making positions. The emphasis being to increase number and capacity of women at the board of directors, supervisory and loan committees' levels (post of president, vice president). NBR should also make it mandatory that representatives of members should give feedback at village when they come from after SACCO or Cooperative meetings.

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## Appendices

### Annex 1. List of consulted districts

<i>DISTRICT RUBAVU</i>	<i>KII</i>	<i>F</i>	<i>M</i>
<b>DISTRICT RULINDO</b>	Vice Mayor	1	
	Director of Good Governance		1
	Executive Secretary/KANZENZE SECTOR	1	
	Executive Secretary/RUGERERO CELL	1	
	Director of Good Governance	1	
<b>DISTRICT NYAMAGABE</b>	In charge of gender	1	
	BDE-Director		1
	In charge of Cooperatives	3	
<b>DISTRICT NYAGATARE</b>	Director of Good Governance	1	
	BDE		3
	Director of Good Governance		1
	in charge of S affairs	1	
<b>DISTRICT GASABO</b>	In charge of Gender	1	
	District Cooperative officer		1
	Gender and Family Promotion	1	

### Annex 2. List of FGDs held at districts

	<i>FGD</i>	<i>F</i>	<i>M</i>
DISTRICT RUBAVU	Ejo Heza	10	
	Abadahigwa	19	5
	SACCO Rugerero	6	4
	GROUP OF MIXED MEN AND WOMEN	5	2
DISTRICT RULINDO	CYANZE	5	5
	SHIRUBUKENE SACCO	7	3
	GROUP OF MIXED MEN AND WOMEN	14	4
DISTRICT NYAMAGABE	Tugendane N'igihe	21	3
	COANYA	14	3
	INGENZI SACCO	4	6
DISTRICT NYAGATARE	TWIGIRE-RYABEGA	21	3
	Abajyanama b'Ubuhihi	2	22
	SACCO KARANGAZI	6	4
DISTRICT GASABO	Ubwiza bw'Agaseke	6	4
	COOPAKIKA	9	
	ABESAMIHIGO	23	6
	NDERA SACCO	8	3

**Annex 3. List of consulted ministries and partners**

<i>INSTITUTION</i>	<i>POSITION</i>	<i>Female</i>	<i>Male</i>
Ministry of Local Government	Principal Advisor to PS		1
Ministry of Public Services and Labour	HRM Systems, Processes/Career Management SPIU		1
FFRP	Bureau of FFRP(3)	4	1
Rwanda Cooperative Agency	Director of Planning, Capacity Building	1	1
Gender Monitoring Office	Executive Secretary	1	
Ministry of Gender	Permanent Secretary	1	
National Women Council	Women Mobilization (Marie Margarite UWAMAHORO)	1	
National Election Commission	Project manager-Olive Kananga	1	
OXFAM	Leadership Project (Eugenie INGABIRE)	1	
Care International	Console UMULISA	1	
Trocaire	Christine	1	
UN Women	National Gender Statistics		1
Profemmes-TWESEHAMWE	Angelique MULISA	1	



**Annex 4. List of all sectors and cells with gender disaggregated data of ES at Sector and cells**

Annex 4: List of all sectors and cells with gender disaggregated data of ES at Sector and cells

DISTRICTS	Sector	SECTORS (ES : 3.II)			CELLS (ES : 13.VII)		
	Nber	Male	Female	Total	Male	Female	Total
KIGALI CITY							
GASABO	15	10	5	15	31	34	65
KICUKIRO	10	6	4	10	27	11	38
NYARUGENGE	10	6	4	10	27	17	44
SOUTHERN PROVINCE							
GISAGARA	13	11	2	13	31	24	55
HUYE	14	12	2	14	43	28	71
KAMONYI	12	8	3	11	33	17	50
MUHANGA	12	11	1	12	23	36	59
NYAMAGABE	17	16	1	17	43	31	74
NYANZA	10	7	3	10	32	19	51
NYARUGURU	14	9	4	13	32	27	59
RUHANGO	9	8	1	9			0
NORTHERN PROVINCE							
BURERA	17	15	2	17	40	25	65
MUSANZE	15	13	2	15	41	26	67
GAKENKE	19	18	1	19	47	46	93
GICUMBI	21	19	2	21	64	37	101
RULINDO	17	14	3	17	46	22	68
WESTERN PROVINCE							
KARONGI	13	13	0	13	61	19	80
NGORORERO	13	10	3	13	43	24	67
NYABIHU	12	11	1	12	49	22	71
RUBAVU	12	9	3	12	54	19	73
RUTSIRO	13	12	1	13	36	22	58
RUSIZI	18	15	3	18	55	31	86
NYAMASHEKE	15	13	2	15	43	21	64
EASTERN PROVINCE							
BUGESERA	15	12	3	15	52	17	69
GATSIBO	14	10	4	14	44	12	56
KAYONZA	12	10	2	12	29	12	41
KIREHE	12	12	0	12	50	7	57
NGOMA	14	12	2	14	42	13	55
NYAGATARE	14	13	1	14	69	29	98
RWAMAGANA	14	13	1	14	48	25	73

Source: Mifotra-IPPIIS Administrative data, July, 2019

**Annex 5. List of people with sectors**

<b>N°</b>	<b>NAMES</b>
1.	Tharcisse
2.	NGENDAHIMANA J.paul
3.	NIYOTWAGIRA Claudine
4.	DUSHIMIMANA Jacqueline
5.	NYAMINANI J Bosco
6.	UWITONZE J de Dieu
7.	NSABIMANA Alphonse
8.	Joseph
9.	HATEGEKIMANA
10.	NTEGAMAHEREZO Frederic
11.	NKURUNZIZA J Pierre
12.	NSANZIMANA Joas
13.	BIGILIMANA Athanase
14.	MAHORU J Paul
15.	MUKANSANGA Francoise
16.	NYIRAHIMANA Joseph
17.	NIZEYIMANA Jeremie
18.	MUKAGASHUGI M Chantal
19.	MUKABERA Marie
20.	NIYONAGIRA Francine
21.	DUSENGIMANA Regine
22.	MUKANDAMAGE Consolata
23.	BAKANIRORA Immaculee
24.	MUKANZARIJYANA Cecile
25.	MUKANKUBANA Ancilla
26.	MUSABYIMANA Jacqueline
27.	MUKAHAKIZA Odette
28.	NYIRABUNGWANUBUSA Celine
29.	NYIRANDIHANO Florentine
30.	MUKANDAYISENGA M Louise
31.	MUKECURU Valentine
32.	NIYITEGEKA Marie
33.	HATEGEKIMANA Veneranda
34.	NKURUNZIZA J de Dieu
35.	BAZAMANZA Evariste
36.	IMANIRAKARAMA Eugenie
37.	NYAMPINGA Bernadette
38.	MUKANDAMAGE M Louise
39.	NYIRAKAMANA Agnes
40.	MWUMVANEZA Tito
41...	up to 257 people.

**Annex 6. List of Sectors in the five districts**

<b>DISTRICT</b>	<b>SECTOR</b>
RUBAVU	Kanzenze
	Rugerero
	Gisenyi
NYAMAGABE	Tare
	Gasaka
RULINDO	Cyinzuzi
	Cyanze
NYAGATARE	Karangazi
	Ryabega
	Nyagatare
GASABO	Ndera
	Kacyiru

**Annex.6. FGD/KIs Key questions**

**IBIBAZO FATIZO BIZIFASHISHWA MU BUSHAKASHATSI KU UBUKE BW'ABAGORE MUNZEGO ZIFATA IBYEMEZO KU KARERE, UMURENGE N'AKAGARI NDETSE NO KUBIKORERA MU BIGO BY'IMARI-SACCO, COOPERATIVES N'AMATSINDA YO KWIZIGAMIRA**

**Abantu ku giti cyabo bakora imirimo inyuranye**

<b>Ibibazo byubushakashatsi</b>	<b>Ibyo bahuriyeho bitera ikibazo</b>	<b>Ibyo bahuriyeho byasubiza ikibazo</b>
Nukuberiki hakigaragara umubare muto wabagore bajya munzego zifata ibyemezo ku rwego w'ubushakashatsi mu mu bikorera- ibigo by'imari, ibimuna na za cooperatives?	1. 2. 3. 4. 5.	1. 2. 3. 4. 5.
Kuki hari imirimo imwe usanga ku rwego rufatirwamo ibyemezo yiganjemo abagabo kuruta abagore haba mu inzego za Leta haba no mu inzego z'abikorera-ibigo by'imari, ibimuna na za cooperatives?	1. 2. 3. 4. 5.	1. 2. 3. 4. 5.
Niyihe mirimo mu inzego zifata ibyemezo muri Leta no mu bikorera ibigo by'imari, ibimuna na za cooperatives usanga yiganjemo abagore cyane? Byaba biterwa niki ?	1. 2. 3. 4. 5.	1. 2. 3. 4. 5.
Nizihye mbogamizi cyangwa inzitizi zibuza umugore kuba mu inzego zifata ibyemezo ku rwego w'ubushakashatsi (akarere, umurenge, akagari n'umudugudu?)	1. 2. 3. 4. 5.	1. 2. 3. 4. 5.
Ushingiye Kubunararibonye cyangwa ibyo wahuye nabyo, wabonye kubandi ubona inzitizi zikomeye ari izihe kubagore mukwitabira kuja munzego zifata ibyemezo munzego zibanze	1. 2. 3. 4. 5.	1. 2. 3. 4. 5.
Ni izihe ngamba wa cg mwa tanga zatura umubare w'abagore wiyongera munzego zifatirwamo ibyemezo ku rwego w'akarere, umurenge ndetse nakagari n'umudugudu?	1. 2. 3. 4. 5.	1. 2. 3. 4. 5.
Ni izihe ngamba wa cg mwa tanga zatura umubare w'abagore wiyongera munzego zifatirwamo ibyemezo mu inzego z'abikorera (ibigo by'imari nka Sacco, koperative ndetse nibimuna?)	1. 2. 3. 4. 5.	1. 2. 3. 4. 5.

**IBIBAZO FATIZO BIZIFASHISHWA MU BUSHAKASHATSI KU UBUKE BW'ABAGORE MUNZEGO  
ZIFATA IBYEMEZO KU KARERE, UMURENGE N'AKAGARI NDETSE NO KUBIKORERA MU BIGO  
BY'IMARI-SACCO, COPERATIVES N'AMATSINDA YO KWIZIGAMIRA  
AMATSINDA / FGD**

<b>Ibibazo byubushakashatsi</b>	<b>Ibitekerezo binyuranye</b>	<b>Ibyo itsinda rihuriraho</b>
Nukuberiki hakigaragara umubare muto wabagore baja munzego zifata ibyemezo ku rwego wro hasi munzengo za leta no mu bikorera- ibigo by'imari-Sacco, ibimina na za cooperatives?	1. 2. 3. 4. 5.	1. 2. 3. 4. 5.
Kuki hari imirimo imwe usanga ku rwego rufatirwamo ibyemezo yiganjemo abagabo kuruta abagore haba mu inzego za Leta haba no mu inzego z'abikorera- ibigo by'imari, ibimina na za cooperatives?	1. 2. 3. 4. 5.	1. 2. 3. 4. 5.
Niyihe mirimo mu inzego zifata ibemezo muri Leta no mu bikorera ibigo by'imari, ibimina na za cooperatives usanga ifunguye cyane ku abagore ? Byaba biterwa niki ?	1. 2. 3. 4. 5.	1. 2. 3. 4. 5.
Nizihe mbogamizi cyangwa inzitizi zibuza umugore kuba mu inzego zifata ibyemezo ku rwego rwo hasi (akarere, umurenge, akagari kimwe n'umugabo?	1. 2. 3. 4. 5.	1. 2. 3. 4. 5.
Ni izihe ngamba wa/mwa tanga zatuma umubare w'abagore wiyongera munzego zifatirwamo ibyemezo kurwego rw'akarere, umurenge ndetse nakagari ariko no mu inzego z'abikorera cyane ibigo by'imari?	1. 2. 3. 4. 5.	1. 2. 3. 4. 5.

**INYANDIKO MPINE KU BISUBIZO BYATANZWE MU MATSINDA N'ABANTU BABAJIWE MU  
INZEGO ZITANDUKANYE (Analysis table/table d'analyse)**

<b>IBIBAZO BYUBUSHAKASHATSI</b>	<b>IMPINE KUBYAVUYE MU MATSINDA</b>	<b>IMPINE KUBYAVUYE MU ABANTU KU GITI CYABO</b>
<b>Q1.</b>		
1.1		
1.2		
1.3		
1.4		
1.5		
<b>Q2.</b>		
2.1		
2.2		
2.3		
2.4		
2.5		
<b>Q3.</b>		
3.1		
3.2		
3.3		
3.4		
3.5		
<b>Q4.</b>		
4.1		
4.2		
4.3		
4.4		
4.5		
<b>Q5.</b>		
5.1		
5.2		
5.3		
5.4		
5.5		

## Annex. 8. Terms of reference

Our Ref.: .....

### TERMS OF REFERENCE (TOR)

#### INDIVIDUAL OR COMPANY CONSULTANCY SERVICES TO CONDUCT A STUDY ON "UNDERSTANDING FACTORS LEADING TO LOW WOMEN REPRESENTATION IN DECISION MAKING POSITIONS AT LOCAL GOVERNMENT (DISTRICT, SECTOR, CELL AND VILLAGE) AND LOCAL FINANCIAL INSTITUTIONS (SACCO, COOPERATIVES AND UMUDUGUDU)

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### I. BACKGROUND

Haguruka is a Rwandan non-governmental organization, founded in 1991. Haguruka means “standing up” in Kinyarwanda standing up for the rights of women and children. Haguruka’s mission is to promote and defend the rights of women and children. Our vision is to create a society where women and children can enjoy rights and reach their full potential. We are working to end violence towards both women and children. We provide a safe, confidential space where citizens will be listened to and given legal support by our lawyers and counsellors.

HAGURUKA in partnership with TROCAIRE, is implementing a project aims to Support CSOs to have a comprehensive framework for contributing to GBV prevention and response. It’s against this background that regard Haguruka in partnership with TROCAIRE, is recruiting the services of a consultant/ research firm to conduct a two-month (60days) study on understanding factors leading to low women representation in decision making positions from informal to the formal sector in Rwanda”. This Study will target 5 districts from all the 4 provinces + Kigali city (including districts of Trócaire Women’s Empowerment Programme). Each province will be represented by one district and consider rural and urban areas.

### OBJECTIVES AND SCOPE OF WORK

The study will aim at analyzing the underlying factors that hinder women to participate in decision-making positions/roles in the formal sector.

#### ***The specific objectives of the study include:***

- To assess women’s participation in decision making at local administrative entities,
- To identify factors leading to under representation of women at local administrative entities and local financial institutions (Sacco, cooperatives and Saving groups)

## II. OUTPUTS/EXPECTED DELIVERABLES

The specific outputs for the assignment include:

1. Inception workshop inception report within 5 working days upon commissioning reflecting the research methodology and sampling strategy and establish a detailed plan for implementation
2. Draft report showing identified problems and the proposed strategic recommendations;
3. Prepare a presentation of key findings during the validation meeting/workshop to relevant stakeholders and partners
4. Produce final report with all relevant comments integrated and inputs from the validation workshop.

## III. METHODOLOGY

- ❖ The methodology to be used will be participatory in nature involving key stakeholders such as: Civil Society Organizations (CSOs), religious leaders, local leaders, Government institutions such as Ministry of Gender and Family Promotion (MIGEPROF), Gender Monitoring Office (GMO), Ministry of local Government (MINALOC), and Ministry of Public Service and labour (MIFOTRA).

**N.B:** Consultant should develop any other methodology that can enrich this study

## IV. TIME FRAME

The assignment is scheduled to be completed within a period not longer than 2 months (60 Days) counted from the contract signature date. Haguruka's Team with who he/she is required to closely collaborate will technically supervise the Consultant.

## V. QUALIFICATIONS REQUIRED FOR THE CONSULTANT

The Consultant must have a vast expertise and holds at least Master's degree in Law, Social Sciences, Gender, Statistics or any other relevant field of study.

The Consultant should also meet the following requirements:

- Minimum 5 years of practical experience working in GBV areas, quantitative research, data analysis, and reporting;
- Knowledge of Rwanda GBV Laws, international legal frameworks, instruments such as Beijing convention, and others is an asset;
- Strong analytical and communication skills, including demonstrated ability to synthesize complex information and produce high quality practical advisory reports and knowledge products;
- Familiarity and passion for gendered legal framework,



- Demonstrated understanding of factors that hinder women to participate in decision-making positions/roles;
- Showcasing the ability of having developed related research during the last 3 years is an added advantage;
- Ability to work independently and produce high quality outputs in a timely manner, while understanding and anticipating evolving needs.
- Excellent command of English, both spoken and written is mandatory; Knowledge of Kinyarwanda and French will be an added advantage.
- Proven experience in data collection and data analysis

## VI. APPLICATION FILE

The interested and competent candidates must submit in hardcopy, the following documents:

- Detailed CV
- Technical proposal
- Financial proposal

### NB:

- ❖ The selected consultant should be able to start the assignment immediately from the date of contract signature.
- ❖ Must comply with terms, conditions and agreed timeframe.
- ❖ The qualified candidate will be personally responsible of the consultancy duties
- ❖ Holding a **TIN number** and being **VAT Registered**

## VII. SUBMISSION DEADLINE

The sealed envelope including:

- Motivation Letter outlining the applicant's suitability for the study
- CV indicating the educational background and professional qualifications
- Copy of Degree and Certificates of good completion proving the consultant's ability to achieve such assignments
- Contacts of at least three referees with one or more of the individual or Company that hired you for the similar assignment
- Comprehensive methodology on how the consultant will approach and complete the assignment.
- The technical and financial proposed budget;

Must be addressed to Haguruka-NGO's office located at **Kimironko-AV 95 KG 11. PO BOX 3030 Kigali**  
not later than **March 25, 2019 at 2:30pm**

- Bidding will be conducted in accordance with the article 5," competitive procurement process", section 5.3, on Haguruka'S Procurement Policy.

**Done in Kigali on March, 13<sup>th</sup>, 2019**

**UMURERWA Ninette**

**National Executive Secretary**

**Haguruka**

**Annex.9. Initial plan for FGD and Interviews**

<b>Name of District</b>	<b>Name of Sector</b>	<b>Number of people</b>	<b>Number of FGD</b>	<b>Date</b>
Rubavu	1. 2.	<ul style="list-style-type: none"> <li>• Vice Mayor/social affairs</li> <li>• In charge of gender</li> <li>• Executive Secretary/sector</li> <li>• In charge of cooperatives or social affairs</li> </ul>	<ul style="list-style-type: none"> <li>• Cooperative (10per)</li> <li>• VSLs (10 per)</li> <li>• women and men in community (10per)</li> <li>• Sacco (10 per)</li> </ul>	May 22 -24, 2019
Nyamagabe	1. 2.	<ul style="list-style-type: none"> <li>• Vice Mayor/social affairs</li> <li>• In charge of gender</li> <li>• Executive Secretary/sector</li> <li>• In charge of cooperatives or social affairs</li> </ul>	<ul style="list-style-type: none"> <li>• Cooperative (10per)</li> <li>• VSLs (10 per)</li> <li>• women and men in community (10per)</li> <li>• Sacco (10 per)</li> </ul>	June 3-4, 2019
Rulindo	1. 2.	<ul style="list-style-type: none"> <li>• Vice Mayor/social affairs</li> <li>• In charge of gender</li> <li>• Executive Secretary/sector</li> <li>• In charge of cooperatives or social affairs</li> </ul>	<ul style="list-style-type: none"> <li>• Cooperative (10per)</li> <li>• VSLs (10 per)</li> <li>• women and men in community (10per)</li> <li>• Sacco (10 per)</li> </ul>	May 27 -28, 2019
Nyagatare	1. 2.	<ul style="list-style-type: none"> <li>• Vice Mayor/social affairs</li> <li>• In charge of gender</li> <li>• Executive Secretary/sector</li> <li>• In charge of cooperatives or social affairs</li> </ul>	<ul style="list-style-type: none"> <li>• Cooperative (10per)</li> <li>• VSLs (10 per)</li> <li>• women and men in community (10per)</li> <li>• Sacco (10 per)</li> </ul>	May 29-30,2019
Gasabo	1. 2.	<ul style="list-style-type: none"> <li>• Vice Mayor/social affairs</li> <li>• In charge of gender</li> <li>• Executive Secretary/sector</li> <li>• In charge of cooperatives or social affairs</li> </ul>	<ul style="list-style-type: none"> <li>• Cooperative (10per)</li> <li>• VSLs (10 per)</li> <li>• women and men in community (10per)</li> <li>• Sacco (10 per)</li> </ul>	June 6-7, 2019

