



# **Women and Decent Work in Rwanda**

**A CRITICAL ANALYSIS OF THE  
PARTICIPATION OF WOMEN IN PAID  
LABOUR MARKET ACTIVITY**

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**By Pro-Femmes /Twese Hamwe**

**KIGALI, OCTOBER 2022**





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# List of Acronyms

<b>CBHI</b>	Community Based Health Insurance
<b>KII</b>	Key Informant Interviews
<b>MFIs</b>	Microfinance Institutions
<b>NISR</b>	National Institute of Statistics for Rwanda
<b>NBR</b>	National Bank of Rwanda
<b>FRW</b>	Francs Rwandais
<b>GDP</b>	Gross Domestic Product
<b>ITC</b>	International Trade Centre
<b>IT</b>	Information Technology
<b>PFTH</b>	Pro-Femmes Twese Hamwe
<b>RoR</b>	Republic of Rwanda
<b>RSSB</b>	Rwanda Social Security Board
<b>OHS</b>	Occupational Health and Safety

# Executive Summary

**W**omen and girls' participation in decent work is essential for promoting gender equality and for sustainable development of most developing countries. Decent work increases households' income which they can use for local purchases and improve households' welfare. Increase in incomes, increases the purchasing power that fuels the growth and development of sustainable enterprises, and increases tax revenues for governments, who can then fund social protection measures to protect those who cannot find a job or are unable to work especially dependents such as children and the old. Combating precarious work requires a comprehensive policy response that includes economic, fiscal, and social policies geared towards full employment and income equality, a regulatory framework to reduce and ultimately eradicate precarious work, and greater efforts to empower workers by promoting the extension of collective bargaining and ensuring that all workers can access and exercise their right to associate, and to bargain collectively, freely, and without fear.

Rwanda has achieved formidable economic performance in recent decades. Despite the fact that the government of Rwanda has initiated various policies aimed at promoting equality in decent jobs in all sectors of the economy, there still, exists some gaps between men's and women's labour force participation, which increases the wage gaps. Recognizing the critical need for gender mainstreaming and women empowerment through decent work, with an objective of achieving equality between women and men, boys, and girls in the labour market, is of paramount importance.

The objective of the study is mainly to develop a critical report that assesses the level of women and girls' participation in labour force in rural and urban areas and makes policy advocacy to ensure gender equality in labour market in Rwanda. The methodology for this particular assignment consisted of consultative, utilization focused and participatory approach. The methodological approaches employed desk review for secondary data, and Key Informants Interviews (KIIs) for primary data collection. Since the total number of participants from all women and girls employed was unknown, a random sample of women in the four sectors was selected based on the employee list provided by the randomly selected institution under each sector and was determined and based on purposive sampling, a total number of 1,821 women and girls across the four sectors were interviewed. In addition, interviews targeted heads of institutions and business entities where this sample was selected.

The analysis of the policy framework show that the government of Rwanda has put in place a labour law that provides for decent work conditions. The findings from the field indicate that some employers especially the private sector do not provide to their em-



employees conducive working environment. In some instances, it was found out that women with children, left them home unattended to while working at companies or private institutions.

The analysis extended to assess the compensation separately for the night shifts. This was aimed at understanding the level at which women and girls who work at night as some have kids to take care of, are provided compensation. The analysis results show that for the formally employed women and girls (83.83 percent) do not receive compensation for the work performed at night and only 16.17 percent are compensated. The results of the analysis indicate that all sectors under the study provide health and safety training measures to girls and women in the labour force.

The results from the analysis indicate that 51.75 percent of the girls and women are not entitled to pension, in the service sector which presents a worrying question on the future of these girls and women.

The main challenges presented by women and girls participating in paid labour force include different working patterns linked with their career break such as giving birth, breast-feeding and other home responsibilities, being informally employed in sectors which limits their accessibility to job entitlements as stipulated by the Rwandan labour law. Most of the women and girls are employed in the service sector with no formal contracts and other benefits and women and girls are employed formally across the sectors but still are not providing some of the on-job benefits like parental leave or sick leave and this limits their desire to keep the jobs and largely affects their incomes. Most of the girls and women respondents claimed that they are paid less than their men's and boys' counterparts and they do not have a pension for the future, which leaves them with doubts how they will live in the future once they no longer have the capacity to work or they have retired.

The analysis recommends that government engages the private sector extensively with aim of implementing the Rwanda labour law to the benefit of the women and girls participating in the labour force. Further, the study recommends the employers in all sectors to provide equal benefits to girls and women as to boys and women, which will reduce the levels of discrimination and improve the welfare of employed girls and women. In addition, the government should enforce anti-discrimination policies within the labour legal framework to protect women and girls in the paid labour force against work place discrimination and sexual violence. The analytical study also proposes that proper mechanisms should be developed to empower women and girls to ensure they are competitive for the available job opportunities and the government through its agencies, the civil society organizations and other stakeholders should develop mechanisms to break the existing gender stereotypes which increase women and girls' discrimination through changing attitudes and perceptions regarding women and girls participating in the labour force.



# Introduction

**G**lobal economic community is urgently focused on questions of decent work, fair wages, access to opportunities and jobs, access to labour markets, for both men and women. Women participating in decent work is essential for promoting gender equality and for sustainable development of most developing countries. Decent work increases households' income which they can use for local purchases and improve households' welfare. Increase in incomes, increases the purchasing power that fuels the growth and development of sustainable enterprises, and increases tax revenues for governments, who can then fund social protection measures to protect those who cannot find a job or are unable to work especially dependents such as children and the old. Promoting decent jobs for women and girls increases their opportunities, guarantees rights at work, and thus an extension of social protection to the households in general and to the young children. Further, decent work for women and girls reduces inequality and increases resilience. Unemployment has remained a key challenge worldwide, and majority of the workers suffer from precarious, insecure, uncertain, and unpredictable working conditions. In Rwanda, the unemployment rates<sup>1</sup> remains a cause for concern, but still, for a larger majority of people who work, their jobs aren't decent, with a low wage, and may fail to secure a decent future.

The universality and dimension of the problem call for coordinated and comprehensive action at the national level. The covid-19 pandemic that Rwanda has experienced since 2019 has intensified the labour supply problems. Public sector employment has remained the key employment opportunity for those seeking employment while workers' rights have been further eroded, wages have remained the same for a long period, and thousands of additional workers have been pushed into precarious, temporary, and insecure employment, with undeclared work on the rise.

Combating precarious work requires a comprehensive policy response that includes economic, fiscal, and social policies geared towards full employment and income equality, a regulatory framework to reduce and ultimately eradicate precarious work, and greater efforts to empower workers by promoting the extension of collective bargaining and ensuring that all workers can access and exercise their right to associate, and to bargain collectively, freely, and without fear. The minimum wage has not been revised and the basic income security through a universal social protection and policies to combat the erosion of the employment relationship are indispensable to limit precarious employment, indecent working and living conditions.

<sup>1</sup> Rwanda unemployment rate for 2020 was 1.49%, a 0.39% increase from 2019.



## 1.1. Background

Rwanda has achieved formidable economic performance in recent decades. Despite the fact that the government of Rwanda has initiated various policies aimed at promoting equality in decent jobs in all sectors of the economy, there still, exists some gaps between men's and women's labour force participation, which increases the wage gaps. There is need for concrete policies to be developed towards smooth equal employment in decent work for both men and women, boys, and girls towards a more sustainable economy. This reflects a response to Sustainable Development Goal 8 of promoting inclusive and sustainable economic growth, employment and decent work for both men and women, boys, and girls. Sustained and inclusive economic growth can drive progress, create decent jobs for women and girls and improve living standards. And not least, the dignity, hope and sense of social justice derived from having a decent job helps build and maintain social peace in communities.

Recognizing the critical need for gender mainstreaming and women empowerment through decent work, with an objective of achieving equality between women and men, boys, and girls in the labour market, Pro-Femmes/Twese Hamwe undertook a critical analysis of the participation of women in paid labour market activity. This can be achieved through a strong and dynamic presentation of evidence-based responses on the trends of female participation in the labour market in Rwanda and the key challenges that impede women in rural and urban areas from accessing decent work. An in-depth assessment intends to provide recommendations to the target audience and policy makers for proper and effective actions. The emphasis on decent work for women and girls conforms to priority area of creating decent and productive jobs for economic development under the economic transformation pillar in National Strategy for transformation.

Gender mainstreaming provides a basis to analyze the efficiency in implementing gender equality and women's empowerment. Thus, gender assessment intends to guide the promotion of gender equality through decent work in selected key sectors of the economy. The consultant understands that the main objective of this critical analysis is to produce a comprehensive report on the status of women and girls' participation in the labour force with a focus on decent work.

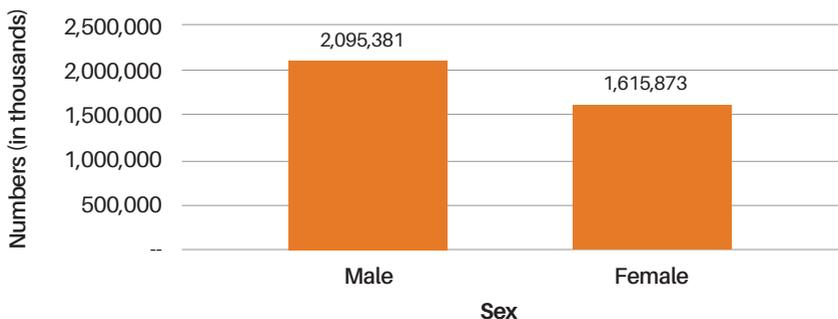
## 1.2. Rationale

Rwanda is one of the most densely populated countries in Africa, with an estimated 12.9 million inhabitants in 2021. The country has one of the lowest gross monthly minimum wage levels in Africa as it has not been adjusted for a long time. The last national minimum wage law was from 1974 and set at Rwandan francs (RWF) 100 (US\$2.2) per day. The government initiated a process in 2013 to revise the minimum wage to continue the revision of the Labour Code from 2009, which is still being discussed at policy level.

The national Labour Force Survey (LFS) 2020 listed the monthly average salary of RWF 57,306 (US\$60), which dropped by 1% from 2019. Average monthly salaries diverge significantly between the aggregated sectors; the agriculture sector of RWF 20,813 (US\$22), industry sector of RWF 61,547 (US\$64), and the service sector RWF 104,749 (US\$110). In Rwanda, the working conditions' regulations provide a standard work-week of 45 hours and 19.3 days paid annual leave on average. Violations of wage, overtime, and occupational health and safety (OHS) standards are common in the formal sector and the informal economy<sup>2</sup>.

Rwanda experienced some structural changes in the status of employment in the 2010s. A significant group moved towards employees (workers who get a basic remuneration) from contributing family workers (self-employment in an establishment operated by a related person) and own-account workers (self-employment and not engaged as 'employees' continuously). Women account for 46.0 percent of the labour force in Rwanda<sup>3</sup> but the overall female labour force participation rate currently stands at 46.9 percent. Unemployment is still high in Rwanda at 38 percent with women unemployment standing at 43 percent. The women employed as of 2022 August are 1.6 million compare to men who stand at 2.0 million<sup>4</sup> as per the figure below. The employment gap between men and women is still huge, and where is its narrowed, in some sectors, women are more informally employed compared to men.

### Employed population in Rwanda, August 2022



The high unemployment rate, with a larger informal sector shows that the labour market is not creating sufficient jobs and suggests that the SDG's target to achieve full and productive employment and decent work is challenged in Rwanda. In addition, the majority employed are not covered by unemployment protection schemes, paid less, and have no job security. Instead, many are entering casual or informal activities as a survival

<sup>2</sup> Rwanda Labour Market Profile 2021/2022

<sup>3</sup> Labour Force survey annual report 2021

<sup>4</sup> Labour Force Survey, August 2022.

strategy to generate some earnings, and these are mostly women at 33.3 percent. Proving for decent work is relevant to the challenges posed to the future of work especially the effective enforcement of legislation in private sector, where majority of the employees are informally employed.

### 1.3. Objectives

The objective of the study is mainly to develop a critical report that assess the level of women and girls' participation in labour force and make policy advocacy to ensure gender equality in labour market in Rwanda. The critical analysis study focuses on:

- (a) Carrying out a rapid gender sensitive policy analysis of the labour market in Rwanda.
- (b) Assessing and discussing the factors that influence women's labour force participation and show the differences in women's labour force participation across the country and present the role of public policies in increasing women's paid labour market activity.
- (c) Examining the challenges or gaps that limit women's participation in the decent work in Rwanda and suggests policy relevant strategies to reduce the inequalities in decent job and labour market activities.
- (d) Proposing mechanisms to close the labour market gender gaps at the highest level of advocacy.



## Approach and Methodology

This section describes the methods and approach used to carry out the assessment of the participation of women and girls in decent work in Rwanda.

### 2.1. Approach

The analysis of the participation of women and girls in decent work in Rwanda was carried out in a transparent, consultative, and participatory manner. A balanced and fair approach with the necessary flexibility was adopted to adjust to the existing decent work policies and documentation in Rwandan context. Hence, the analysis was carried out based on the following approaches:

- A use of relevant data collection tool: data collection tool i.e., interview guides were developed for the data collection in the selected districts. The tools were well designed to ensure their objectivity and transparency and in response to the research questions.
- A consultative process: the assessment involved consulting as many participants and stakeholders as possible in order to obtain a clear view on the ideas and thus provide recommendations in line with the real needs and requirements for decent work.
- For the analysis and review of documents, a Document Review Framework (DRF) was developed. The DRF helped to properly synthesize the documents, generated themes, and codes, and provided accurate reference for the excerpt of text on the reviewed documents.

The assessment consistently upheld high research ethical standards in questioning bias and established validity of inputs from respondents in the selected sectors.

## 2.2. Methodology

The methodology for this particular assignment consisted of consultative, utilization focused and participatory approach. Qualitative approaches were used to collect primary and secondary data to undertake an estimation of the required new inputs into the critical assessment report. The methodological approaches employed desk review for secondary data, and Key Informants Interviews (KIIs) for primary data collection. In addition to Key Informants Interviews (KIIs), major Pro-Femmes /Twese Hamwe stakeholders were required to provide narrative ideas regarding the envisaged approach that the women and girls can use to be highly recruited in the labour market as well as provide policy orientation. Beyond stakeholders, we sampled some employees (both formal and informal) and some employers from public institutions, financial institutions, and private enterprises, with aim of identifying the key challenges in relation to accessing decent jobs by women and girls in the paid labour force. The obtained information has contributed to the development of the critical assessment report.

The key stakeholders that were consulted include but not limited to Civil society organizations, private enterprises, Ministry of Trade, and Industry, Ministry of Labour and Public Services, and Ministry of Gender and Family promotion, National women council, Gender Monitoring Office, Rwanda Development Board, and public agencies whose day-to-day activities have direct or indirect impact on gender mainstreaming. The consultant discussed in detail with Pro-Femmes/Twese Hamwe on the sectors to be considered for the assessment and the other stakeholders that should be included in the data collection through interviews and analysis. The sectors elected included manufactur-

ing services, health, and education in the public sector. The assessment was conducted through three phases namely compilation of inception report, data collection phase, compilation, and reporting phase.

### **2.2.1. Sampling frame**

The assessment focused on generating a sample from the women and girls employed across the sector; manufacturing, services<sup>5</sup>, education, and health. Since the total number of participants from all women and girls employed was unknown, a random sample of women in the four sectors was selected based on the employee list provided by the randomly selected institution under each sector and was determined. The study used a purposive sampling technique as the unit of analysis was women and girls employed informally or formally across the four sectors. Based on purposive sampling, a total number of 1,821 women and girls across the four sectors were interviewed. In addition to respondents from women and girls employed, in the four sectors, the interviews targeted heads of institutions and business entities where this sample was selected. However, the KII included discussions on the differences in employment between men and women, boys, and girls. This extended the analysis beyond women and girls and facilitated the design of mechanisms to close the gender labour market existing gaps.

### **2.2.2. Data collection methods and tools**

The critical assessment of women and girls in decent jobs employed both qualitative and quantitative approaches. During the process of data collection, three main data collection techniques were used. These are; desk review, a questionnaire and key informant interviews.

## **Secondary data**

### **Desk Review**

The desk review consisted of conducting an extensive literature review on the emerging documents on the level of women and girls' participation in labour force and drew more closely on desk research/review of existing policy documents and other related research studies on labour force and labour markets. This helped to comprehend the context of the assessment and indicators to be assessed, and to develop data collection tools that were to respond to the assessment objectives and specific tasks. The desk review helped come up with the preliminary findings from the assessments of the women and girls participation in labour force and its implications. The analysis based on the comparison of the other related assessment reports in the region and on international base. The desk review focused on available literatures, reports, and where possible case

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<sup>5</sup> Services include Telecommunications, hospitality and tourism, hotel and banking

studies on the implication level of women and girls participation in labour force as the assignment required, for effective final report, with an extensive literature review on government orientation towards policies on labour force participation. Regular liaison with relevant stakeholders, partners, and actors in gender mainstreaming and decent work helped identify and disclose different sources of literature to take part of desk review.

## Primary data

### Questionnaire

The analysis of the participation of women and girls in decent work in Rwanda, interviews have been conducted using a questionnaire(annex2A) with women and girls employed in health, education, manufacturing, and service sectors in the selected one district per province and all the three districts of Kigali city<sup>6</sup>. The developed questionnaire consisted of both open/closed ended questions to gather qualitative and quantitative data. The interviews were administered on a selected sample of women and girls employed either formally or informally in the four sectors. From institutional perspective, interviews were conducted for heads of institutions employing the sampled girls and women employed in these institutions in order to assess whether there has been changes in wellbeing, income, and overall welfare of women and girls in regard to their employment. Thus, interviews were conducted for 1,821 women and girls, employed informally or formally in four sectors in Rwanda as indicated in table 1 below.

**Table 1. Distribution of the respondents per district**

District	Rural/Urban					
	Rural	Percent	Urban	Percent	Total	Percent
Gasabo	0	0.00	403	29.03	403	22.13
Kicukiro	1	0.23	301	21.69	302	16.58
Muhanga	7	1.62	197	14.19	204	11.20
Musanze	127	29.33	90	6.48	217	11.92
Nyarugenge	0	0.00	19	1.37	19	1.04
Rubavu	139	32.10	131	9.44	270	14.83
Rwamagana	159	36.72	247	17.80	406	22.30
<b>Total</b>	<b>433</b>	<b>100</b>	<b>1,388</b>	<b>100</b>	<b>1,821</b>	<b>100</b>

<sup>6</sup> The three districts of Kigali city were deemed to be the most employing districts in all sectors of under the analysis.

## Key Informants Interviews (KIIs)

The analysis considered information on the pertinent key achievements and challenges obtained from key relevant staff from different institutions (Local, Central, Business entities, and NGOs) who were consulted. The method consisted of conducting in-depth interviews with key stakeholders from relevant government (central and local, institutions and business companies) to better collect diversified views on the labour force participation for women and girls in Rubavu, Musanze, Muhanga, Rwamagana, Kicukiro, Gasabo and Nyarugenge districts. The different representatives from various institutions operating and working in partnership with Pro-Femmes/Twese Hamwe and from government officials in the Ministry of Trade, Ministry of Gender, and Family promotion, Ministry of Labour and Public Services, Gender Monitoring Office and Civil society organizations engaged in gender mainstreaming and Private firms/Enterprises were consulted and interviewed to obtain their views of women and girls participation in labour force and identify the relative value of different suggested inclusions in the final critical report as well as recommendations from the stakeholders. In light of the ongoing COVID-19 pandemic and government relaxed restrictions on movement and assembly, data collection for the analysis of the women and girls' participation in labour force was carried out respecting social distancing.

**Table 2: Key institutions identified for key informant interviews.**

No	Institution
1.	Ministry of Trade and industry-Directorate of trade
2.	Business companies engaged in manufacturing and services
3.	District officials in charge of administration
4.	Ministry of Public services
5.	Districts -Directors of business development unit
6.	Gender monitoring office
7.	Head of hospitals and private clinics
8.	Pro-Femmes /Twese-Hamwe- Programs Manager

# 3

# Assessment of Results and Analysis

The analysis of the participation of women and girls in decent work in Rwanda focused on the policies regarding the labour market in Rwanda and the data obtained from the field in the manufacturing, services, health, and education sectors. In each sector, the assessment focused on key variables of decent work, job settings at employer level, and protection levels, so as to yield the relevant and reliable results and findings.

## 3.1. Gender sensitive policy analysis of the labour market in Rwanda

The Government of Rwanda has issued N° 66/2018 of 30/08/2018 Law regulating labour in Rwanda. The law applies to employment relations based on an employment contract between an employee and an employer in the private sector as well as employment relations based on an employment contract between an employee and an employer in the public service.

The law clearly applies to an informal sector employee, regarding occupational health and safety, the right to salary, the level of the minimum wage in categories of occupations determined by an Order of the Minister in charge of labour, the right to leave, the right to social security, the right to protection against workplace discrimination and protection from forced labour and prohibited forms of work for the child, pregnant or breastfeeding woman. The law provides for employers both public and private to provide a conducive working environment for an employee.

**However, the policy implementation still renders some gaps where institutions and employers have failed to implement the provisions of the law such as limited provision of social protection to employees, lack of paid leave and others. The findings from the field indicate that some employers especially the private sector do not provide to their employees conducive working environment. In some instances, it was found out that women with children, left them home unattended to, while working at companies or private institutions. Most private companies do not provide better conditions for breastfeeding mothers. Most employees do not have in-**

**dividual employment contracts, only follow the rules of procedure of an enterprise or collective agreement, which could be breached at any moment.**

The law regulating labour in Rwanda, in article 8, prohibits sexual harassment of any kind. The law prohibits any sexual harassment in any form against the supervisee and it is prohibited to dismiss an employee for having reported or testified to sexual harassment committed by his/her supervisor.

**The law is very clear on the sexual harassment, but an analysis of the findings from the survey conducted from the sample of women and girls employed, indicates that sexual harassment is still a big issue in most places of work and especially in private sector. The analysis shows that sexual harassment on women and girls is profound, and not reported inform of protection of their jobs.**

*One respondent narrated,*



*I have experienced sexual harassment and been requested on several occasions by supervisors to have sexual relationships, which I have denied, thus threatening my job.*

Article 9 of the law regulating labour in Rwanda clearly provides for protection against discrimination at workplace. The law stipulates that an employer must give employees equal opportunities at the workplace and employers are prohibited from the discriminating employees on basis of sex and physical.

**The analysis on the implementation of the law, based on responses from the respondents, highlights that women and girls are discriminated especially in the private sector, where the majority of the women and girls indicated that they are not provided the same opportunities as men, for example in jobs that slightly pay higher and require a slightly more physical possession. Some women and girls are discriminated against on the working benefits such as night shifts, which pay higher and if they are having children (especially young children).**

The analysis also portrays that majority of women and girls are employed under unwritten contracts. This does not allow them to have some benefits like paid maternity leave, leave of absence due to sickness, payments of overtime and others. This has resulted in the overworking of some girls and women with no payments for extra work done. The law provides that an employment contract between an employee and employee

should be concluded in written or unwritten form. Most of the private sector employers have chosen to have unwritten contracts which, have some gaps.

The analysis indicates that the law provides for most of the benefits for the employee but the implementation of the law specifically in the private sector is still adamant and not founding. There is need to advocate for change in the implementing of the law in the private sector that employs majority women and girls.

### 3.2. Socio-economic profile of the respondents

This section presents results related to socio-economic characteristics of the women and girls respondents in participating in labour force. These include age of respondents, marital status, education attainment, the districts they work from, monthly income, and the kind of employment they have. Results have been provided in detail based on respondents' views.

**Table 3: Distribution of the respondents disaggregated by age group, education, and formal employment**

Formally employed	Age group	Primary		Secondary		Tertiary		University		Total	
		Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
NO	18-29	53	2.91	58	3.19	11	0.60	6	0.33	128	7.03
	30-39	15	0.82	12	0.66	13	0.71	7	0.38	47	2.58
	40-49	3	0.16	3	0.16	5	0.27	3	0.16	14	0.77
	50-59	5	0.27	0	0.00	0	0.00	0	0.00	5	0.27
	60+	1	0.05	0	0.00	0	0.00	0	0.00	1	0.05
	<b>Total</b>	<b>77</b>	<b>4.23</b>	<b>73</b>	<b>4.01</b>	<b>29</b>	<b>1.59</b>	<b>16</b>	<b>0.88</b>	<b>195</b>	<b>10.71</b>
YES	18-29	42	2.31	224	12.30	58	3.19	246	13.51	570	31.30
	30-39	25	1.37	132	7.25	60	3.29	503	27.62	720	39.54
	40-49	7	0.38	52	2.86	12	0.66	203	11.15	274	15.05
	50-59	3	0.16	18	0.99	6	0.33	32	1.76	59	3.24
	60+	2	0.11	0	0.00	0	0.00	1	0.05	3	0.16
	<b>Total</b>	<b>79</b>	<b>4.34</b>	<b>426</b>	<b>23.39</b>	<b>136</b>	<b>7.47</b>	<b>985</b>	<b>54.09</b>	<b>1626</b>	<b>89.29</b>
<b>No</b>		<b>77</b>	<b>4.23</b>	<b>73</b>	<b>4.01</b>	<b>29</b>	<b>1.59</b>	<b>16</b>	<b>0.88</b>	<b>195</b>	<b>10.71</b>
<b>Yes</b>		<b>79</b>	<b>4.34</b>	<b>426</b>	<b>23.39</b>	<b>136</b>	<b>7.47</b>	<b>985</b>	<b>54.09</b>	<b>1626</b>	<b>89.29</b>
<b>Grand total</b>		<b>156</b>	<b>8.57</b>	<b>499</b>	<b>27.4</b>	<b>165</b>	<b>9.06</b>	<b>1001</b>	<b>54.97</b>	<b>1821</b>	<b>100</b>

Source: Primary data

The results of the analysis on employed girls' and women characteristics indicate that the highest number of women and girls formally employed (89.29 percent) compared to the informally employed (10.71 percent). This portrays that the majority of the respondents were formally employed, and a limited number were informally employed. The highest number of the formally employed women and girls in the labour market have completed university (54.09 percent) while the informally employed have completed only primary school (4.23 percent).

In regard to the age groups, the women and girls participating in labour force informally are young in the age bracket of 18-29 (7.03 percent) and the ones formally employed are in the range of 30-39 years (39.54 percent). This illustrates that the employed girls and women in labour force are young, no more than 49 years of age, a crucial age to actively engage in the labour force, but this would only be effective if the employers can provide decent working conditions.

**Table 4. Distribution of the respondents by age group and sector**

Age group	Education		Health		Manufacturing		Services		Total	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
18-29	93	20.95	135	29.80	202	46.01	268	55.2	<b>698</b>	<b>38.33</b>
30-39	220	49.55	219	48.34	174	39.64	154	31.7	<b>767</b>	<b>42.12</b>
40-49	106	23.87	82	18.10	50	11.39	50	10.31	<b>288</b>	<b>15.82</b>
50-59	25	5.63	17	3.75	11	2.51	11	2.27	<b>64</b>	<b>3.51</b>
60+	0	0.00	0	0.00	2	0.46	2	0.41	<b>4</b>	<b>0.22</b>
<b>Total</b>	<b>444</b>	<b>100</b>	<b>453</b>	<b>100</b>	<b>439</b>	<b>100</b>	<b>485</b>	<b>100</b>	<b>1,821</b>	<b>100</b>

Source: Primary data

The analysis of the results from the girls and women participating in labour force indicates that all sectors are employing within the range of 30-39 years of age. The education sector has more young girls and women participating in labour force followed by the health sector, the manufacturing sector and lastly the services sector. The young girls and women within the age range of 18-29 years are the second category to be highly employed. The results show that a young generation of women and girls is employed, which portrays a need to set up the measure for them to be able to improve their welfare through decent jobs. The service sector leads other sectors in having girls and women employed, even though most of them are self-employed in the sector and informally, which limits them on some of the social protection measures such as pension schemes. Efficient mechanisms to enhance the transformation from informal to formal are required to ensure decent work for girls and women in the long-run.

The analysis of the linkage between the income earnings and sectors highlights a 32.89 percent of women and girls employed earning within a range of 101,000-200,000 Rwandan francs per month. 24.88 percent of women and girls earn a monthly income of 201,000-300,000 Rwandan francs, while 19.77 percent earn in a range of 50,000-100,000 Rwandan francs as indicated in table 5 below. A high percentage of 15.16 percent earns less than 50, 000 Rwandan francs, which is a small amount for decent welfare given the present cost of living. Even though the earnings seem to be distributed through the sectors, the education and health sectors (which are largely government) pay more than the manufacturing and the services sectors. It has to be noted that the manufacturing and service sectors are entirely private and there a divergence in pay between the private and public women and girls' employees.

The private sector need to review their pay towards girls and women participating the labour force as divergence could create a gender wage gap even though we could not compare with the men's earning. Pro-Femmes Twese/ Hamwe would advocate for an increase the monthly pay by the private sector entities as this would stimulate decent work for girls and women employed.

**Table 5. Monthly income of the respondents by sector**

Average monthly income	Sector									
	Education		Health		Manufacturing		Services		Total	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
<50,000	10	2.25	34	7.51	136	30.98	96	19.79	<b>276</b>	<b>15.16</b>
50,000-100,000	35	7.88	31	6.84	123	28.02	171	35.26	<b>360</b>	<b>19.77</b>
101,000-200,000	171	38.51	213	47.02	89	20.27	126	25.98	<b>599</b>	<b>32.89</b>
201,000-300,000	181	40.77	148	32.67	60	13.67	64	13.20	<b>453</b>	<b>24.88</b>
300,000+	47	10.59	27	5.96	31	7.06	28	5.77	<b>133</b>	<b>7.30</b>
<b>Total</b>	<b>444</b>	<b>100</b>	<b>453</b>	<b>100</b>	<b>439</b>	<b>100</b>	<b>485</b>	<b>100</b>	<b>1821</b>	<b>100</b>

Source: Primary data

### 3.3. Payments and Compensation of Girls and Women participating in labour force

The government has taken steps in ensuring wages, salaries and employee compensation is duly undertaken under the labour law. The results of the analysis indicate that there are still variations in compensation and paid salaries.

**Table 6. Distribution of the respondents regularly paid salary or wage per sector**

Payments on a regular basis	Education		Health		Manufacturing		Services		Total	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
No	17	3.83	20	4.42	48	10.93	115	23.71	<b>200</b>	<b>10.98</b>
Yes	427	96.17	433	95.58	391	89.07	370	76.29	<b>1,621</b>	<b>89.02</b>
<b>Total</b>	<b>444</b>	<b>100</b>	<b>453</b>	<b>100</b>	<b>439</b>	<b>100</b>	<b>485</b>	<b>100</b>	<b>1,821</b>	<b>100</b>

Source: Primary data

On average, only 10.98 percent of the respondents claimed that their payments are not carried out on a regular basis, and this is much more visible in the services sector (23.71 percent), followed by the manufacturing sector (10.93 percent). Still, the two sectors (manufacturing and services) are the private sector, which pays irregularly to girls and women employees. Irregular payments affect the decent participation of labour force on the job markets and impedes individual growth. Pro-Femmes/ Twese Hamwe would advise a policy framework to regulate the private sector and emphasise on regular payments as per the Rwanda labour law, to facilitate women and girls participating in labour force to equally have a decent welfare.

**Table 7. Distribution of the respondents regularly paid salary or wage by education level**

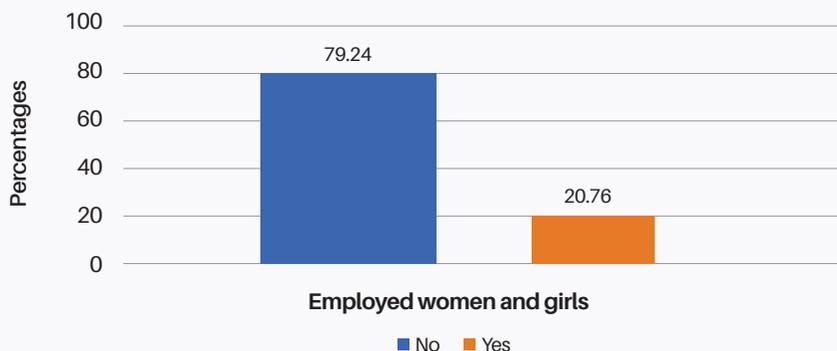
Education level	Regular salary payment				Total	
	No		Yes			
	Freq	%	Freq	%	Freq	%
Primary education	49	24.5	107	6.60	156	<b>8.57</b>
Secondary education	76	38	423	26.10	499	<b>27.40</b>
Tertiary education	32	16	133	8.20	165	<b>9.06</b>
University education	43	21.5	958	59.10	1,001	<b>54.97</b>
<b>Total</b>	<b>200</b>	<b>100</b>	<b>1,621</b>	<b>100</b>	<b>1,821</b>	<b>100</b>

Source: Primary data.

An analysis of regular payment of salaries against education levels indicates that a high rate of 38 percent with a secondary level education are not paid regularly. An astonishing 21.5 percent of the women and girls' employees with university education are also not paid regular salaries. The analysis further indicates that 24.5 percent of the women and girls' respondents aren't paid regularly, which affects their work progress and

growth. Even though progress has been made to improve regular payments with women and girls holding university (59.1 percent) and secondary education(26.1 percent), there is still a need, to work on the other levels of education (primary and tertiary), to improve on regular payments.

**Figure 1. Showing work overtime compensation**



Source: Primary data

There are still limitations in compensation for the overtime worked by women and girls in paid labour force. The results indicate that 20.76 percent of the respondents are not compensated for overtime. While previous analysis revealed that payments are still low, and in some instances paid irregularly, it could be a form of exploitation not being able to pay for extra time worked. As the Rwanda labour law stipulates, employers are mandated to provide compensation for the overtime worked. The employers especially the private sector<sup>7</sup> should develop mechanism to pay for overtime worked for women and girls to guarantee decent work, and improve welfare of the employees.

**Table 8. Respondents compensation for work at night**

Compensation for working at night	Formally employed					
	No		Yes		Total	
	Freq	%	Freq	%	Freq	%
No	159	81.54	1,363	83.83	<b>1,522</b>	<b>83.58</b>
Yes	36	18.46	263	16.17	<b>299</b>	<b>16.42</b>
<b>Total</b>	<b>195</b>	<b>100</b>	<b>1,626</b>	<b>100</b>	<b>1,821</b>	<b>100</b>

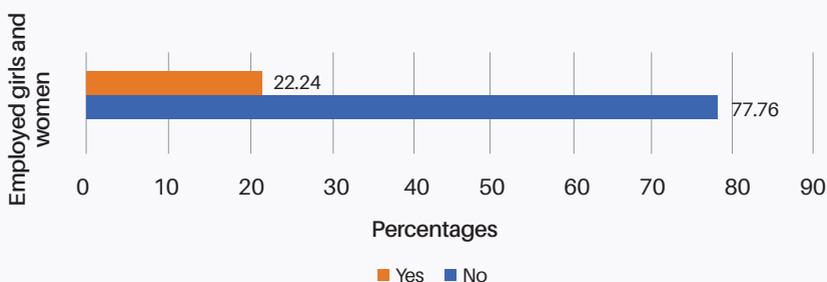
Source: Primary data

<sup>7</sup> From field survey, the respondents in the private sector complained of overtime not paid

The analysis has been further extended to assess the compensation separately for the night shifts. This was aimed at understand the level at which women and girls who work at night as some have kids to take care of, are provided compensation. The analysis results show that for the formally employed women and girls (83.83 percent) do not receive compensation for the work performed at night and only 16.17 percent are compensated. Not compensating women and girls present a risk for them working at night, which may include facing violence or family disputes and unhealthy welfare. The informally employed similarly face the same challenge of not being compensated for the work done at night (81.54 percent). Overall, night shifts are not compensated for women and girls in the sample of respondents. A review of the compensation for night shifts needs to be discussed in detail to facilitate women and girls in the paid labour force, to have decent work, ultimately improving their livelihood and reducing violence risks.

Women and girls (77.76 percent) in labour force are not compensated on public holidays or on an official rest day as indicated in figure 2 below. Working on public holidays should be compensated, as per the labour law, but there is still the issue is not being given due diligence by the employers. This affects not only employees but also affects the performance, which could be a basis for the performance evaluation of employees, thus rating them as poor performers. Mechanisms to improve compensation for working on public holidays are highly required to stimulate performance and decent work for women and girls participating in labour force. Pro-Femmes/ Twese Hamwe advocates for improved compensation for women and girls whose efforts are offered to work on public holidays and rest days as per the Rwanda labour law.

**Figure 2. Compensation for work on rest day or public holiday**

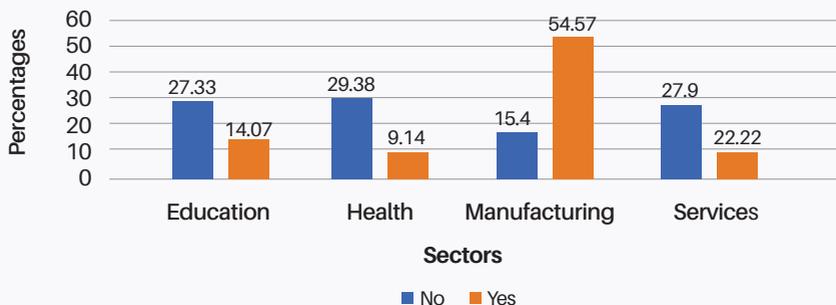


Source: Primary data

Emphasis should be oriented towards the health, education and service sectors as non compensation is more prominent as illustrated in Figure 3 below. The health sector has the highest non-compensation of 29.38, followed by the service sector 27.9 percent and the education sector with 27.33 percent. It is understandable that the health sector is crucial and needs staff on a regular basis to attend to the patients and other clients.

However, the need for employees to be available, should not be an opportunity cost foregone for not compensating the employees. The work done on public holidays need to be considered as overtime and given a relatively equivalent compensation required.

**Figure 3. Compensation for work performed on public holidays or rest day per sector**

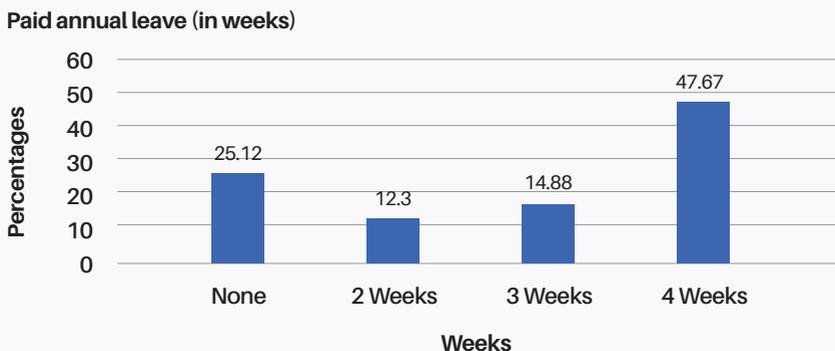


Source: Primary data

### 3.4. Analysis of annual leave to girls and women in labour force

This section presents an analysis of how women and girls access their annual leave as stipulated by the Rwandan labour law. Results from the respondents show that 25.15 percent of the women and girls participating in labour force, do not obtain paid annual leave, while only 12.3 percent get two weeks of paid annual leave and 14.88 have annual paid leave of three weeks.

**Figure 4. Showing paid annual leave women and girls entitled to**



Source: Primary data

Only 47.67 percent of women and girls have their four weeks paid annual leave, which complies to the Rwandan labour law. There is still need for women and girls to have their four weeks paid leave as per the law regulating labour force in Rwanda.

**Table 9. Number of weeks of paid annual leave per sector.**

Sector	None		2weeks		3weeks		4weeks		Total	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Education	27	5.90	22	9.82	11	4.06	384	44.24	<b>444</b>	<b>24.38</b>
Health	66	14.41	50	22.32	70	25.83	267	30.76	<b>453</b>	<b>24.88</b>
Manufacturing	153	33.41	84	37.50	111	40.96	91	10.48	<b>439</b>	<b>24.11</b>
Services	212	46.29	68	30.36	79	29.15	126	14.52	<b>485</b>	<b>26.63</b>
<b>Total</b>	<b>458</b>	<b>100</b>	<b>224</b>	<b>100</b>	<b>271</b>	<b>100</b>	<b>868</b>	<b>100</b>	<b>1,821</b>	<b>100</b>

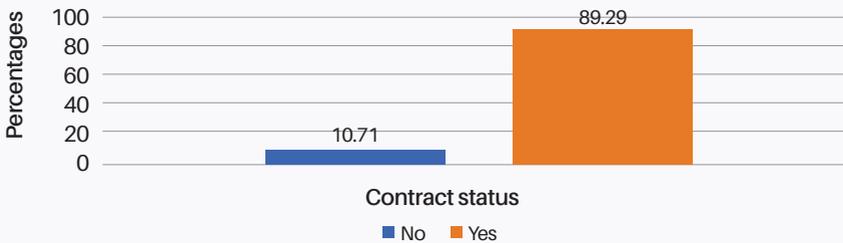
Source: Primary data

More observation of none paid leave to girls and women within the manufacturing and service sectors. The two sectors still lead in the paid leave of two and three weeks. This links the sectors to the private sector, which is reluctant to provide full leave of four weeks as per the labour law of Rwanda. The private sector plays a key role in developing the economy with skilled labour and a decent work ethic. However, this requires decent compensation for the employees to improve their productivity and set sometime for their families and households. There is need for the private sector and the government especially in the health sector, to follow the law and allow women and girls in the paid labour force to have their entitled annual leave for the stipulated period of four weeks. This will ultimately improve performance, upon return from the leave, and if not permitted to take the annual leave, there should be compensation for the untaken leave.

### 3.5. Employment regulated by contract

The government has clearly presented the labour law provisions where employees should have written or non-written contracts. The analysis of the results shows that 89.29 percent of girls and women respondents have written contracts whereas 10.71 percent do not have any written contracts. Non possession of a contract places the employee in danger of being abused, having no proper compensation, limited access to social protection schemes among others.

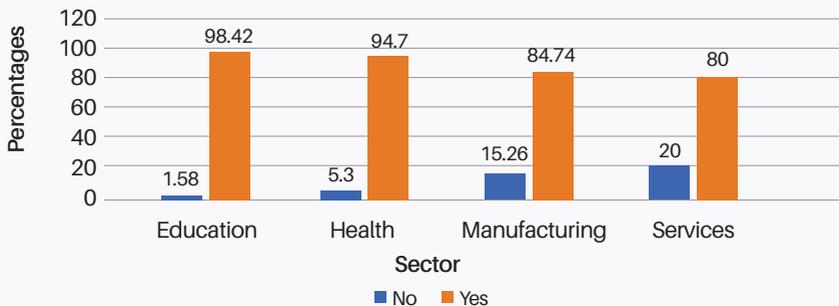
**Figure 5. Showing percentage of employees with or without a written contract**



Source: Primary data

Having no contract could reduce stability on jobs and increase mobility of labour and employee turnover in search for better job opportunities. In addition, this creates gaps in performance and earnings. This is also linked to the percentage of the women and girls informally employed.

**Figure 6. Showing employees written contracts per sector**



Source: Primary data

The health and education sectors have more women and girls with written contracts as per analysis of the sectors. Still, this is more observed in the private sector where the private health facilities and schools, have women and girls with no contracts (1.58 percent in Education and 5.3 percent in Health). In addition, most women and girls are informally employed with the private institutions of the health and education sectors. The same is observed in the manufacturing and service sectors, as written contracts are less offered (15.26 percent in Manufacturing and 20 percent in Services). The resulting effects are many, with negative effects outweighing the positive effects. The negative effects, affect the employees most as they are not guaranteed work anytime the employer decides not to hire them anymore. This could have a disastrous impact on the women and girls especially the single mothers.

**Table 10. Employer's notice on contract termination**

Employer's notice before terminating the employment contract	Freq.	Percent
No	404	22.19
Yes	1,417	77.81
<b>Total</b>	<b>1,821</b>	<b>100</b>

Source: Primary data

For women and girls participating in the labour force with written contracts, only 77.81 percent are provided notice before terminating the contract. It has been observed from the results that 22.19 percent of the contract holders are not informed of their contract termination. Even though the time frame for the notice of contract termination was not captured across the respondents, the essence of having provisions in the contract on when the notice of termination of the contract should be highlighted. The service and manufacturing sectors are the more prominent in not issuing the notice of contract termination prior to termination with 40.62 percent and 30.98 percent respectively. Still, more in the private sector than in the public sector.

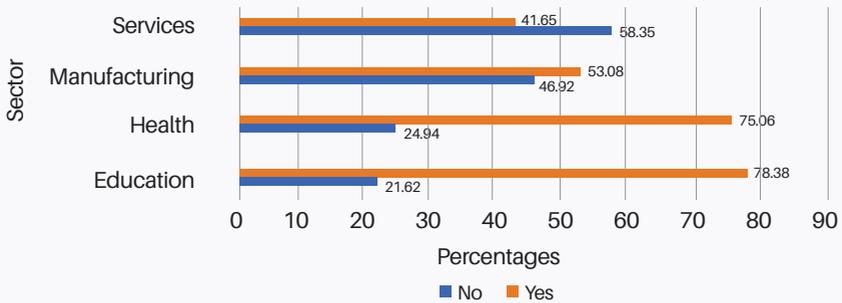
**Figure 7. Showing employees notice of contract termination by sector**



Source: Primary data

With more women and girls noticed of their contract termination, more are not provided the severance pay upon contract termination. Severance pay is often granted to employees upon termination of employment. It is usually based on length of employment for which an employee is eligible upon termination. An analysis based on the studied sectors shows that 58.35 percent of the girls and women employees are not offered severance pay upon contract termination. The services sector is followed by the manufacturing sector at 46.92 percent of non-severance pay to employees whose contracts are terminated with or without prior notice. Low percentages are observed in the health and education sector, which probably could be based on the fact that the majority of health facilities and schools are public.

**Figure 8. Showing severance offered by employers in case of contract termination**



Source: Primary data

### 3.6. Parental, sick leave and unpaid care work

This section presents the analysis on parental leave, sick leave and the unpaid work for women and girls participating in labour force in the four sectors. Overall, only 54.97 percent of women and girls are offered parent leave compared to the 45.03 percent who are not offered parent leave.

**Table 11. Parental leave offered by employers in different sectors**

Paid or unpaid parental leave	Sector									
	Education		Health		Manufacturing		Services		Total	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
No	162	36.49	179	39.51	209	47.61	270	55.67	820	45.03
Yes	282	63.51	274	60.49	230	52.39	215	44.33	1,001	54.97
<b>Total</b>	<b>444</b>	<b>100</b>	<b>453</b>	<b>100</b>	<b>439</b>	<b>100</b>	<b>485</b>	<b>100</b>	<b>1,821</b>	<b>100</b>

Source: Primary data

The service sector leads all other sectors with a high percentage of 55.67 of not offering unpaid or paid parental leave to the girls and women participating in the labour force. This is followed by the manufacturing sector with 47.61, which is largely private. Discussions with respondents show that the majority of the girls and women employees in the private sector take parental leave that is not paid once they have a baby. This leaves a question of how these employees would prepare for their babies and take care of them without an income. It is indeed challenging for mothers, whose jobs do not value the role of paid parental leave. As a social protection mechanism, women, and girls in the labour force, should be offered their paid parental leave as per the law n°003/2016 of

30/03/2016 establishing and governing the maternity leave benefits scheme. This law should also be implemented by the private sector as per Article 12 on payment and duration of maternity leave benefits.

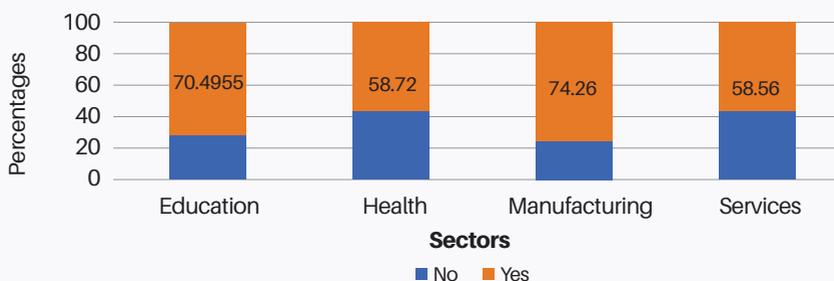
**Table 12. Respondents right to the same job upon return from maternity by sector**

Right to get same/similar job upon return from maternity	Sector									
	Education		Health		Manufacturing		Services		Total	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
No	6	1.35	10	2.21	47	10.71	123	25.36	<b>186</b>	<b>10.21</b>
Yes	438	98.65	443	97.79	392	89.29	362	74.64	<b>1,635</b>	<b>89.79</b>
<b>Total</b>	<b>444</b>	<b>100</b>	<b>453</b>	<b>100</b>	<b>439</b>	<b>100</b>	<b>485</b>	<b>100</b>	<b>1,821</b>	<b>100</b>

Source: Primary data

Once the girls and women return back from maternity leave, 10.21 percent reported not having the right to get a similar job. However, 89.79 percent reported being able to return to the same job once they are from maternity leave. The service and manufacturing sectors possess large percentages of those with no right to return to the same or similar jobs once they return from maternity leave at 25.36 percent and 10.71 percent respectively. This could probably be based on the nature of the job, for example if the position is just support, they may not be able to join their previous job, especially if they informally employed. This show that girls and women may not be able to return to their jobs or similar jobs and there is a risk of not having a job anymore from the same employer. Literally, it could mean that once on maternity leave you have no job from the same employer and could affect the decisions of women to have babies or not. However, having a baby is their right and have to exercise it without any impediments.

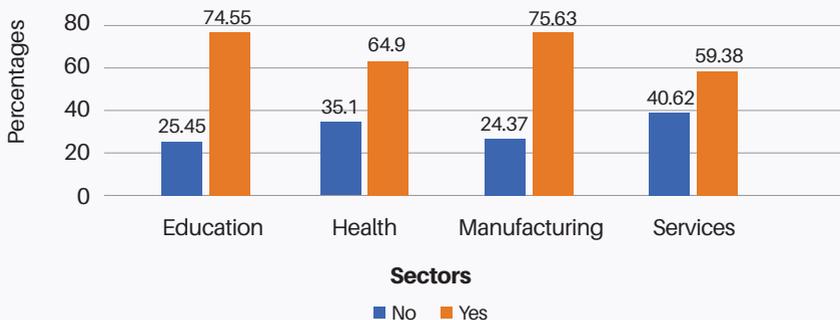
**Figure 9. Showing flexibility by combining paid work and unpaid care work by sector**



Source: Primary data

The analysis of the results goes deep in understanding the combination of work and unpaid care work by women and girls participating in the labour force in the four sectors. The results show that in the health and services sectors, the flexibility in combining paid work and unpaid care work is still low at 41.28 percent and 41.44 percent respectively. In education and manufacturing sectors, the percentages are also worrying (29.5 percent and 25.74 percent respectively), which can affect the efficiency of work delivery at workplace. This portrays large percentages that could affect the need for unpaid care work, which is also key to household welfare. It could be understandable that the health sector may require more attendance on patients and night shifts, but the service sector numbers are worrying. Still, with the health sector needier, there is a need to allow for flexibility in combining paid work and unpaid care work performed at household or community and society levels. A policy on recognizing, reducing, and redistributing unpaid care work should be developed and implemented across the country and by sectors. This will reduce the burden on women and girls who are fundamentally believed to undertake unpaid care work (wrong mentality). As paid work is important, unpaid care work is also important, especially for households with young children, who need more care than anyone else. The understanding of the need for unpaid care work is of paramount importance to employers as well as for men to facilitate redistribution.

**Figure 11. Respondents exempted from night shifts while pregnant by sector**



Source: Primary data

The analysis show that there are still employers in the different sectors, who do not consider exemptions for night shifts for pregnant women and girls participating in labour force. The service sector (40.62 percent) lead in failure to provide exemptions for pregnant women for the night shifts, followed by the health sector at 35.1 percent. The manufacturing and education sector are 24.37 percent and 25.45 percent respectively. Working at night for women and girls exposes them to violence and is riskier when they are pregnant. Further, they could be subject to discrimination just because they are

pregnant and working at night. There is a need to ensure the safety of pregnant women and girls and support them efficiently once they are working the night shifts. They could be facilitated with day shifts, which could render them sufficient time to manage their health, and the health of their un-born babies as 47.61 percent of the are not paid for sick leave (table 13).

**Table 13. Respondents access to paid sick leave by sector**

Employer pays sick leave and at least 45% of your wage due	Sector									
	Education		Health		Manufacturing		Services		Total	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
No	112	25.23	162	35.76	265	60.36	328	67.63	<b>867</b>	<b>47.61</b>
Yes	332	74.77	291	64.24	174	39.64	157	32.37	<b>954</b>	<b>52.39</b>
<b>Total</b>	<b>444</b>	<b>100</b>	<b>453</b>	<b>100</b>	<b>439</b>	<b>100</b>	<b>485</b>	<b>100</b>	<b>1,821</b>	<b>100</b>

Source: Primary data

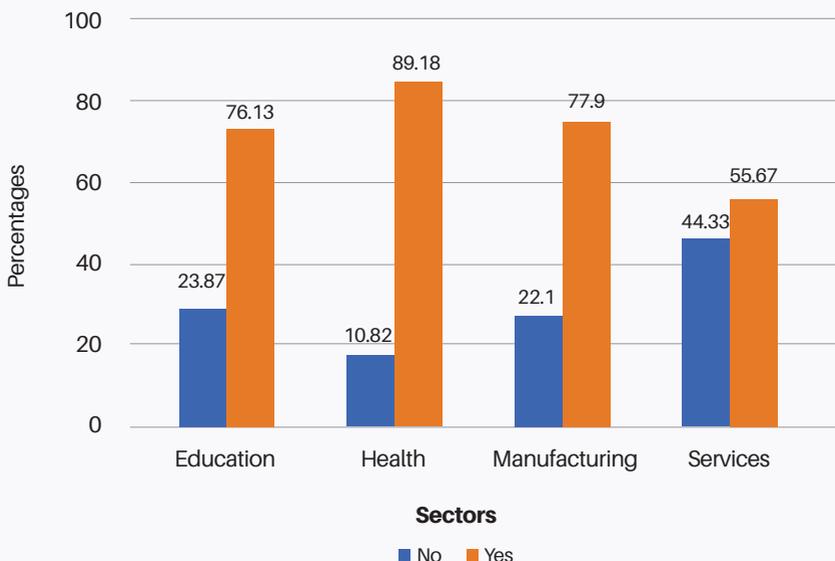
The manufacturing sector and the services sector hardly pay for sick leave compared to the education and health sectors. The results indicate reluctance by the manufacturing and service sector to facilitate women and girls participating in labour force with paid sick leave. This presents more pressure on the sick employees especially if the sick leave is a more prolonged one. This could affect the expenditure pattern and the household welfare of the women and girls employed especially in the services and manufacturing sectors. As previously presented, there is still a huge gap in the private sector in providing for decent work among the women and girls participating in labour force.

### 3.7. Employee protection and safety measures

The analysis on employee protection and the safety measures provided by employers in the varying sectors was carried out to ascertain the extent to which girls and women participating in labour force value on-job protection and safety. The results of the analysis indicate that all sectors under the study provide health and safety training measures to girls and women in the labour force. The health sector provides the most, with 89.18 percent, followed by the manufacturing sector at 77.9 and the education sector comes third at 76.13 percent while the services sector is the least in providing health and safety training measures. It is understandable for the health and manufacturing sectors to provide the health and training safety measures as they have more jobs risks. Still, there are

still gaps in providing health and safety training measures in the services sector, where 44.33 percent of respondents, reported not to have had access to health and safety measures. The risks in the services sector could impede the performance of women and girls. It is important that all sectors provide health and safety training measures prior to starting the job and this should be a requirement. Non provision of training could increase job-risks, which could affect the delivery of outputs by the employed women and girls in the paid labour force.

**Figure 12. Respondents' access to health and safety training by sector**

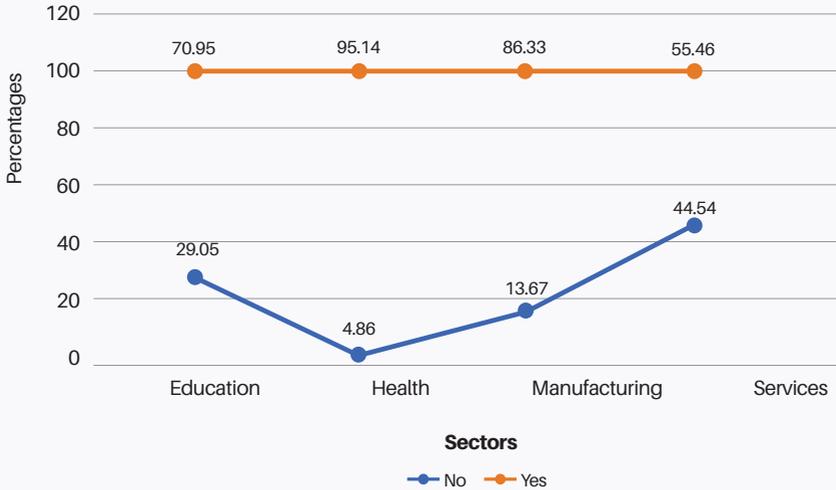


Source: Primary data

The respondents in the selected study understudy, have indicated that their employers provide protective equipment and clothing to women and girls in the paid labour force. The health sector presents the highest percentage with 95.14 percent of the respondents agreeing to accessing of the protective equipment and clothing. The service sector lags behind other sectors in providing access to protective equipment and adequate clothing to the women and girls employees at 45.44 percent. The essence of having protective equipment is mainly to ensure risk at work are reduced and safety is guaranteed. Once the protective equipment is not provided, it increases the risk and could lead to accidents. With limited health insurance to some of the girls and women and with no paid sick leave as earlier observed and discussed, it could jeopardize the stability of the girls and women and reduce their incentives to work.



**Figure 13. Respondents' access to protective equipment and clothing by sector**



Source: Primary data

Given the fact that some respondents did not have access to protective equipment, the analysis was oriented on understanding whether there is a compensation for accidental

**Table 14. Respondents' compensation for occupational/accidental work**

Compensation in the case of an occupational accident/work	Sector									
	Education		Health		Manufacturing		Services		Total	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
No	190	42.79	197	43.49	239	54.44	323	66.60	949	52.11
Yes	254	57.21	256	56.51	200	45.56	162	33.40	872	47.89
Total	444	100	453	100	439	100	485	100	1,821	100

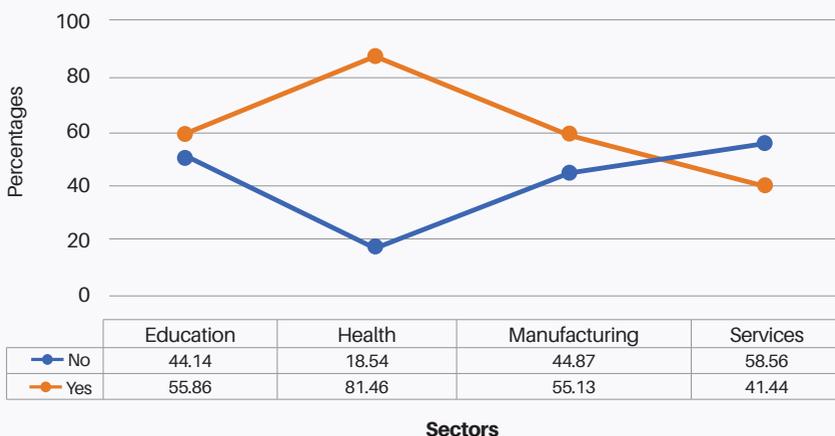
Source: Primary data

and occupational work. The respondents show that they have limitations in accessing compensation for accidental work once the accident occurs. The services sector has 66.6 percent of the respondents, while the manufacturing sector has 54.4 percent, followed

by the health and the education sectors. Employers do not provide compensation for the occupational and accidents at work, when they are also not providing adequate protective measures. The scenario seems worrying and could affect the women and girls in paid labour force.

The non-compensation for accidents at work exacerbates, the working conditions of women and girls, thence likely to increase the labour force turn over due to poor working conditions with no adequate compensation. The risks in the sectors understudy are high especially in the manufacturing and services, where compensation in case of accidents at work is limited compared to education and health sectors. The key intervention suggested includes devising means to set up an employment compensation in case of accidents at work. This can be arranged by employees through provision of adequate protective measures and setting a minimum compensation fee for the any accidental and or occupational risk at work.

**Figure 14. Respondents access to free medical care during sickness or work injury**



Source: Primary data

With limited compensation for girls and women in the labour force, respondents have also reported non-accessibility of free medical care in case of work injury or sickness as a result of accidents. The respondents in the service sector (58.56 percent ) reported to have no access to free medical care, meaning that girls and women working in this sector have to own their own insurance if they are to have medical care. Similarly, the percentages in the education (44.14 percent) and manufacturing sectors (44.87 percent) are alarming, and this advances the risks to women and girls in paid labour force in these sectors. Some of the girls and women may have Community-Based Health Insurance (CBHI), which may not cover work accidents, and this could lead to a long pro-

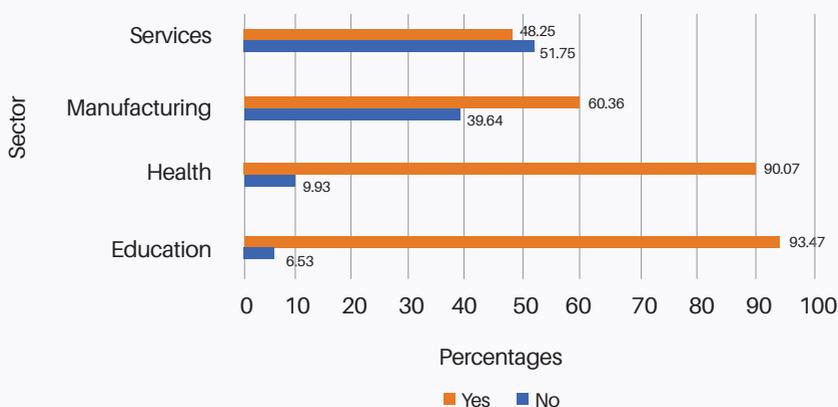


cess of accessing medical care and affect a return to work in the short-run, medium-run, and the long-run. In instances where a girl or woman may have a permanent accidental work injury, it could end their career with no compensation and medical care. An extended advocacy is thus required by Pro-Femmes-Twese Hamwe to have employers (especially the private sector) provide employee insurance and adequate protective materials to girls and women mostly in all sectors.

### 3.8. Pension benefits

The government understands that pension schemes are important to the employees in all sectors at all levels. That’s the reason a pension scheme has been developed and approved for implementation by all the stakeholders. The pension benefits provides for the welfare of the employees in the future and guarantee decent livelihood upon retirement. The analysis of the girls and women employees entitlement to pension portrays a promising status but still, there are many girls and women who are not entitled to pension benefits. The service sector largely spurs economic growth and contributes to the generation of government revenues and provides employment opportunities. However, the same sector is adamant to provide pension benefits to its women and girls’ employees. The results from the analysis indicate that 51.75 percent of girls and women are not entitled to the pension, in the service sector which presents a worrying question on the future of these girls and women. The manufacturing sector also possesses 39.64 of the girls and women not entitled to a pension. The analysis reveals that the private sector which compose majorly the service and manufacturing sectors is reluctant to provide pensions to their girls and women.

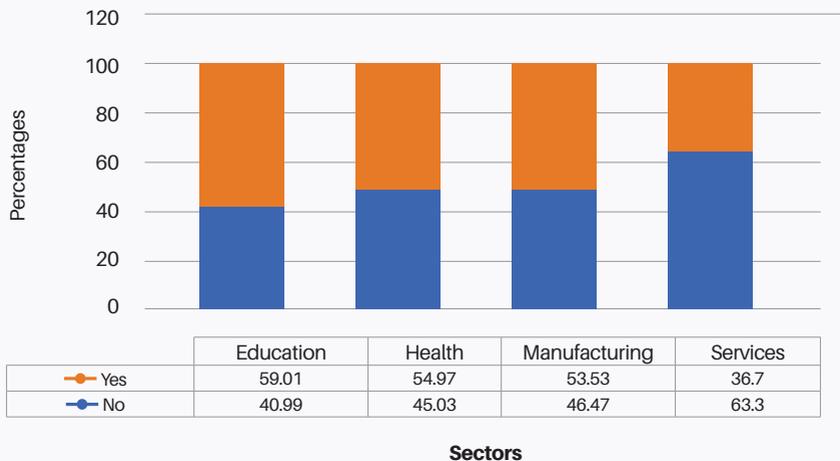
**Figure 14. Respondent’s entitlement to pension by sector**



Source: Primary data

The government through the private sector federation and the Rwanda Social Security Board (RSSB) should devise mechanisms that intend to increase the pension provision to the employees of the private sector companies. The objective would be to guarantee the future of the retired employees and ascertain these employees have better welfare in the future upon retirement. Pro-Femmes/Twese Hamwe, advocates for immediate consideration of women and girls in the paid labour force to be included in the pension scheme irrespective of possessing a work contract not as per the laws governing pension in Rwanda. The increase in the number of girls and women on a pension scheme would reduce future challenges to livelihoods and conform to the needed future welfare.

**Figure 15. Respondents' next of kin access to benefits upon passing**



Source: Primary data

Nearly, half of the respondents from the sectors of the study argue to have benefits accessed by next of kin upon passing. But the services sector still, presents limited numbers with only 36.7 percent of the women and girls' next of kin accessing the benefits, while 63.3 percent reported otherwise. Further, the education sector (40.99 percent), the health sector (45.03 percent) and the manufacturing sector (46.47 percent) also possess a threat to next of kin's accessing the benefits once the girl or woman employee passes on. The employers require to have a detailed plan of how the next of kin should be able to access the benefits of the employee upon passing, which would facilitate a better life for the households. The employees themselves would not be forced into forced savings for the welfare of the next of kin, given that they would have a separate benefit fund on the side for the next of kin. The absence of such benefits especially for

young and single mothers would affect the children in the future once their mother passes on. The government needs to increase sensitization on the need to set aside benefits for the employees, which are to be accessed by the next of kin.

**Table 14. Respondents access to invalidity benefit**

Access to invalidity benefit in case of being unable to earn due	Sector									
	Education		Health		Manufacturing		Services		Total	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
No	158	35.59	199	43.93	210	47.84	316	65.15	883	48.49
Yes	286	64.41	254	56.07	229	52.16	169	34.85	938	51.51
Total	444	100	453	100	439	100	485	100	1,821	100

Source: Primary data

The analysis of the invalidity benefits also presses more of a challenge to women and girls employees in all the sectors under the study. Women and girls being unable to work, should be compensated with invalidity benefits. Even though the scenario is different in the public sector, as employees access invalidity benefits, in the private sector the challenge of having no access to invalidity benefits is more prominent. 65.15 percent of the respondents in the services sector, 47.84 percent in the manufacturing sector, 43.93 in the health sector and 35.59 in the education sector report having no access to the invalidity benefits. With the limitations, in protective equipment and clothing, free medical, care in case of accidents at work and limited coverage of employee insurance, the lack of accessing invalidity benefits exaggerates the challenge for women and girls. More proper mechanism to address the issues of women and girls participating in the labour force requires much attention starting with the employee protection and safety measures in place.

# A

# Discussion of Key Findings, Conclusion and Recommendations

The findings of the analysis suggest that besides the women and girls being employed in the sector of manufacturing, services, education and health, and their gains being significant, with increased incomes, they still have work challenges that hinder their capabilities to have decent jobs. The initiatives to employ women and girls in the sectors, though many works as informal employees have increased their confidence and self-reliance to manage their incomes as well as resources within the households. However, the majority of women and girls participating in labour force have challenges at work that could lead to significant indirect consequences in their lives and in their future as individuals and at the household level. This section of the report summarizes the main findings from the analysis of women and girls participating in the labour force in four selected sectors. The analytical report also provides conclusions and recommendations based on the detailed inquiry carried out for women and girls participating in labour force.

## 4.1. Summary of Key Findings

The analysis of the policy framework shows that the government of Rwanda has put in place a labour law that provides for decent work conditions. The findings from the field indicate that some employers especially the private sector do not provide their employees conducive working environment. In some instances, it was found out that women with children, left them at home unattended while working at companies or private institutions. The law regulating labour in Rwanda, in article 8, prohibits sexual harassment of any kind. The law prohibits any sexual harassment in any form against the supervise and it is prohibited to dismiss an employee for having reported or testified to sexual harassment committed by his/her supervisor. However, an analysis of the findings from the survey conducted from the sample of women and girls employed, indicates that sexual harassment is still a big issue in most places of work and especially in the private sector.

Analytical results show that on average, only 10.98 percent of the respondents claimed that their payments are not carried out on a regular basis, and this is much more visible in the

services sector (23.71 percent), followed by the manufacturing sector (10.93 percent). Still, the two sectors (manufacturing and services) are the private sector, which pay irregularly to the girls and women employees. The analysis has been further extended to assess the compensation separately for the night shifts. This was aimed at understanding the level at which women and girls who work at night as some have kids to take care of, are provided compensation. The analysis results show that for the formally employed women and girls (83.83 percent) do not receive compensation for the work performed at night and only 16.17 percent are compensated. Results indicate that women and girls (77.76 percent) in labor force are not compensated on public holidays or on an official rest day. The health sector has the highest non-compensation of 29.38, followed by the service sector 27.9 percent and the education sector with 27.33 percent. An advocacy for regular compensation is highly required to facilitate women and girls have a decent welfare.

A high percentage of 55.67 in service sector are not offered unpaid or paid parental leave to the girls and women participating in the labour force, followed by the manufacturing sector with 47.61, which is largely private. The analysis further shows that there are still employers in the different sectors, who do not consider exemptions for night shifts for pregnant women and girls participating in labour force. This call for equal treatment of the girls and women for available opportunities with higher pay for the services provided.

The results of the analysis indicate that all sectors under the study provide health and safety training measures to girls and women in the labour force. Still, there are still gaps in providing health and safety training measures in the services sector. The results from the analysis indicate that 51.75 percent of the girls and women are not entitled to pension, in the service sector which presents a worrying question on the future of these girls and women. The analysis reveals that the private sector that compose majorly the service and manufacturing sectors, are reluctant to provide pension to their girls and women.

Nearly, half of the respondents from the sectors of the study argue to have benefits accessed by next of kin upon passing. The analysis on the invalidity benefits also presses more of a challenge to women and girls employees in all the sectors under the study. Even though the scenario is different with the public sector, as employees access invalidity benefits, in the private sector the issue of having no access to invalidity benefits is more prominent. The women and girls participating in labour force through interviews highlighted some of the key challenges. The challenges highlighted include;

- ▶ Women faced a different working patterns linked with their career break such as giving birth, breast-feeding and other home responsibilities, which can lead to gender

pay gap among the girls and women employees, harassment, career opportunity, work life balance, care responsibilities, and gender stereotypes.

- ▶ A large portion of women and girls are employed informally in sectors which limits their accessibility to job entitlements as stipulated by the Rwandan labour law.
- ▶ Most of the women and girls are employed in the service sector with no formal contracts and other benefits. The services sector lags behind in providing employment contracts and this affects job security of women and girls. For example, in Rubavu district most women and girls work as agents in MTN or Airtel with no contracts.
- ▶ Some of the women and girls are employed formally across the sectors but still are not providing some of the on-job benefits like parental leave or sick leave and this limits their desire to keep the jobs and largely affects their incomes.
- ▶ Women and girls in the selected sectors of analytical study said that they face the challenge of corruption in terms of money and sex, discrimination once they are pregnant and a high level of competition. This affects the women's and girls' confidence in effectively doing their jobs as required.
- ▶ Women and girls in the paid labour force emphasized a challenge of cultural mindset of the employees who still believe that women and girls are incapable of doing the same jobs as men and thus are discriminated, which creates a wage gap between girls and women, and boys and men.
- ▶ Women and girls highlighted challenges of inequality in the management of staff, where some are provided with facilities and while others are left out. Employers are mostly practicing management of employees unequally and this affects their performance and reduce trust of their employers.
- ▶ Sharing of information and updates on the jobs available and requirements was also advanced as a challenge to women and girls participating in the labour force. The respondents argued that promotions for some positions are not communicated to all and are mostly awarded to men and boys especially in the private sector.
- ▶ Some of the women and girls said they face a challenge of not being sure if they can possess the same job the following month, as termination of contract can take effect, especially if the girls announces she will be getting married or is she request for parental leave or leave of absence due to personal issues.
- ▶ The married women presented resistance from their husbands and family for them to work. They claimed that in most cases men are not supportive especially if the jobs involve night and weekend shifts. It is still believed by some men that women should be available to provide care work for the household rather than take paid



work. However, upon working for a few months and showing their earnings, men start to believe in their jobs though with some doubts.

- ▶ Most of the girls and women respondents claimed that they are paid less than their men and boys' counterparts especially those working informally, and they do not have pension for the future, which leaves them doubts how they will live in the future once they no longer have the capacity to work or they have retired. Women and girls stressed that payments are negotiated, and they are offered what they have negotiated for, even though some are provided with options of take it or leave it given that they are no written contracts offered.

## 4.2. Conclusion

The women and girls in the paid labour force have the willingness to work and contribute to their welfare, households and have a decent life. The sectors selected in the analytical study portray that they have employed women and girls, which is much appreciated as it provides women and girls self-reliance, personal development and contribute to economic growth of Rwanda. However, even though the number of girls and women are being employed in the education, health, manufacturing and services sectors, the employers have certainly remained silent to allying the Rwanda law, that regulates employment.

Evidence from the analysis shows that majority of the women are still informally employed in formally registered companies or entities, while they are not covered by the law requirements. Even the formally employed women and girls across the four sectors are not entitled to some of the employment benefits such as maternity and sick leave, do not access adequate protective measures, and have no pension schemes. Still, sexual harassment, and discrimination are practiced at work places, which ultimately affects the decent work of women and girls in the paid labour force.

A response mechanism to mitigate the reported challenges needs to be put in place for women and girls in paid labour force to have decent work. The government and the private sector should jointly engage in finding lasting solutions to the existing challenges that have been presented by women and girls in the labour force.

## 4.3. Recommendations

No	Identified issues	Policy recommendations	Targeted institution
1	Gaps in implementing the Rwandan Labour Law	Pro-Femmes/Twese Hamwe highly recommends to the government to engage the private sector extensively with aim of implementing the Rwanda labour law to the benefit of the women and girls participating in the labour force. In addition , the private sector is recommended to use ICT for effective management of labour force.	Private Sector Federation and Ministry of Labour and Public Services
2	Differences in employment benefits, including wages, annual leave, social security benefits and provision of written contracts	Pro-Femmes /Twese Hamwe recommends the employers in all sectors to provide equal benefits to girls and women as to boys and men, which will reduce the levels of discrimination and improve the welfare of employed girls and women	The Ministry of Labour and Public service, Private Sector Federation, Parliament, and other relevant stakeholders
3	Discrimination at work places of women and girls, sexual violence, and other imbalances	The government should enforce anti-discrimination policies within the labour legal framework to protect women and girls in the paid labour force against work place discrimination and sexual violence.  Proper mechanisms should be developed to empower women and girls to ensure they are competitive for the available job opportunities. This could be through better education facilities and skills enhancement at all education levels.	Ministry of Justice, Ministry of Labour and public services, the Rwanda Law commission and Ministry of Gender and Family promotion



No	Identified issues	Policy recommendations	Targeted institution
4	Existence of stereotypes among boys and men on the paid work for women and girls.	The government through its agencies, the civil society organizations and other stakeholders should develop mechanisms to break the existing gender stereotypes which increase women and girls' discrimination through changing attitudes and perceptions regarding women and girls participating in the labour force. This could also focus on the implementation of the MenEngage strategy	The Ministry of Labour and Public Services, Ministry of Local Government, Civil society organizations and the Ministry of Education
5	Limitations and challenges on women and girls as entrepreneurs	Women and girls should be capacitated in self-confidence to become entrepreneurs and become self-employed. Sensitization of women and girls on believing themselves that they can work on their own and be entrepreneurs- through creation of their own jobs and be self-employed. Having self-confidence and facilitating women and girls with low interest loans could attract them towards being entrepreneurs, where they can even employ other individuals and compete favourably on the production market.	The Ministry of Finance and Economic Planning, Ministry of trade and Commerce, The Private sector Federation and Ministry of Gender and Family promotion.

No	Identified issues	Policy recommendations	Targeted institution
6	The role of unpaid care work and combining it with paid work.	Mechanisms to engage men need to be developed so as to reduce the stereotypes that women are only capable of working at home on unpaid care work. This could be implemented beginning with the household and further at community level. The understanding of men on the role of women in paid work, could improve the welfare of girls and women as well as their households. A policy on recognizing, reducing, and redistributing unpaid care work should be developed and implemented across the country and sectors	The Ministry of Labour and Public Services, Ministry of Gender and Family Promotion, Civil Society Organizations



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# Annexes

## Annex 1A: Questionnaire used in data collection

### Survey Questionnaire

#### Interview guide with Women and Girls employed Consent form

Hello, my name is [INTERVIEWER'S NAME] and I was sent by PRO-FEMMES /TWESE HAMWE, a non-governmental organization which is carrying out an assessment of the level of women and girls' participation in labour force in labour market in Rwanda to understand the key challenges and draw on lessons learnt in order to generate policy recommendations and programmatic strategies to support further the women and girls in the labour market. You have been randomly selected to participate in this assessment and your feedback and cooperation is highly appreciated. This interview will take about 20 minutes and your responses will be kept strictly confidential. Participation in this interview is not obligatory, if you are not confident or free to answer a list of questions herein, you are allowed to not participate in this interview. If you accept, we appreciate your voluntary participation, and we believe that your opinions will provide us with the highly valuable information.

District: .....

Rural /Urban

#### Sector

- a) Manufacturing
- b) Services
- c) Education
- d) Health

#### 1. What is your age group?

- a) 18-29
- b) 30-39
- c) 40-49
- d) 40-59
- e) 60+

#### 2. What is your level of education?

- a) Primary education level
- b) Secondary education level
- c) Tertiary education
- d) University education level

#### 3. Are you formally employed?

- a) Yes
- b) No

#### 4. What is the range of your monthly earning?

- a) <50,000
- b) 50000-100000
- c) 101000-200000



- d) 201000-300000  
e) 301000+
5. Do you get paid on a regular basis? (daily, weekly, fortnightly, monthly)  
a) Yes  
b) No
6. Do you get paid whenever you work overtime/do you get compensation?  
a) Yes  
b) No
7. Whenever you work at night, do you get higher compensation for night work?  
a) Yes  
b) No
8. Whenever you work on a weekly rest day or public holiday, do you get due compensation for it?  
a) Yes  
b) No
9. How many weeks of paid annual leave are you entitled to?  
a) 1  
b) 2  
c) 3  
d) 4+
10. Were you provided a written statement of particulars at the start of your employment?  
a) Yes  
b) No
11. Does your employer give due notice before terminating your employment contract (or pays in lieu of notice)?  
a) Yes  
b) No
12. Does your employer offer severance pay in case of termination of employment?  
a) Yes  
b) No
13. Does your employer provide paid paternity leave?  
a) Yes  
b) No
14. My employer provides (paid or unpaid) parental leave (*This leave is provided once maternity and paternity leaves have been exhausted. Can be taken by either parent of both parents consecutively*)  
a) Yes  
b) No
15. Is your work schedule flexible enough to combine work with family responsibilities?  
a) Yes  
b) No
16. During pregnancy, are you exempted from nightshifts (night work) or hazardous work?  
a) Yes  
b) No

17. Do you have the right to get same/ similar job when you return from maternity leave?
- a) Yes
  - b) No
18. Does your employer provide protective equipment, including protective clothing, free of cost?
- a) Yes
  - b) No
19. Does your employer provide adequate health and safety training and ensures that workers know the health hazards and different emergency exits in case of an accident?
- a) Yes
  - b) No
20. Does your employer provide paid sick leave and at least 45% of your wage during the first 6 months of illness?
- a) Yes
  - b) No
21. Do you have access to free medical care during your sickness and work injury?
- a) Yes
  - b) No
22. Do you get adequate compensation in the case of an occupational accident/work injury or occupational disease?
- a) Yes
  - b) No

23. Are you entitled to a pension when you turn 60?
- a) Yes
  - b) No
24. As a worker, when you die, does your next of kin/survivors get some benefit?
- a) Yes
  - b) No
23. Do you have access to invalidity benefit in case you are unable to earn due to a non-occupational sickness, injury, or accident?
- a) Yes
  - b) No
25. Does your employer ensure equal pay for equal/similar work (work of equal value) without any discrimination?
- a) Yes
  - b) No
26. Does your employer take strict action again sexual harassment at workplace?
- a) Yes
  - b) No
27. What are the key challenges/ obstacles you encounter at your paid work?
- a) .....
  - .....
  - b) .....
  - .....
  - c) .....
  - .....



d) .....

.....

e) .....

.....

28. What are the suggestions you think could improve your work for the betterment of your life?

a) .....

.....

b) .....

.....

c) .....

.....

d) .....

.....

e) .....

.....

## Annex 1B: Guiding questions for Key Informants Interviews (KIIs)

1. What is the dominant source of income/livelihoods of the majority of women and girls ?
2. What sectors (formal or informal) that predominantly employ women and girls in different of different ages?
3. Has the welfare of women and girls in households and community improved as a results of having and/or accessing decent and payable jobs?
4. Did the working conditions of women and girls get affected by COVID-19? Please explain.
5. From socio-economic perspective, explain whether there has been changes among women and girls as a result of accessing decent and payable jobs?
6. What are the key challenges /hinderances that women and girls face in accessing decent and payable jobs?
7. What are the suggestions you would propose to increase the number of women and girls in decent and payable jobs?





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