

**ECONOMIC EMPOWERMENT OF WOMEN INFORMAL CROSSBORDER  
TRADERS (WIBTs) IN RWANDA TO COPE WITH COVID-19**



A policy Brief

Developed for the Coping with COVID-19 Impacts to women informal cross border traders (WICBTs)



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## 1.0 Executive Summary

Since the World Health Organization declared the COVID -19 outbreak as a global pandemic on 11th March 2020, the Government of Rwanda invested much efforts in preventing and responding to this pandemic who's the first case was confirmed in Rwanda on 14 March 2020. Among the measures taken are among others quarantine; halt to international flights except for cargo; shutting down of some markets; telecommuting for employees; closing down of border points; social distancing; testing, isolating and treatment, closing of schools, confinement, awareness raising on prevention and response among others.

In terms of numbers, as of 18 May 2020 by the Ministry of health, Rwanda registers 297 positive cases from 51,118 total tested people,203 cases recovered,84 active cases and 0 deaths

As this alarming situation is worsening the livelihoods of people especially women and girls who used to do business crossing the border to DRC- Goma- Gisenyi ADEPE has elaborated this project to cope with COVID-19 starting by its beneficiaries who are mainly women involved in the cross-border trade and who used to leave their kids at ADEPE ECD center located near the border.

As these women have stopped their cross-border as well as local business due to confinement, they had no other alternatives rather than using their business capital for home daily subsistence. Now that the capital is over, the households living conditions have deteriorated, leading to extreme poverty, family conflicts, gender-based violence, children malnutrition and stunting. Further still, we may experience uncontrolled children births as couple stay home in idleness

Disease outbreaks affect women and men differently, and epidemics make existing inequalities for women and girls and discrimination of other marginalized groups such as persons with disabilities and those in extreme poverty. The COVID-19 pandemic may increase women's domestic burden, making their share of household responsibilities even heavier. During this COVID-19 pandemic, where movement is restricted, people are confined, and protection systems weaken, women and girls are at greater risk of experiencing gender-based violence. Clearly, the pandemic will exacerbate existing gender inequalities, and increase risks of gender-based violence, hence the protection and promotion of the rights of women and girls should be prioritized.

This policy brief calls for providing economic support to women informal cross borders traders(WIBTs) in Rwanda in terms increment start up capital to resume their variety of business.

The policy brief lays out seven main policy recommendations are as follows:

1. **Promotion of institutional and individual ownership of activities through active participation of beneficiaries and local administrative entities and community:** The participation of local authorities, communities and members of existing women groups in the project implementation, definition of roles and responsibilities should certainly improve the effectiveness of the interventions
2. **Mainstreaming gender equity and Women empowerment through affirmative actions:** Empowering women should be seasoned by mainstreaming gender in all women daily life activities.

3. **Strengthening linkages among stakeholders and actors in business development with structures supporting women doing business:** Collaboration with Government structures at all decentralized levels in operational ways; this means well-defined linkages with the local decentralized entities (District, Sectors). And Linkage with financial services and investment facilities (MFI's and banks, BDF) for further expansion of women groups/cooperatives 'business activities
4. **Reducing The stress caused by the disruption of livelihoods and ability to earn a living**

## 2.0 Rationale for Emergency Action

The 4th Rwanda Population and Housing Census (PHC4) of 2012, enumerated 403,662 residents in Rubavu District on a density of 1039 Inhabitants/Km<sup>2</sup>, where 51.7 % of the total population are females and 48.3 % are male. total population in urban areas is 149,209 which makes 37% of the total district's population whereas 254,453 (63%) reside in rural areas. The district's population represents 3.8% of the total country's population and 16.3 % of the Western Province population (2,471,239 inhabitants). The average house-hold size is 5.2 against 4.8 at national level, the population aged between 0-14 years old represented 43.8% and the population aged between 15 and 49 years old represented 47.8% while those above 50 years old represented 8.1%. s. 18% of the children under 18 age are orphans (one or both parent dead).

Regarding poverty, education and access to employment, the survey reveals that Poverty Incidence rate is 35.7% (EICV 5), Extreme Poverty Rate 14.6% (EICV 5), Labor force participation Rate 61.5% (LFS1, August 2017, Unemployment rate 17.3% (LFS, August 2017, Literacy rate (%) of population aged 15 above 72.6% (EICV4 ,Percentage of stunted children under five years 46% (DHS 5) 29.2% of the total population aged 15-49 have no education; 35.9% of women aged 15-49 have no access to any type of employment, while a big proportion of women who are employed are in agriculture (65%) and sales and services (29.2%). 53% of men who are employed are in agriculture, 30.5% in unskilled manual work.

As per the business industry, most of people do their business crossing the border into DRC and 70% of them are women. It is relevant to mention that between 25000-50000 people cross the border each day. <sup>i</sup>

### 2.1. How COVID-19 can exacerbate risks of violence for women

- Stress, the disruption of social and protective networks, and decreased access to services all can exacerbate the risk of violence for women.
- As distancing measures are put in place and people are encouraged to stay at home, the risk of intimate partner violence is likely to increase. For example:
  - The likelihood that women in an abusive relationship and their children will be exposed to violence is dramatically increased, as family members spend more time in close contact and families cope with additional stress and potential economic or job losses.
  - Women may have less contact with family and friends who may provide support and protection from violence.
  - Women bear the brunt of increased care work during this pandemic. School closures further exacerbate this burden and place more stress on them.
  - The disruption of livelihoods and ability to earn a living, including for women (many of whom are informal wage workers), will decrease access to basic needs and services, increasing stress on families, with the potential to exacerbate conflicts and violence. As resources become scarce, women may be at greater risk for experiencing economic abuseii
  - Perpetrators of abuse may use restrictions due to COVID-19 to exercise power and control over their partners to further reduce access to services, help and psychosocial support from both formal and informal networks.
  - Perpetrators may also restrict access to necessary items such as soap and hand sanitizer.iii

- Perpetrators may exert control by spreading misinformation about the disease and stigmatize partners. iv
- Access to vital sexual and reproductive health services, including for women subjected to violence, will likely become more limited.
- Other services, such as hotlines, crisis centers, shelters, legal aid, and protection services may also be scaled back, further reducing access to the few sources of help that women in abusive relationships might have

### **2.3. Coping with COVID-19 Project and its contribution to economic empowerment to WICTs**

Disease outbreaks affect women and men differently, and epidemics make existing inequalities for women & girls and discrimination of other marginalized groups such as persons with disabilities and those in extreme poverty. The COVID-19 pandemic may increase women's domestic burden, making their share of household responsibilities even heavier. During this COVID-19 pandemic, where movement is restricted, people are confined, and protection systems weaken, women and girls are at greater risk of experiencing gender-based violence. Clearly, the pandemic will exacerbate existing gender inequalities, and increase risks of gender-based violence, hence the protection and promotion of the rights of women and girls should be prioritized.

To cope with this situation, there should be cautions to embark on emergency intervention among others:

- Providing start-up capital as micro credit small loans (cash injection) to WIBTs
- Linking women to microfinance and other financial institutions
- Following up and close monitoring for Adaptive learning and replication
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These above interventions were developed based on ADEPE participatory and consultative approach that involves the close participation of ADEPE and the potential project beneficiaries, the existing 1,013 women including those involved in informal cross border trade and locally business runners around the border are accompanied by ADEPE in developing their skills in related financial literacy, child rights, positive parenting, gender Based violence prevention. Due to COVID 19 outbreak and policy measures put in place by the Government for its prevention and response including the confinement, the hunger is devastating their families and their kids are at high risk of malnutrition and stunting if nothing is done urgently.

## **3.0 Policy Recommendations**

1. **Promotion of institutional and individual ownership of activities through active participation of beneficiaries and local administrative entities and community:** The participation of local authorities, communities and members of existing women groups in the project implementation, definition of roles and responsibilities should certainly improve the effectiveness of the interventions
  - ❖ Local authorities and policy makers must include essential services to address VAW in preparedness and response plans for COVID-19, resource them, and identify ways to make them accessible in the context of social distancing measures.
2. **Mainstreaming gender equity and Women empowerment through affirmative actions:** Empowering women should be seasoned by mainstreaming gender in all women daily life activities.
  - ❖ Humanitarian response organizations need to include services for women subjected to violence and their children in their COVID-19 response plans and gather data on reported cases of VAW.

- ❖ Health providers need to be aware of the risks and health consequences of VAW. They can help women who disclose by offering first-line support and relevant medical treatment. First line support includes listening empathetically and without judgment, inquiring about needs and concerns, validating survivors' experiences and feelings, enhancing safety, and connecting survivors to support.
  - ❖ Community members should be made aware of the increased risk of violence against women during this pandemic and the need to keep in touch and support women subjected to violence, and to have information about where help for survivors is available. It is important to ensure that it is safe to connect with women when the abuser is present in the home
3. **Strengthening linkages among stakeholders and actors in business development with structures supporting women doing business**
- ❖ Collaboration with Government structures at all decentralized levels in operational ways; this means well-defined linkages with the local decentralized entities (District, Sectors). And Linkage with financial services and investment facilities (MFI's and banks, BDF) for further expansion of women groups/cooperatives 'business activities
4. **Reducing The stress caused by the disruption of livelihoods and ability to earn a living To** women should be encouraged to the high extent possible, reduce sources of stress by:
- ❖ Be aware that social isolation, quarantine, and distancing can have impacts on you and your family's psychological well-being
  - ❖ Seeking information from reliable sources and reducing the time spent consuming news (1-2 times per day, rather than every hour).
  - ❖ Seeking support from family and friends via phone, email, text, etc.
  - ❖ Trying, to the extent possible, to maintain daily routines and make time for physical activity and sleep.
  - ❖ Using relaxation exercises (e.g. slow breathing, meditation,
  - ❖ progressive muscle relaxation, grounding exercises) to relieve stressful thoughts and feelings.
  - ❖ Engaging in activities that in the past have helped with managing adversity

## 4.0 Conclusion

In summary Economic Empowerment of WIBTs to cope with COVID-19 impacts has critical policy relevance in the context of the wider national development in Rwanda. Urgent policy actions are required across the key four issues identified in this policy brief namely; 1.Promotion of institutional and individual ownership of activities through active participation of beneficiaries and local administrative entities and community, 2.Mainstreaming gender equity and Women empowerment through affirmative actions, 3.Strengthening linkages among stakeholders and actors in business development with structures supporting women doing business and 4. Reducing the stress caused by the disruption of livelihoods and ability to earn a living.

The above four core issues should be key pillars of the policy framework under development which will followed by a clearly articulated strategy, action plan and resource mobilisation plan. Given the critical significance of women empowerment in Rwanda policy makers at various levels should ensure development strategies and plans at all levels clearly integrate women economic empowerment to COVID-19 adaptation measures. Women coordination agencies and actors are likely to be the most important driver for positive change, effective mainstreaming, resource mobilisation and impact measurement for coping with COVID-19 impacts to women doing informal cross border trade in Rwanda.

## 5.0 References

1. Rwanda – DRC cross border dynamics, April 2019), KT radio, <http://ktpress.rw/2018/05/rwanda-dr-congo-border-records-biggest-traffic-in-africarivals-us-mexico/>
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3. National Domestic Violence Hotline, “Staying Safe During COVID-19,” National Domestic Violence Hotline, March 13, 2020, <https://www.thehotline.org/2020/03/13/staying-safe-during-covid-19>

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<sup>i</sup> (Rwanda – DRC cross border dynamics, April 2019), KT radio, <http://ktpress.rw/2018/05/rwanda-dr-congo-border-records-biggest-traffic-in-africarivals-us-mexico/>

<sup>ii</sup> Jhumka Gupta, “What does coronavirus mean for violence against women?,” Women’s Media Centre, March 19, 2020, <https://womensmediacenter.com/news-features/what-does-coronavirus-mean-for-violence-against-women>

<sup>iii</sup> National Domestic Violence Hotline, “Staying Safe During COVID-19,” National Domestic Violence Hotline, March 13, 2020, <https://www.thehotline.org/2020/03/13/staying-safe-during-covid-19>

<sup>iv</sup> National Domestic Violence Hotline, “Staying Safe During COVID-19,” National Domestic Violence Hotline, March 13, 2020, <https://www.thehotline.org/2020/03/13/staying-safe-during-covid-19>



**The organization “Action pour le Développement du Peuple(ADEPE)** is a non- governmental and non – profit making organization legally recognized by the Government of Rwanda since 2002, recognized by Rwanda Governance Board (RGB) with legal personality n° 08/08.11, Its headquarter is in Rubavu District a town of the western province. Its operational area covers the completely Rwandan territory especially northern and western regions.

**ADEPE mission:** is to “ Assist vulnerable people in enabling them to improve their life conditions; to help them to learn how to help themselves for an auto- development, via a constant professional training as well as promoting human rights with focus to women empowerment and child protection

**ADEPE vision:** is to have “A society with empowered and self-reliant people.”

(See: <https://adepe-rw.org/>)

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