



RWANDA

REGION
Sub-Saharan Africa

MAIN BUSINESS CITY
Kigali

INCOME GROUP
Low Income

FEMALE LABOR FORCE PARTICIPATION
84 percent

Over the last decade, Rwanda has been able to make important economic and structural reforms and sustain its economic growth rates. The government has put in place a strong legal and policy framework for gender equality. However, gaps in women's economic inclusion remain. When women are given the same opportunities as men, they enter and remain in the labor force, strengthening economies and enabling development.

WBL INDEX SCORE

80.6

ABOVE
REGIONAL AVERAGE
for Sub-Saharan Africa

71.0

ABOVE
GLOBAL AVERAGE

76.1

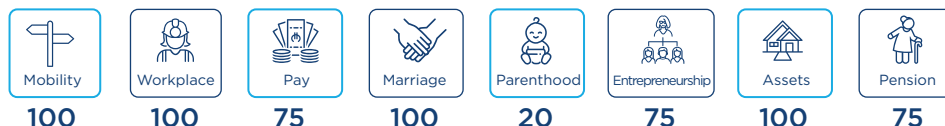
RWANDA ENACTED REFORMS
AFFECTING SIX OF THE
EIGHT INDICATORS,
INCREASING ITS SCORE:

Index score
in 1971

Index score
in 2021

41.3 ▶ 80.6

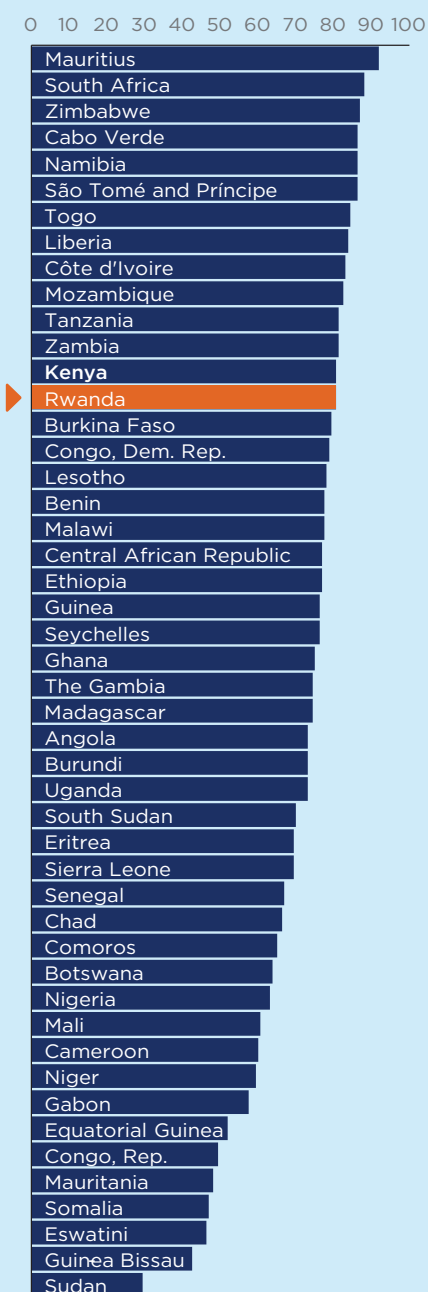
WBL 2021 SCORE BY INDICATOR



In Sub-Saharan Africa, Rwanda scores among the top 15 economies. Mauritius and South Africa receive the highest scores in the region, with 91.9 and 88.1, respectively. Among low-income economies in the region, Rwanda again scores above the average of 69.8 and is among the top five. Economies of the same income group that receive a higher *Women, Business and the Law* index score than Rwanda include Togo, Liberia, and Mozambique.

Rwanda's current score can be attributed to legal reforms aimed at increasing gender equality that were passed over the last 50 years, with the majority occurring in the last two decades. In 1999, Rwanda reformed its Civil Code, granting spouses equal rights to immovable property and equalizing inheritance

Sub-Saharan Africa WBL 2021 Index Score



rights for both sons and daughters and male and female surviving spouses. In the following 10 years, Rwanda prohibited discrimination based on gender in employment, lifted restrictions on women working in certain sectors, introduced paid paternity leave, and enacted legislation protecting women from sexual harassment and from domestic violence. Since 2010, Rwanda also introduced new legislation allowing women to be head of household and to choose where to live in the same way as men. Most recently, in 2020, Rwanda granted women the same rights to remarry as men.

Today, Rwanda receives a score of 100 on four indicators: Mobility, Workplace, Marriage, and Assets. These scores signify that men and women have equal rights and opportunities in the areas measured. However, in the remaining four indicators, there is room to improve. Gaps persist in the regulatory framework as measured by the Pay, Parenthood, Entrepreneurship, and Pension indicators. With the exception of Pay and Entrepreneurship, Rwanda lags behind other economies in the region and of the same income group. The following sections explore Rwanda's scores for each of the *Women, Business and the Law* indicators, highlighting both progress made and remaining opportunities for reform.

1999	2001	2003	2008	2016	2020
ASSETS Law No. 22/99 of 12/11/1999 to supplement book one of the civil code and to institute part five regarding matrimonial regimes, liberalities and successions	WORKPLACE Law No. 51/2001 of 30/12/2001 Establishing the Labour Code	PARENTHOOD Ministerial Order No. 12/19 of 14/03/2003 specifying occasional leaves	MARRIAGE Law on Prevention and Punishment of Gender-Based Violence of 2008	MARRIAGE, MOBILITY Law No. 32/2016 Governing Persons and Family	MARRIAGE Law No. 001/2020 of 02/02/2020 amending Law No. 32/2016 Governing Persons and Family



MOBILITY 100/100

Of the 48 economies in Sub-Saharan Africa, 25, including Rwanda, receive a score of 100 on the Mobility indicator. Mobility affects every step in a working woman's life cycle. Limitations in this area reduce opportunities for women to build networks with other entrepreneurs and exchange vital information on market opportunities, ultimately preventing them from developing their full potential as successful entrepreneurs. Increasing women's mobility, including the opportunity to freely commute to and from a workplace outside the home, can give women access to better employment opportunities. Rwanda achieved a score of 100 in this area after the passage of Law No. 32/2016 Governing Persons and Family on August 28, 2016, which established that "the marital domicile is at the place mutually agreed upon by the spouses."

CAN A WOMAN CHOOSE WHERE TO LIVE IN THE SAME WAY AS A MAN? ☒ **YES**

CAN A WOMAN TRAVEL OUTSIDE HER HOME IN THE SAME WAY AS A MAN? ☒ **YES**

CAN A WOMAN APPLY FOR A PASSPORT IN THE SAME WAY AS A MAN? ☒ **YES**

CAN A WOMAN TRAVEL OUTSIDE THE COUNTRY IN THE SAME WAY AS A MAN? ☒ **YES**



WORKPLACE 100/100

Rwanda also receives a score of 100 under the Workplace indicator, which analyzes laws affecting women's decisions to enter and remain in the labor force. In 2008, the country enacted the landmark Law on Prevention and Punishment of Gender-Based Violence, protecting women from domestic violence and sexual harassment in employment. The same legislation introduced criminal penalties and civil remedies for sexual harassment in employment. Rwanda is among 36 economies in the region that have introduced sexual harassment legislation since 1970.

CAN A WOMAN GET A JOB IN THE SAME WAY AS A MAN? ☒ YES

DOES THE LAW PROHIBIT DISCRIMINATION IN EMPLOYMENT BASED ON GENDER? ☒ YES

IS THERE LEGISLATION ON SEXUAL HARASSMENT IN EMPLOYMENT? ☒ YES

ARE THERE CRIMINAL PENALTIES OR CIVIL REMEDIES FOR SEXUAL HARASSMENT IN EMPLOYMENT? ☒ YES



PAY 75/100

Just 13 economies in Sub-Saharan Africa, and less than one-third globally, receive a score of 100 on the Pay indicator. This indicator focuses on laws and regulations affecting occupational segregation and the gender wage gap. Pay has the second lowest performance of all indicators, with an average global score of just 67.5. Should a woman successfully enter and remain in the labor force, it is imperative that she not face job restrictions or receive lower pay than a man holding the same position. Yet 88 economies still restrict the jobs women can hold.

Fewer than half of economies worldwide (90) mandate equal remuneration for work of equal value. Rwanda has already taken a step toward closing the pay gap with the ratification of the International Labour Organization (ILO) Convention No. 100 in 1980 and the adoption of a new Labour Code in 2018. Law 66/2018 Regulating Labour in Rwanda provides for equal salary for work of equal value. The provision requires every employer in Rwanda to meet this standard for the remuneration of its female and male employees. It does not apply across industries, which is the standard recommended by the ILO.

DOES THE LAW MANDATE EQUAL REMUNERATION FOR WORK OF EQUAL VALUE? ☒ NO

CAN A WOMAN WORK AT NIGHT IN THE SAME WAY AS A MAN? ☒ YES

CAN A WOMAN WORK IN A JOB DEEMED DANGEROUS IN THE SAME WAY AS A MAN? ☒ YES

CAN A WOMAN WORK IN AN INDUSTRIAL JOB IN THE SAME WAY AS A MAN? ☒ YES



GOOD PRACTICE: EQUAL PAY IN TANZANIA

Employment and Labor Relations Act of 2004, Section 7

In 2004, Tanzania adopted a new Employment and Labor Relations Act which establishes, under section 7, the prohibition of discrimination and stipulates that "[...] every employer shall take positive steps to guarantee equal remuneration for men and women for work of equal value." Remuneration is in this case defined as "the total value of all payments, in money or in kind, made or owing to an employee arising from the employment of that employee."





MARRIAGE 100/100

Unequal rights in marriage and divorce can have negative effects on women's intra-household bargaining power and jeopardize their financial security. Measures that can promote gender equality in this sphere include protection from domestic violence as well as the ability to divorce and remarry in the same way as men. Rwanda is one of 16 economies in Sub-Saharan Africa to score 100 on the Marriage indicator. After the passage of Rwanda's domestic violence legislation in 2008, which protects women from physical, sexual, psychological, and economic violence, the country continued to reform in this area. In 2016, Law No. 32/2016 Governing Persons and Family was enacted, granting a wife the same rights and duties as her husband,

including the ability to be designated as head of household, which was previously reserved for the husband. Specifically, Art. 209 mandates that "spouses jointly provide management of the household." In 2020, the country also fully equalized the right to remarry by lifting a 300-day waiting period for women in case of the death of their spouse. Amendments to the Civil Code through Law No. 32/2016 had previously addressed this limitation only in the case of divorce, but not widowhood. Equal remarriage procedures support women's economic security by promoting equal decision-making within marriage and ensuring their financial stability during and after a divorce or death of spouse.

IS THERE NO LEGAL PROVISION THAT
REQUIRES A MARRIED WOMAN TO OBEY
HER HUSBAND?

✓ YES

CAN A WOMAN BE HEAD OF HOUSEHOLD
IN THE SAME WAY AS A MAN?

✓ YES

IS THERE LEGISLATION SPECIFICALLY
ADDRESSING DOMESTIC VIOLENCE?

✓ YES

CAN A WOMAN OBTAIN A JUDGMENT OF
DIVORCE IN THE SAME WAY AS A MAN?

✓ YES

DOES A WOMAN HAVE THE SAME RIGHTS
TO REMARRY AS A MAN?

✓ YES

INTRODUCTION OF DOMESTIC VIOLENCE LEGISLATION IN SUB-SAHARAN AFRICA, 2014-2019

▼ 2014 Guinea-Bissau, Comoros

▼ 2015 Kenya

▼ 2017 Chad

▼ 2018 Burkina Faso, Eswatini

▼ 2019 Liberia, Madagascar



PARENTHOOD 20/100

Rwanda receives its lowest score of 20/100 on the Parenthood indicator, which examines laws affecting women's work during pregnancy and after having children. Maternity and paternity leave schemes can help recognize and redistribute unpaid care work. Rwanda is among a minority of countries in the region that do not grant at least 98 days of paid maternity leave, the standard established by the ILO.

Furthermore, employers and the public sector, through the Rwanda Social Security Board, share the obligation of paying for maternity leave benefits. Specifically, employers pay for 12 weeks' wages and receive reimbursement for six of these 12 weeks. To improve the situation of women workers and help

prevent discrimination in the workplace, the ILO's recommended standard is to establish either a compulsory social insurance scheme or finance the benefits through public funds. Neighboring countries that have carried out reforms in this area include Ethiopia, which lengthened paid maternity leave from 90 to 120 days and introduced three days of paternity leave in 2019. Liberia and Mauritius also passed reforms in 2015 by extending the length of leave from 90 days and 84 days, respectively, to 98 days. Of the 27 economies in Sub-Saharan Africa that provide at least 14 weeks of maternity leave for women, 12 economies fully administer maternity leave benefits through either a compulsory social insurance scheme or public funds.

IS PAID LEAVE OF AT LEAST 14 WEEKS AVAILABLE TO MOTHERS?

✗ NO

DOES THE GOVERNMENT ADMINISTER 100% OF MATERNITY LEAVE BENEFITS?

✗ NO

IS PAID LEAVE AVAILABLE TO FATHERS?

✓ YES

IS THERE PAID PARENTAL LEAVE?

✗ NO

IS DISMISSAL OF PREGNANT WORKERS PROHIBITED?

✗ NO

LENGTH OF PAID LEAVE (CALENDAR DAYS)

	Maternity	Paternity	
The Gambia	180	14	
Ethiopia	120	3	
Seychelles	112	14	
Congo, Rep.	105	0	
São Tomé and Príncipe	98	0	
Kenya	90	14	
Nigeria	84	0	
Rwanda	84	4	
Mozambique	60	1	
Sudan	56	0	



ENTREPRENEURSHIP 75/100

Laws that prescribe equal access when conducting financial transactions, entrepreneurial activity, or when receiving financial assistance are key to expanding access to finance for women-owned businesses. The Entrepreneurship indicator analyzes constraints on women starting and running businesses. Rwanda scores 75 out of 100 points on this indicator because the law does not prohibit discrimination in access to credit based on gender. Economies in Sub-Saharan Africa that do so include: Angola, Cabo Verde, Democratic Republic of Congo, Guinea, Mauritius, Mozambique, South Africa, Zambia, and Zimbabwe. In South Africa, the Promotion of Equality and Prevention of Unfair Discrimination Act of 2000 bars unfair practices, which it defines to include refusing to provide goods or services and providing unequal access to financial resources to any person on one of the prohibited grounds, including sex. Additionally, the National Credit Act of 2006 establishes that a credit provider must not unfairly discriminate directly or indirectly based on gender. In 2015, Zambia enacted the Gender Equity and Equality Act, which determines that both sexes shall have equal access and rights to credit, capital, mortgages, security, and training. The law in

Art. 37 also explicitly prohibits discrimination against women based on their gender and marital status when accessing financial services or resources. *Women, Business and the Law* has found that laws prohibiting gender-based discrimination by creditors are positively associated with female bank account ownership.

DOES THE LAW PROHIBIT DISCRIMINATION IN ACCESS TO CREDIT BASED ON GENDER?

✗ NO

CAN A WOMAN SIGN A CONTRACT IN THE SAME WAY AS A MAN?

✓ YES

CAN A WOMAN REGISTER A BUSINESS IN THE SAME WAY AS A MAN?

✓ YES

CAN A WOMAN OPEN A BANK ACCOUNT IN THE SAME WAY AS A MAN?

✓ YES



ASSETS 100/100

The Assets indicator examines gender differences in property and inheritance law. Strong property rights can allow women to leverage assets for economic gain. Rwanda is one of just 17 economies in the region to achieve a perfect score on this indicator. Rwanda fully equalized men's and women's rights on November 12, 1999, when it enacted Law No. 22/99, which integrates the Civil Code with provisions regarding matrimonial regimes and successions. The reform granted spouses equal rights to immovable property, equalized inheritance rights for sons and daughters, and equalized inheritance rights for male and female surviving spouses.



DO MEN AND WOMEN HAVE EQUAL OWNERSHIP RIGHTS TO IMMOVABLE PROPERTY? ☒ YES

DO SONS AND DAUGHTERS HAVE EQUAL RIGHTS TO INHERIT ASSETS FROM THEIR PARENTS? ☒ YES

DO MALE AND FEMALE SURVIVING SPOUSES HAVE EQUAL RIGHTS TO INHERIT ASSETS? ☒ YES

DOES THE LAW GRANT SPOUSES EQUAL ADMINISTRATIVE AUTHORITY OVER ASSETS DURING MARRIAGE? ☒ YES

DOES THE LAW PROVIDE FOR THE VALUATION OF NONMONETARY CONTRIBUTIONS? ☒ YES



PENSION 75/100

The Pension indicator assesses laws affecting women's economic prospects in retirement. Rwanda receives a score of 75/100 in this indicator. While the ages at which men and women can retire are equal, periods of absence due to childcare are not accounted for in pension benefits. Explicit recognition of maternity leave as a qualifying period of employment allows women's retirement savings to continue growing while on care leave. Currently, 24 of the 48 economies in Sub-Saharan Africa legally establish pension care credits for periods of childcare. In Côte d'Ivoire, for example, periods of interrupted work during which the employed woman receives maternity allowance are accounted for when calculating the amount of retirement pension, regardless of contributions. Others, such as Benin, Burkina Faso, Cameroon, and Togo, credit time spent on maternity leave as insured periods. Provisions like these can help ensure women's economic security in old age.

IS THE AGE AT WHICH MEN AND WOMEN CAN RETIRE WITH FULL PENSION BENEFITS THE SAME? ☒ YES

AGE (WOMEN) 60

AGE (MEN) 60

IS THE AGE AT WHICH MEN AND WOMEN CAN RETIRE WITH PARTIAL PENSION BENEFITS THE SAME? ☒ YES

IS THE MANDATORY RETIREMENT AGE FOR MEN AND WOMEN THE SAME? ☒ YES

ARE PERIODS OF ABSENCE DUE TO CHILDCARE ACCOUNTED FOR IN PENSION BENEFITS? ☒ NO

THE WAY FORWARD

Women in Rwanda have experienced significant increases in socio-economic opportunities thanks to the reforms pursued over the last several decades. Of the 35 good practices measured by *Women, Business and the Law*, however, 20 percent still have room for improvement. Prioritizing reforms in the areas of **Pay, Parenthood, Entrepreneurship, and Pension** is crucial to help women achieve full equality before the law.

Rwanda's largest gap to fill is in the area of **Parenthood**. The country could introduce beneficial reforms such as increasing paid maternity leave to the standard of 14 weeks set by the ILO and prohibiting the dismissal of pregnant women. Additional amendments to the Labour Code should strengthen non-discrimination provisions throughout all stages of employment.

Even in areas where Rwanda has pursued reforms, it can take time before the law is fully implemented. A recurrent implementation gap noted by civil society organizations has been the lack of a provision governing joint management and disposal of movable property, in addition to that covering immovable property.

ACKNOWLEDGEMENTS

Support for the *Women, Business and the Law* economy summaries series is provided by the Bill & Melinda Gates Foundation. The *Women, Business and the Law* team would like to acknowledge the team at The Legal Aid Forum, in particular Mr. Andrews Kananga, Ms. Clarise Munezero, Ms. Emily Uwizerwa, Ms. Leonie Mutoni, and Ms. Mary Musoni, for their invaluable insights and expertise.



Women, Business and the Law presents an index covering 190 economies and structured around the life cycle of a working woman. It employs eight indicators that are structured around women's interactions with the law as they begin, progress through, and end their careers: Mobility, Workplace, Pay, Marriage, Parenthood, Entrepreneurship, Assets, and Pension. Overall scores are calculated by taking the average of each indicator, with 100 representing the highest possible score.



For more information, including analysis over time, please visit wbl.worldbank.org or contact wbl@worldbank.org.

ANALYSIS: RWANDA IN THE *WOMEN, BUSINESS AND THE LAW* INDEX

INDICATOR	QUESTION	RWANDA LEGAL BASIS	RWANDA (Y/N)	REGIONAL TREND (Y/N)
 Mobility	Can a woman choose where to live in the same way as a man?	Law No. 32/2016 Governing Persons and Family, Art. 55	Yes	62% 38%
	Can a woman travel outside her home in the same way as a man?	No restrictions could be located	Yes	98% 2%
	Can a woman apply for a passport in the same way as a man?	Passport application procedures; Passport application form	Yes	75% 25%
	Can a woman travel outside the country in the same way as a man?	No restrictions could be located	Yes	98% 2%
 Workplace	Can a woman get a job in the same way as a man?	No restrictions could be located	Yes	79% 21%
	Does the law prohibit discrimination in employment based on gender?	Law No. 66/2018 of 30/08/2018 Regulating Labour in Rwanda, Art. 9	Yes	90% 10%
	Is there legislation on sexual harassment in employment?	Law on Prevention and Punishment of Gender-Based Violence, Art. 24; Organic Law Instituting the Penal Code, Art. 203; Law Regulating Labor in Rwanda No 66/2018, Art. 8	Yes	75% 25%
	Are there criminal penalties or civil remedies for sexual harassment in employment?	Criminal: Law on Prevention and Punishment of Gender-Based Violence, Art. 24; Organic Law Instituting the Penal Code, Art. 203 Civil: Law on Prevention and Punishment of Gender-Based Violence, Arts. 24 and 38	Yes	73% 27%
 Pay	Does the law mandate equal remuneration for work of equal value?	No applicable provisions could be located	No	46% 54%
	Can women work the same night hours as men?	No restrictions could be located	Yes	94% 6%
	Can women work in jobs deemed dangerous in the same way as men?	No restrictions could be located	Yes	58% 42%
	Are women able to work in the same industries as men?	No restrictions could be located	Yes	52% 48%
 Marriage	Is there no legal provision that requires a married woman to obey her husband?	No applicable provisions could be located	Yes	90% 10%
	Can a woman be head of household in the same way as a man?	Law No. 32/2016 Governing Persons and Family, Arts. 206, 209 and 332	Yes	65% 35%
	Is there legislation specifically addressing domestic violence?	Law on Prevention and Punishment of Gender-Based Violence	Yes	65% 35%
	Can a woman obtain a judgment of divorce in the same way as a man?	No restrictions could be located	Yes	79% 21%
	Does a woman have the same rights to remarry as a man?	No restrictions could be located	Yes	50% 50%
 Parenthood	Is paid leave of at least 14 weeks available to mothers?	Law No. 66/2018 of 30/08/2018 Regulating Labour in Rwanda, Art. 56	No	56% 44%
	Does the government pay 100% of maternity leave benefits?	The Ministerial order No. 007/16/10/TC of 28/10/2016, Art. 23; Law Establishing And Governing Maternity Leave Benefits, Arts. 11-12	No	38% 62%
	Is there paid paternity leave?	Ministerial Order No. 3 of 13/7/2010, Art. 2	Yes	58% 42%
	Is there paid parental leave?	No applicable provisions could be located	No	0% 100%
	Is dismissal of pregnant workers prohibited?	No applicable provisions could be located	No	79% 21%
 Entrepreneurship	Does the law prohibit discrimination in access to credit based on gender?	No applicable provisions could be located	No	19% 81%
	Can a woman sign a contract in the same way as a man?	No restrictions could be located	Yes	96% 4%
	Can a woman register a business in the same way as a man?	No restrictions could be located	Yes	92% 8%
	Can a woman open a bank account in the same way as man?	No restrictions could be located	Yes	85% 15%
 Assets	Do men and women have equal ownership rights to immovable property?	Law Governing Matrimonial Regimes, Donations and Successions, Art. 6	Yes	79% 21%
	Do sons and daughters have equal rights to inherit assets from their parents?	Law Governing Matrimonial Regimes, Donations and Successions, Arts. 54 and 73	Yes	75% 25%
	Do female and male surviving spouses have equal rights to inherit assets?	Law Governing Matrimonial Regimes, Donations and Successions, Art. 75	Yes	71% 29%
	Does the law grant spouses equal administrative authority over assets during marriage?	Law Governing Matrimonial Regimes, Donations and Successions, Art. 6	Yes	83% 17%
	Does the law provide for the valuation of nonmonetary contributions?	Law Governing Matrimonial Regimes, Donations and Successions, Arts. 3-8	Yes	60% 40%
 Pension	Are the ages at which men and women can retire with full pension benefits equal?	Law No. 05/2015, Art. 18	Yes	85% 15%
	Are the ages at which men and women can retire with partial pension benefits equal?	No applicable provisions could be located	Yes	92% 8%
	Are the mandatory retirement ages for men and women equal?	No applicable provisions could be located	Yes	96% 4%
	Are periods of absence due to child care accounted for in pension benefits?	No applicable provisions could be located	No	50% 50%