



ASSESSMENT OF FACTORS AFFECTING URBAN WOMEN HORTICULTURAL TRADERS (UWHTs) TO STIMULATE THE HORTICULTURAL VALUE CHAIN DEVELOPMENT IN RWANDA

For the Ministry of Agriculture and Animal Resources (MINAGRI), and Catholic Relief Services (CRS)

Final Report

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TABLE OF CONTENTS

Acronyms	5
Executive Summary.....	6
1. Introduction	8
1.1. Background.....	9
1.1.1. Women and the Horticulture Sector.....	9
1.2. COVID-19.....	10
1.3. Study Purpose and Objectives.....	11
2. Methodology.....	12
2.1. Sampling framework.....	12
2.1.1. Study population – Survey and Focus Group Discussions	12
2.1.2. Study population- Key Informants	13
2.2. Geographical coverage and sample distribution	13
2.2.1. Sample size – Survey and FGDs.....	13
2.2.2. Sample size - KIs	14
2.3. Data collection tools.....	14
2.3.1. Quantitative Data Collection Tools	14
2.3.2. Qualitative Data Collection Tools	15
2.4. Indicators measured	15
2.5. Analysis Framework	16
2.5.1. Risk and Vulnerability Framework	16
2.5.2. SWOT analysis.....	17
2.6. Data Collection Procedure.....	17
2.7. Data Analysis	18
2.8. Limitations	18
3. Results and Discussion	19
3.1. Demographic Characteristics	19
3.2. Overview of the urban horticulture trading environment.....	21
3.2.1. Most Traded Commodities.....	22
3.2.2. Quality of Traded Commodities.....	23
3.2.3. Access to Risk- Reducing Measures.....	24
3.2.4. Access to Social Safety Nets.....	27
3.2.5. Access to Markets and Linkages	27
3.2.6. Access to Infrastructure.....	29
3.2.7. Decision- making.....	30
3.2.8. Skills and facilities for trading	30
3.2.9. Performance	33
3.2.10. Impact of the COVID-19 pandemic and related coping strategies	35
3.3. Factors Affecting UWHTs Growth	37
3.3.1. Women’s Assessment of Risks Affecting their Trade Activities	37
3.3.2. Key Informants Assessment of Risks Affecting UWHTs Activities	42
3.3.3. SWOT Analysis: Strengths, Weaknesses, Opportunities and Threats Affecting UWHTs	44
3.3.4. Women’s Knowledge and Participation in Available Initiatives	49
3.3.5. Existing Strategies, Opportunities and Initiatives	49

3.4.	Engaging Public and Private Sector and Development Partners	55
3.4.1.	Long- Term Support for UWHTs	55
3.4.2.	Engaging the Private Sector.....	56
3.5.	Monitoring and Learning	57
3.6.	Conclusions and Recommendations.....	58
3.6.1.	Organization of UWHTs.....	61
3.6.2.	Capacity Building and Access to Finance	61
3.6.3.	Production & Market Infrastructure	62
3.6.4.	An Enabling Environment	62
3.7.	ANNEX	65
	ANNEX I: M&E Logframe, Annual Milestones and Budget.....	65
	ANNEX II: Logframe Activities and Responsible Actors	76
	ANNEX III: Services and Initiatives Currently Available for UWHTs in Rwanda	85
	ANNEX IV: Sample Distribution.....	90
	ANNEX V: Frequency and percentage breakdown of risks per respondent group	94
	ANNEX VI: Demographic Information by District and Market.....	97
	ANNEX VII: Survey.....	111
	ANNEX VIII: Focus Group Discussions.....	130
	ANNEX IX: Key Informant Interviews	134

TABLES

Table 1: Study Objectives and Research Questions	11
Table 2: Indicators Measured.....	15
Table 3: Survey Respondent Demographics.....	19
Table 4: Access to Risk Reducing Measures Indicators and Findings.....	24
Table 5: Access to Social Safety Nets Indicator and Findings.....	27
Table 6: Visibility and Voice Indicators and Findings.....	27
Table 7: Perceived Benefits of Cooperative Membership by age group	27
Table 8: Access to Infrastructure Indicators and Findings	29
Table 9: Control Over Assets Indicator and Findings.....	30
Table 10: Skills for Trade Indicators and Findings	30
Table 11: UWHTs Source of Information and Type of Information (%)	32
Table 12: Level/ Rate of Access to Financial Services Indicator and Findings	33
Table 13: Profitability Indicator and Findings	33
Table 14: Costs related to the trading activity that UWHT incurred during the last 3 months and p-values (RWF).....	34
Table 15: Access to Water and Sanitation Indicator and Finding	35
Table 16: COVID-19 related information and management by age group (%).....	36
Table 17: COVID-19 related information and management by trader location (%).....	36
Table 18: COVID-19 related information and management by trader type (%)	36
Table 19: Average Number of Risks Affecting UWHTs.....	37
Table 20: Average scores assigned to each of the challenges by the different categories of UWHTs ...	38
Table 21: Strengths, Weaknesses, Opportunities and Threats for UWHTs.....	44
Table 22: Summary of recommendations emerging from the study, and implementation plan.	59
Table 23: Services and Initiatives Currently Available for UWHTs in Rwanda.....	85
Table 24: Total Surveys Conducted by Age, Trader Group and District	90
Table 25: Total Focus Group Discussions Conducted with Total Participants by Age and District.....	91
Table 26: Total Key Informant Interviewed by Category	92
Table 27: Frequency and Percentage of Risks per Adult and Young Traders.....	94
Table 28: Frequency and Percentage of Risks per Trader Location	94
Table 29: Frequency and Percentage of Risks per Trader Type	95

Table 30: Demographic Information- Nyarugenge District and Markets.....	97
Table 31: Demographic Information- Gasabo District and Markets	99
Table 32: Demographic Information- Gasabo District and Markets	102
Table 33: Demographic Information- Rwamagana District and Markets	105
Table 34: Demographic Information- Rubavu District and Markets	108

FIGURES

Figure 1: Scheme illustrating potential risks and weaknesses that can affect women traders. Input sources: Dijkxhoorn et al., 2016; Ndikumbwimana et al., 2020, MIGEPROF, 2016: VIS, 2012 ; Asbjørnslett, 2009, Nowakowski & Werbińska-Wojciechowska 201); and Pettit et al. 2010.	17
Figure 2: Most Traded Horticultural Products	22
Figure 3: Percentage of sellers having experienced specific standard requirements by buyers.....	24
Figure 4: Most Common Buyers of Horticultural Products from UWHTs.....	29
Figure 5: Most Common Places to Sell Horticultural Products by UWHTs	29
Figure 6: Type of Training Received by Young and Adult UWHTs (%)	31
Figure 7: Costs Incurred by UWHTs by age category (RWF).....	34
Figure 8: Average income per age group	35
Figure 9: Average Net Profit per Age Group	35
Figure 10: Challenges Faced by UWHTs and Degree of Impact on a 6-point Likert Scale (% of UWHTs experiencing different degrees of impact)	38
Figure 11: Type of Training Young and Adult UWHTs would like to receive (%)	41
Figure 12: Program Theory of Change.....	58
Figure 13: UWHTs Collective Action Production and Marketing Model	64

ACRONYMS

BDE	Business Development and Entrepreneurship Unit
BDF	Business Development Fund
BNR	National Bank of Rwanda
CA	Collective Actions
CBT	Cross Border Trade
CRS	Catholic Relief Services
CEPGL	Economic Community of the Great Lakes Countries
COMESA	Common Market for Eastern and Southern Africa
DASSO	District Administration Security Support Organ
DRC	Democratic Republic of Congo
ECD	Early Childhood Development
FAO	Food and Agriculture Organization
FDI	Foreign Direct Investment
FGD	Focus Group Discussions
GDP	Gross Domestic Product
GOR	Government of Rwanda
ICT	Information, Communication and Technology
ILO	International Labor Organization
INGO	International Non- Government Organization
KII	Key Informant Interviews
KWM	Kigali Wholesale Market
LODA	Local Administrative Entities Development Agency
MFI	Microfinance Institutions
MIGEPROF	Ministry of Gender and Family Promotion
MINAGRI	Ministry of Agriculture and Animal Resources
MINALOC	Ministry of Local Government
MINECOFIN	Ministry of Finance and Economic Planning
MINICOM	Ministry of Trade and Industry
NAEB	National Agricultural Export Development Board
NGO	Non-Government Organization
NISR	National Institute of Statistics of Rwanda
NST1	National Strategy for Transformation
PHH	Post-Harvest Handling
PPDP	Public- Private Development Partnership
PSF	Private Sector Federation
PSTA4	Strategic Plan for Agriculture Transformation 2018-24
RCA	Rwanda Cooperatives Agency
RDB	Rwanda Development Board
RICA	Rwanda Institute for Conservation Agriculture
RSSB	Rwanda Social Security Board
RRA	Rwanda Revenue Authority
RYAF	Rwanda Youth in Agribusiness Forum
SDGs	Sustainable Development Goals
SIHA	Strategic Initiative for Women in the Horn of Africa
SWOT	Strengths, Weaknesses, Opportunities and Threats
TSI	Three Stones International Rwanda
TVET	Technical and Vocational Education and Training
UNCDF	United Nations Capital Development Fund
UNDP	United National Development Program
UWHT	Urban Women Horticulture Trader
VSLA	Village Savings and Loan Association
VUP	Vision 2020 Umurenge Programme
WCA	Women's Collective Action

EXECUTIVE SUMMARY

The agricultural sector is a large contributor to Rwanda's national economy and remains at the center of strategies to reduce poverty and improve food security and nutrition. Within the agricultural sector, the horticultural sub-sector has the potential to develop into a vibrant sub-sector, building upon the favorable climate, fertile soil and an abundant labour force.

The Government of Rwanda (GoR) through its various governmental bodies, namely the Ministry of Agriculture and Animal Resources (MINAGRI) and the Ministry of Trade and Industry (MINICOM), actively supports the development of the national horticultural sector 'to serve growing global, regional, and local markets, as well as close dietary gaps'. As it is laid out in the National Strategic Plan for the Agricultural Sector (PSTA4) and the National Strategy for Transformation (NST1), Rwanda seeks to reduce food imports and aims to achieve this in part through increased horticultural production. Furthermore, Rwanda is well positioned to produce some of the high-value horticulture crops which are in high demand in Europe due to its favorable climatic and agronomic conditions and low labor costs.

The horticultural sub-sector offers a wide range of employment and business opportunities and is therefore a unique sub-sector for economic development at the local level, providing income security for population in both urban and rural areas. Horticulture products (vegetables and fruits) are excellent sources of micronutrients and are affordable for consumers if supply to the market is sufficient. Besides their nutritional qualities, vegetables and fruits offer excellent opportunities for productivity increase and income improvement for the value chain actors.

Women's empowerment to participate in horticultural trade can provide an additional boost to national economic growth. Economies with better-organized opportunities for women are more competitive and this has proved to play an active role in shaping institutions, social norms, and the well-being of their communities.

Therefore, given other existing initiatives that have targeted organized and financially empowered Urban Women Horticulture Traders (UWHTs), MINAGRI in close collaboration with Catholic Relief Services (CRS), commissioned a study aimed to assess factors that affect UWHTs, with an overall aim of exploring their potentialities in order to create forth and backward market linkages resulting in horticulture value chain development.

This study therefore provides the opportunity to: i) assess needs and perform an overview of the urban horticultural trading environment for young women and women urban horticulture traders; ii) develop strategies and models for organizing and empowering urban women horticulture traders; iii) identify the role of the Public and Private sector and Development Partners; and iv) elaborate an implementation plan (action plan) and Monitoring, Evaluation, and Learning framework.

The study employed a consultative and participatory approach using both quantitative and qualitative methods of enquiry to facilitate analysis and triangulation of data and included: literature review, survey, focus group discussions (FGDs) and key informants' interviews. In total 446 UWHTs were surveyed across urban, rural and cross-border markets in Kigali, Rwamagana and Rubavu, along with 48 key informants. Additionally, FGDs took place with 93 UWHTs.

The study showed that:

- a) UWHTs are perceived as hard workers, courageous and competitive. They are powerful actors who can exercise control over several stages of the small-scale horticulture trading in rural and urban markets, as well as in cross-border trade.
- b) UWHTs present several weaknesses: i) have limited financial skills and lack of knowledge about where and how to access financial support and how to manage a 'sound' business (limited financial literacy); ii) have low capital to invest in high quality produce; iii) have limited

knowledge of the skills needed to operate in the sector, cross border trading protocols, entrepreneurship, quality standards, usage of equipment, etc.; iv) economic barriers, such as lack of financial means, are holding up informal traders from registering and pay taxes; and v) women operate under weak organization, and often as individuals, resulting in high competition among themselves.

- c) The major threats faced by UWHTs are the following: i) weak link between financial opportunities and potential recipients: high entry and management requirements for ownership of a financial account and access to funds required to women; ii) limited and/or underutilized infrastructure, particularly post-harvest storage due to electricity cuts, lack of qualified technicians who can carry out the maintenance of the facility, electricity costs; iii) high logistic costs (market space, and cost of transport); iv) impact of the COVID-19 pandemic (experienced through market closure, reduced mobility, high costs for COVID test for cross border traders, etc.); v) unsupportive operating environment for cross-border and informal traders; vi) lack of a proper monitoring system to record UWHTs and their performances; vii) gendered domestic responsibilities and societal norms; and, viii) limited availability of early childhood development (ECD) centers and low purchasing power of customers to afford to buy high quality produce.
- d) There are several opportunities available to support the growth of the horticultural sector and specifically UWHTs: i) available initiatives to support UWHTs exist, including financing schemes with lowered interest rates. There are available initiatives that specifically target young UWHTs; ii) cooperatives and associations offer UWHTs connection with other business networks; iii) Village Savings and Loan Associations (VSLAs) provide a great opportunity to access small loans and linkages with banks, microfinance institutions, SACCOs, etc.; iv) high profitability of the horticultural products trade; v) availability of minimum infrastructure for local trade at district level (building selling points and mini markets); vi) anticipated additional ECD centers in the pipeline; vii) Kigali Wholesale Market under realization; viii) the newly created African Continental Free Trade Area (AfCFTA); ix) revolving funds available through the Vision 2020 Umurenge Programme (VUP) financing scheme for small scale traders; and x) the upgrade of existing markets infrastructure including horticulture cold chains is in the pipeline, together with the creation of more selling points.

Several recommendations emerged from the study and are here summarized

- Improve organization of UWHTs through shifting into formal market and/or being organized into formal cooperatives or associations. Mainstream aggregation of cooperatives to form large production and marketing associations and commodities clusters.
- Capacity building in the form of business development for UWHTs is reiterated as a serious need. UWHTs need to have their business skills strengthened and their trade network reinforced.
- Financial support should be increased and financial services should be made more accessible and available.
- Farm to market horticulture infrastructure should be expanded including post-harvest storage facilities and ECD centers.
- There is the need for joint and integrated efforts of all actors – GoR, donors, private sector, and NGO's – to unify and synergize how UWHTs are supported to ensure their success and sustainability. Enhanced trans-sectoral communication and collaboration should go hand in hand with the development of monitoring systems.
- Overall ensure that UWHTs empowerment passes through a target combination of measures and policies.

As result of this study, a Theory of Change has been developed (see Figure 12), and corresponding monitoring, evaluation and learning logframe with estimated budget (see Annex I) and activities and targets for a five years program (see Annex II). The total cost of the program is estimated to be around 1,218,490,000 RWF. Endline measurement of the performance of the program will incur an additional 20,000,000 RWF.

1. INTRODUCTION

The development of a commercial horticultural sub-sector has been identified as a priority by the Government of Rwanda ‘to serve growing global, regional, and local markets, as well as close dietary gaps’¹. The annual report of the Ministry of Agriculture and Animal Resources² (MINAGRI) points out how the horticulture sub-sector has shown potential to provide Rwanda ‘with a unique opportunity to increase Foreign Direct Investment (FDI)’. Horticulture export revenues increased from \$5 M in 2005 to \$27.1 M in 2018-19 with a target of reaching \$130 M by 2024. The horticultural sub-sector has the potential to develop into a vibrant sub-sector, building upon the favorable climate, fertile soil and an abundant labour force.

The agricultural sector is a large contributor to Rwanda’s national economy and remains at the center of strategies to reduce poverty and improve food security and nutrition. About 82.5% percent of the population lives in rural areas and is engaged in agriculture³. Furthermore, the Rwanda population is growing, highlighting the need to increase agricultural productivity, provide people with nutritious food, improving incomes and decreasing poverty⁴.

The agricultural sector is expected to grow at an annual growth rate of 8.5% for the realization of 11.5% GDP growth¹. However, despite those ambitious targets, crop productivity has been declining or has remained stagnant since 2013, with the exception of paddy rice and climbing beans¹.

Agriculture transformation will require research and innovations as well as farmers’ knowledge and skills to support specialization, intensification, diversification, and value addition. Markets and value chain development play a central role in driving the transformation of Rwanda's agriculture sector.

Current horticultural value chains in which Rwanda has competitive advantage include: beans and peas, specialties such as baby corn, chili, mini leek, African eggplants, mushrooms, and herbs; exotic fruits, such as Tamarillo (tree tomato), apples, bananas, passion fruit, avocados, and flowers¹. The horticulture exports, facilitated by a growing air cargo capacity, include: onions, fresh beans, fresh peas, tomato, cabbage, carrots, cucumber, eggplants, French bean, pepper and mushrooms. Others mainly exported abroad included chili, snow peas, flowers, broccoli, macadamia, avocado and passion fruits².

Over the past decades Rwanda has achieved substantial economic growth and poverty reduction, as detailed in the National Strategic Plan for the Agricultural Sector (PSTA4¹) and the National Strategy for Transformation (NST1⁵), and underlines that the country should be “transforming agriculture into a market-oriented, competitive, and high-value sector”.

With the development of Vision 2050 aiming to transform Rwanda into a middle-income status country by 2035 and high-income status by 2050 there remains much to achieve, as set out by this ambitious goal. It aims to ensure high living standards for all including sustained food security and better nutrition status, universal, sustainable and reliable access to water and sanitation and electricity; and universal access to quality health care, quality education and financial service⁶.

The cornerstone for the transformation of the horticultural sub-sector are: i) the development and organization of domestic markets; ii) increased engagement with the private sector, promoting market-oriented agri-business; iii) support provided to small and medium enterprises; iv) a focus on the promotion of inter and intra market alliances to favor inclusion of various business categories into value chain; v) and youth and women’s empowerment to participate in horticultural trade.

¹ MINAGRI, 2018. Strategic Plan for Agriculture Transformation (PSTA4) 2018 – 2024, 236 pp.

² MINAGRI, 2019. Annual report 2018-2019 [online]
https://www.minagri.gov.rw/fileadmin/user_upload/Minagri/Publications/Annual_Reports/Minagri_Annual_Report_2018-19.pdf
(accessed 10 May 2021).

³ <https://datareportal.com/reports/digital-2021-rwanda>

⁴ <https://data.worldbank.org/indicator/SP.RUR.TOTL?locations=RW>

⁵ https://www.nirda.gov.rw/uploads/tx_dce/National_Strategy_For_Transformation_-NST1-min.pdf

The Government of Rwanda (GoR) through its various governmental bodies, namely MINAGRI and the Ministry of Trade and Industry (MINICOM), actively supports the development of the national horticultural sector⁶. An important focus area is private sector investment promotion. The GoR welcomes foreign investment in policy and in practice for developing the domestic market. The National Agricultural Export Board (NAEB), also an important governmental body, aimed at developing agricultural exports.

The GoR took an additional step toward empowering the horticultural sector, by promoting the implementation of the ILO recommendation 204⁷, and the transition of workers and economic units from informal to formal economy. This was done through the implementation of the ministerial order concerning the organization of internal trade⁸, with the consequent enforcement of formal trade and penalisation of informal trade.

As it is laid out in PSTA4¹, Rwanda seeks to reduce food imports and aims to achieve this in part through increased horticulture production. Rwanda is well positioned to produce some of the high-value horticulture crops which are in high demand in Europe due to its favorable climatic and agronomic conditions and low labor costs. In order to access higher-end markets, such as for example in Europe, exporters have to comply with non-legal requirements (food safety certificates and quality standards and voluntary standards)⁹. There is the need for the horticultural products for export to increase compliance with quality and safety standards requirements.

1.1. Background

1.1.1. Women and the Horticulture Sector

The year 2020 marks the 25th anniversary of the Beijing Declaration and Platform for Action, a global blueprint to advance gender equality and women's empowerment in all spheres of life. Women's economic empowerment under the umbrella "Women and the Economy" was and remains one of the 12 critical areas of concern from the Beijing Platform for Action. Women still face a number of barriers for their effective engagement and benefits from trade, be it domestic or international trade (such as limited decision-making power, discrimination in education and training^{10,11}, and family burdens).

The contribution of women to agricultural work is long established with an estimated 40% of women making up the labor share in crop production in Sub-Saharan African countries and 43% of the agricultural labor force globally. In Rwanda, the number of women that have a membership in horticultural organizations is equal to 56.5%, higher than the number of men 44.5%, reaffirming their role in the success of these organizations¹². However, horticultural production and productivity in Rwanda is highly impacted by gender, with lower sales for the high quartile observed for predominantly male groups. This pattern of lower production among women holds true across all crop categories¹³.

Wholesale traders play a dominant role in the horticulture value chain in Rwanda, bringing produce from the rural areas to the urban market. Some traders (mostly young girls and women) purchase fresh fruits and vegetables from farms and sell them at traditional spot markets in Kigali. The leading open fruit and vegetable markets in the capital are Kimisagara (Nyarugenge District), Kimironko (Gasabo District), and

⁶ MINAGRI, NAEB, European Union, 2014. Baseline Report on the Rwanda Horticulture Organisations Survey. March 2014.

⁷ https://www.ilo.org/dyn/normlex/en/?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:R204

⁸ Law N° 35/91 of 5th August 1991 Governing the Organisation of Internal Trader (O.G. 1991, P 1138) Modified and Supplemented by Law N°15/2001 of 28/01/2001 (O.G. n°3 of 1/2/2001).

⁹ NAEB Strategic Plan 2019-2024

¹⁰ <https://blogs.worldbank.org/africacan/minding-gender-gap-training-sub-saharan-africa-five-things-know>

¹¹ https://www.migeprof.gov.rw/fileadmin/user_upload/Migeprof/Publications/Guidelines/National_Gender_Policy-July_2010.pdf

¹² World Bank, 2015. How Much of the Labor in African Agriculture is Provided by Women? Policy Research Working Paper 7282.

¹³ FAO. The Role of Women in Agriculture. ESA Working Paper No. 11-02. March 2011.

Kicukiro (Kicukiro District). Some traders have direct links to modern retailers, hotels, and restaurants while others operate in uncoordinated structures¹⁴.

Regarding the regional market, women often play a pivotal role in transporting commodities into the Democratic Republic of Congo (DRC), comprising 74% of informal cross-border traders¹⁵. A product that is often traded via the informal trade route is tomato, with fluctuations linked to seasonality of the domestic production cycle.

The empowerment of women to participate in the horticultural sector can provide an additional boost to the national economic growth. In this sense, policies and guidelines put in place domestically, regionally and continentally, play a tremendous role and it is imperative that they should align growth with gender equality. For urban women horticultural traders to be empowered, it is necessary for this report to produce insights to increase a collective understanding to remedy this inequality, and to understand where opportunities lie, together with strengths, weaknesses, and threats for the urban women horticultural traders.

1.2. COVID-19

With the onset of the global COVID-19 pandemic, the context in Rwanda and globally has quickly changed. The pandemic has had a devastating socio-economic impact on the global population, particularly for women. Quarantine measures, market closures and social and economic disruptions of transport and mobility raised significant concern for the economy and food security of the country.

The COVID-19 pandemic has highlighted that further work is needed with communities, partners and Ministries on disaster risk mitigation and capacitating community resilience. The Rwandan government has invested in social protection measures such as targeted livelihood support, asset and cash transfers as well as health insurance for communities that need it most. The shock to social, economic, food security and nutritional welfare are yet to be fully explored from this crisis. The increasing climate emergencies, in particular in northern Rwanda where communities are highly vulnerable to landslides, flooding and droughts, have highlighted the compelling need to further implement sustainable adaptation measures and community led risk initiatives to mitigate societal shocks.

The impact of the global pandemic has affected all sectors, including horticulture. As expected, transport restrictions and quarantine measures have obstructed farmers' access to inputs and output markets, constraining production and denying a point of sale for produce¹⁶. The increase in food prices, a result of the disruption of the food production chain, puts an additional burden on vulnerable households. Households that were in a vulnerable situation even before COVID-19 are likely to be in a more insecure situation than before; those that weren't yet living below the poverty threshold before COVID-19 are likely to have been negatively affected by the lockdown^{17,18}. The impact on the food supply chain has made it clearer that inequity is a marker of malnutrition. In Rwanda, challenges with food availability and accessibility are driven less by production issues and more so by market disruptions due to mobility restrictions and the reduced purchasing power of people due to loss of income and increasing prices. This study wants also to assess and frame the impact of COVID-19 for urban women horticultural traders (UWHTs), to produce recommendations for future management of the sector, and better identify what interventions and actions are relevant and should be prioritized in order to promote empowerment.

¹⁴ Dijkxhoorn, Y., Y. Saavedra Gonzalez and L.O. Judge, 2016. Horticulture and floriculture in Rwanda; Identification of focus areas for sector development. Wageningen, LEI Wageningen UR (University & Research centre), LEI Memorandum 2015-161. 51 pp

¹⁵ USAID, EAT, 2013

¹⁶ Bizosa, A, Sibomana, S. Indicative Socio- Economic Impacts of the Novel Coronavirus (COVID-19) Outbreak in Eastern Africa: Case of Rwanda. April 2020.

¹⁷ Government of Rwanda, Economic Recovery Plan May 2020 – December 2021. A coordinated response to mitigate the economic impact of COVID-19.

¹⁸ UNDP 2020. The socio-economic impact of COVID-19 in Rwanda.

1.3. Study Purpose and Objectives

This study aimed to provide strategic orientation for better organization of and support to urban women horticulture traders. The overall study purpose was to understand the urban horticultural trading environment in which urban women are trading and assess factors that affect these UWHTs in order to set linkages that can accelerate the horticulture value chain organization and development. Specific objectives include:

Table 1: Study Objectives and Research Questions

Objective	Research Questions	Method
To assess needs and perform an overview of the urban horticultural trading environment for young women and women urban horticulture traders	<ol style="list-style-type: none"> 1. What opportunities exist and can be accessed by women urban horticultural traders? 2. What are the most traded horticulture commodities in urban cities in Rwanda and those exported from Rwanda to DRC? 3. What is the quality of the traded commodities? 4. What are the existing market linkages and the strategies to open up new ones if/as needed for UWHTs? 5. What is the level/rate of access to financial services among UWHTs and challenges limiting them to access financial services? 6. What challenges and gaps are hindering growth for UWHTs? 7. How has the COVID-19 pandemic impacted UWHTs and the horticulture subsector business in general? 	Literature Review KIIs FGDs Survey
Develop strategies and models for organizing and empowering urban women horticulture traders	<ol style="list-style-type: none"> 8. What are the existing strategies, models, business opportunities and initiatives available in Rwanda for empowering and organizing UWHTs and the horticulture sector? 9. Do UWHTs know about these initiatives and how often do they access them? 10. Are these existing strategies sustainable? 	Literature Review KIIs FGDs Survey
Identify the role of the Public and Private sector and development partners (PPDPPs)	<ol style="list-style-type: none"> 11. In light of the identified challenges and opportunities, how can the Public and Private sector and development partners (PPDPPs) be engaged to build a strong, integrated and profitable horticulture business case in Rwanda? 12. What is the cost of the proposed interventions and where would this financing come from? 	KIIs (included sector technical experts) and literature
Elaborate an implementation plan (action plan) and Monitoring, Evaluation, and Learning framework	<ul style="list-style-type: none"> • Recommend viable monitoring mechanisms that would ensure operationalization and sustainability of the established structure; • Estimate the cost (budget) for the proposed interventions/solutions and timeframe; 	Through Analysis, literature review and KIIs (included

	<ul style="list-style-type: none"> • Prioritize interventions and propose an implementation plan (action plan) over the next 3 to 5 years based on the realism check against horizon (short, medium, and long term) impact (big, middle, small) and complexity (easy, medium, difficult to implement) per stakeholder category identified; • Propose a Monitoring, Evaluation, and Learning framework for tracking and measuring impact, challenges, and lessons learnt at key stages 	sector technical experts) and literature
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2. METHODOLOGY

TSI adopted a consultative and participatory approach using both quantitative and qualitative methods of inquiry to facilitate analysis and triangulation of data. An inception meeting was held on September 20, 2020 with CRS, Hon. Minister of State for MINAGRI, representatives from MINAGRI and the steering committee to confirm joint understanding of the scope of work, methodology to be implemented and to finalize details of the proposed work plan.

A comprehensive literature review was conducted to provide an overview of the urban horticultural trading environment and develop the methodology and data collection tools to assess the needs for each segment of beneficiaries (young girls and women urban horticultural traders). The review included previous studies in Rwanda, relevant GoR policies and strategies, and other pertinent documents from relevant sources including project proposals and documents. Findings also provided input for the development of recommendations to accelerate UWHTs potentialities, and define market linkages resulting in horticulture value chain organization and development. The literature reviewed is detailed in the references section.

2.1. Sampling framework

2.1.1. Study population – Survey and Focus Group Discussions

Primary Sampling Unit

The primary sampling unit was the main markets in the City of Kigali, Rwamagana and Rubavu districts. Purposive sampling was employed to identify the main markets in the City of Kigali, Rwamagana, and Rubavu Districts. The City of Kigali was selected due to the number of market centers (Kimisagara - Nyarugenge district, Kimironko - Gasabo district, Kicukiro - Kicukiro district), and that it offers the opportunity for some traders to have direct links to modern retailers, hotels and restaurants.¹⁹

Rwamagana and Rubavu were selected as they had women traders involved in the marketing of horticulture fruits and vegetables. Furthermore, Rwamagana was included to capture aspects of trading in rural markets, and Rubavu specially to capture the aspects of cross-border trade.

Secondary Sampling Unit

The secondary sampling unit and study population was identified as women traders in the horticulture sector working in formal and informal markets, in urban and peri-urban settings. At the time of this study, the size of the population of women traders was unknown. Adult and young UWHTs to interview were

¹⁹ Dijkshoorn, Y., Y. Saavedra Gonzalez and L.O. Judge, 2016. Horticulture and floriculture in Rwanda; Identification of focus areas for sector development. Wageningen, LEI Wageningen UR (University & Research centre), LEI Memorandum 2015-161. 51 pp

purposely sampled and were identified through market leaders, cooperatives/ associations leaders and village leaders. In addition, a snowball sampling method was applied through UWHTs and informal traders to identify others that met the criteria to participate in the study until sample size was reached.

Respondent Criteria

Adult and young UWHTs selected for the study based on their involvement in either cross-border trading or in-country trading. Based on the National Youth Policy²⁰, young women were classified as those between the age of 18 to 35, and adult UWHTs as those older than 35. Adult and young women UWHTs were asked their age category at the onset of the survey to ensure a representative sample.

The following categories of young and adult UWHTs were interviewed:

A) Formal traders who included three categories:

- I. Traders that operate in formal horticultural/agricultural markets on a regular basis and have a rented space
- II. Traders that operate sporadically in formal horticultural/agricultural markets, by renting spaces from time to time and often sharing market space
- III. Traders that operate with the support of and through cooperatives/associations.

B) Informal traders. Informal trade, as defined by the Ministry of Trade and Industry, is trade which is not officially recorded due to the small quantities traded or because formal regulatory and tax policies are not being applied²¹. Therefore, this category included traders that were not registered with cooperatives/associations, may not pay income taxes, and did not operate in formal horticultural/agricultural markets. These traders are often referred to as street vendors.

C) Cross-border traders were Rwandan traders from Rubavu district that trade across the Democratic Republic of the Congo (DRC) and were formal or informal traders as categorized above.

2.1.2. Study population- Key Informants

Key informant interviews (KIIs) were conducted with representatives from the following categories:

- Government, NGOs, and leaders' representatives of women and youth organizations in order to understand the current strengths, weakness, opportunities and threats to the horticulture supply chain in Rwanda, and for UWHTs in particular.
- Private sector representatives were consulted to better appreciate the current strengths, weaknesses, opportunities and threats to the horticulture supply chain in Rwanda, including also the quality of the selected commodities, and to better frame needs for greater private sector participation.
- Leaders of cooperatives/associations were consulted to generate a better understanding of farmers' benefits that in turn could inform competitiveness of UWHTs.
- Producers/Sellers of horticulture products to the women traders.

2.2. Geographical coverage and sample distribution

2.2.1. Sample size - Survey and FGDs

As the total number of women traders in Rwanda was unknown, to calculate the sample size the following formula was used:

²⁰ Republic of Rwanda. Ministry of Youth and Culture. National Youth Policy. Towards a HAPPi Generation. May 2015.

²¹ Ministry of Trade and Industry. National Cross- Border Trade Strategy (2012- 2017).

$$Sample\ size = \frac{z^2 \times p(1 - p)}{e^2}$$

With z being the z -score equal to 1.96, p the response distribution (equal to 50%), e the margin of error (equal to 5%).

Following this calculation, a sample size of 382 was required to estimate the true population proportion with a margin of error of 5% and a confidence level of 95%. This was further increased to a final sample of 446. In each of the identified districts, women were surveyed in two to three sectors where relevant markets were located.

The distribution of the sampled traders together with the proportion between adult and young women is presented in Annex. Considering the differences in the number of traders between the City of Kigali markets and those of Rwamagana and Rubavu, the total sample from the City of Kigali markets was 285 women traders. In Rwamagana a total of 56 women traders were sampled, and in Rubavu markets 105 women traders were sampled out of which 56 were cross- border traders. A total of 285 traders were classified as trading from urban settings (Kigali and surrounds), 105 from rural settings (Rwamagana and Rubavu) and 56 cross- border traders.

In total, 4 markets in Nyarugenge district, 3 markets in Gasabo district, 3 markets in Kicukiro district, 2 markets in Rwamagana district and 2 markets in Rubavu district were sampled. The number of markets in each district was chosen on the basis of the density of the population, with more densely populated areas represented by more sampled markets.

All targets were reached per district, markets, trader categories and age groups except in Nyarugenge district where some formal traders of category II were not available. To mitigate this, the sample of formal traders' category I was increased as they were available. Category III traders working with support of cooperatives were found outside the market areas through cooperative leaders. In Rubavu additional surveys were collected to ensure cross border traders were reached. In summary, a total of 446 surveys and 22 FGDs with 93 women traders were conducted.

2.2.2. Sample size - KIs

Key informant interviews were conducted in the field by the field team, as well as at national level by two senior consultants. A total of 42 national level and 6 district level KIs were conducted from government, women and youth organizations, NGOs, donors, cooperatives and associations, producers, market leaders and the private sector.

2.3. Data collection tools

A mixed-method approach was adopted involving both quantitative and qualitative data collection including a survey, key informant semi- structured interviews and Focus Groups Discussions. The quantitative and qualitative data collection tools were translated administered in Kinyarwanda or English as suitable.

2.3.1. Quantitative Data Collection Tools

The survey (see Annex VI), administered in Kinyarwanda included both closed and open questions along with more advanced survey techniques such as Likert-type scaling, designed to elicit variations in responses. The survey comprised of modules on household demographic and socio-economic characteristics; credit and finances; visibility and voice; risk factors incidence/ occurrence; skills for trade; access to infrastructure; access to storage facilities; access to water and sanitation; control over assets; agency / decision making; and access to social safety nets.

2.3.2. Qualitative Data Collection Tools

Two primary approaches to qualitative data collection were utilized for this evaluation: FGDs and KIIs. Interview guides were developed specifically for each target group to elicit views and perspectives and can be found in Annex VII & VIII.

- Focus Groups Discussions with UWHTs allowed for the gathering of additional insights on the needs, challenges, and enablers they face. FGDs provided perceptions around availability, accessibility, and affordability of different products and services available to UWHTs and explored the factors enabling or inhibiting them from engaging in the horticulture sector. FGDs were conducted by trained facilitators with guides formulated to gather information and stimulate discussion around topics identified in the research framework and allowed for additional themes to arise.
- Key Informant Interviews: Individual representatives interviewed within identified groups were consulted to better appreciate the current strengths, weakness, opportunities, and threats to the horticulture supply chain in Rwanda, and for UWHTs in particular. Interview guides were developed as a guide to elicit discussion around the research objectives to gain insight, best practices, and recommendations.

2.4. Indicators measured

The following indicators were measured and described in table below.

Table 2: Indicators Measured

Indicator	Measurement
Risk factors incidence / occurrence	<ul style="list-style-type: none">• # different risks affecting young and adult UWHTs Likert scale - perception of importance of the risk factors
Visibility and voice	<ul style="list-style-type: none">• % of young and adult UWHTs that are part of «women only cooperatives»• % of young and adult UWHTs that are part of cooperatives• % of young and adult UWHTs that are part of cooperatives and have leadership positions
Level/rate of access to financial services	<ul style="list-style-type: none">• % of young and adult UWHTs that have access to financial services (credit/insurances, etc.).• # and type of available sources of financial credit / insurances utilized by young and adult UWHTs (credit, insurances, etc.)• % of young and adult UWHTs have access to foreign currency exchange• Average amount of financial credit received, and average amount of financial credit needed• Average start-up capital that young and adult UWHTs have invested• Average current capital (at the day of the interview) that young and adult UWHTs have invested.

	<ul style="list-style-type: none"> • Increase/decrease in available capital
Skills for trade	<ul style="list-style-type: none"> • % of young and adult UWHTs that received tailor-made training programs in entrepreneurship • % of young and adult UWHTs with adequate information on CBT and market (opportunities and risks) • % of young and adult UWHTs with adequate information on quality standards (awareness) • % of young and adult UWHTs with adequate knowledge on usage of equipment
Access to infrastructure	<ul style="list-style-type: none"> • % of young and adult UWHTs that have access to infrastructure for storage of goods • % of young and adult UWHTs that have access to infrastructure for refrigeration of horticultural commodities • % of young and adult UWHTs that have access to packaging
Access to social safety nets	<ul style="list-style-type: none"> • # of young and adult UWHTs with health insurance
Access to water and sanitation	<ul style="list-style-type: none"> • # of UWHTs that have access to soap / hand sanitizer / water
Control over assets	<ul style="list-style-type: none"> • # of UWHTs that have control over how to spend some cash or savings and to what extent.
Agency/decision-making	<ul style="list-style-type: none"> • # of young and adult UWHTs that own phone
Profitability	<ul style="list-style-type: none"> • Annual income • Net profit margin

2.5. Analysis Framework

2.5.1. Risk and Vulnerability Framework

The activity of UWHTs is subjected to weaknesses and threats at different levels, as shown in Figure 1.

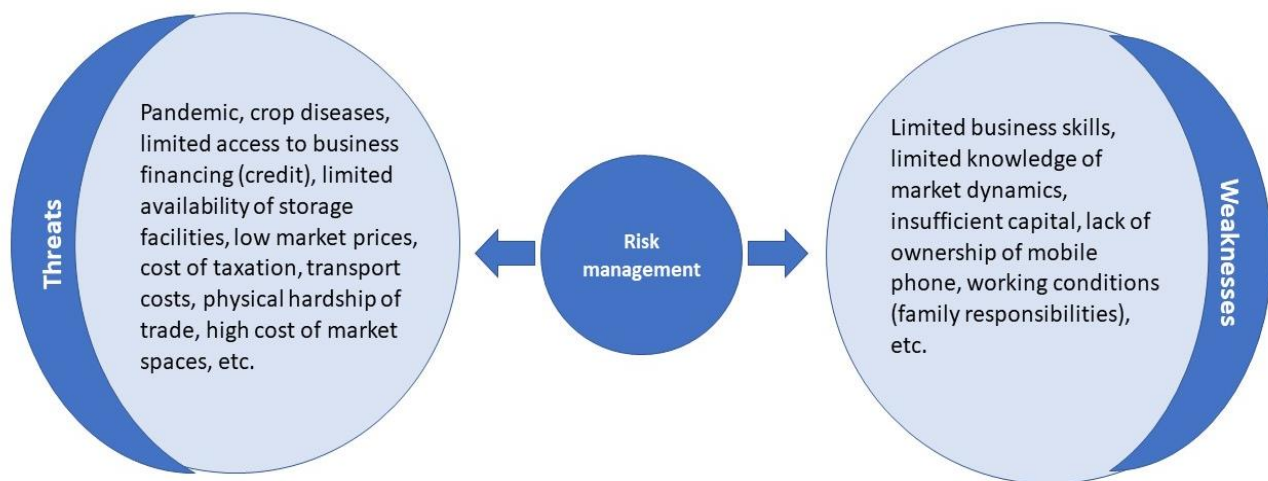


Figure 1: Scheme illustrating potential risks and weaknesses that can affect women traders. Input sources: Dijkxhoorn et al., 2016²²; Ndikumbwimana et al., 2020²³, MIGEPROF, 2016²⁴; VIS, 2012²⁵; Asbjørnslett, 2009²⁶, Nowakowski & Werbińska-Wojciechowska 201²⁷; and Pettit et al. 2010²⁸.

2.5.2. SWOT analysis

A SWOT (strengths, weaknesses, opportunities, threats) analysis was used to identify critical factors in the horticultural sector - both internal and external factors impacting the performances of the sector - and to formulate and articulate the Monitoring, Evaluation and Learning (MEL) Framework.

2.6. Data Collection Procedure

Prior to data collection, TSI logistics manager and field team leaders met with the City of Kigali, with the support of MINAGRI, in order to gain support from market leaders for the field team and ensure safe spaces for UWHTs to participate in the study. Letters of introduction from MINAGRI along with the NISR research approval were shared in advance to district mayors and market leaders.

While in the field, districts, cooperatives and market association leaders were instrumental to facilitate the data collection process. Purposive sampling process was utilized to find the appropriate UWHTs per age and trader category. The team was faced with mild apprehension from the street vendors initially, but were able to clearly explain the purpose of the study and gain the trust of the UWHTs to join in the FGDs and surveys.

²² <https://edepot.wur.nl/370322>

²³ https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3591223

²⁴ http://197.243.22.137/migeprof/fileadmin/user_upload/Women_and_Youth_Access_to_Finance_Strategy.pdf

²⁵ <https://educationanddevelopment.files.wordpress.com/2008/04/educating-women-entrepreneurs-in-kigali-rwanda.pdf>

²⁶ Asbjørnslett, B. E. (2009). Assessing the Vulnerability of Supply Chains. In G. A. Zsidisin & B. Ritchie (Eds.), *Supply Chain Risk - A Handbook of Assessment, Management, and Performance* (pp. 15–33). New York, NY: Springer Science+Business Media.

²⁷ Nowakowski T., Werbińska-Wojciechowska S. (2014) Problems of Logistic Systems Vulnerability and Resilience Assessment. In: Golinska P. (eds) *Logistics Operations, Supply Chain Management and Sustainability*. EcoProduction (Environmental Issues in Logistics and Manufacturing). Springer, Cham. https://doi.org/10.1007/978-3-319-07287-6_12.

²⁸ Pettit, T.J. Fiksel, J., Croxton, K.L., 2010. Ensuring supply chain resilience: Development of a conceptual framework *Journal of Business Logistics*, 31 (1) (2010), pp. 01-21

COVID-19 prevention measures were adhered to and followed by the TSI field team and participants in the study. In addition, safe and quiet spaces were identified to ensure privacy and confidentiality of the participants to share their experiences freely. Prior to starting interviews or FGDs, informed consent was obtained, participants were not offered any monetary incentive to participate in the study and they understood their participation was voluntary. Research ethics and data privacy measures were adhered to throughout the course of the data collection process.

Surveys were conducted one on one with UWHTs and collected using tablets on Kobo collect software. FGDs were conducted by one TSI facilitator and one TSI note taker with small groups of women (4 – 6) to ensure COVID-19 prevention measures were followed.

TSI data manager conducted daily dataset checks to ensure data collection was following the field plan, the data being captured was of quality and the field work team was meeting the daily targets. Daily updates on progress in the field was provided to the team leader.

2.7. Data Analysis

Quantitative data analysis was conducted using primarily descriptive and inferential statistics using the R statistical package. Results are presented as tables and figures to give the reader a clean understanding of the factors affecting UWHTs in the horticultural trading environment where women and young women operate, how the sector is organized, what the most traded and quality of horticultural commodities, where the products are sold, the challenges faced, and the direction it is headed. Descriptive statistics include means and percentages, and were complemented with t-test to determine if there was a significant difference between means. Results are ‘packaged’ into a SWOT analysis to enable sector planners and managers to appreciate needs and opportunities, and plan targeted interventions.

Qualitative FGDs and KII were transcribed, translated from Kinyarwanda to English, labeled and coded according to the key objectives of the study. Qualitative data was analyzed thematically against the results framework (deductive analysis) and also by identifying emerging themes that emerged during reading and coding (inductive analysis-grounded approach). An analysis framework in Excel was developed during preliminary analysis and qualitative data was inserted and coded into the framework accordingly.

2.8. Limitations

Unintentional reporting bias may have been introduced due to recalling bias as respondents were asked about costs and revenues during the three months before the interview took place. Careful selection of research questions, testing of tools prior to data collection for clear understanding and in- depth enumerator training was employed to mitigate these potential limitations.

The study makes use of Likert scale to capture the magnitude of the different challenges that affect UWHTs. Intervals between points on the scale do not present equal changes in attitude for all individuals, for example the differences between ‘very’ and ‘quite a lot’, and even internal consistency of the scale may be difficult to achieve. Furthermore, it is assumed that the difference between ‘very’ and ‘quite a lot’ is the same as the difference between ‘quite a lot’ and ‘not at all’ and all other adjacent pairs. Making that assumption, allowed us to conduct interval-level statistics.

Lastly, Likert scales are subject to outlier confusion. If respondents have experienced a challenge, or not all, they could be tempted to assign outliers responses. To mitigate this potential limitation, prior testing of the tools before data collection was conducted along with in- depth training of enumerators to ensure they allow respondents to elaborate around the magnitude of the impact of a challenge, and to be able to capture the nuances of the impact.

3. RESULTS AND DISCUSSION

3.1. Demographic Characteristics

Table 3 presents an overview of the demographic information of survey respondents. In total 446 women respondents were surveyed comprised of 232 adult UWHTs (52%) and 214 young UWHTs (48%). Of the total surveyed, 23.5% of women were formal traders' category I, 16.4% formal traders' category II, 32.8% formal traders' category III, and 30.3% informal traders. The average household size was 5.2 ± 3.5 individuals for adult and 4.6 ± 3.4 for young UWHTs. About 58% of the adult, and 67% of the young UWHTs belong to a household where there were children below 14 years old.

Regarding education, 14% of the respondents are illiterate, 64.1% have primary education (67% of adult and 60% of young UWHTs), 19.7% have secondary education (13% of adult and 27% of young UWHTs), 1.1% have undergraduate university degree (1.3% of adult and 0.9% of young UWHTs), 0.4% have postgraduate university degree (0% of adult and 0.9% of young UWHTs). Overall, 21% of the interviewed women traders have at least a secondary degree (14% of adult and 29% of young UWHTs).

The horticulture trading activity represent more than 90% of the income for 58% of the respondents (67.7% of adult UWHTs and 46.7% of young UWHTs), between 50% and 90% of the income for 26.5% of the respondents (25.6% of adult UWHTs and 28.5% of young UWHTs), and less than 50% of the income for 15.9% of the respondents (7.8% of adult UWHT and 24.8% of young UWHTs). None of the young UWHTs respondents reported to be involved in off-farm related employment, and 35% of the adult UWHTs respondents reported to be involved in off-farm related employment.

About 41.5% of women reported to have their business formally registered through a tax registration number with 44% of the urban women horticultural traders registered, 50% of the rural women horticultural traders registered, and 16% of cross border women horticultural traders registered. When assessing by age category, 40.2% of the young UWHTs and 42.7% of adult UWHTs were registered.

Table 3: Survey Respondent Demographics²⁹

Variables	Values	
Respondents n.	446	
Adult UWHT (#, %)	232	52.0%
Young UWHT (#, %)	214	48.0%
Age respondent adult UWHT (average)	45	
Age respondent young UWHT (average)	28	
Head of household adult UWHT (n., %)	138	30.9%
Head of household young UWHT (n., %)	101	22.6%
Household of adult UWHT with children <14y, (n., %)	134	57.8%
Household of young UWHT with children <14y, (n., %)	143	66.8%
Household size adult women (average, SD)	5.2	3.5
Household size young women (average, SD)	4.6	3.4
Trader type (adult UWHT)	n	%
Regular Formal market	53	11.9%
Sporadic Formal market	37	8.3%
Cooperative trader	69	15.5%

²⁹ Additional demographic information per market is provided in Annex V

Informal trader	73	16.4%
Trader type (young UWHT)	n	%
Regular Formal market	52	11.7%
Sporadic Formal market	36	8.1%
Cooperative trader	64	14.3%
Informal trader	62	13.9%
Relation to HH head (adult UWHT)	n	%
Daughter	1	0.2%
Parent	0	0.0%
Spouse	91	20.4%
Unrelated	2	0.4%
Other	138	30.9%
Relation to HH head (young UWHT)	n	%
Daughter	6	1.3%
Parent	20	4.5%
Spouse	82	18.4%
Unrelated	5	1.1%
Other	101	22.6%
Marital status (adult UWHT)	n	%
Single	27	6.1%
Married – monogamous	108	24.2%
Married – polygamous	1	0.2%
Separate	37	8.3%
Divorced	8	1.8%
Widowed	51	11.4%
Marital status (young UWHT)	n	%
Single	65	14.6%
Married – monogamous	98	22.0%
Married – polygamous	2	0.4%
Separate	37	8.3%
Divorced	3	0.7%
Widowed	9	2.0%
Education (adult UWHT)	n	%
Illiterate	41	17.7%
Primary	157	67.7%
Secondary	30	12.9%
Undergraduate university	3	1.3%
Postgraduate university	0	0.0%
Education (young UWHT)		
Illiterate	23	10.7%
Primary	129	60.3%
Secondary	58	27.1%
Undergraduate university	2	0.9%

Postgraduate university	2	0.9%
Importance of trading activity (adult UWHT)	n	%
>90%	157	67.7%
50% < and < 90%	57	24.6%
40% < and < 50%	14	6.0%
10% < and < 40%	3	1.3%
10% <	1	0.4%
Importance of trading activity (young UWHT)	n	%
>90%	100	46.7%
50% < and < 90%	61	28.5%
40% < and < 50%	32	15.0%
10% < and < 40%	18	8.4%
10% <	3	1.0%
Off farm employment	n	%
Adult UWHT	81	34.9%
Young UWHT	0	0.0%

3.2. Overview of the urban horticulture trading environment

The majority of traders in the FGD expressed that they had started their business to improve their livelihood, gain independence and improve their ability to provide food and necessities such as rent or health insurance for their children or family. This was the case generally for UWHTs who operate both formally and informally. Some of the reasons that motivated informal traders to start horticulture trading include being single parents, having an unplanned pregnancy at a young age, and the belief that selling fruits and vegetables was the only way to provide for their children. Other informal traders stated they lacked education or their previous employment failed, preventing them from acquiring a more formal occupation.

A common theme in all of the informal trader group discussions was that the majority of respondents expressed that they do not trade informally out of choice, but rather out of necessity. Many traders chose this path because the financial barrier to enter the market was relatively low and it was possible to immediately start trading with little capital. A few women from all trader groups highlighted that they had not wanted to resort to begging, stealing or sex work and saw selling produce as the only other viable option available to them. Only a small number of women, predominantly from the formal trade category, started their business as they saw opportunity in the market and deemed it to be a profitable business. Most of the women had been selling for a considerable amount of time, anywhere between 6 months and 25 years.

“It’s been 16 years that I have been selling fruits/vegetables. I didn’t get a chance to study and thought that I can’t do anything else other than selling my products on the street. I refused to beg for money or to steal from people and chose to sell on the street because I needed money to feed my child. I started this business with one child, and now I have 5, so I sell my products to feed my children, to buy clothes, to pay the house rent and school fees for my children. I raise them alone because my husband left me.” Informal Trader, 37, Kimironko.

3.2.1. Most Traded Commodities

Figure 2 provides an overview of the horticultural products UWHTs traded the most during the last three months, according to the importance for the household income gathered from survey respondents. It includes the list of the first five products that were listed by the respondents and which yielded 10 products traded by at least more than 9% of the UWHTs. The 10 most traded horticultural products include tomatoes cited by 21% of the respondents, followed by carrots (18%), onions (18%), green beans (17%), and bananas (15%). The remaining products were sold by less than 15% of the respondents and included eggplant (14%), green peppers (13%), oranges (13%), avocados (12%), and garlic (9%). Adult and young UWHTs sell the same type of horticultural products.

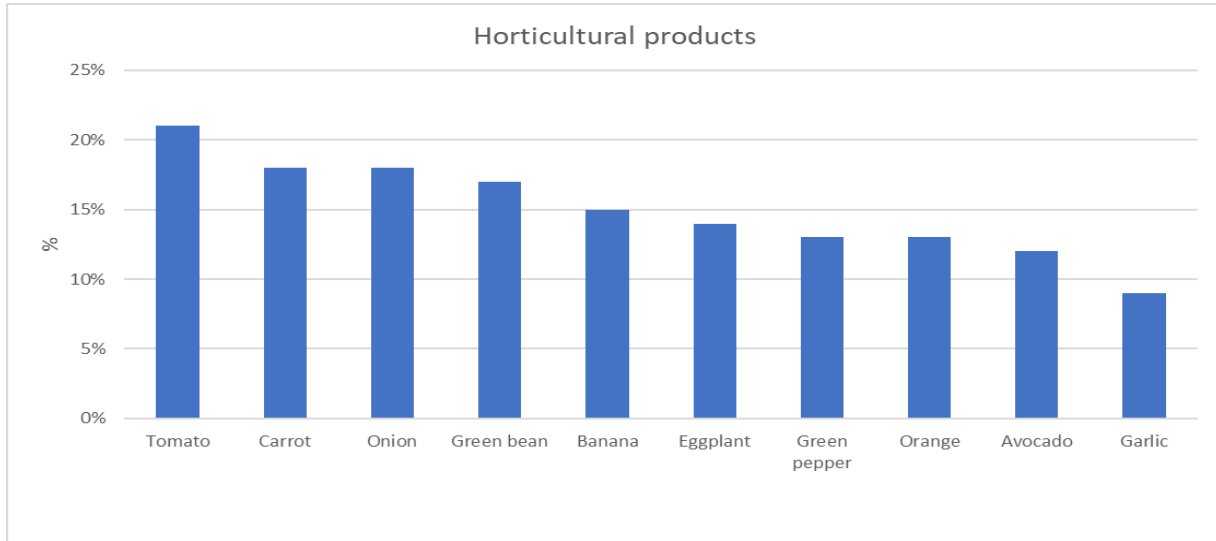


Figure 2: Most Traded Horticultural Products

Insights from the focus group discussions reflect the survey findings as the top 5 traded vegetables for formal traders were tomatoes, carrots, onions, cabbage and eggplant. For the informal traders the top 5 traded commodities included eggplant, amaranth carrots, green beans, and onions. Many of the informal traders highlighted how they did not often trade tomatoes as they were expensive and therefore required more capital.

While most of the traders interviewed indicated the specific fruit or vegetable types they generally traded, the majority also highlighted that they chose fresh produce according to what is in season and available at the market at the time. The amount of capital a trader had also dictated what products they would choose to buy for resale – if a trader had little capital, they would choose to purchase low quality and cheaper produce, avoiding higher value goods such as cucumbers or tomatoes for example. Out of 30 respondents from the informal traders group only 3 respondents indicated trading in goods from the better quality second/medium category.

UWHTs who are part of cooperatives appear to trade in a greater variety of fruits and vegetables, with focus group respondents mentioning higher value goods such as lemons, cucumbers, beetroots, zucchini, red cabbage, and watermelons. They expressed that they are directly connected to wholesalers and farmers and therefore had more access to a diverse range of produce and products that sells for a higher price. Some cooperative traders also mentioned that they did not face challenges in accessing produce as they were connected with large wholesalers – a problem that the informal and formal traders experienced, particularly in dry or off season.

“I sell pineapples, beetroots, green leafy vegetables (dodo), red onions and cucumbers. It’s been six months that I am selling these commodities and I was motivated by the fact that I only have a small capital to start with and I realized

that even with a small capital I can trade and gain some money. It means that sometimes I change the commodities I trade depending on what is available and cheap at the market.” Cooperative member, 22, Kimisagara

Of all the trader groups, only cross border traders and cooperative members mentioned that product choice was largely driven by an attempt to meet customer demand or gaps in the market. Cross border traders were able to meet this demand as Rwanda produces different vegetables than Congo, as explained by a 27-year-old woman who trades in Congo from Gisenyi, *“I sell commodities depending on what is available according to the growing season but especially to what is not grown there in Congo, which means according to what is needed at their market. I change commodities to sell according to what is needed but still sell those I mentioned above.”*

A member of the COOP JYA MBERE MUBYEYI in Ntunga similarly explained how she decided on fruits because they were needed for good health and were not available in her area.

“I trade passion fruits; tree tomatoes and oranges and I have been selling those for 9 years. I chose to sell those fruits because I realized they are needed for food consumption and they were not available where I lived and I decided to sell them so that those who need them may come to buy from me.” Cooperative member, 33, Ntunga

3.2.2. Quality of Traded Commodities

Most traders surveyed reported that they sold principally to buyers on the local markets, and as such, the product requirements were reported to be relatively relaxed. UWHTs were, however, required to meet certain quality requirements that their current buyers and the markets where they operate required as a condition of sale. Buyers were reported to search for products with limited number of defects (25.7%) and of a specific size (19%). The color of the product was also a criterion that UWHTs reported they needed to pay attention to (15.3%). Customer care was reported as part of the standards required by their customers for 13.6% of the traders. Less relevant requirements were represented by the taste of the product (13.3%) and packaging (3.9%), and by some of more exigent standards that characterize higher-end markets such as phytosanitary compliance (8.1%), and certification (1.3%).

Insights from the qualitative findings complement the survey by highlighting some of the challenge's traders experienced when it came to providing quality products. Many of the women explained how some clients would come looking for good quality products but that they did not have the best quality as they could not afford to sell higher grade produce with their current capital. Likewise, some of the traders explained that the purchasing power of their customers was low, and they could not afford expensive produce. This also influenced the quality of the product they traders chose to sell, as if they could not shift a higher quality product, then it would perish and be a waste of capital.

“Sometimes we also found that there are no good products at the market because those who have enough money have bought them and left products of low quality. But also at this mini market, there are some clients who come and want to buy products of good quality and find that we don't have them because of low capital.” Formal trader, 33, Nyarugenge

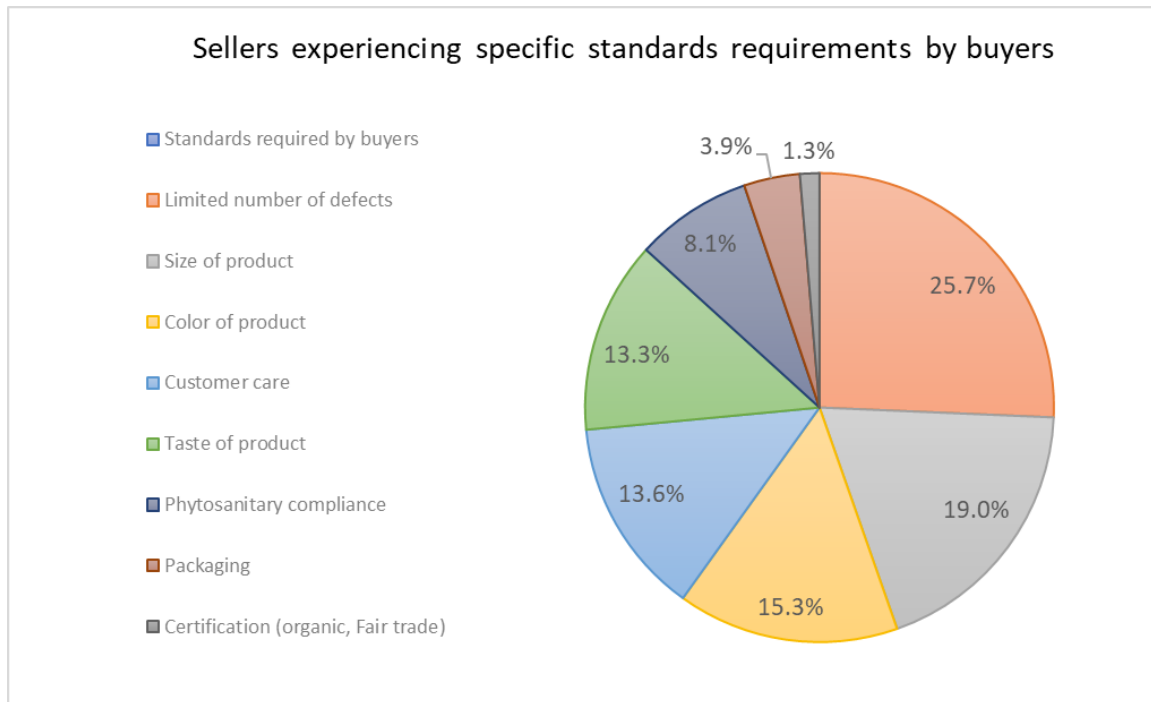


Figure 3: Percentage of sellers having experienced specific standard requirements by buyers.

About half of the survey respondents provided sorting and grading (51.1%), when asked if this is a requirement of the targeted market, 46.8% of the respondents declared it was so. Traders that operated regularly in the market usually provided sorting and grading (78.1%), compared with informal traders that only, in minor part, provided sorting and grading (25.9%).

Packaging was provided by 27.4% of the respondents, mainly in the form of paper bags (63.9%), plastic bags (12.3%), and sacs (18.9%). The majority of the respondents did not provide packaging because it was deemed too expensive (68%), in addition it was a standard required by only a very small portion of customers.

3.2.3. Access to Risk- Reducing Measures

Table 4: Access to Risk Reducing Measures Indicators and Findings

Indicator	Findings
% of young women and % of adult UWHTs that have access to financial services (formal credit, financial account, and health insurance) ³⁰	20% of young UWHTs have access to formal credit, financial accounts and health insurance. 25% of adult UWHTs have access to formal credit, financial accounts and health insurance.
% of formal and informal UWHTs that have access to financial services (formal credit, financial account, and health insurance) ³¹	28% of formal UWHTs have access to formal credit, financial accounts and health insurance.

³⁰ Access to formal credit, financial account and health insurance were asked as three separate questions. Included in the indicator those women that have access to all the three mentioned financial services. Health insurance was included in quality of financial asset.

³¹ Access to formal credit, financial account and health insurance were asked as three separate questions. Included in the indicator those women that have access to all the three mentioned financial services. Health insurance was included in quality of financial asset.

	8% of informal UWHTs have access to formal credit, financial accounts and health insurance.
% of young and adult UWHTs that borrowed from one or more sources in the last 12 months	65% of young UWHTs traders borrowed from one or more sources in the last 12 months. 57% of adult UWHTs traders borrowed from one or more sources in the last 12 months.
% of formal and informal UWHTs that borrowed from one or more sources in the last 12 months	69% of formal UWHTs borrowed from one or more sources in the last 12 months. 30% of informal UWHTs borrowed from one or more sources in the last 12 months
% of young and adult UWHTs that have access to foreign currency exchange ³²	100% of young UWHTs cross border traders that has access to a foreign currency exchange. 95% of adult UWHTs cross border traders that has access to a foreign currency exchange.
% of formal and informal UWHTs that have access to foreign currency exchange	94% of formal UWHTs have access to foreign currency exchange. 96% of informal UWHTs have access to foreign currency exchange.
Average amount of financial credit received	48,960 RWF is the average amount of financial credit received by young UWHTs during the last 12 months. 114,720 RWF is the average amount of financial credit received by adult UWHTs during the last 12 months. <i>*the difference in amount of financial credit received by young and adult UWHTs is statistically significant (p-value = 0.021)</i> 84,210 RWF is the average amount of financial credit received by formal UWHTs during the last 12 months. 30,140 RWF is the average amount of financial credit received by informal UWHTs during the last 12 months. <i>*the difference in amount of financial credit received by formal and informal UWHTs is statistically significant (p-value = 0.008)</i>

Financial inclusion of smallholder families is considered one of several key conditions needed to spark sustainable agricultural development and food security. However, several studies highlight that female smallholder farmers remain financially excluded relative to men, despite women's significant demand for financial services.^{33,34,35}

The findings of this study support this view regarding financial inclusion of women. There was a relatively low number (39%) of UWHTs that had borrowed money over the last 12 months. In doing so, they utilized several different sources of credit, which were a mixture of both formal and informal, with

³² This indicator was assessed for cross borders UWHT.

³³ Hernandez, E., Bin Humam, Y., Ciacci, R., Benni, N., Kaaria, S., 2018. Female Smallholders in the Financial Inclusion Agenda. CGAP brief. <https://www.cgap.org/sites/default/files/Brief-Female-Smallholders-in-the-Financial-Inclusion-Agenda-Apr-2018.pdf>

³⁴ https://www.smefinanceforum.org/sites/default/files/post/files/Financing%20Support%20report%204_28%20low%20res_0.pdf

³⁵ <https://openknowledge.worldbank.org/bitstream/handle/10986/29104/122110-WP-PUBLIC-DFSforwomeninagrireport.pdf?sequence=1&isAllowed=y>

community saving groups being the most mentioned source (13%), followed by relatives (6%), commercial banks (6%), farmers associations and cooperatives (6%) and neighbours (5%). There were no substantial differences in sources of credit accessed by young and adult UWHTs, there were however, some differences between rural, urban and cross-border traders and formal and informal types of traders. In fact, UWHTs operating in urban markets represented the bulk of women that had major access to credit (45%), compared with rural traders (23%) and cross-borders (36%). Informal traders happened to borrow more (75%) than other formal traders (44.1%). Farmers associations and cooperatives provided credit mainly to traders that operated through cooperatives and associations, though in minimal part to the other categories of traders too.

The qualitative findings also indicated a very low number of formal loans taken by UWHTs and those that were formal traders in markets, cross border traders or members of cooperatives. The majority had received small loans from either a friend, neighbor, family member or a partner to start their business. Many respondents used their savings or worked to get start-up capital, and only a few used their income generated from agriculture or livestock production.

In FGDs, cooperative members were the most common group to report to have taken loans from a formal institution where 6 out of 29 traders reported to have acquired loans through SACCO or AMASEZERANO bank. The women who acquired these loans stated that it was relatively easy for them to do so, in part due to their cooperative membership, as they were able to provide the assurances that banks were looking for. A few traders also mentioned receiving loans from the Vision 2020 Umurenge Program (VUP) however this was restricted to those who were in the second Ubudehe category only. Other sources of funding mentioned included NGOs such as Caritas, Give Directly, and the Imbutu Foundation which provided funds to women traders during COVID-19.

While many had heard about funding support initiatives through the government or NGOs, the women did not know how to access them, and a few informal traders even noted that they believed such cases were scams. The greatest challenge to accessing funds indicated by almost all the respondents was the fact that they did not meet the requirements set out by banks to qualify for a loan, nor did they have the income that could support having a bank account as this came with fees. A few of the women also explained that due to the informal nature of their work, the banks do not trust them.

“Financial institutions and banks offer business loans, but as we have said, they require collateral, which leads to not giving us a loan. Moreover, when they ask us about the work we do, and tell them that we are street vendors they don’t trust us to give us a loan. That’s why we can’t go looking for loans in financial institutions.” Informal trader, 41, Kicukiro

Results of the survey found that 72% of cross-border traders had access to a financial account, against 51% of rural and 63% of urban traders; likely 95% of cross-border traders have access to foreign currency exchange facilities (100% of the young cross border traders and 95% of the adult cross border traders).

One cross border trader explained her experience with formal institutions, highlighting how lack of knowledge about the process and expectations of taking out a loan can create anxiety and negatively impact a trader’s business: *“I once applied for a loan at Urwego Bank and was successful but the big issue I faced was that I was not familiar with collaborating with financial institutions. I took that loan with fear, and I used it in fear of falling into a loss. Eventually a lack of repayments meant I finally fell into a loss. If I knew more about collaborating with financial institutions, I would have worked better and used well the loan I applied for, run my business, got profit and then paid back the loan. I think we really need trainings on how to collaborate with financial and micro financial institutions in order to know how to apply for a loan and use it profitably and pay it back without underestimating ourselves. Cross border trader, 36, Gisenyi*

3.2.4. Access to Social Safety Nets

Table 5: Access to Social Safety Nets Indicator and Findings

Indicator	Findings
% of young and adult UWHTs with health insurance	84% of young UWHTs has health insurance 83% of adult UWHTs has health insurance.

About 84% of the respondents had access to health insurance, and 77.2% of them paid for their own insurance. Health insurances are held by 81% of urban, 87% of cross-border and 89% of rural traders. When comparing formal vs informal type of traders, it was noted that health insurance was held by 89%% of the formal traders and 72% of the informal traders.

3.2.5. Access to Markets and Linkages

Table 6: Visibility and Voice Indicators and Findings

Indicator	Findings
% of young and adult UWHTs that are part of «women only cooperatives»	27.2% of young and 34.0% adult UWHTs that are part of «women only cooperatives».
% of young and adult UWHTs that are part of a cooperative or association	62.1% of young and 58.2% adult UWHTs are part of cooperatives.
% of young and adult UWHTs that are part of cooperatives and have leadership positions	37.9% of young and 41.8% of adult UWHTs are part of cooperatives and have leadership positions.

Cooperative Membership

Overall, 39.9% of the respondents reported to be members of a cooperative or association, and these cooperatives or associations are 'women only' in 12.3% of the cases. A higher percentage (54.4%) of members of cooperatives or associations was found among cross borders traders, compared with urban traders (40.7%) and rural traders (29.8%).

The respondents indicated that they received different types of support and benefits for being part of a cooperative or association. In particular, receiving financial support was indicated by 60.2% of the respondents, and this included the possibility of receiving loans, having their health insurance paid, and receiving support for saving money. It was followed by receiving financial information (43.8%), assistance on how to manage their business (33.6%), marketing information (31.3%) and training (21.9%). There were also 13.3% of the respondents that mentioned in addition other type of benefits, such as receiving help with crossing the border, receiving a piece of land to grow crops, and sharing ideas with other cooperative members.

Table 7: Perceived Benefits of Cooperative Membership by age group

	Adult UWHT		Young UWHT		Total	
	n	%	n	%	n	%
Financing (RWF)	37	38.1%	33	40.7%	70	39.3%
Financing info	29	29.9%	27	33.3%	56	31.5%
Management (assistance to manage business)	25	25.8%	18	22.2%	43	24.2%
Marketing information (e.g., prices)	14	14.4%	26	32.1%	40	22.5%
Training	11	11.3%	17	21.0%	28	15.7%

Other	21	21.6%	9	11.1%	30	16.9%
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The benefits of being part of a cooperative seemed to be very rewarding when the cooperative was functioning well and under good leadership. When it was perceived to not be well managed, however, its members were reported to suffer and even be taken advantage of, and therefore not experience any gain in their profit or business success. Focus group respondents noted that being a cooperative member provided increased social and psychological support. The women explained that the members mentor each other and work together to strategize and come up with new ventures. This provided them with comradeship and security and helped the traders to feel less isolated in their work. Women also stated that, access to finance was significantly increased when a trader was part of a cooperative as banks and loan institutions were more willing to provide finance, and cooperatives themselves initiated savings schemes those members could benefit from.

The sense of increased stability with cooperative membership was notable. When traders were formalized into a cooperative, they are given a work address and are generally known by the district leaders. This would lead to traders no longer experiencing anxiety of disciplinary action by District Administration Security Support Organ (DASSO) or other security forces. This was further expressed during cooperative member focus group discussions.

“When you are a member of a cooperative you can thrive because of the strength of the members. Because there is money to be saved through cooperatives, it helps members get enough capital. Also, as a cooperative it is easy to get help, like money, market, training and more. Because people are united, everyone believes in them, and sees their progress”. Cooperative member, 57, Rubavu

Inversely, a few of the focus group traders highlighted some of the challenges they faced being a part of a cooperative, and illustrated the downsides when the cooperative is not functioning well. Some cooperatives are perceived to not provide any benefits other than having a plot in the market, and as a trader from Mutangana explained, if the leaders were not diligent then losses of profit could occur.

“Actually, we started this cooperative with 400 members but today we have lost a lot of members. Previous leaders used to give money to members without paying too much attention, and those members took our money and now we don’t know how to get it back because even the Rwanda Cooperative Agency knows our problem. We started over again with those who wanted to continue as members of this cooperative and we aimed to work hard and build our own market which would help us to improve our businesses, our families and our country and we need support to reach our goal.” Cooperative member, 55, Nyarugenge

Cross border traders in particular seemed to be wary of joining cooperatives as they believed membership required large entrance fees, which they expressed to not have. They had also heard that there were often misunderstandings between members who believed that leaders of the cooperatives could take advantage and profit from others' income.

Access to Markets

UWHTs surveyed reported to source the horticultural products they sell from different sources: 86.7% purchase the products from wholesale; 14.1% from cooperatives; 4.5% directly from farmers; and the remaining 3.8% sold their own production. The majority of buyers of the horticultural products were individuals/households (89%) followed by wholesale traders (4.7%), modern retail traders (3.4%), hotels (2.1%) and processors (0.9%) as noted in Figure 4.

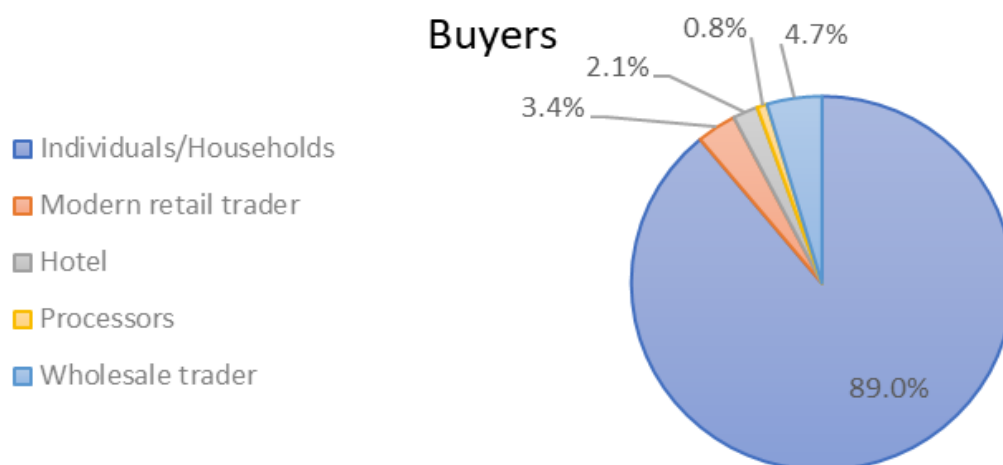


Figure 4: Most Common Buyers of Horticultural Products from UWHTs

The majority (60%) of UWHTs reported to travel by foot to reach the place where they would sell their products. A minor portion (25%) used public transport (bus, moto, etc.), a bicycle (9%), or a shared pick up (7%). Women reported to take a considerable amount of time to reach the place where they sold their product. About 17% were involved in a journey to the market that took them more than one hour, and about 30% needed to travel for 30 to 59 minutes. Overall, it would take less than 30 minutes for 52.7% of the UWHTs to reach the place where they sold their products as noted in Figure 5.

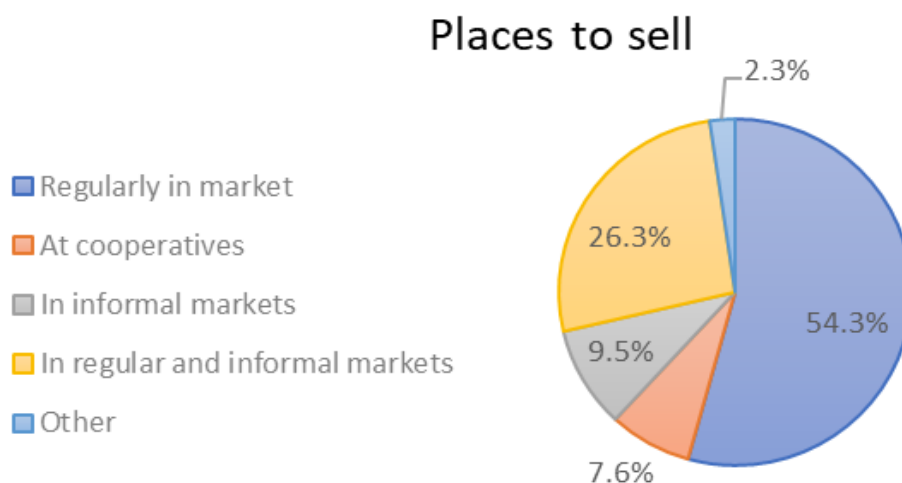


Figure 5: Most Common Places to Sell Horticultural Products by UWHTs

3.2.6. Access to Infrastructure

Table 8: Access to Infrastructure Indicators and Findings

Indicator	Findings
% of young and adult UWHTs that has access to infrastructure for storage of goods	73.4% of young and 65.1% of adult UWHTs have access to infrastructure for storage of goods.

% of young and adult UWHTs that has access to infrastructure for refrigeration of horticultural commodities	2.8% of young and 2.2% of adult UWHTs have access to infrastructure for refrigeration of horticultural commodities.
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Over 30% of UWHTs, the majority adult UWHTs, had access to storage facilities. Access to refrigeration was less frequent among UWHTs (2.5%). Cold chain facilities in Rwanda are reported to be scarce or underutilized. The few cold stores present in Rwanda face electricity cuts and lack of qualified technicians who can carry out the maintenance of the facility³⁶, and the markets where the UWHTs operate have mostly no facilities to cool and store horticultural products. In addition, there seemed to be low awareness of the benefits that a refrigeration system has in slowing the decline of products. It is therefore not surprising that a very low percentage of women reported to have access to refrigeration facilities.

3.2.7. Decision- making

Table 9: Control Over Assets Indicator and Findings

Indicator	Findings
% of women that have high control over how to spend some cash or savings and to what extent	72.9% of young and 79.7% of adult UWHTs have high control over how to spend some cash or savings.
% of young and adult UWHTs that own phone	92.1% of young and 90.5% of adult UWHTs own a mobile phone.

The majority of women indicated that they have moderate control over how the income they earn is spent, where adult UWHTs had more control (79.7%) than young UWHTs (72.9%). There was also a considerable number of UWHTs that reported to own their own phone with young UWHTs (92.1%) slightly more so than adult UWHTs (90.5%).

3.2.8. Skills and facilities for trading

Table 10: Skills for Trade Indicators and Findings

Indicator	Findings
% of young and adult UWHTs that received tailor-made training programs in entrepreneurship	18.7% of young and 13.4% of adult UWHTs have received tailor-made training programs in entrepreneurship.
% of young and adult UWHTs with adequate information on CBT and market (opportunities and risks)	3.7% of young and 3.0% of adult UWHTs have adequate information on CBT and market (opportunities and risks).
% of young and adult UWHTs with adequate information on quality standards (awareness)	1.4% of young and 3.9% of adult UWHTs have adequate information on quality standards (awareness).
% of young and adult UWHTs with adequate knowledge on usage of equipment	3.7% of young and 2.6 % of adult UWHTs have adequate knowledge on usage of equipment.

A lack of education and skills has been identified by several studies as a performance barrier of women-owned enterprises. Across Rwanda, self-employed women have indicated a need for education and training in order to improve their business practices, indicating in particular their interest in deepening

³⁶ Dijkshoorn, Y., Y. Saavedra Gonzalez and L.O. Judge, 2016. Horticulture and floriculture in Rwanda; Identification of focus areas for sector development. Wageningen, LEI Wageningen UR (University & Research centre), LEI Memorandum 2015-161. 51 pp.; 9 fig.; 3 tab.; 14 ref.

their knowledge about financial management, business management, business innovation, resilience in doing business and market information³⁷.

The analysis of the skills for trade indicators show that there was a relatively low percentage (20.2%) of UWHTs that had received training so far. The training received (Figure 6) was mostly focused on business innovation and business management (in particular customer care). There were almost no respondents that had received training aimed at enhancing their financial skills (such as keeping books of account, organizing daily administration, business planning, creating financial statements).

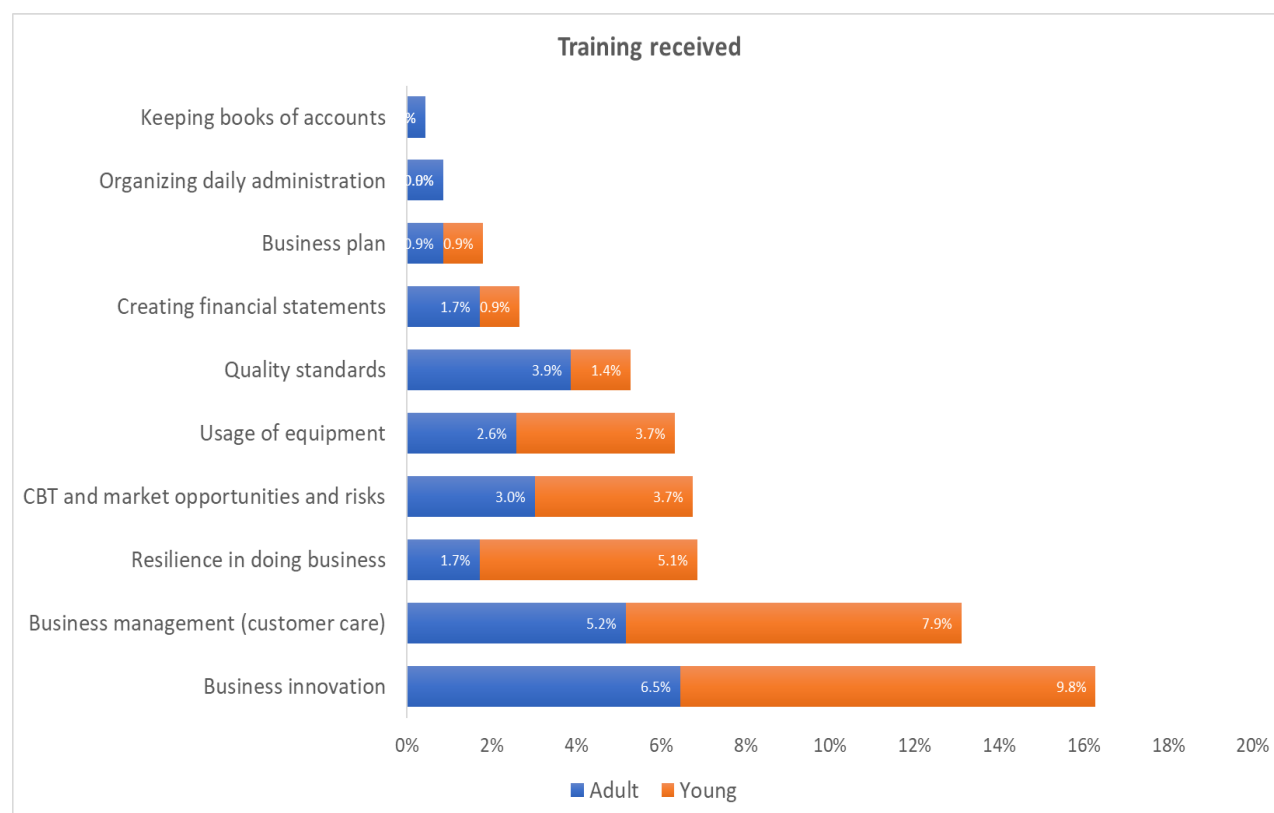


Figure 6: Type of Training Received by Young and Adult UWHTs (%)

Cross- border UWHTs were asked about their knowledge of supporting services and the existence of specific trading protocols. What emerged is UWHTs that practice CBT had relatively limited knowledge of the Common Market for Eastern and Southern Africa (COMESA), known by only 17.2% of the cross border UWHTs, of the Economic Community of the Great Lakes Countries (CEPGL), known by only 10.3% of the cross border UWHTs, and of the existence of a Trade Information Desk, known by only 29.3% of the cross border UWHTs.

For UWHTs to perform it is key to receive a broad set of information spanning market price, where to source the products, and where to sell them, market requirements, business, and financial management practices, etc. UWHTs were asked where they sourced information essential for their business. A summary of their responses is provided in Table 11 below. For the majority of the topics about 31% of the UWHTs rely on their own experience. Regarding external sources of information, wholesalers were the most consulted sources, together with other women traders. Other utilized sources of information were market leaders, cooperative or association the UWHTs belong to, together with cooperative

³⁷ Vis C., 2012. Educating women entrepreneurs in Kigali, Rwanda. Expanding capabilities for enhancing entrepreneurship in a socially just context? Master Thesis. University of Amsterdam.

meetings. Less utilized sources of information were agro-dealers and neighbors, friends, and family members.

The comparison between sources of information used by adult and young UWHTs does not show significant differences. Similarly, there was no difference noted in the use of information sources between formal and informal types of traders.

Table 11: UWHTs Source of Information and Type of Information (%)

Source	Market price	Where to Source	Where to Sell	Opportunities & Risks	Market requirements	Certification	Financial management	Business management	Packaging	Storage	Refrigeration	Business innovation	Resilience in Business	Cross-border
Whole-seller	76%	57%	43%	35%	22%	22%	13%	14%	10%	11%	3%	15%	21%	13%
Another woman trader	21%	26%	20%	26%	13%	8%	7%	13%	10%	9%	4%	18%	16%	38%
Own experience	7%	19%	30%	28%	31%	8%	12%	50%	28%	19%	4%	38%	31%	38%
Coop/ Assoc.	3%	2%	4%	4%	3%	4%	2%	1%	2%	4%	1%	3%	3%	0%
Marker Leader	2%	4%	5%	4%	8%	13%	3%	4%	2%	6%	3%	4%	6%	0%
Coop meetings	5%	3%	5%	4%	6%	5%	6%	4%	3%	3%	2%	4%	4%	10%
Mega phone	3%	3%	5%	4%	4%	4%	2%	3%	1%	1%	0%	1%	1%	0%
Agro dealers	3%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%
Neighbor/ friend/ family	1%	1%	1%	1%	1%	1%	1%	2%	2%	1%	2%	1%	1%	0%
None	0%	1%	3%	7%	19%	41%	56%	19%	50%	51%	85%	30%	29%	23%

UWHTs were asked what their preferred way of learning would be. By far the most preferred way of learning would be through training sessions (selected by 71.5%) for both adult and young UWHTs traders. Other studies show that training programmes that make use of classroom presentations given by a teacher or a business expert aren't preferred ways of learning by women entrepreneurs. It is possible that respondents referred to training broadly as educational programmes, however this cannot be confirmed through FGD findings. Mentoring was indicated as a preferred way of learning by 11.4% of the respondents, followed by sharing experiences (9.5%), and expert talks (7.2%). Mentoring emerged as a preferred way of learning in other studies³⁸, because it combines an interactive way of learning that combines theory and practice by means of interaction and discussion.

³⁸ Vis C., 2012. Educating women entrepreneurs in Kigali, Rwanda. Expanding capabilities for enhancing entrepreneurship in a socially just context? Master Thesis. University of Amsterdam.

3.2.9. Performance

Table 12: Level/ Rate of Access to Financial Services Indicator and Findings

Indicator	Findings
Average start-up capital that young women and adult UWHTs have invested	49,650 RWF is the average start-up capital that young UWHTs have invested. 49,110 RWF is the average start-up capital that adult UWHTs have invested.
Average current capital (at the day of the interview) of young and adult UWHTs	59,592 RWF is the average current capital for young UWHTs. 70,222 RWF is the average current capital for adult UWHTs.

UWHTs used mainly four sources of start-up capital: personal income or savings (42%), relatives (32%), neighbors -non-relatives (9%) and saving groups (8%). Both adult and young UWHTs have invested a similar amount of start-up capital. However, the current capital shows an increase which is more pronounced for adult than young UWHTs.

Qualitative findings illustrated the determination women have in accumulating enough capital in order to start their business, whether from finding local work or diligently saving any little extra money they had, such as this respondent from Kimisigara expressed: *“When I started selling fruits, I had 5000RWF I had saved from what my husband used to give me money for buying food and I will be saving at least 200 hundred every day , when I saved 5000RWF, I started selling fruits and vegetables.”* For all focus groups, it was generally through their own initiative to grow their personal savings or from requesting a loan from a family member or friend, that they were able to start trading.

Profitability

Table 13: Profitability Indicator and Findings

Indicator	Findings
Average annual income of young and adult UWHTs	119,626 RWF is the average annual income of young UWHTs. 113,867 RWF is the average annual income of adult UWHTs.
Average net profit margin of young and adult UWHTs	35.5 is the average net profit margin for young and adult UWHTs.

Figure 7 presents the average costs incurred for trading activities per age categories. Results show high variability across the various age categories, with a higher cost in correspondence of the age group 31 to 35.

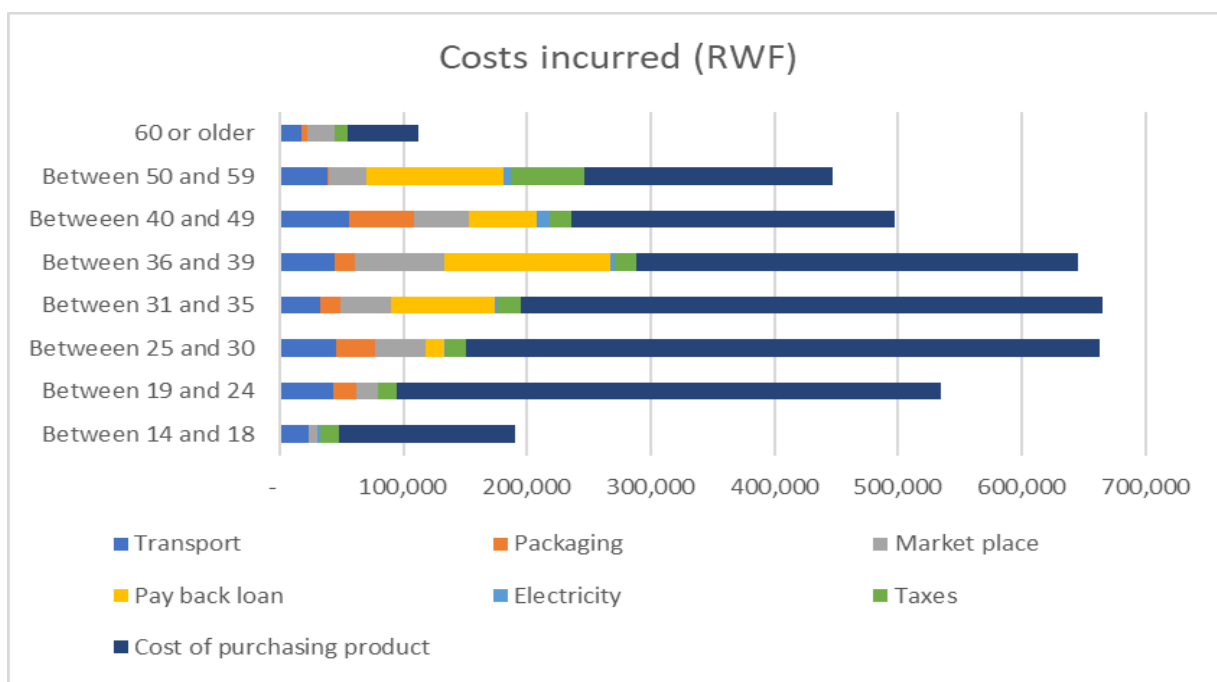


Figure 7: Costs Incurred by UWHTs by age category (RWF)

The list of costs the women incurred during the last three months are indicated in Table 14. In order of importance, UWHTs incurred the following costs: cost of purchasing product, paying back loans, market place rental, transport, packaging, taxes and electricity. Table 14 also indicates when the difference in costs between adult and young UWHTs is statistically significant, this applies to electricity, packaging, market place, paying back a loan and the cost of purchasing product.

Table 14: Costs related to the trading activity that UWHT incurred during the last 3 months and p-values (RWF)

Costs	Young	Adult	Average
Electricity	2,260 ***	6,328	4,875
Taxes	17,272	25,896	21,884
Packaging	24,212 *	25,000	24,550
Transport	39,485	45,968	42,806
Market place	38,416 **	50,934	45,569
Pay back loan	66,250 **	102,425	90,367
Costs of purchasing product	469,486 ***	274,472	372,868

Note, ***, ** and * indicate that the mean values for young UWHTs are significantly different from adult UWHTs at the 1%, 5% and 10% significance levels, respectively.

Figure 8 shows the average net income per age group. The net profit margin (Figure 9) shows what percentage of the total sales revenue was profit. Higher margins are found in correspondence of the youngest and oldest age categories and are associated with lower costs. It seems that younger and older UWHTs face overall less costs (they have much lower or no loans to pay back and spend less in purchasing the products they sell).

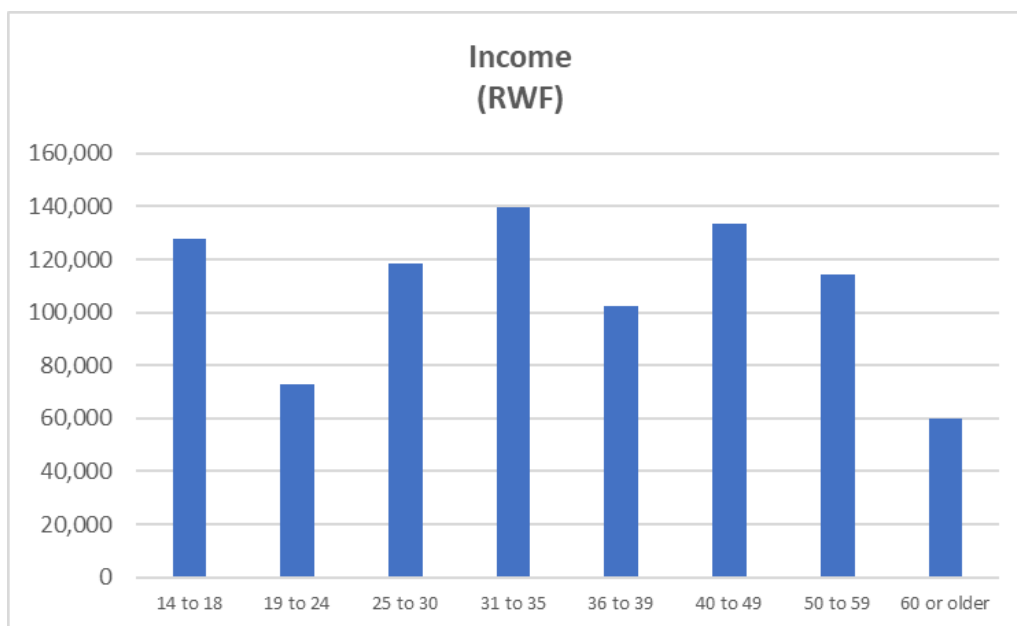


Figure 8: Average income per age group

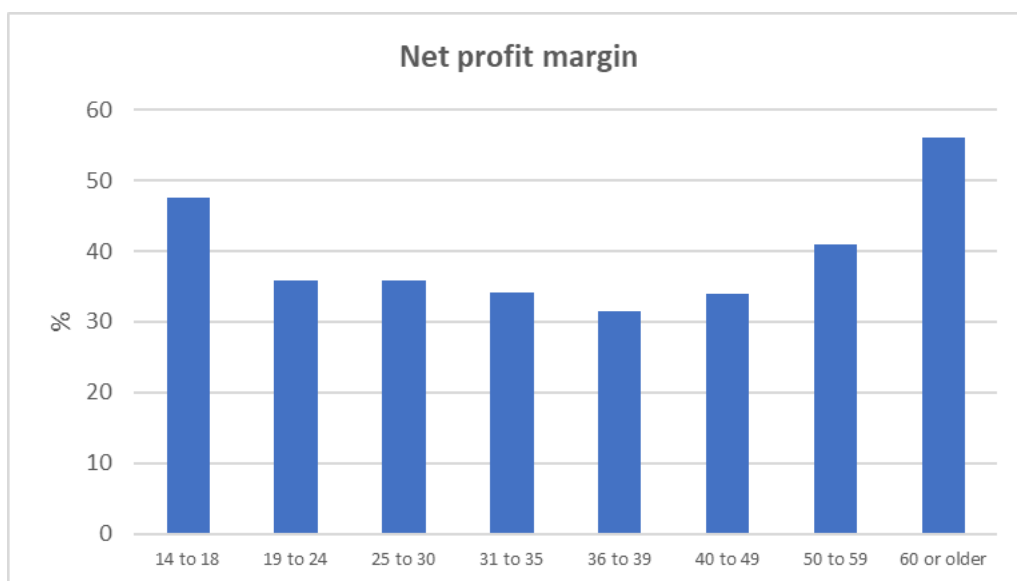


Figure 9: Average Net Profit per Age Group

3.2.10. Impact of the COVID-19 pandemic and related coping strategies

Table 15: Access to Water and Sanitation Indicator and Finding

Indicator	Findings
% of women that have access to soap / hand sanitizer / water	45% of women carry water and soap for handwashing during your trading activities. 47% of women carry a hand sanitizer when they trade.

UWHTs received COVID-19 related training mostly from sector/cell/village agents (40%). In addition, 29% of traders affiliated with a cooperative (Category III) also had training at a cooperative meeting. Tables 16, 17 and 18 detail the results related with the level of implementation of COVID-19 prevention measures and the level of awareness about how it spreads and its preventive measures. Overall, there was a high level of awareness of the way COVID-19 is spread. Regarding the preventive measures that are implemented, less than half of the respondents carry water and soap for handwashing and hand sanitizer at the trading activities. No statistical differences were noted between young and adult UWHTs.

Table 16: COVID-19 related information and management by age group (%)

	Young	Adult	Total
Informed about COVID-19, symptoms, the ways it spreads and preventive measures	97%	99%	98%
Wear face mask to and from market where selling products	97%	97%	97%
Wear face mask during trading activities	97%	92%	95%
Carry water and soap for handwashing during trading activities	48%	42%	45%
Carry hand sanitizer during trading activities	41%	52%	47%
Respect social distancing during trading activities	91%	88%	89%
Punished when not respecting above prevention measures	79%	74%	76%
Received any training prior to applying the above measures	56%	65%	61%

Table 17: COVID-19 related information and management by trader location (%)

	Rural	Cross Border	Urban	Total
Informed about COVID-19, symptoms, the ways it spreads and preventive measures	100%	100%	97%	98%
Wear face mask to and from market where selling products	90%	100%	99%	97%
Wear face mask during trading activities	82%	95%	100%	95%
Carry water and soap for handwashing during trading activities	20%	63%	51%	45%
Carry hand sanitizer during trading activities	37%	31%	53%	47%
Respect social distancing during trading activities	63%	95%	98%	89%
Punished when not respecting above prevention measures	42%	68%	90%	76%
Received any training prior to applying the above measures	55%	63%	62%	61%

Table 18: COVID-19 related information and management by trader type (%)

	Formal	Informal	Total
Informed about COVID-19, symptoms, the ways it spreads and preventive measures	70%	30%	98%
Wear face mask to and from market where selling products	70%	30%	98%
Wear face mask during trading activities	70%	30%	96%
Carry water and soap for handwashing during trading activities	74%	26%	47%
Carry hand sanitizer during trading activities	78%	22%	50%
Respect social distancing during trading activities	70%	30%	91%
Punished when not respecting above prevention measures	72%	28%	77%

Received any training prior to applying the above measures	73%	27%	61%
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When assessing by location, rural traders (63%) were less likely to observe social distancing measures than cross-border (95%) and urban (98%) women traders. Rural traders also reported lower chance of punishment if found to not respect the prevention measures compared to urban traders (42% vs 90%).

Almost all focus group respondents indicated to have followed the government directives and put in place the recommended preventative measures such as wearing masks, hand washing or using hand sanitizer and practicing social distancing. A member from the Mahoko market (in Rubavu District) explained how their cooperative set up a code that customers could use to pay through so as to avoid handling cash. Out of all the focus group respondents, at the time of reporting, 5 traders had received their first dose of the COVID-19 vaccine, and they were all part of cooperatives.

"Our strategies are to wear masks, keep social distancing, wash our hands well with clean water and soap. We also encourage our customers to wash their hands and also wear masks." Cooperative Trader, 42, Rubavu

3.3. Factors Affecting UWHTs Growth

3.3.1. Women's Assessment of Risks Affecting their Trade Activities

Table 19: Average Number of Risks Affecting UWHTs

Indicator	Findings
Average # of different risks affecting young and adult UWHTs	10.0 and 10.4 respectively, is the average number of different risks affecting young and adult UWHTs.
Average # of different risks affecting formal and informal UWHTs	10.5 and 9.4 respectively, is the average number of different risks affecting formal and informal UWHTs.

UWHTs were asked to rank in order of importance the challenges that impacted their trading activity (with 0 indicating no impact and 5 the highest impact). A summary of their responses is provided in Figure 10. The challenges caused by COVID-19 were ranked among those that had the highest impact on the performance of UWHTs, followed by insufficient capital and limited access to business financing.

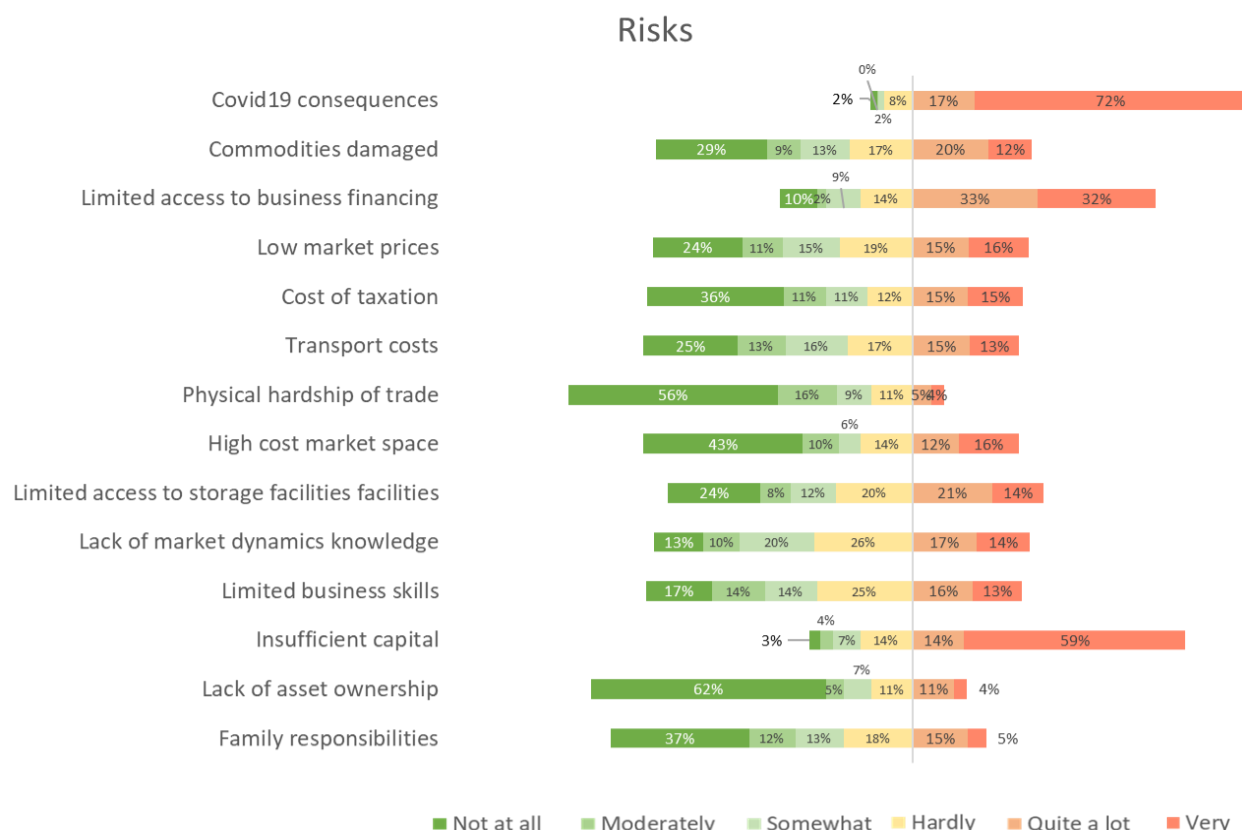


Figure 10: Challenges Faced by UWHTs and Degree of Impact on a 6-point Likert Scale (% of UWHTs experiencing different degrees of impact)

Table 20 shows the average scores assigned to each of the challenges by the different categories of UWHTs on a 6-point Likert Scale.

Physical hardship of the trade was the lowest rated risk by all trader categories on average (2.4) affecting their trading activities. In contrast, COVID-19 consequences had the highest impact on all trader groups (4.6). In addition, informal traders reported the highest impact on trade due to limited access to insufficient capital (4.2), business financing (3.8) and limited access to storage facilities (3.5), but minimal impact due to cost of taxation (2.5) as is the nature of informal trading. All other trader groups, apart from those in cross-border settings, also ranked limited access to business financing as the next highest risk impacting their activities. Family responsibilities were ranked a higher risk for urban and informal traders (3.0 respectively) than all other trader groups, and above the total average (2.8). Further details (frequency and percentage breakdown of risks per respondent group) can be found in the Annex IV.

Table 20: Average scores assigned to each of the challenges by the different categories of UWHTs

Average score for responding group	Total	Adult	Young	Urban	Cross-border	Rural	Formal I	Formal II	Formal III	Informal
Covid-19 consequences	4.6	4.5	4.7	4.6	4.5	4.7	4.6	4.8	4.7	4.4
Commodities damaged	3.2	3.2	3.1	3.4	2.7	3.0	3.3	3.5	3.1	2.9
Limited access to business financing	3.9	3.8	4.0	4.0	3.5	3.9	4.0	4.1	3.8	3.8

Low market prices	3.1	3.0	3.3	3.3	2.8	2.9	3.4	3.2	3.2	2.8
Cost of taxation	3.2	3.2	3.1	3.2	3.1	3.0	3.3	3.5	3.1	2.5
Transport costs	3.0	3.1	2.9	3.1	2.8	2.8	3.1	3.1	2.9	2.9
Physical hardship of trade	2.4	2.4	2.3	2.5	1.9	2.3	2.4	2.4	2.5	2.2
High-cost market space	3.3	3.4	3.3	3.4	2.9	3.2	3.6	3.4	3.2	3.3
Limited access to storage facilities	3.3	3.2	3.3	3.3	3.1	3.4	3.2	3.2	3.2	3.5
Lack of market dynamics knowledge	3.1	3.1	3.1	3.2	2.8	2.9	2.9	3.1	3.2	3.1
Limited business skills	3.0	2.9	3.1	3.2	2.4	2.8	2.8	2.9	3.1	3.1
Insufficient capital	4.2	4.1	4.4	4.3	3.7	4.3	4.2	4.2	4.2	4.2
Lack of asset ownership	3.0	3.0	3.0	3.2	2.8	2.7	2.9	3.0	3.1	3.1
Family responsibilities	2.8	3.0	2.6	3.0	2.5	2.3	2.9	2.5	2.7	3.0
TOTAL Average for responding group	3.3	3.3	3.3	3.4	3.0	3.2	3.3	3.3	3.3	3.2

Challenges Posed by COVID-19

All focus group respondents stressed the many challenges they faced in continuing their business during the pandemic, and in particular during lockdown. Formal traders in markets were permitted to trade but at reduced working hours of 50%, every alternate day so that traders could be rotated in shifts. However, they were still required to pay full taxes and security costs and this posed a significant impact on their income. Traders noted various reasons why their customer base was reduced which compounded the reduced opportunity for sales. They noted that some of their clients had lost jobs and could only afford to eat once a day and therefore shopped less at the market. Formal traders felt that some customers chose to shop with informal traders operating outside of the market so as to avoid physically entering the busy marketplace and purchasing produce at potentially lower costs. The shift of wealthier households to delivery services or online shopping was also felt by UWHTs as explained by a trader from Nyarugenge:

“Normally, most of the time our clients were maids, and then during COVID-19 because their boss did not allow them to go to markets to purchase food; and their boss purchased foods at SIMBA supermarket and other supermarkets where they could use mobile money in order to prevent getting COVID-19, that could be brought back by their maids.” Informal trader, 35, Nyarugenge

As a result of reduced clients and limited trading hours, formal traders expressed that, unsold commodities perished and capital was lost. Traders from all groups experienced issues also in finding produce to sell, as travel restrictions limited wholesalers and farmers moving stock between the farm and market, or due to an increase in transport costs and the cost of goods. Cooperative members reported that they requested for wholesalers to deliver produce to the markets, however they often found that what was delivered was of poor quality. A respondent from Ntunga market (Rwamagana District) mentioned that the number of traders also increased as people lost their jobs and resorted to trading creating additional competition in an already limited market space. Cross border traders experienced additional complexities to business during the pandemic as essential prevention measures required negative COVID-19 tests in order to cross the border to Congo. Permission to continue to trade cross border was granted but in 2-week rotations in order to limit movements and prevent the spread of COVID-19. Cross border traders were given a reduction in the cost for COVID-19 tests by 50% to mitigate these challenges.

“Today, before crossing the border, we have to apply and after appearing on the list, we pay 5000 RWF for a COVID-19 test which expires after 14 days. We are put into groups such as group A, group B, group C and we wait for another 2

weeks and start applying again. It means some cross the border in the first 2 weeks and others cross it in the following 2 weeks. There are some who cross and return according to an agreement they made with the leaders. Sometimes after applying we don't even appear on the list and we spend a whole month without crossing the border which really impacts our businesses." Cross border trader, 63, Rubavu

Day-to-Day Challenges

Excluding the COVID-19 pandemic impact, all trader groups experienced overlaps in the types of challenges they faced when carrying out their business. Challenges experienced by informal traders as reported in FGDs fell into three major themes: enforcement of action for informal trade by officials, health issues and the adverse effects of their working hours on their children. Interestingly none of the informal trader's mentioned COVID-19 as presenting a challenge, likely because they work outside of markets and therefore have not had reduced access to a workspace. The fear of enforcement action for trading informally by DASSO officers was noted by the majority of traders as posing the most significant challenge. Many informal UWHTs provided examples of incidents of DASSOs confiscating or damaging their products, being physically removed from their trading location, often roughly, and on a few occasions, being put in jail.

A few women worried about neglecting their children when they were working as they would leave them on their own or trade with them on their back. These traders felt they were unable to care for their children properly while carrying out their trading activities. Other challenges highlighted in the discussions were the indirect result of engaging in informal activities that included inconsistent income, experiencing hunger, not having access to loans because financial institutions do not trust them, and not being able to pay for children's school fees.

"Sometimes I sell my commodities but do not profit and so we spend a night without eating. Other times security catches me and puts me in jail and when I'm there, I don't know how my child is and they are alone. In general, street vendors suffer from headache and backache, due to carrying heavy weights and this has risks not only on our own health and lives but also the lives of our families." Informal Trader, 37, Kimironko

Cross border traders reported to also reported to experience issues of bribery and corruption, mostly from border patrol officers. The National CBT Strategy (2017) noted that "cross border traders regularly have to pay bribes and are often subject to harassment from officials at the border"³⁹. A respondent from Rubavu explained: *"When we reach immigration, people who work on the immigration office search us to see what we have, they search in our bags and take away our money or ask us to buy soft drinks for them. While others ask us where the sample is and they take some of each of our products from every trader until they fill the bag to take home, and then they let us go."* Cross border trader, 36, Rubavu

Formal traders reported to have an added responsibility of paying taxes, water, hygiene, security and rent for their market space. Many of the formal UWHTs in FGDs felt these taxes and costs combined are too high in relation to how much they earn and should have been reduced during the lockdown period when they could not trade as full capacity. Price fluctuations due to harvest availability as a result of climate change and reduced imports from Kenya, Uganda and Burundi can affect how well they maximize their capital. Transportation presents a challenge for many traders as they are often required to travel long distances on foot with heavy goods, as they expressed that they cannot afford to take two motorbikes, one for themselves and one for their products, or do not want to impact their profit by taking transport.

³⁹ Ministry of Trade and Industry. National Cross- Border Trade Strategy. 2012-2017.

Balancing childcare and household responsibilities was expressed as challenging and stressful for all trader groups. The women highlighted the difficult task of trying to financially provide for one's family and having time to support and look after the needs of their children and themselves. Work hours are reported to be long, and when the traders return home from work, they would need to carry out household chores such as cooking or washing clothes, leaving little to no time for educational support to their children. Many of the women also mentioned experiencing serious health issues such as headache and backache from heavy loads, as well as nose bleeds, chest pain and ceased menstrual flow due to the fatigue caused by the nature of their work.

Training Needs by UWHTs

Most UWHTs would like to receive additional training (82.5%), with a higher percentage of young UWHTs interested in receiving training (87.9%) than adult UWHTs (77.6%).

Figure 11 shows a list of additional training that UWHTs would like to receive. Training on business innovation was listed by the majority of women together with training on business management (including customer care). Entrepreneurship education programmes across Rwanda only partly cater to these needs by offering business plan writing which incorporates financial and business management skills; but they pay limited attention to business innovation, resilience in doing business and market information. Few women would like to receive training on enhancing their financial skills, however, considering a few of the women had the opportunity to receive training on financial subjects, it would be useful to understand if this was actually the result of the lack of understanding of the benefits that could derive from enhancing financial skills.

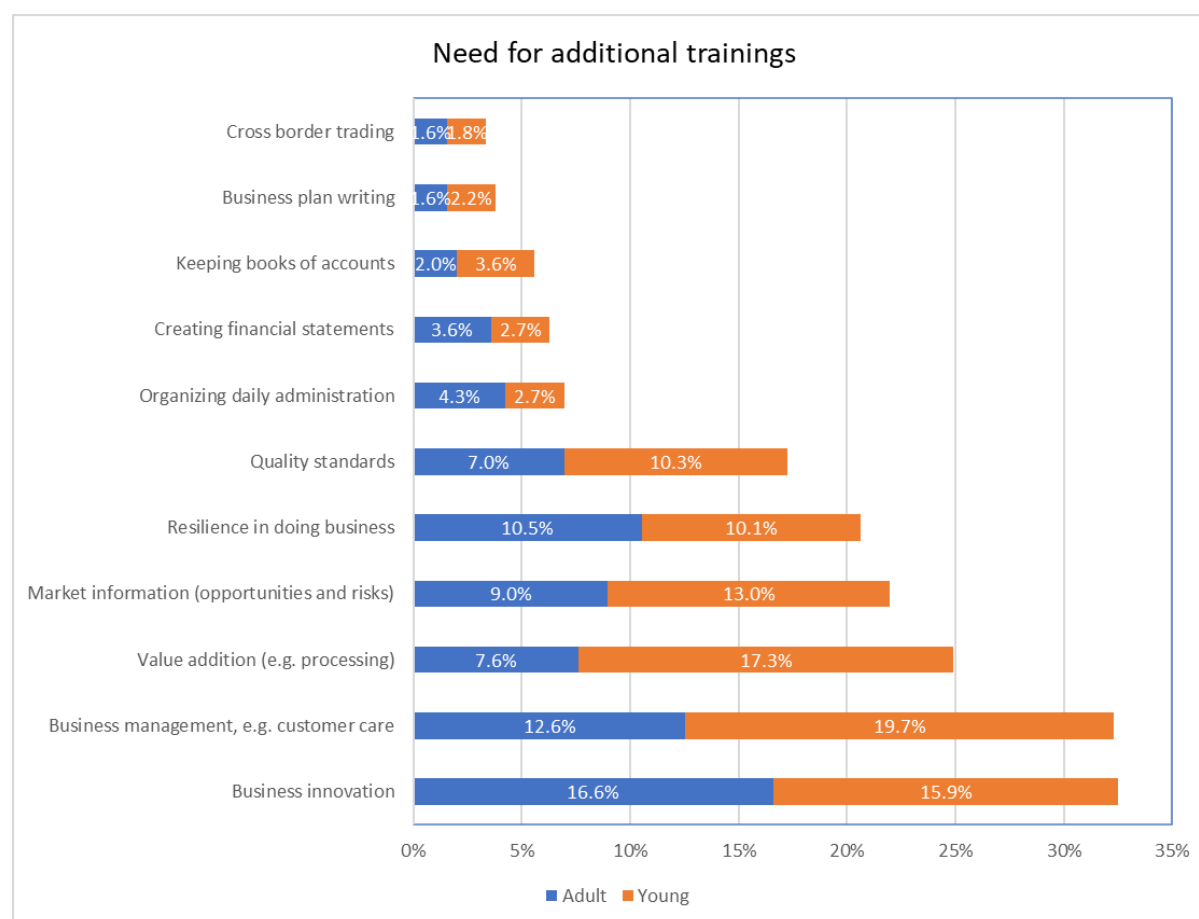


Figure 11: Type of Training Young and Adult UWHTs would like to receive (%)

Qualitative insights provided further insights on the perceived level of respondents' own knowledge and skills. Many traders across all groups felt they had the right knowledge and skills to carry out their business as they had learnt naturally through doing. They prided themselves on customer care and understanding how to negotiate and manage the different working relationships they encounter. The knowledge acquired for the majority was as a result of trading for a long period of time, and a small number recognized this knowledge was limited to basic profit and loss calculations. Most, however, also believed they were lacking skills in business development and increasing capital gains. Knowledge levels on what formal loan options are available to them, is high amongst the traders. However, as they lack collateral such as a land deed, they felt they were not eligible to access loans from banks or financial institutions. Therefore, they would like to know what other loan options are available to them specifically that can provide capital.

"I also record my trading activities in a notebook, in order to avoid discrepancies and helps me to know how much quantity I need to buy from the wholesaler according to what I still have. For example, what quantity do I need for vegetables, how much kilos of red onions I need, etc." Formal trader, 23, Nyarugenge

The most significant challenge to sustainability and growth was reflected in the work environment that does not fully enable the traders to develop their business. As they lack capital and access to loans, business development for all trader groups is limited by their capital. For informal traders it means they cannot trade formally in legal markets which both increases the risk to their safety and livelihood and prevents them from trading in higher quality products that provide greater return. Traders stressed the importance of linking increased access to viable capital with the availability of business relevant training on how best to maximize and grow their capital, as one without the other will not support them to have sustainable businesses.

"We need to be provided with training on how to manage our businesses, how to look for markets and market linkages, how to create small income generating activities. We need also to be trained and given advice by organizations that support women traders to run well their businesses and finally, to be provided with capital and mentored on how to use it in a profitable way. Because they say: "Umutwe umwe ntiwigira inama, wifasha gusara", which literally means, "one head without advice helps to go crazy", we really need advice to boost our businesses." Cooperative Member, 43, Ntunga

Some traders expressed that they would like to understand the nutritional importance of fruits and vegetables to be able to pass this on to customers. A few women would also like to learn English as some of their customer base only speak English and as they don't, they struggle to do business with those customers.

3.3.2. Key Informants Assessment of Risks Affecting UWHTs Activities

All respondents across the government, NGO and donor sectors agreed that while women dominate primary production, aggregation, harvesting, and retailer trading, they are generally less represented in post-harvest operations, agro-processing, transport, exports, and value addition because knowledge and financial capacity to extend into these profitable areas is limited. For those working in the informal sector their growth is further constrained by the fact that they are not well organized to access business opportunities such as high value markets, or to access formal finance options to improve and expand their businesses.

The cost of fruit and fruit seeds is higher, and fruit farming requires technical expertise, sufficient land size and investment. These challenges are barriers for UWHTs to enter production or markets that provide greater returns. As highlighted by the Chamber of Agriculture *“women perform better in vegetables such as onion, french beans, tomatoes etc., and flowers, while they perform less in fruits since the latter is dominated by men and requires a significant level of investment which women cannot easily afford.”*, PSF, Chamber of Agriculture. Private sector respondents also identified that women are still less represented in high value export commodities such as chili and avocados.

A Local Administrative Entities Development Agency (LODA) representative explained that while women dominate the physical marketplace for agricultural commodities trading, wholesale trade is conducted largely by men. Men are disproportionately involved in bulk buying and women in retail buying. Women traders tend to sell a broader range of vegetables and fruits products than their male counterparts. The respondent argued that it could be linked to the fact that male traders are not only better able to target and trade in specific goods based on demand and potential for higher profit margins, but also, that they purchased in bulk rather than retail.

Perspective emerging from the National Gender Policy⁴⁰

The newly revised National Gender Policy highlights the need to increase support to mainstream gender equality in all development frameworks, the sector and district development strategies. Gender equality principles have also informed the formulation of the National Strategy for Transformation (NST, 2018-2024) and the Vision 2050.

With respect to Gender and Economic Transformation, the policy indicates that: i) Women are structurally constrained and present several gaps in Entrepreneurship, Business Development and Employment, such as “gender gaps in access to finance, skills gaps in entrepreneurship and business development, unpaid domestic work, etc.”; ii) The rate of women unemployment is high, compared with that of men; iii) In the agricultural sector, women have limited access to agricultural extension services, compared to men; and iv) Access to ICT is lower for women compared with men, and that might translate into hampering access to financial services such uptake of mobile money services, and use of e-learning facilities.

With respect to Gender and Social Transformation, the policy indicates that: i) There is the need for more efforts to enhance the demographic dividend by ensuring access to quality health for all; ii) There is the need for achieving gender parity in education; and iii) Women remain poorer than men and have less access to improved sanitation facilities than men.

Furthermore, the policy calls for to the strengthening of “women participation in highly remunerating components of the agriculture value chain”, recognizing the importance of empowering women through cooperatives and agri-business.

PSTA4: Women’s empowerment and skills development

The national Strategic Plan for Agriculture Transformation highlights the importance of women’s empowerment and aims to achieve this through training and capacity development in leadership and management skills. With improved capacity, women are empowered to actively participate in decision-making at the household, cooperative, community, and institutional level. In parallel, women economic empowerment will be realized with the provision of technical skills and promoting access to inputs such as supporting women to access suitable financial products for income-generating activities.

⁴⁰ https://www.migeprof.gov.rw/fileadmin/user_upload/Migeprof/Publications/Guidelines/National_Gender_Policy-July_2010.pdf

Further in-depth views on challenges and gaps hindering UWHTs from the perspective of key informants is provided in the following section, ‘SWOT analysis’.

3.3.3. SWOT Analysis: Strengths, Weaknesses, Opportunities and Threats Affecting UWHTs

Table 21 summarizes the Strengths, Weakness, Opportunities and Threats for UWHTs. These external and internal factors affecting UWHTs are further articulated in the following sections.

Table 21: Strengths, Weaknesses, Opportunities and Threats for UWHTs

INTERNAL FACTORS	HELPFUL	HARMFUL
	<p>Strengths</p> <ul style="list-style-type: none"> • Women are willing to expand their knowledge and skills to improve the performance of their business. • Good capacity to manage several stages of the small-scale horticultural trading. • Some of UWHTs have upgraded their business and reached the level of champion of specific commodities to support their fellows in business. 	<p>Weaknesses</p> <ul style="list-style-type: none"> • Limited financial skills and lack of knowledge about where and how to access financial support and how to manage a ‘sound’ business (limited financial literacy). • Limited knowledge of the skills needed to operate in the sector, cross border trading protocols, entrepreneurship, quality standards, usage of equipment, etc. • Low literacy levels. • Economic barriers are holding up informal traders from registering and pay taxes. • Limited sources of information. • Weak organization. • Transport of produce is not optimized by UWHTs.

Opportunities

- **High political will and existing institutional frameworks** promoting gender equality and women's empowerment.
- **Available initiatives** to support UWHTs exist, included financing schemes with lowered interest rates. There are available initiatives that specifically target young UWHTs.
- **Cooperatives and associations** offer UWHTs **connection with other business networks**.
- **VSLA** provides a great **opportunity to access small loans** and linkages with banks, microfinance institutions, SACCOs, etc.
- **High profitability** of the horticultural products trade.
- **Availability of minimum infrastructure** for local trade at district level (building selling points and mini markets).
- More **ECD centers in the pipeline**⁴¹.
- Kigali Wholesale Market under realization⁴².
- Supportive **legal environment**.
- The newly created African Continental Free Trade Area (AfCFTA).
- **Revolving funds** available through VUP financing scheme for small scale traders.
- **Upgraded existing market infrastructure** including horticulture cold chains in the pipeline.
- **More selling points** in the pipeline by the government.
- There are opportunities of vegetables and fruits farming around big marshlands/valley.

Threats

- **Weak links between financial opportunities** and potential recipients: high entry and management requirements for ownership of a financial account and access to funds required to women.
- **Low purchasing power** of customers to afford to buy high quality produce.
- **Limited and/or underutilized infrastructure**, particularly post-harvest storage due to electricity cuts, lack of qualified technicians who can carry out the maintenance of the facility, electricity costs.
- **High logistic costs** prevent some women from formally operating in markets (such as market space, and cost of transport).
- **Impact of COVID-19 pandemic**(experienced through market closure, reduced mobility, high costs for COVID test for CBT, etc.)
- **Unsupportive operating environment for cross-border and informal traders**
- **Limited availability of ECD centers**
- **Lack of a proper monitoring system** to record UWHTs and their performances.
- Gendered domestic responsibilities and societal norms.

3.3.3.1. Internal Factors

Strengths

UWHTs are very keen to gain new knowledge and skills to improve the performance of their business. Their determination and commitment has also been highlighted by several KIIs. Cooperative leaders interviewed perceived women horticulture traders' as hard workers, courageous and competitive, and one respondent highlighted their ability to multitask. Trading is an attractive business to many women as it requires relatively limited investment and is profitable in the short run. However, many UWHTs live

⁴¹ See section 3.5.1

⁴² See section 3.5.1

with great uncertainty as most often they don't have sufficient means to secure their economic livelihoods.

Respondents noted that UWHTs are adept at providing good customer service compared to men, as they recognize how to interact with clients depending on their business relations. A respondent from Oxfam observed that UWHTs are powerful actors who can exercise control over several stages of the small-scale horticulture trading in rural and urban markets, as well as in CBT. UWHTs also have good capacity to manage several stages of the small-scale horticultural trading and some have upgraded their business and reached the level of champion of specific commodities to support their fellows in business. They have learned to manage their suppliers in rural markets, as well as decide and set market prices daily based on the level of the market demand. They are aware of the shortages of products and fix their prices accordingly. UWHTs have the power to function as market regulators by manipulating prices using supply-side control. If they are operating informally, they don't pay taxes and are able to create artificial commodity shortages to increase the price of their product and thereby increase their profit margins.

Weakness

At first sight, trading horticulture products does not seem to require any special skills, and this was the reason many UWHTs decided to engage in small-scale trade. They were also motivated by the lack of job opportunities in their respective districts, and the high profitability of the horticulture products trade. Many of these UWHTs have been trading for many years and understand the overall the dynamics of market trade at local level. While this may be viewed as a strength, years in business do not translate to significant experience without the skills to bring their business to the next level. Limited financial skills and lack of knowledge about where and how to access financial support and how to manage a 'sound' business (limited financial literacy) negatively affect the growth, stability and profitability of UWHT businesses, along with limited knowledge of the skills needed to operate in the sector.

Many of the private sector KIs noted how there remains a significant gap in the skills of UWHTs to produce and supply the kind of quality products that the market demands. Other setbacks that women in the sector face are: low self-esteem to engage in business, and poor perception of the agriculture sector as a low standard job which generates very little revenue and is highly risky. Cooperative leaders identified how UWHTs do not have the right skills to engage bigger or formal customers like hotels and restaurants - they only sell their products in the market, which limits the trader's growth potential and personal development.

"These women are so courageous and most of them multitask, they are farmers and also they are traders. If they can have enough financial support, they can be on a good level. They need training on how to improve the business so that they can meet the standards of the international market." Cooperative Leader, Male, 37, Kimironko

Weakness that UWHTs present also tend to be interdependent, as identified by LODA respondent, *"for example, limited business skills, limited access to information and limited capital impacts access to storage facilities, credit and financial services, as well as capacity to invest in expansion of their businesses such as transportation and processing."* Many of the government, NGO and donor organizations interviewed highlighted how women are operating with limited financial capital, and have limited business knowledge and skills, particularly in record keeping as many are illiterate. These barriers, which when combined, greatly hinder their business growth. Most traders have limited information on existing opportunities and don't have a formal channel to raise their voice.

Despite the implementation of formal market places constructed by districts to support informal trading and provide collective selling space, it was noted that some women traders refused to trade in these mini markets as they were not willing to pay rental fees or taxes once the grace period was over. However, small women traders are exempted of Rwanda Revenue Authority (RRA) taxes, according to the

MIGEPROF representative. Limited access to information and understanding of the benefits of collective selling spaces and the security this provides, hinders informal traders from moving to more formalized trade activities.

UWHTs often sell their products at lower prices as a result of low quality, and often fail to compete in the markets. One of the reasons for this, is that women operate under weak organization. This is complimented by insight from a respondent from SNV who highlighted how women entering, operating and expanding within horticulture trading are constrained by weak organization; they operate as individuals and this results in high competition among themselves.

The director of business and enterprise from Kicukiro district noted how UWHTs face challenges with transportation of horticulture products from rural assembly markets where produce is aggregated for shipment to major destination centres such as Kigali and Gisenyi. Transport of produce takes place in numerous forms (e.g., carrying by humans, bicycles, trucks). Transport by humans tends to involve head loading of basins or baskets or carrying products on the back in steep terrain. If produce is transported on a truck, it is likely to be damaged. Losses are generally experienced because fresh produce such as tomatoes are transported in bags between other non-horticulture produce which means products become squashed, or else they are lost due to pests or high temperature during transportation.

3.3.3.2. External Factors

Opportunities

The enabling environment is provided in Rwanda with high political will and existing institutional frameworks which promote and implement gender equality and women's empowerment at all levels. Efforts have been made through local districts and the City of Kigali to build a safe working environment and infrastructure for UWHTs such as building selling points and mini markets in rural and urban cities. MINALOC explains how "the local districts and the City of Kigali organized street vendors including UWHTs into the selling points and mini markets and provided them with facilities to set up their business which included a one-year grace period of rent and taxes, as well as start-up capital." These developments in infrastructure help to provide those who wish to operate formally with the means and opportunity to do so.

While the study findings have so far indicated that access to finance remains challenging for UWHTs, according to the Chamber of Agriculture, the respondent believes that the conditions are in fact supportive, as *"women stand a better chance to seize and access available opportunities in the horticulture sector since they are well supported by government and financing schemes such BDF (Business Development Fund) in commercial banks like DUTERIMBERE IMF where they can easily access loans with 75% coverage of collateral"*. Likewise, International Alert explained that while women actors in the horticulture sector are generally more vulnerable than their male counterparts, they tend to have more control and a strong participatory role in production and in markets. In Rwanda *"...women enjoy legal protections and regulations designed to provide them with equal treatment in the labour market in terms of public and personal security, ownership, and other areas prone to discriminatory practices"*. Therefore, this legal environment supports UWHTs in their business as they enjoy the same legal rights as men in terms of land and property ownership, and that the constitution prohibits gender-based discrimination.

In terms of environmental enablers that provide opportunities to UWHTs, some of the initiatives mentioned included the district in collaboration with RCA support organization, visibility and advocate for UWHTs to access the necessary resources including financial means and business skills. The GIRUBUCURUZI and Give Directly programs were mentioned among the financing schemes available to support these specific groups. MINALOC also noted that the existing VUP financial schemes which are tailored to UWHTs should be taken advantage of by UWHTs. A private sector respondent explains there are also opportunities that women could leverage such as the Horticulture Guarantee Fund in KCB with lowered interest rates. Women in export can access the Export Guarantee Fund in KCB with reduced

interest rates as low as 12% compared to the normal commercial rates of 18%. Furthermore, the respondent observed that *“women often don’t disclose that they are in the horticulture sector to benefit from such opportunities for fear that their loan request will not be approved because they are dealing with perishables and high-risk products.”*

When traders are unified in groups or cooperatives, the KI respondents believe they have a better chance of success. A respondent from RCA explained how UWHTs who are organized in cooperatives perform much better than those who are still operating in informal associations or as individuals, as they have better access to and knowledge of advisory services, financial backing, training, and information on small-scale trade. Cooperatives offer different services to small-scale cross-border traders, including financial assistance or loans, business information and training. Cooperatives provide information on the taxes that are required by law, and organize meetings with local authorities to discuss the challenges faced by traders which supports members to have their voice heard. Sometimes small traders are organized into savings groups to help each other. The MIGEPROF representative expressed that UWHTs who participate in these saving groups tend to have more income stability and the ability to expand their small businesses and build a greater resilience to shocks that affect their source of income.

Further complimented by the Director of Business Development and Entrepreneurship (BDE) Unit in Gasabo District, the respondent believes that UWHTs should be further organized into small women-centered production and marketing groups to take collective production and marketing actions, such as cooperatives: *“The advantage of collective production within these groups is women having access to land, and increasing bargaining power in the markets”.*

The newly created African Continental Free Trade Area is considered a game-changer for women, with the opportunity to boost Rwandan exports to the rest of the continent and facilitate greater trade opportunities for micro, small and medium size businesses for women and youth^{43,44}.

There are opportunities of vegetable and fruit farming around big marshlands/valley (such as Masaka, Kinyinya, Mageragere, Kajevuba) that could translate into a guaranteed, consistent supply chain to ensure the availability of produce to trade all-round the year. In addition, they could help in mainstreaming the aggregation of cooperatives and associations to form large production and marketing associations and commodities clusters.

Threats

UWHTs experience threats to their business opportunities and success from all aspects of the sector, and these threats are often layered or interlinked.

While infrastructure has progressed with significant efforts in building mini markets/ selling points, few are equipped with adequate storage facilities, and those that are equipped are often underutilized because of electricity cuts and lack of qualified technicians who can carry out the maintenance of the facility⁴⁵, and of the high cost of electricity which is not affordable for small scale traders.

UWHTs are dealing in a high-risk business of selling mostly perishable items, post-harvest losses pose a significant threat, with accessibility to storage facilities necessary. As explained by USAID: *“they are constrained by high post-harvest losses, they don’t have adequate facilities to preserve their goods as they are still using traditional storage methods with high risks of food contamination.”* They go on to suggest that *“existing selling points should be upgraded with adequate storage facilities such as cooling*

43 <https://www.un.org/africarenewal/magazine/january-2021/afcfta-experts-traders-call-robust-participation-women-and-youth>

44 <https://www.cnbcafrica.com/2021/rwanda-declares-readiness-to-trade-under-african-continent-free-trade-agreement/>

45 Dijkshoorn, Y., Y. Saavedra Gonzalez and L.O. Judge, 2016. Horticulture and floriculture in Rwanda; Identification of focus areas for sector development. Wageningen, LEI Wageningen UR (University & Research centre), LEI Memorandum 2015-161. 51 pp.; 9 fig.; 3 tab.; 14 ref.

systems to reduce high post-harvest losses.” A respondent from MINAGRI explained how there are only two selling points that have cooling systems (Rulindo and Kamonyi) but that these two storage facilities are underutilized because local farmers/traders can’t afford the electricity cost to run them.

UWHTs continue to experience the consequences of the COVID-19 pandemic. The impact of this was noted by many of the KIs in all sectors. To reduce spread of the virus, UWHTs work half time in shifts at the market to accommodate the prevention measures. This has affected the livelihoods of UWHTs who mostly rely on trading as their main source of income. Movement restrictions also meant that women were cut off from accessing their suppliers during the time of strict lockdown measures

Those operating in CBT experience additional threats and complexities. A respondent from the NGO International Alert revealed that obstacles to small-scale cross-border business include informal taxation, the lack of appropriate infrastructure at the border, and a complicated administration faced by small traders at the Rwanda/DRC border. One of the major challenges facing small-scale traders is in obtaining free access to the ‘Jeton’, a daily authorization paper allowing an individual to move within the municipal limits of the border towns of Rubavu/Goma and Rusizi/Bukavu. The majority of traders are ready to pay taxes but denounce the collection of bribes and the multiplicity of state agencies involved in tax collection at the DRC side of the border.

The MIGEPROF representative also highlighted the challenging situation for cross-border traders. As small-scale women cross-border traders mainly deal in agricultural commodities and livestock in such small quantities they should not normally be subject to the payment of formal taxes according to the Economic Community of the Great Lakes Countries (CEPGL) protocols. The CEPGL protocol allows small-scale traders to trade small quantities of raw commodities produced in the community without paying taxes. Unfortunately, the respondent indicated that the field experience at different border crossings, is quite different from what is concluded in the protocol. A majority of the small traders are forced to pay taxes at the border without receiving the receipt, especially at the DRC border side.

Gendered domestic responsibilities and societal norms pose challenges for women traders which do not affect men in the same ways. In addition, workload burdens and cultural norms limit their mobility and participation in community and market-related activities and women some women expressed that they require their husband’s permission to move outside the household for business. An additional identified threat highlighted by a private sector respondent faced by UWHTs are domestic violence related issues which inhibit women traders’ duties and negatively affect their performance.

3.3.4. Women’s Knowledge and Participation in Available Initiatives

There are currently several initiatives in Rwanda aimed at supporting and empowering UWHTs.⁴⁶ Survey respondents were asked whether they were familiar with any initiative or projects offering business opportunities for empowering and organizing UWHTs in the horticulture sector. The majority of respondents (62.3%) were not familiar with initiatives that could empower them and improve their performances. Those that were familiar, mentioned the SNV HortInvest Project SNV (3.1%), USAID Hinga Weze (1.1%), Rwanda Horticulture Working Group (1.1%), and Rwanda Horticulture Export Standards Initiative (1.1%). A very small number of respondents consulted these initiatives from time to time (6.5%).

3.3.5. Existing Strategies, Opportunities and Initiatives

A summary of this section with listed available services and initiatives for UWHTs is included in Annex III.

Support Available for UWHTs

⁴⁶ Initiatives such as USAID Hinga Weze, SAIP, HCoE, RYAF etc.

Half of the KIs reported to provide services or specific support to women in the horticulture sector, and the other half noted they were not specifically targeting UWHTs through their programs. The majority of support identified was infrastructure- based and provided by the GoR through the implementation and construction of mini markets and organization of street traders at locations such as Nyabugogo, Kimisagara, Miduha, Kimironko, Kinyinya, Niboye, Kagarama, Nyarugunga, Gahanga, Karambo and Karembure. Since 2015, the Kigali City Council has focused on the enforcement directives designed to stop unauthorized street trading.

“Street vending is illegal according to trade laws. We try to make sure that these people work in places where they can get shelter and clients at the same time as it is part of our responsibility to protect them.” Director of Urban Economic Development, Kigali City Council

After the construction of mini markets, the City of Kigali offered a one-year grace period of rent and taxes for traders. In addition, a revolving fund was mobilized through the VUP targeting those in the lowest Ubudehe categories willing to run a small business. The revolving fund is available at SACCO bank for small traders to access at a lower interest rate of 2%, and a team of business advisors are available to provide business coaching and advisory services. The City of Kigali launched the *“Gira Ubucuruzi”* program in urban districts in which a total of 7,925 small traders in three districts have currently benefited from this grant, the majority of which are women.

The Director of BDE Unit for Nyarugenge District adds that traders’ cooperatives known as Ejo Heza Cooperative⁴⁷ have members who are organized into trading commodity clusters and also organized into VSLAs. Through this organization they can access finance from the SACCO and VUP financing scheme. A representative from MINAGRI indicated that while there are no current UWHTs initiatives, MINAGRI is interested in supporting UWHTs by linking them to rural farmers cooperatives. The Director of BDE Unit from Kicukiro district indicated that the district also organized public awareness campaigns around business topics such as saving and insurance education as well as providing information on business and financing opportunities and facilitating conflict resolution among UWHTs.

MIGEPROF explains that through partnerships with financial institutions and other stakeholders, various financial products for women have been successfully developed, tested, and launched for use. They are now being utilized by a growing number of beneficiary communities that include saving groups, cooperatives, and individual women entrepreneurs. Among those products, *Zamuka Mugore*, a financial product that will enable access to credit for women entrepreneurs was launched by the Bank of Kigali across 20 of its 80 branches nationwide. Bank of Kigali is amongst the financial institutions that had initially expressed interest in pioneering this project along with COOPEDU under the same scheme. COOPEDU designed *“Umurabyo Uratinda”*, a quick loan product to help women entrepreneurs cope with business emergencies.

Looking at initiatives implemented by donors and NGOs only a small number of KIs interviewed (International Alert, RCA and UN Women) have or are implementing programs that directly target UWHTs. In 2017-2018, UN Women provided grants to the City of Kigali to build the Kimisagara and Nyabugogo Modern Markets, and in Nyarugenge District through the *“Safe Cities Program”* to find a safe and clean workplace for women street vendors. Women operating in these markets received a startup capital of 200,000 RWF each. Since 2020, UN Women has been working with Rubavu and Rusizi District and DUTERIMBERE to support CBT trading for women. Women’s groups operating in these areas received business skills training and startup capital from the project. International Alert facilitates the creation of platforms for cross border small scale women traders in Rubavu and Rusizi to improve market information, and increase dialogue between cross border traders, local districts, RRA and immigration services to address issues hindering cross border trading for small scale women traders.

⁴⁷ 680 members in total operating in Nyabugogo Mini Market of which 80% of its members are women

The Rwanda Cooperative Agency (RCA) provides specific support only to women organized into cooperatives or informal associations who are willing to graduate and register as cooperatives. The RCA support to UWHTs cooperatives and informal associations includes registration and certification, training on cooperative policy, facilitation of cooperatives of unions and federations, monitoring and coaching to ensure that cooperatives comply with the national cooperative policy. The respondent revealed, however, that there are few UWHTs organized into cooperatives as the majority are still operating as individuals or are working as informal associations.

Outside of the organizations interviewed for the study, the majority of KIs were not aware of other programs or activities that provide direct support to UWHTs or mostly mentioned government initiatives. Representatives from GoR and some NGOs mentioned projects such as USAID's Hinga Weze project and the Food and Agriculture Organization (FAO) of the United Nations that support primary production for women horticulture groups/coops and facilitate access to markets by linking traders to big buyers and exporters.

Private support initiatives are lacking and specific interventions involving development organizations and the private sector are needed to support informal UWHTs gradual integration into the formal economy. The UN Women respondent indicated that UWHTs are more likely to be supported by local districts through VUP financing schemes. They mentioned that the districts provide start-up capital/microloans at lower interest and the GoR revolving fund managed by SACCO in each Umurenge. Besides the VUP financing scheme, DUTERIMBERE IMF also provides micro loans to individual women traders and women groups/cooperatives. MINALOC also noted that UWHTs groups are most likely to be under government support and less likely supported by development partners as development organizations and donors focus on the formal sector, and SMEs that are legally registered.

Other projects investing in supporting women in horticulture trade include *"Ngurizan Shore"*, and SNV's HortInvest Project which target smallholder farmers and cooperatives. Other partners supporting farmers and UWHTs include the Business Development Fund (BDF), the UK Governments Foreign Commonwealth and Development Office (FCDO) and the Belgium embassy. Also identified were the Tear Fund in partnership with Farm Concern International (FCI), and the African Evangelistic Enterprise (AEE) which have successfully secured funding from the European Development Fund to implement a horticulture project aimed at *"Catalyzing Market Prospects for Horticulture Smallholder Farmers and Small and Medium Enterprise in Rwanda."*

Informal traders – towards formalization and economic empowerment

Back in 2015 ILO (International Labor Organization) has produced a recommendation, called the Transition from the Informal to the Formal Economy Recommendation, 2015 (No. 204)⁴⁸, which, among others, provides guidance to Members to facilitate the transition of workers and economic units from informal to formal economy.

In developing countries, most of the working population are in the informal economy. However, informal economy workers are under precarious conditions and at a constant risk of losing income sources, they face financial instability and hardship.

The recommendation underpins the concept that without formalization, decent work for all and equity in society cannot be achieved, and nor the obtainment of SDGs (Sustainable Development Goals). However, it clearly states that formalization of the economy is a complex and long-term

⁴⁸ https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:R204

process that often requires to combine interventions on laws and regulations with those aiming to foster productivity and the ability to generate wealth^{49,50}.

During the last years, a growing number of countries worldwide have developed strategies and policies to facilitate transition to formality. Other countries have in turn more explicitly recognized the role of street vendors and endorsed it. In India for example, legal reforms like the Street Vendors' Act explicitly recognize street vending as a legitimate livelihood, and put in place basic livelihood protections^{51,52}.

Rwanda is moving toward the implementation of the ILO 204.

However, several elements are holding back informal vendors from accessing the formal market, such as perceived high levies by the city and high taxes, lack of alternative employment opportunities, lack of skills to enter a formal market⁵³. Therefore, policies and measures aimed at promoting a shift from informal to formal, should consider different ways to address current entry barriers.

Currently, a total of 12 markets have so far been established across the city to resettle former street vendors and other people operating in congested markets. The vendors are exempt from paying dues for about a year to help them stabilize, according to city officials⁵⁴. In addition, there are a few private initiatives, that are piloting approaches such as revolving funds, and organizing traders in cooperatives as indicated in Annex III.

In other countries, other initiatives have developed insurance programs, such as in Colombia⁵⁵, or job training and educational programs, such as in Singapore⁵⁶. In Kampala and Hargeisa, the Strategic Initiative for Women in the Horn of Africa (SIHA) will strengthen the capacities of 300 street vendors in leadership, networking and training skills.

StreetNet International⁵⁷

StreetNet International is an international alliance of membership-based organizations that unites informal traders, street and market vendors and hawkers around the world. It currently has 54 affiliate organizations in 49 countries around the world representing over 600,000 informal economy workers.

StreetNet aims to improve lives of street and market vendors and hawkers by:

- Supporting them to organize for collective action and improved access to services (e.g., worker-owned enterprises, cooperatives, or credit, healthcare and insurance schemes)
- Collecting data and creating knowledge base for effective advocacy and negotiations; and
- Participating in policy dialogue and conducting awareness raising campaigns with its affiliates

StreetNet promotes the social and solidarity economy (SSE) model, as an 'alternative approach to businesses.

⁴⁹ <https://www.ilo.org/global/topics/employment-promotion/informal-economy/lang--en/index.htm>

⁵⁰ https://www.ilo.org/wcmsp5/groups/public/---ed_protect/---protrav/---travail/documents/briefingnote/wcms_768807.pdf

⁵¹ <http://mohua.gov.in/cms/TheStreetVendorsAct2014.php>

⁵² <https://journals.sagepub.com/doi/full/10.1177/0956247816653898>

⁵³ Nsikubwimana, J.B., Nyiringango, P., Mukasekuru, A., Byabagamba, E., Ndikubwimana, P., 2020. Analysis of the Factors Causing the Persistence of Street Vending in the City of Kigali, Rwanda. East African Journal of Science and Technology, Vol.10 Issue 2, (85 – 102)

⁵⁴ <https://www.newtimes.co.rw/section/read/204501>

⁵⁵ <https://bogota.gov.co/mi-ciudad/localidades/chapinero/chapinero-lanzo-programa-de-seguros-para-vendedores-informales>

⁵⁶ https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---ifp_skills/documents/publication/wcms_561536.pdf

⁵⁷ https://www.ilo.org/global/topics/cooperatives/news/WCMS_713153/lang--en/index.htm

Cooperatives and other Social and Solidarity Economy (SSE) organizations can provide a pathway to formalization for informal workers, though not only financial returns but also social benefits for their members and wider communities. The values of SSE are closely linked to decent work and social inclusion and can contribute to the development of a balanced and stable society and democracy.

Considering the wide array of challenges for informal vendors to access the formal market, successful interventions should target a combination of measures and policies.

UWHTs in Tanzania – the potential of collective actions to revitalize the sector⁵⁸

Women's Collective Action (WCA) has provided significant opportunities for women to increase their role in vegetable markets in Tanzania, and enhanced the benefits they derive from this sector. The evidence from Lushoto, however, makes it clear that there is no 'one size fits all' model of collective actions (CA) and that providing support to informal as well formal groups, is equally important.

Three models helped to bring about benefits for women:

- Large marketing associations and sub-groups. Group members grow their own vegetables but sell what they can through the trust, which supplies high-quality produce to hotels, markets, and businesses. Members received trainings and market access as affiliated to the marketing association ULT. However, a change in leadership, with men in key positions reduced women participation to the initiative. Strong internal governance and leadership are therefore critical to sustain women's participation and benefits
- Small women-centered production and marketing groups. These are women only groups that combine collective production with collective marketing. Some of them were also members of the previously indicated initiatives. The fact of being a women only collective group allowed to have support from the Tanzania Agricultural Productivity Program. However, groups often have conditions for membership, such as land ownership and fees, which can discourage young and more marginalized women from joining.
- Informal collective action and marketing collaborations. Informal groups can be both a way into and a way out of formal groups. Savings groups often help women to raise the funds required for formal group membership. CA among small groups of women traders is generally specific to particular crops, tasks or aspects of marketing. These women traders often travel to market together and hire vehicles to transport produce to long-distance markets, while others share marketing information and rented collection points.

External interventions and the positive enabling environment created by government and donor support can be credited with improving the economic and other benefits which members have derived from their involvement in CA.

Key successful factors were: i) improve coordination of external support; ii) adoption of gender-aware intervention framework for CA in markets; iii) Support women-centered vs. male dominated, mixed groups; iv) Develop marketing associations which work for women; v) Recognize and learn from the essential and dynamic role of informal CA; vi) Prioritize interventions which target marginalized women and address barriers to their participation in markets and CA groups.

Initiatives Available for Women Under 30 Years Old

⁵⁸ <https://oxfamlibrary.openrepository.com/bitstream/handle/10546/275774/cs-women-collective-action-tanzania-270313-en.pdf?sequence=1&isAllowed=y>

Almost all of the KIs believed that women are highly represented within, and play a critical role in, the development and productivity of the horticulture sector. The Rwanda Youth in Agribusiness (RYAF) organization explained that horticulture is becoming an attractive sector for youth employment⁵⁹, with a growing number of youths becoming involved during the last five years.

World Relief supports younger women in primary production by providing financial support to purchase seeds and other related operations costs for farming. Agriterro, Good Neighbours, and Riseau de Development des Femmes Pauvres, also provide technical agriculture training and financial support to purchase farming tools and agro inputs. UNCDF supports youth and women entrepreneurs by providing a recovery grant. RYAF supports youth including younger women in horticulture production and trading by facilitating youth groups to access high value markets. City of Kigali and districts provide technical support to youth including women groups through business advisors who facilitate business plan development and guide beneficiaries in the implementation of these business plans.

In a deliberate effort to increase financial access to marginalized women and youth, BDF initiated a women and youth grant facility that aims to reduce the burden of high interest rates on women and youth entrepreneurs. Business guidance is provided in the form of advisory services directly by BDF staff, through selected consultants or business development centres in districts. Guidance offered focuses on how to start, manage and finance a business including how to write a business plan, marketing, adopting technology for business benefits, as well as tax, legal and regulatory obligations. BDF provides its financial access programs (i.e., credit guarantees, microloans, matching grants and refinancing facilities) through lending institutions (banks, MFIs and SACCOs). All women and youth individuals, cooperatives and companies engaged in any sector of productive investment are eligible to access these guarantees.

Initiatives providing skills development include Technical and Vocational Education and Training (TVET) schools, organizations such as Inkomoko and Hangurimo were mentioned as providing business skills through training and coaching as well as mentoring young entrepreneurs. Through the Akazi Kanoze 2 (AK2) project, EDC is working with Rwanda's Ministry of Education to help young people gain the knowledge, skills, and attitudes they need to participate in an expanding economy. Beneficiaries of the project are trained and equipped with market-relevant and transferable skills to integrate the labour market. Akazi Kanoze provides learning and internship opportunities; entrepreneurship training and coaching; and access to financing, family planning, and reproductive information.

COVID- 19 Recovery Interventions or Initiatives

To support UWHTs either directly or indirectly during the COVID-19 crises, the majority of KIs stated that their organizations provided financial assistance through grants, reimbursements, and recovery funds. This was followed by the mobilization of international donor funding received by GoR through partnerships and the implementation of policies and initiatives to support the horticulture sector on the ground. The interventions identified by KIs did not all target UWHTs directly, rather, the majority were aimed at supporting the agriculture and horticulture sector, and vulnerable communities at large.

MINAGRI conducted a quick assessment of impact of COVID- 19 pandemic on the agriculture supply chain to identify major challenges and develop appropriate interventions for recovery. Following the study, MINAGRI contributed to the development of a national economic recovery plan and met with its partners to mobilize resources. As result, UNDP provided recovery grants to youth involved in production and trading (not specifically in horticulture). LODA provided financial support of 100,000 RWF to poor households who were affected by COVID- 19, including small scale women traders under direct support of the Inkunga Yhagoboka LODA program, to satisfy their basic needs and as small working capital to continue running their small businesses. LODA also provided support to venerable households through public works where the government offers temporary employment to extremely poor households with at least one adult member able to work. The Economic Recovery Fund (ERF) was established by GoR

⁵⁹ Many horticultural crops are high-value crops, which can increase the earning potential for youth and smallholder farmers. Not only are they of high value, but their growth cycles are often shorter than staple crops. This allows youth to make quick cash, which is a motivating factor in employment opportunities and their decision making.

through MINECOFIN to support the recovery of businesses hardest hit by COVID- 19 so that they can survive, resume operations and safeguard employment. The ERF targets Micro and Small Enterprises however, as the respondent from MINECOFIN indicated, *“Women traders operating in informal sector may not benefit from the ERF as they are not legally registered and do not hold business track records.”* GoR benefited from the European Union fund through a total of €52.87 million (about 55.5 billion RWF) provided to expand social protection and promote agriculture supply chains in the context of the government’s COVID- 19 Economic Recovery Plan.

Donors such as USAID provided technical support through the Hinga Weze program and a rapid assessment on the impact of COVID- 19 on horticulture value chains was carried out. Based on the outcomes, the project supported in developing business continuity plans for the project beneficiaries including farmers cooperatives and horticulture trading companies. During lockdown, UN Women provided logistic support to smallholder women groups to transport their harvest to the main markets in urban cities. They also provided grants for business recovery to women groups operating in primary production and trading.

Looking at the initiatives NGOs carried out, CRS supported communities to prevent and respond to COVID- 19 effects. CRS provided grants to around 30,000 impacted households and micro/small businesses to restart income generating activities. SNV through a grant from GAIN supported 20 SMEs affected by the pandemic, and small holder farmer cooperatives under the HortInvest project received seeds and fertilizers as means to support the primary production during COVID- 19. International Alert assessed the impact of COVID- 19 on cross border trading in the region and based on the outcomes of the study, launched an awareness project among its partners aimed at mobilizing resources to support various businesses who have been affected by the pandemic. Give Directly donated recovery grants of 150,000RWF to around 27,081 households to cover basic needs and support the continuity of their small businesses. Youth and women’s organization RCA conducted awareness among cooperatives to reimburse discounts, conducted advocacy for cooperatives to access the economic recovery funds and supported cooperatives in developing business continuity plans. Likewise, RYAF supported youth cooperatives and companies through advocacy.

On the ground, cooperative market leaders claimed to follow the GoR prevention measures and guidelines such as hand washing and maintaining social distance, and traders worked in rotating shifts.

3.4. Engaging Public and Private Sector and Development Partners

3.4.1. Long- Term Support for UWHTs

Several governments Women & Youth Organizations have shown their interest in supporting women in the horticultural trade in their long-term plans. The main plans identified by the GoR district representatives are to consolidate existing initiatives and increase the number of selling points by building more markets to accommodate the increase in traders expected over time. All sectors indicated to have plans to help empower UWHTs by continuing research, exploring opportunities, carrying out advocacy and policy development.

City of Kigali Director of Urban Economic Development expects that support will continue by building more selling points, advocating to expand the revolving fund portfolio budget and by reaching more women who are in need of working capital. *“Our target is 12 markets. Some are complete and others are under construction. So far, we have settled 6000 street vendors, but we are hoping that we can settle many more. We are giving them a grace period of one year where they won’t pay any taxes or rent, so we are encouraging them to save.”*

The City of Kigali in collaboration with NAEB is also developing the Kigali Wholesalers Market (KWM) project estimated to cost \$30m (RWF17.9 billion) and cover ten hectares at the Kigali Economic zone.

Under MINAGRI, the project is anticipated to boost the horticulture industry by reducing post-harvest losses on fruits and vegetables. The USAID respondent further added to this by stating that the KWM will contribute to increased income of the rural population engaged in vegetables and fruits (among other agriculture and livestock products) production and marketing through increased transparency in the market and by minimizing post-harvest losses. Women who operate at the production and marketing stage of produce will benefit the most from the project through acquisition of goods at proximity (reduction of transport costs) but also by minimizing post-harvest losses. LODA in collaboration with districts and the City of Kigali plans to upgrade existing markets infrastructure including horticulture cold chains to reduce post-harvest losses. The respondent highlighted that this will require a feasibility study to ensure that these infrastructures will be utilized at their optimum.

The Nyarugenge district representative mentioned that they have plans to build more ECD centers where women can leave their children during work hours. In addition, it is expected to increase the number of VUP financial scheme beneficiaries using the revolving fund provided by LODA under the social protection program. The district plans to replicate and strengthen the cooperative model initiated in Nyabugogo Market as well as VSLAs. Other districts indicated that their long-term plans include helping women doing horticulture trade through cooperatives and strengthening those and existing cooperatives.

UN Women noted that they will continue to build on existing initiatives and scale up their activities while exploring new opportunities for women's economic empowerment through research and advocacy in collaboration with government institutions. The respondent highlights how involvement of the private sector to support gender empowerment processes with focus on business development will play a key part.

RCA indicated to continue technical support and will aim to strengthen existing cooperatives, and facilitate informal associations willing to become formal cooperatives through awareness, training and coaching.

3.4.2. Engaging the Private Sector

The general sentiment by private sector players interviewed was that the horticultural environment is not enabling for UWHTs. While some indicated an attempt at creating and reinforcing an enabling environment, for the most part the sector is not conducive to growth and business success. The environment needs to be reinforced from all angles, which is highlighted in the perspective shared by a respondent from KCB, *"a well-structured market which is reliable and provides promising returns, well established post-harvest infrastructures such as cold chain systems, investment in irrigation technologies, addressing skills gap in order to meet export standards and certification of products that attract high return on the international market"* all would create an enabling environment for the bank to increase horticulture financing.

A small number of respondents indicated that the private sector is building awareness and access to loans, microfinance and crop insurance, such as the Duterimbere Tekana Loan, which is tailor made for the horticulture sector and offered to women with no collateral with the support of BDF. Other funds set up to promote women's businesses noted by respondents included those by East Africa Trademark and RDB for example. KI SANIT Wing highlighted how their company aims to create an enabling environment where they feel a sense of belonging and where they feel empowered and supported. That may include pre-financing which serves as a loan a trader may use to meet their contractual obligations.

Despite these attempts to help UWHTs gain access to credit, most are still limited by guarantees and other loan requirements. As explained by A&N Hinga Ltd., a woman-owned business based in Bugesera District producing and exporting chilies and French beans for the international market, has had issues working with banks to access investment for the business. Most of the banks perceived it as a high-risk business and were often reluctant to invest and only did so after the business could provide collateral - an expectation that would be difficult for many SMEs run by women.

Private sector KIs identify organizations and government entities that are promoting and working to strengthen the sector for women Traders. Organizations such as Rwanda Institute for Conservation Agriculture (RICA), CRS, and Global Gap have invested in training women involved in horticulture to receive skills to enhance their business. Others such as One Acre Fund provide seedlings and train in good agricultural practices. Government entities such as MINAGRI, MINICOM with development partners provided assistance in establishing cold rooms to reduce the damages for vegetables and fruits in Rubavu, Nyabihu and Musanze. MINAGRI and PSF also provided technical assistance to build capacity and advocated for the rights of women in horticulture. The Chamber of Commerce continues to work on issues of surplus horticulture products in Kigali which affects the pricing of commodities, and has devised a way to dispatch all such products to other provinces as soon as Kigali's consumption has been met. It also works closely with MINICOM on the Pricing Policy of commodities to ensure that producers and UWHTs get returns on their investment. The respondent notes that last year however UWHTs and Producers incurred significant loss because demand was so low, and export was reduced significantly. Although awareness of the incentives to invest in horticulture have increased, there is still resistance and women aren't necessarily receiving the support they need, as highlighted by this quote from a KI:

“The current environment is not enabling and not conducive for the horticulture sector, so much more needs to be done to encourage more women into this business as well as for existing players like Almond Green Farm Ltd. The key challenges vary from market issues affected by unfavorable regulations, trade barriers, inadequate investment in the horticulture sector, and transport and logistics issues.” Managing director, Almond Green Farms Ltd.

According to respondent ZIMA enterprise, more investment and grants should be available to promote women to engage in horticulture. Investment in affordable technologies that women can use in production or harvesting, or post-harvest handling are needed as most technologies on the market are not affordable for women and sometimes require sophisticated skills which discourage women from adopting. If simple technologies that are easy to use would be made available and affordable, then it would encourage more women to engage in horticulture. Furthermore, efforts should be made to develop logistics and transportation options to ensure that there's appropriate storage and cold trucks transporting produce from farms to the packhouse and collection centers and ensure the products are kept fresh and under suitable conditions.

3.5. Monitoring and Learning

The majority of respondents do not have a database or system for monitoring UWHTs. This contributes to the challenges of designing interventions for this target group as their profile is not well understood. Any data held is general and is centralized by the City of Kigali. It seems that NGOs who do have systems in place are generally linked to the specific outcomes and objectives of that donor's program. Many of the respondents agree that a strong M&E system for UWHTs nationwide is needed.

Currently there is a monitoring system in place since 2009 for small scale cross border traders, that includes collection of data on transactions only⁶⁰. The data collections activities are implemented by five partner institutions: The National Bank of Rwanda (BNR), the Rwanda Revenue Authority (RRA), the Ministry of Trade and Industry (MINICOM), the Ministry of Agriculture and Animal Resources (MINAGRI), and the National Institute of Statistics of Rwanda (NISR).

⁶⁰ <https://documents1.worldbank.org/curated/en/301441606885368757/pdf/Monitoring-Small-Scale-Cross-Border-Trade-in-Africa-Issues-Approaches-and-Lessons.pdf>

As result of this study, a Theory of Change has been developed (see Figure 12), a monitoring, evaluation and learning logframe with estimated budget (see Annex I) and activities and targets for a five years program (see Annex II). The total cost of the program is estimated to be around 1,218,490,000 RWF. Endline measurement of the performance of the program will incur an additional 20,000,000 RWF.

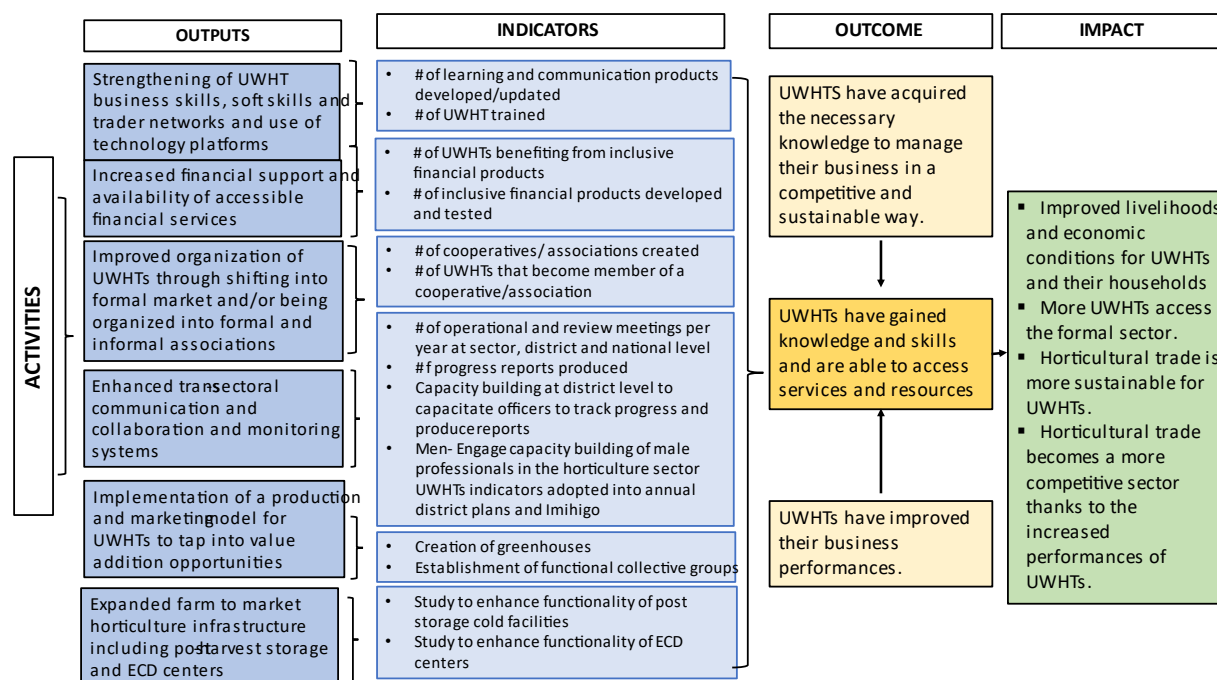


Figure 12: Program Theory of Change

3.6. Conclusions and Recommendations

As the findings of this study illustrate, young and adult UWHTs are innately resilient despite the challenges they face to maintaining a sustainable horticulture trading business. Whether young or adult, operating formally or informally, UWHTs operate in an environment where support and resources exist but are not sufficient, and the bar to enter the formal market remains too high for many. The majority of government, women and youth organization informants strongly emphasized the need for joint and integrated efforts of all sectors – GoR, donors, private sector, and NGO's – to unify and synergize how UWHTs are supported to ensure their success and sustainability. Currently UWHTs are supported ad-hoc and coordinating mechanisms such as a graduation from the informal to formal sector, is lacking. Capacity building in the form of business development for UWHTs is reiterated as a serious need by almost all key informants and is inextricably linked to all areas of the sector.

KIs interviewed identified several aspects that need to be improved including:

- Strengthening of the UWHT business skills, soft skills, and trader networks including use of available technology platforms.
- Increased financial support and availability of accessible formal financial services.
- Improved organization of UWHTs through shifting into formal market and/ or being organized into formal cooperatives and informal associations.
- Expanded farm to market horticulture infrastructure, post-harvest storage and ECD centers.

- Enhanced trans-sectoral communication, collaboration and monitoring systems between relevant actors responsible for strengthening the horticulture trade and empowering UWHTs.
- Implement a production and marketing model for UWHTs to tap into value addition opportunities.

As highlighted in the previous section, the engagement of the private sector remains a key factor, hand in hand with a major involvement of public sector. To prioritize interventions, the following milestones are required for future planning: establishment of an organization of UWHTs, capacity and business skills development, access to finance, and market infrastructure meeting standards for horticulture trade.

A summary of the recommendations is included in Table 22. Interventions are ranked based on horizon (short, medium, and long term), impact (big, middle, small) and complexity (easy, medium, difficult to implement).

Table 22: Summary of recommendations emerging from the study, and implementation plan.

Recommendations	Lead implementer	Applicable Trader Category					Horizon	Impact	Complexity	How
		Formal	Informal	Urban	Rural	Cross border				
Strengthening of UWHTs business skills, soft skills, and trader networks including the use of available technology and links to e-commerce platforms	MINAGRI, MINICOM, CoK and business development units, in collaboration and with the support of other organizations (Hinga Weze, SNV, CRS, etc)						Short	Big	Easy	Output 1
		Note: UWHTs involved in cooperatives or associations.								
Increased financial support and availability of accessible formal financial services	MINECOFIN in collaboration with MIGEPROF, MINAGRI, BDF, commercial banks, MFIs and Access to Finance Rwanda						Medium	Big	Difficult	Output 2
		Note: UWHTs informal receive financial support to help their transition to formal sector.								
Improved organization of UWHTs through shifting into formal market and/or being organized into formal and informal associations	MINAGRI, CoK through districts with support from RCA, PSF, the National Women's Council and MINAGRI						Medium to long term	Middle	Difficult	Output 3
		Note: formal UWHTs not yet involved in cooperatives or associations.								
Enhanced trans-sectoral communication, collaboration and monitoring systems between relevant actors responsible for strengthening the horticulture trade	MINAGRI, MINICOM, MINECOFIN, MIGEPROF, CoK and Districts						Short	Big	Medium	Output 4

and empowering UWHTs									
Implementation of a production and marketing model for UWHTs to tap into value addition opportunities.	MINAGRI, MINICOM, MINECOFIN, MIGEPROF, CoK and Districts					Medium	Big	Medium	Output 5
		Note: urban formal UWHTs members of cooperatives and those bounded by contract farming							
Expanded farm to market horticulture infrastructure including post-harvest storage and ECD centers	MINAGRI, MINICOM in collaboration with CoK and LODA					Medium to long term	Middle	Medium	Output 6

3.6.1. Organization of UWHTs

The positive impact that trade unions and cooperatives can have in the informal economy when they join forces is well known. Trade unions and cooperatives are natural partners in providing the services and support needed by workers in informal and unprotected situations^{61,62}.

The shift from informal to formal trading will be an important aspect of strengthening and increasing sustainability of business for the UWHT. This transition must be managed gradually in order to avoid income loss and disruption of trade for informal traders and managed through coordinated efforts by the GoR through districts with support from MINAGRI, MINICOM, PSF and the National Women's Council. Likewise, efforts will be needed at the advocacy and policy level to support a sustainable integration framework. One INGO KI articulated that with a clear UWHT integration policy and graduation roadmap, informal traders should be enabled to gradually join the formal sector and given their size, have a significant role in the economy.

Many KIs believe that organizing UWHTs into business clusters would strengthen and support their growth, noting that a large marketing association and its affiliated clusters could play a prominent role in the horticulture sector and increase collective bargaining power for marginalized women traders, as well as provide critical business skills training and other trading facilities the association members require. In addition, local districts will need to collaborate with development partners to facilitate the cooperative formation process and membership for UWHTs to reduce the registration costs and taxes as many small traders are reluctant to join formal cooperatives because of these two issues.

Mainstreaming aggregation of cooperatives and associations to form large production and marketing associations and commodities clusters could offer the opportunity to further empower the horticultural sector and UWHTs. In particular, it could translate into guaranteeing a consistent supply chain to ensure the availability of produce to trade all-round the year.

3.6.2. Capacity Building and Access to Finance

The graduation process from informal trading to formal trading should be implemented through capacity building (business skills development), and long-term investment (access to finance and adequate infrastructure facilities). "*They need much more skills to move and grow, they need much more working capital to invest and expand their small businesses.*", a donor representative highlighted. A GoR representative stressed that in order to allow for integration of UWHTs into the formal sector, the women need to be included and have access to the financial sector. Stakeholders will need to focus particular attention to this by reviewing and incorporating specific products into the Business Development Fund (BDF) that are relevant to UWHTs. The majority of respondents representing the private sector emphasized the need for more financial support and capital interventions such as allocating more microloans, restructuring loans and other financial schemes to better suit UWHTs, and reducing and subsidizing costs for women horticulture traders.

Joint efforts among MINECOFIN, MIGEPROF, BDF and MFIs are needed to advocate and develop appropriate financial products for UWHTs. Existing financing schemes are not affordable for UWHTs given their profile and working environment. According to a respondent from MINECOFIN, considerable joint efforts among stakeholders such as MINICOM, MINECOFIN and MINAGRI as well as banks and MFIs such as KCB, DUTERIMBERE, Access to Finance Rwanda (AFR) and BDF should be forced to increase access to affordable financing for small holder women so that they may graduate to commercial farmers and expand their business. Specific financing strategy and tailored financial products should be further reviewed or developed to make the financial sector in Rwanda more inclusive.

⁶¹ S. Smith: *Let's organize!* (Geneva, ILO, ICA and ICFTU, 2006)

⁶² Ministry of Trade and Industry. National Policy on Cooperatives in Rwanda. 2018.

Private sectors organizations and Cooperative Market Leaders identified a need to equip UWHTs with the practical skills to produce the quality of produce that meets international standards, which should be done at all levels from production to PHH. More efforts are needed to invest in the capacity building of UWHTs in running a business such as operations and marketing of their products as highlighted by a cooperative market leader from Ntunga Market: *“I would like to prioritize is to provide business trainings such as the use of small capital to increase their business and put them in a cooperative which would help them to have access on the financial and other trainings easily.”*

3.6.3. Production & Market Infrastructure

Collaborative efforts should be made using a value chain approach model to overcome major bottlenecks, for UWHTs, not only in the trading side but also in primary production. Given horticulture is still a relatively new sector, it still lacks adequate logistics to avoid post-harvest losses. MINAGRI could play a critical role in PHH, and organization of farmers as suppliers and an intervention priority emphasized by GoR representatives and the private sector KIs is to provide adequate post-harvest handling facilities such as the improvement of storage infrastructure by upgrading the existing structures to have cold room systems and adequate cleaning, sorting and grading materials to assure food safety for consumers. Providing linkages for UWHTs to these facilities will be critical to grow their business.

Almost all private sector KIs identified a need to develop and invest in sector production processes and infrastructure, particularly in irrigation and climate smart technologies and affordable equipment. Urwego Bank indicates that it will *“prioritize its investment in financing irrigation technologies since this is a sector which requires water throughout the plant cycle. The bank is currently in discussion with companies who could provide solar irrigation equipment that could help farmers as soon as they begin and will also invest in input and harvest financing.”* All cooperative market leaders interviewed would like to see more formal market structures and storage facilities built to enable traders to perform formally and to mitigate product perishability. Many also highlight the value of working in a cooperative and believe that awareness should be increased to encourage women traders to join.

3.6.4. An Enabling Environment

Coordination efforts facilitated by MINAGRI together with MINICOM and districts would provide a coherent approach focusing on the best interests of women in agricultural markets. To facilitate this, trans-sectoral communication and collaboration should be enhanced. To complement this, relevant approaches and tools to disseminate information to the key stakeholders and players in the horticulture sub sector are required to ensure that UWHTs and other players are well informed of opportunities in the sector that they may benefit from. Joint efforts should be made on policies and increasing awareness of existing protocols improve the enabling environment of cross border trading. The KI from RCA indicated that neither small-scale traders nor border officers are aware of the different regional agreements (CEPGL and COMESA) or national policies in place to facilitate small business across the border.

The enabling environment in Rwanda, supported through strong political will and existing institutional frameworks, will further promote the implementation of gender equality and women's empowerment at all levels. Empowering UWHTs should include gender-transformative approaches that engage male professionals in the horticulture sector, along with community leaders and male spouses of UWHTs. A Men-Engage approach is suggested to further strengthening the horticulture trade and empower UWHTs. This approach should seek to create opportunities for individuals to actively challenge gender norms, promote positions of social and political influence for women in the horticulture sector and communities, and promote more gender-equitable relationships between men and women in the horticultural trade and beyond.

Strengthening of cooperatives and land consolidation, or grouping together women in horticulture to produce at mass scale for market demand rather than relying on their small portion of land, is suggested as an approach to meet market demand by a number of private sector respondents, who

also highlight this may require government intervention as has been done in other value chains like Maize, Rice or Coffee. As explained by a representative from the Chamber of Women: *“The interventions that should be prioritized is for government to encourage women in horticulture especially those in production to group themselves in a cooperative, consolidate their land and invested into this horticulture sector especially microloans designed for small women traders and producers. If they collectively sell their produce this way, they will be able to attract high -end markets. This is often emphasized in other value chains and it has worked in Maize, Rice, Tea but is hardly encouraged for horticulture produce.”*

Four steps toward the implementation of a UWHTs collective production and marketing model

Collective Action (CA) is defined as a voluntary action taken by a group of individuals, who invest time and energy to pursue shared objectives. The collective production and marketing model is a collaborative approach that allows UWHTs to access land, agro-inputs, production equipment trainings, extension and financial services. In addition, it helps to aggregate volume of produce, improving quality control, marketing and sales. Individual small traders don't have sufficient means to market their products at good prices. CA among UWHTs offers the opportunity to remain competitive in the markets.

Since the benefits of CA emerge primarily through the exploitation of economies of scale, co-operation in marketing may also be characterized by joint actions among UWHTs for the purpose of selling their production and providing other services like stimulation of demand condition, storing, pooling and standardizing produce. Through achieving economies of scale, UWHTs can countervail some marketing challenges, particularly those related to high transaction costs and market power.

The following four steps drive the implementation of an UWHTs collective production and marketing model to improve livelihoods of UWHTs:

1. Establishment of greenhouses

In Kigali City there are opportunities of vegetable and fruit farming around big marshlands/valley currently underutilized in the following areas: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo). Greenhouses allow for off-season year-round production, in a protected environment and with higher yields than under field conditions⁶³.

- MINAGRI should facilitate access to land in mentioned marshlands for established and organized UWHTs collective groups.

2. Establishment of functional collective groups

Each of the productive areas identified should have assigned at least 2 greenhouses of 8m x 24m and each greenhouse should be managed by 20 UWHTs that will form a collective group. Districts and RCA should: i) facilitate the collective group formation and registration; and ii) provide relevant training and capacity building in the area of collective group policy and management, group organization, leadership, and group dynamics, in order to build a solid foundation of social capital for future joint efforts. The UWHT group services could broadly be subdivided into production-related and marketing-related types.

- MINAGRI should facilitate access to farmer greenhouses, high quality seeds and extension services by engaging partnerships with existing suppliers.
- RAB and Districts should provide support to UWHTs involved in the collective production and marketing, in identifying the products to grow⁶⁴

⁶³ <https://www.sciencedirect.com/science/article/pii/B9780123849472006966>

⁶⁴ A consultation with Balton allowed to collect information regarding the profitability of greenhouses currently utilized by the company in Rwanda. Although costs might vary from provider to provider, this information could provide a benchmark for profitability of greenhouses. Balton Ltd greenhouses include gravity fed drip irrigation, solid water tank (100/500 liters), fertilizers, high quality seeds, agro-chemicals, nursery set, training, farmers sprayer, health and safety tools, agro support package, availability of an agronomist for field visits, coaching and demo all covering one season. The total cost for a greenhouse of 8m x 15m is 4,000 USD, and for a greenhouse of 8m x 24m is 4500 USD. With regard to the profitability of a greenhouse of tomatoes, the total investment cost for a 8m x15m greenhouse is around 3,984,000 RWF. The payback period is two years with a profit of 2,339,640 RWF. While the total investment cost of 8m x 24m greenhouse is around 4,482,000 RWF. The payback period is two years with a profit of 4,230,880 Frw. The 8m x 15m greenhouse of tomatoes is able to accommodate about 600 plants each. Each plant is

- LODA through its social protection and VUP program could support access to inputs/seeds and labor for farming operations (e.g., provide support through food for work for the first year while waiting the first harvests for sale). LODA should provide logistics support by upgrading existing market places with adequate cold chains infrastructure for the preservation of produce before they are sold to the market to reduce post-harvest losses.
- RAB should support UWHTs collective groups through NKUNGANIRE access to agri inputs and extensions services.
- Training and capacity building to UWHTs involved in collective groups could be provide through involvement of private sector actors (NGOs, aggregators, service providers, etc.), and /or through the Twigire Muhinzi approach.
- RAB, RCA and Districts should conduct regular follow ups, coaching and advisory to UWHTs collective groups.

3. Aggregation system hubs

UWHTs collective groups would own an aggregation system hub as a great instrument of collective marketing. Aggregation hubs are agricultural business facilities or cooperatives of growers that consolidate and distribute agricultural products. They typically support farmers in post-harvest handling and collective marketing. They act as aggregators for input buying and output sales, as well as providing agricultural know-how and machinery. As buyers are looking for a reliable supply, the consolidation of produce from multiple farms' products in one place for bulk and quality control helps supply fresh and high-quality product for distributors and other wholesale customers.

Within this framework, aggregation hubs are a good service model that facilitates consistent and sustainable supply. It also improves compliance with markets quality standards. The aggregation hubs should be close to the established greenhouses. An adequate supply of good water, availability of manpower for cleaning, sorting and grading, proximity to road transport facilities are important requirements for the aggregation hubs. These aggregation hubs should be equipped with adequate quality control & packaging material, proper storage facilities for food safety and appropriate containers for safe transportation of the product to ensure high quality products supply to the market.

- MINAGRI should facilitate the establishment of aggregation system hubs in proximity of greenhouses and open field farms as well as at the proximity of main roads

4. Contract farming

With regard to the horticulture value chains, the entry point is UWHTs collective groups could organize themselves to produce for a guaranteed and sustainable market, and to negotiate fair and long-term supply contracts. Their targets could be aggregators, agro processors, exporters, supermarkets, hotels and restaurants. UWHTs in collective groups could look at the opportunity to access services such as agro- inputs, working capital and extension services through contract farming. Big buyers often work with growers to provide on-farm technical support, harvest and pre-production planning to meet market projections. Buyers also can help buy packaging and label materials for the UWHT collective groups through group purchasing, which can reduce the individual grower's materials costs.

- MINICOM and Districts should help to identify promising value chains, and potential buyers, as well as facilitate the contract farming process to ensure consistent and sustainable markets for UWHT cooperatives.

The role and use of ICT in this production marketing model should be considered, as digital technologies can provide valuable applications in extension services, management of cooperatives, and marketing of horticulture commodities through Agri E-commerce platforms.

Figure 13: UWHTs Collective Action Production and Marketing Model

expected to have produced at least 12 – 16 kilograms throughout its lifespan of about three months. Currently open field produce 4kg per tree.

3.7. ANNEX

ANNEX I: M&E Logframe, Annual Milestones and Budget

IMPACT
<ul style="list-style-type: none"> Improved livelihoods and economic conditions for UWHTs and their households. More UWHTs access the formal sector. Horticultural trade is more sustainable for UWHTs. Horticultural trade becomes a more competitive sector thanks to the increased performances of UWHTs.

OUTCOME (PURPOSE)	Outcome Indicator 1	Target
UWHTs have gained knowledge and skills and are able to access services and resources.	UWHTs have acquired the necessary knowledge to manage their business in a competitive and sustainable way.	At least 80% of the surveyed UWHTs have increased their skills through the program.
	Outcome Indicator 2 UWHTs have improved their business performances.	Target UWHTs increase their income as results of their increased skills and the enabling working environment. Average 7% increase in income every year for surveyed UWHTs (from baseline value of 116,000 RWF for last quarter of the year). Expected average income, considering inflation, is 202,606 RWF for last quarter of the year.

Output 1: Strengthening of UWHT business skills and trader networks

OUTPUT 1	Output Indicator 1.1
Strengthening of UWHTs business skills, soft skills, and trader networks including the use of available technology platforms.	Number of learning and communication products developed/updated
	Output Indicator 1.2
	Number of UWHT trained

Baseline	Milestone (year 1)	Milestone (year 2)	Milestone (year 3)	Milestone (year 4)	Milestone (year 5)	Target (year 5)
Limited topic coverage for training material. E-learning material not available.	An e-learning platform is created and functional with material developed.	Material is revised and updated as necessary in the e-learning platform	Material is revised and updated as necessary in the e-learning platform	Material is revised and updated as necessary in the e-learning platform	Material is revised and updated as necessary in the e-learning platform	All modules are consolidated and the e-learning platform is functional.
Baseline	Milestone (year 1)	Milestone (year 2)	Milestone (year 3)	Milestone (year 4)	Milestone (year 5)	Target (year 5)
Limited number of UWHT trained 18.7% of young and 13.4% of adult UWHTs trained in entrepreneurship 3.7% of young and 3.0% of adult UWHT with information on CBT and market (opportunities and risks) 1.4% of young and 3.9% of adult UWHTs with information on quality standards 3.7% of young and 2.6 % of adult UWHTs with adequate knowledge on usage of equipment	Training is provided to UWHTs in the 3 study districts - 800 UWHTs are trained (500 in 5 sectors in total in Kigali, 100 in 1 sector in Rwamagana, 200 in 2 sectors in Rubavu)	Training is provided to UWHTs in the 3 study districts - 800 UWHTs are trained (500 in 5 sectors in total in Kigali, 100 in 1 sector in Rwamagana, 200 in 2 sectors in Rubavu)	Training is provided to UWHTs in the 3 study districts - 800 UWHTs are trained (500 in 5 sectors in total in Kigali, 100 in 1 sector in Rwamagana, 200 in 2 sectors in Rubavu)	Training is provided to UWHTs in the 3 study districts - 800 UWHTs are trained (500 in 5 sectors in total in Kigali, 100 in 1 sector in Rwamagana, 200 in 2 sectors in Rubavu)	Training is provided to UWHTs in the 3 study districts - 800 UWHTs are trained (500 in 5 sectors in total in Kigali, 100 in 1 sector in Rwamagana, 200 in 2 sectors in Rubavu)	In total 4,000 UWHTs are trained

Output 2: Increased financial support and availability of accessible formal financial services

OUTPUT 2	Output Indicator 2.1
Increased financial support and availability of accessible formal financial services.	Number of UWHTs benefiting from inclusive financial products
	Output Indicator 2.2
	Number of inclusive financial products developed and tested

Baseline	Milestone (year 1)	Milestone (year 2)	Milestone (year 3)	Milestone (year 4)	Milestone (year 5)	Target (year 5)
There are several challenges for UWHTs in accessing financial products and 93% of UWHTs used informal sources of credit for their start-up capital	Pilot the implementation of 1st financial product targeting UWHTs with 200 UWHTs	Out scale implementation of 1st financial product with additional 400 UWHTs	Pilot the implementation of 2nd financial product targeting UWHTs with 200 UWHTs. Out scale implementation of 1st financial product with 400 UWHTs	Out scale implementation of 1st and 2nd financial product with 800 UWHTs	Out scale implementation of 1st and 2nd financial product with 800 UWHTs	A total of 2,800 UWHTs have benefited from financial inclusion through accessing a targeted financial product
Baseline	Milestone (year 1)	Milestone (year 2)	Milestone (year 3)	Milestone (year 4)	Milestone (year 5)	Target (year 5)

Insights are needed on availability and features of inclusive bank and non-bank financial products for UWHTs	Development of 1st inclusive financial product targeting UWHTs and piloting		Development of a 2nd inclusive financial product targeting UWHTs and piloting		Revise 1st and 2nd inclusive financial product targeting UWHT based on feedback	A total of 2 inclusive financial products have been identified, piloted, tested and scaled
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Output 3: Improved organization of UWHTs shifting into formal market and/ or being organized into formal and informal associations

OUTPUT 3	Output Indicator 3.1
Improved organization of UWHTs through shifting into formal market and/or being organized into formal and informal associations.	Number of cooperatives/ associations created
	Output Indicator 3.2
	Number of UWHTs that become member of a cooperative/association

Baseline	Milestone (year 1)	Milestone (year 2)	Milestone (year 3)	Milestone (year 4)	Milestone (year 5)	Target (year 5)
0 cooperatives /associations created by the program	2 new cooperatives/ associations are established in Rubavu, 2 in Rwamagana, and 6 in Kigali district	2 new cooperatives/ associations are established in Rubavu, 2 in Rwamagana, and 6 in Kigali district	2 new cooperatives/ associations are established in Rubavu, 2 in Rwamagana, and 6 in Kigali district	2 new cooperatives/ associations are established in Rubavu, 2 in Rwamagana, and 6 in Kigali district	2 new cooperatives/ associations are established in Rubavu, 2 in Rwamagana, and 6 in Kigali district	A total of 10 cooperatives/ associations is established in Rubavu, 10 in Rwamagana and

						30 in Kigali district.
Baseline	Milestone (year 1)	Milestone (year 2)	Milestone (year 3)	Milestone (year 4)	Milestone (year 5)	Target (year 5)
Limited number of UWHTs are members of a cooperative or association 62.1% of young and 58.2% adult UWHT are part of cooperatives	60 UWHTs become members in Rwamagana 60 UWHTs become members in Rubavu 300 UWHTs become members in Kigali district	60 UWHTs become members in Rwamagana 60 UWHTs become members in Rubavu 300 UWHTs become members in Kigali district	60 UWHTs become members in Rwamagana 60 UWHTs become members in Rubavu 300 UWHTs become members in Kigali district	60 UWHTs become members in Rwamagana 60 UWHTs become members in Rubavu 300 UWHTs become members in Kigali district	60 UWHTs become members in Rwamagana 60 UWHTs become members in Rubavu 300 UWHTs become members in Kigali district	A total of 300 UWHTs become members of cooperatives/ associations in Rwamagana, 300 in Rubavu and 1,500 in Kigali district

Output 4: Enhanced trans-sectoral communication, collaboration and monitoring systems between relevant actors responsible for strengthening the horticulture trade and empowering UWHTs

OUTPUT 4	Output Indicator 4.1
Enhanced trans-sectoral communication, collaboration and monitoring systems between relevant actors responsible for strengthening the horticulture trade and empowering UWHTs.	Number of operational and review meetings per year at district and national level to track progresses toward empowerment of UWHT sector
	Output Indicator 4.2
	Number of progress reports produced at district and national level
	Output Indicator 4.3

	Capacity building trainings are taking place at district level to capacitate officers to track progresses of the UWHTs program, employ a gender- transformative approach, and produce synthesis reports
	Output Indicator 4.4
	UWHTs indicators are adopted into annual district plans and district Imihigo
	Output Indicator 4.5
	Capacity building of male professionals in the horticulture sector and communities are taking place for a gender- transformative approach to support UWHT empowerment

Baseline	Milestone (year 1)	Milestone (year 2)	Milestone (year 3)	Milestone (year 4)	Milestone (year 5)	Target (year 5)
Limited operational and review meetings	At least 2 planning and review meetings have been held: 1 district, and 1 at national level	At least 2 planning and review meetings have been held: 1 district, and 1 at national level	At least 2 planning and review meetings have been held: 1 district, and 1 at national level	At least 2 planning and review meetings have been held: 1 district, and 1 at national level	At least 2 planning and review meetings have been held: 1 district, and 1 at national level	A total of 10 planning and review meetings have been held: 5 at district level and 5 at national level
Baseline	Milestone (year 1)	Milestone (year 2)	Milestone (year 3)	Milestone (year 4)	Milestone (year 5)	Target (year 5)

No coordinator, no progress reports	1 national report on progress of activities has been produced, 3 district reports on progress of activities have been produced	1 national report on progress of activities has been produced, 3 district reports on progress of activities have been produced	1 national report on progress of activities has been produced, 3 district reports on progress of activities have been produced	1 national report on progress of activities has been produced, 3 district reports on progress of activities have been produced	1 national report on progress of activities has been produced, 3 district reports on progress of activities have been produced	A total of 5 national reports on progress of activities have been produced and a total of 15 district reports have been produced
Baseline	Milestone (year 1)	Milestone (year 2)	Milestone (year 3)	Milestone (year 4)	Milestone (year 5)	Target (year 5)
No training for the program in place	1 training of officers is taking place in each district. 1 dataset with data collected on indicators is produced. District Coordinators participate in 1 Men- Engage Training session per annum 1 progress report at district level and 1 summary report for the entire program are produced	1 training of officers is taking place in each district. 1 dataset with data collected on indicators is produced. District Coordinators participate in 1 Men- Engage Training session per annum 1 progress report at district level and 1 summary report for the entire program are produced	1 training of officers is taking place in each district. 1 dataset with data collected on indicators is produced. District Coordinators participate in 1 Men- Engage Training session per annum 1 progress report at district level and 1 summary report for the entire program are produced	1 training of officers is taking place in each district. 1 dataset with data collected on indicators is produced. District Coordinators participate in 1 Men- Engage Training session per annum 1 progress report at district level and 1 summary report for the entire program are produced	1 training of officers is taking place in each district. 1 dataset with data collected on indicators is produced. District Coordinators participate in 1 Men- Engage Training session per annum 1 progress report at district level and 1 summary report for the entire program are produced	5 training of officers conducted for entire program. 1 dataset is consolidated with information collected on progresses for indicators. 5 Men- Engage training sessions have been attended by each district coordinator. 5 progress reports at district level and 5 summary reports for the entire program are produced
Baseline	Milestone (year 1)	Milestone (year 2)	Milestone (year 3)	Milestone (year 4)	Milestone (year 5)	Target (year 5)
No UWHTs indicators in Imihigo	10 UWHTs indicators and targets are included in the Imihigo	10 UWHTs indicators and targets are included in the Imihigo	10 UWHTs indicators and targets are included in the Imihigo	10 UWHTs indicators and targets are included in the Imihigo	10 UWHTs indicators and targets are included in the Imihigo	10 UWHTs indicators and targets are included in the Imihigo

Baseline	Milestone (year 1)	Milestone (year 2)	Milestone (year 3)	Milestone (year 4)	Milestone (year 5)	Target (year 5)
No Gender- Transformative training for the program in place	<p>1 Training module, facilitator guide and materials developed, translated and piloted.</p> <p>1 Training is provided to Men- Engage champions per district in the 3 study districts - 16 male horticulture sector professionals are trained (10 in 5 sectors in total in Kigali, 2 in 1 sector in Rwamagana, 4 in 2 sectors in Rubavu).</p> <p>2 training sessions conducted in each sector for a total of 50 male horticulture traders, community leaders and/ or spouses of UWHTs are trained by Men-Engage Champions (400 total)</p>	<p>1 Refresher training for 16 male horticulture Men- Engage champions.</p> <p>2 training sessions are conducted in each sector for a total of 50 male horticulture traders, community leaders and/or spouses of UWHTs are trained by Men-Engage Champions (400 total).</p> <p>1 report on progress of activities have been produced for inclusion in the national report</p>	<p>1 Refresher training and/ or induction training for 16 male horticulture Men- Engage champions.</p> <p>2 training sessions are conducted in each sector for a total of 50 male horticulture traders, community leaders and/or spouses of UWHTs are trained by Men-Engage Champions (400 total).</p> <p>1 report on progress of activities have been produced for inclusion in the national report</p>	<p>1 Refresher training and/ or induction training for 16 male horticulture Men- Engage champions.</p> <p>2 training sessions are conducted in each sector for a total of 50 male horticulture traders, community leaders and/or spouses of UWHTs are trained by Men-Engage Champions (400 total).</p> <p>1 report on progress of activities have been produced for inclusion in the national report</p>	<p>1 Refresher training and/ or induction training for 16 male horticulture Men- Engage champions.</p> <p>1 lesson learned event held in each district for 50 participants</p> <p>2 training sessions are conducted in each sector for a total of 50 male horticulture traders, community leaders and/or spouses of UWHTs are trained by Men-Engage Champions (400 total).</p> <p>1 report on progress of activities have been produced for inclusion in the national report</p>	<p>16 Men- Engage champions in the horticulture sector trained as trainers to support empowerment of UWHTs.</p> <p>4 refresher training and/ or induction sessions have been conducted for 16 Men- Engage champions.</p> <p>2000 male horticulture, community leaders and/or spouses of UWHT are trained.</p> <p>1 lesson learning event has been held in each district for a total of 3 and 150 participants.</p> <p>80 training sessions of male horticulture traders, community leaders and/ or spouses of UWHTs conducted in project life.</p> <p>5 progress reports produced and</p>

	1 progress report of activities produced for including in national report					included in national reports
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Output 5: Implementation of a production and marketing collective action model

OUTPUT 5	Output Indicator 5.1
Implementation of a production and marketing model for UWHTs to tap into value addition opportunities .	Number of greenhouses created
	Output Indicator 5.2
	Number of functional collective groups established
	Output Indicator 5.3
	Number of aggregation hubs established

Baseline	Milestone (year 1)	Milestone (year 2)	Milestone (year 3)	Milestone (year 4)	Milestone (year 5)	Target (year 5)
Green houses are not available for UWHTs	2 greenhouses created in each of the following districts: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo)	2 additional greenhouses are created in the following districts: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo)	2 additional greenhouses are created in the following districts: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo)	6 greenhouses are functional in each of the following districts Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo)	6 greenhouses are functional in each of the following districts Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo)[total 24 greenhouses]	6 greenhouses are functional in each of the following districts Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo)[total 24 greenhouses]
Baseline	Milestone (year 1)	Milestone (year 2)	Milestone (year 3)	Milestone (year 4)	Milestone (year 5)	Target (year 5)

UWHTs collective groups are not in place	2 collective action group of 20 UWHTs is created in each of the following production areas: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo). Extension services and access to inputs are made available to UWHTs part of the collective group	2 additional collective action group of 20 UWHTs is created in each of the following production areas: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo). Extension services and access to inputs are made available to UWHTs part of the collective group	2 additional collective action group of 20 UWHTs is created in each of the following production areas: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo). Extension services and access to inputs are made available to UWHTs part of the collective group	6 collective action groups are active in each of the production areas. Extension services and access to inputs are made available to UWHTs part of the collective group	6 collective action groups are active in each of the production areas. Extension services and access to inputs are made available to UWHTs part of the collective group.[total 24 collective action groups]	6 collective action groups are active in each of the production areas.[total 24 collective action groups] Extension services on good agricultural practices and use of machineries are provided to the 480 UWHTs members of the collective action group. Inputs access is facilitated for 480 UWHTs through existing suppliers
Baseline	Milestone (year 1)	Milestone (year 2)	Milestone (year 3)	Milestone (year 4)	Milestone (year 5)	Target (year 5)
Aggregation system hubs are not available for UWHTs	1 aggregation system hub is established in each of the following productive area: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo)	1 aggregation system hub is functional in each of the following productive area: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo)	1 aggregation system hub is functional in each of the following productive area: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo)	1 aggregation system hub is functional in each of the following productive area: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo)	1 aggregation system hub is functional in each of the following productive area: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo)	Total 4 aggregation system hubs

Output 6: Expanded farm to market horticulture infrastructure including post-harvest storage and ECD centers

OUTPUT 6	Output Indicator 6.1
Expanded farm to market horticulture infrastructure including post-harvest storage and ECD centers.	Study to understand how to enhance functionality of post storage cold facilities
	Output Indicator 6.2 Study to understand how to enhance functionality of ECD rooms

Baseline	Milestone (year 1)	Milestone (year 2)	Milestone (year 3)	Milestone (year 4)	Milestone (year 5)	Target (year 5)
There is scattered information regarding current number of post-harvest cold facilities and the reasons for underutilization.	Develop an assessment study to understand number of needed units of post-harvest cold facilities and reasons for current underutilization	Implement recommendations emerging from the assessment study				
Baseline	Milestone (year 1)	Milestone (year 2)	Milestone (year 3)	Milestone (year 4)	Milestone (year 5)	Target (year 5)
There is scattered information regarding the need for ECD centers in the country.	Develop an assessment study to understand needs around ECD facilities	Implement recommendations emerging from the assessment study				

ANNEX II: Logframe Activities and Responsible Actors

Output 1: Strengthening of UWHT business skills and trader networks

TASK 1.1	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	Responsible
Formative Research Skill Level Assessment	Consolidate material on business innovation, business management, resilience in doing business, CBT and market opportunities and risks, usage of equipment, and quality standards, financial subjects	Revise and update material if/where necessary	Revise and update material if/where necessary	Revise and update material if/where necessary	Revise and update material if/where necessary	MINAGRI, MINICOM, CoK and BDE Units in collaboration with support of other organizations
TASK 1.2	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	
Translation of material	Translate material developed	Translate revised/updated material if / where necessary	Translate revised/updated material if / where necessary	Translate revised/updated material if / where necessary	Translate revised/updated material if / where necessary	
TASK 1.3	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	
Material and e-learning platform development	Develop e-learning platform	Update material into the e-learning platform if /where needed	Update material into the e-learning platform if /where needed	Update material into the e-learning platform if /where needed	Update material into the e-learning platform if /where needed	
TASK 1.4	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	
Piloting Materials	Pilot e-learning material	NA	NA	NA	NA	
TASK 1.5	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	
Training of trainers	Training of trainers in 3 districts					
TASK 1.6	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	

Training of UWHTs	Training is provided to UWHTs in the 3 study districts - 800 UWHTs are trained per year (500 in 5 sectors in Kigali, 100 in 1 sector in Rwamagana, 200 in 2 sectors in Rubavu)	Training is provided to UWHTs in the 3 study districts - 800 UWHTs are trained per year (500 in 5 sectors in Kigali, 100 in 1 sector in Rwamagana, 200 in 2 sectors in Rubavu)	Training is provided to UWHTs in the 3 study districts - 800 UWHTs are trained per year (500 in 5 sectors in Kigali, 100 in 1 sector in Rwamagana, 200 in 2 sectors in Rubavu)	Training is provided to UWHTs in the 3 study districts - 800 UWHTs are trained per year (500 in 5 sectors in Kigali, 100 in 1 sector in Rwamagana, 200 in 2 sectors in Rubavu)	Training is provided to UWHTs in the 3 study districts - 800 UWHTs are trained per year (500 in 5 sectors in Kigali, 100 in 1 sector in Rwamagana, 200 in 2 sectors in Rubavu)	
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Output 2: Increased financial support and availability of accessible formal financial services

TASK 2.1	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	Responsible
Feasibility study for inclusive finance	Develop a feasibility study to identify inclusive financial service (bank and non-bank) and opportunities (included digital) and identify suitable financial products for UWHTs	NA	NA	NA	NA	MINECOFIN in collaboration with MIGEPROF, MINAGRI, BDF, commercial banks, MFIs and Access to Finance Rwanda
TASK 2.2	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	
Pilot of financial products	Pilot the implementation of a 1st financial product targeting UWHTs with 200 UWHTs	Assess results from pilot of financial product.	Pilot the implementation of a 2nd financial product targeting UWHTs with 200 UWHTs	Assess results from pilot of financial product	Assess results from pilots of 2 financial products	
TASK 2.3	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	
Out scale financial products	NA	Out scale 1st inclusive financial product with 400 UWHTs	Out scale 1st inclusive financial product with 400 UWHTs	Out scale 1st and 2nd inclusive financial product with 800 UWHTs	Out scale 1st and 2nd inclusive financial product with 800 UWHTs	

Output 3: Improved organization of UWHTs shifting into formal market and/ or being organized into formal and informal associations

TASK 3.1	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	Responsible
Creation of cooperatives/associations	Establish 2 new cooperatives/associations in Rubavu and 2 in Rwamagana, and 6 in Kigali district	Establish 2 new cooperatives/associations in Rubavu and 2 in Rwamagana, and 6 in Kigali district	Establish 2 new cooperatives/associations in Rubavu and 2 in Rwamagana, and 6 in Kigali district	Establish 2 new cooperatives/associations in Rubavu and 2 in Rwamagana, and 6 in Kigali district	Establish 2 new cooperatives/associations in Rubavu and 2 in Rwamagana, and 6 in Kigali district	MINAGR I, CoK through districts with support from RCA, PSF, NWC
TASK 3.2	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	
Membership in cooperatives/associations	Promote aggregation of UWHTs in cooperatives/associations. 60 UWHTs become members in Rwamagana 60 UWHTs become members in Rubavu 300 UWHTs become members in Kigali district	Promote aggregation of UWHTs in cooperatives/associations. 60 UWHTs become members in Rwamagana 60 UWHTs become members in Rubavu 300 UWHTs become members in Kigali district	Promote aggregation of UWHTs in cooperatives/associations. 60 UWHTs become members in Rwamagana 60 UWHTs become members in Rubavu 300 UWHTs become members in Kigali district	Promote aggregation of UWHTs in cooperatives/associations. 60 UWHTs become members in Rwamagana 60 UWHTs become members in Rubavu 300 UWHTs become members in Kigali district	Promote aggregation of UWHTs in cooperatives/associations. 60 UWHTs become members in Rwamagana 60 UWHTs become members in Rubavu 300 UWHTs become members in Kigali district	
TASK 3.3	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	
In each cooperative associated with the program a woman leader coordinator is identified	10 women leader coordinators are identified, one for each cooperative created	10 women leader coordinators are identified, one for each cooperative created	10 women leader coordinators are identified, one for each cooperative created	10 women leader coordinators are identified, one for each cooperative created	10 women leader coordinators are identified, one for each cooperative created	

Output 4: Enhanced trans-sectoral communication, collaboration and monitoring systems between relevant actors responsible for strengthening the horticulture trade and empowering UWHTs

TASK 4.1	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	Responsible
Organization of operational and review meetings at district level to track progresses toward implementation of UWHTs program	At least 1 planning and review meeting has been held at district level	At least 1 planning and review meeting has been held at district level	At least 1 planning and review meeting has been held at district level	At least 1 planning and review meeting has been held at district level	5 planning and review meetings have been held at district level	MINAGRI, MINICOM, MINECOFIN, MIGEPROF, CoK and Districts
TASK 4.2	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	
Organization of operational and review meeting at national level to track progresses toward implementation of UWHTs program	At least 1 planning and review meeting has been held at national level	At least 1 planning and review meeting has been held at national level	At least 1 planning and review meeting has been held at national level	At least 1 planning and review meeting has been held at national level	5 planning and review meetings have been held in total at national level	
TASK 4.3	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	
Decision makers, NGOs, UWHTs, are invited to participate in the process of developing and revising relevant national policies and strategies to support UWHTs sector.	Participation to meetings is extended to representatives from decision makers, NGOs, UWHTs, private sector, development partners, etc.	Participation to meetings is extended to representatives from decision makers, NGOs, UWHTs, private sector, development partners, etc.	Participation to meetings is extended to representatives from decision makers, NGOs, UWHTs, private sector, development partners, etc.	Participation to meetings is extended to representatives from decision makers, NGOs, UWHTs, private sector, development partners, etc.	Participation to meetings is extended to representatives from decision makers, NGOs, UWHTs, private sector, development partners, etc.	
TASK 4.4	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	
Ensure availability of a national project coordinator	1 ToR is prepared and 1 coordinator is recruited	1 programme coordinator on duty	1 programme coordinator on duty	1 programme coordinator on duty	1 programme coordinator on duty	
TASK 4.5	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	

Ensure availability of a district coordinators	1 ToR is prepared and 1 coordinator per district is recruited	5 coordinators on duty	5 coordinators on duty	5 coordinators on duty	5 coordinators on duty	
TASK 4.6	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	
Development of Monitoring tools to track progresses of the program	Preparation of monitoring tools					
TASK 4.7	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	
Collection and dissemination of information to track progresses of the program	Capacity building training at district level to capacitate officers to collect data. Collection of data and production of 1 progress report at district level and 1 summary report for the entire program	Capacity building training at district level to capacitate officers to collect data. Collection of data and production of 1 progress report at district level and 1 summary report for the entire program	Capacity building training at district level to capacitate officers to collect data. Collection of data and production of 1 progress report at district level and 1 summary report for the entire program	Capacity building training at district level to capacitate officers to collect data. Collection of data and production of 1 progress report at district level and 1 summary report for the entire program	Total of 5 Capacity building training at district level to capacitate officers to collect data. Collection of data and production of 5 progress reports at district level in total and 5 summary reports for the entire program in total	
TASK 4.8	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	
Technical assistance is provided to officers to integrate indicators and their targets into annual Imihigo	Officers are supported toward embedding indicators for UWHTs program and their targets into Imihigo	Officers are supported toward embedding indicators for UWHTs program and their targets into Imihigo	Officers are supported toward embedding indicators for UWHTs program and their targets into Imihigo	Officers are supported toward embedding indicators for UWHTs program and their targets into Imihigo	Officers are supported toward embedding indicators for UWHTs program and their targets into Imihigo	
TASK 4.9	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	

Relevant male professionals in the horticulture sector are identified and trained as trainers in a Men- Engage approach to support UWHT empowerment	Development of training materials, facilitators guide and monitoring tools; pilot and translation. 1 2-day Training of Trainers conducted per sector. Collection of activity reports and 1 summary report produced for all districts	Refresher training conducted. Collection of activity reports and 1 summary report produced for all districts	Refresher training conducted and train new cohort of Men-Engage as needed. Collection of activity reports and 1 summary report produced for all districts	Refresher training conducted and train new cohort of Men-Engage as needed. Collection of activity reports and 1 summary report produced for all districts	Refresher training conducted and train new cohort of Men-Engage as needed. 1 Lesson Learning event conducted per district (3). Collection of activity data from districts and 1 summary report produced	
TASK 4.10	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	
Men- Engage champions train male horticulture traders, community leaders and spouses of UWHTs	2 1- day Trainings of male horticulture traders, community leaders and/ or spouses of UWHTs conducted per sector (16 total). Collection of activity reports and 1 summary report produced for all districts	2 1- day Trainings of male horticulture traders, community leaders and/ or spouses of UWHTs conducted per sector (16 total). Collection of activity reports and 1 summary report produced for all districts	2 1- day Trainings of male horticulture traders, community leaders and/ or spouses of UWHTs conducted per sector (16 total). Collection of activity reports and 1 summary report produced for all districts	2 1- day Trainings of male horticulture traders, community leaders and/ or spouses of UWHTs conducted per sector (16 total). Collection of activity reports and 1 summary report produced for all districts	2 1- day Trainings of male horticulture traders, community leaders and/ or spouses of UWHTs conducted per sector (16 total). Collection of activity reports and 1 summary report produced for all districts	

Output 5: Implementation of a production and marketing collective action model

TASK 5.1	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	Responsible
Creation of greenhouses in marshlands/valley	2 greenhouses created in each of the following districts: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo)	2 additional greenhouses are created in the following districts: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo)	2 additional greenhouses are created in the following districts: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo)	6 greenhouses are functional in each of the following districts: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo) [total 24 greenhouses]	6 greenhouses are functional in each of the following districts: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo) [total 24 greenhouses]	MINAGRI, MINICOM, MINECOFIN, MIGEPROF, CoK and Districts
TASK 5.2	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	
Creation of collective groups	2 collective action groups of 20 UWHTs are created one for each of the 2 greenhouses established in each of the following production areas: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo)	2 collective action groups of 20 UWHTs are created one for each of the 2 greenhouses established in each of the following production areas: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo)	2 collective action groups of 20 UWHTs are created one for each of the 2 greenhouses established in each of the following production areas: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajevuba (Gasabo)	6 collective action groups are active in each of the production areas	6 collective action groups are active in each of the production areas [total 24 collective groups]	
TASK 5.3	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	
Extension system in place for the UWHTs involved in the production and marketing collective action model including linkages to existing Agri e-commerce platforms	Extension services on good agricultural practices and use of machineries are provided to the 160 UWHTs members of the collective action group.	Extension services on good agricultural practices and use of machineries are provided to the 320 UWHTs members of the collective action group.	Extension services on good agricultural practices and use of machineries are provided to the 480 UWHTs members of the collective action group.	Extension services on good agricultural practices and use of machineries are provided to the 480 UWHTs members of the collective action group.	Extension services on good agricultural practices and use of machineries are provided to the 480 UWHTs members of the collective action group.	
TASK 5.4	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	

Access to inputs is facilitated for the UWHTs involved in the production and marketing collective action model	Inputs access is facilitated for 160 UWHTs through existing suppliers - Food for work is provided to 160 UWHTs until the first harvest has taken place	Inputs access is facilitated for 320 UWHTs through existing suppliers - Food for work is provided to 320 additional UWHTs until the first harvest has taken place	Inputs access is facilitated for 480 UWHTs through existing suppliers. - Food for work is provided to 480 additional UWHTs until the first harvest has taken place	Inputs access is facilitated for 480 UWHTs through existing suppliers	Inputs access is facilitated for 480 UWHTs through existing suppliers	
TASK 5.5	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	
Creation of an aggregation system hub	1 aggregation system hub is established in each of the following productive area: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajejuba (Gasabo)	1 aggregation system hub is functional in each of the following productive area: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajejuba (Gasabo)	1 aggregation system hub is functional in each of the following productive area: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajejuba (Gasabo)	1 aggregation system hub is functional in each of the following productive area: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajejuba (Gasabo)	1 aggregation system hub is functional in each of the following productive area: Masaka (Kicukiro), Kinyinya (Gasabo), Mageragere (Nyarugenge), and Kajejuba (Gasabo) [total 4 hubs]	
TASK 5.6	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	
Contract farming established	Feasibility study to explore modalities to establish contract farming	n. contracts farming implemented and signed following modalities identified in the feasibility study	n. contracts farming implemented and signed following modalities identified in the feasibility study	n. contracts farming implemented and signed following modalities identified in the feasibility study	n. contracts farming implemented and signed following modalities identified in the feasibility study	

Output 6: Expanded farm to market horticulture infrastructure including post-harvest storage and ECD centers

TASK 6.1	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	Responsible
Study to understand how to enhance functionality of post storage cold facilities	Develop an assessment study to understand number of needed units of post-harvest cold facilities and reasons for current underutilization	Implement recommendations emerging from the assessment study	Implement recommendations emerging from the assessment study	Implement recommendations emerging from the assessment study	Implement recommendations emerging from the assessment study	MINAGRI, MINICOM, MINECOFIN, MIGEPROF, CoK and Districts, NCDA
TASK 6.2	Activity year 1	Activity year 2	Activity year 3	Activity year 4	Activity year 5	
Study to understand how to enhance functionality of ECD rooms	Develop an assessment study to understand needs around ECD facilities	Implement recommendations emerging from the assessment study	Implement recommendations emerging from the assessment study	Implement recommendations emerging from the assessment study	Implement recommendations emerging from the assessment study	

ANNEX III: Services and Initiatives Currently Available for UWHTs in Rwanda

Table 23: Services and Initiatives Currently Available for UWHTs in Rwanda

Leading Actor	Details	Name of Service	Timeline	Achievements	Targeted Participant
UMURENGE SACCO	VUP programme targets those in the lowest Ubudehe categories willing to run a small business. The revolving fund is available for small traders to access at a lower interest rate of 2%, and a team of business advisors are available to provide business coaching and advisory services.	Vision 2020 Umurenge Programme (VUP)	Ongoing		Informal UWHTs and small traders' groups/cooperatives
City of Kigali	The City of Kigali introduced the Gira ubucuruzi initiative that provided financial facilities for small businesses.	Gira Ubucuruzi	Ongoing	<ul style="list-style-type: none"> A total of 7,925 small traders in three districts have currently benefited from, the majority of which are women. Small markets have been created under the 'Gira Ubucuruzi' programme in the line of helping those people who don't have enough funds but who can do small business. 	Informal UWHTs and small business owners
Development Bank of Rwanda	As part of the financial infrastructure to promote SMEs, BDF was established in 2011 as a wholly owned subsidiary of the Development Bank of Rwanda (BRD), with the objective of assisting SMEs to access finance, particularly those without sufficient collateral to obtain credit from traditional financial institutions at reasonable rates.	Business Development Fund (BDF)		<ul style="list-style-type: none"> 1 new product developed, "Tekana", that is dedicated to low-income women borrowers. A new facility PRICE (Project for Rural Income 	All women and youth individuals, cooperatives and companies engaged in any sector of productive investment are eligible to access credit guarantees

				through Exports) that was added to the product line was a partnership with NAEB and participating financial institutions to provide a grant for projects in horticulture for rural export. <ul style="list-style-type: none"> Total utilization ratio for women (No. of projects): 38%⁶⁵ 	
Ejo Heza Cooperative	Cooperative with 680 members in total operating in Nyabugogo Mini Market of which 80% of its members are women. Members are organized into trading commodity clusters and into VSLAs.	-	Ongoing	Vendors are now organized in co-operative and can save some of their earnings compared to when they used to roam the streets and city suburbs	Informal UWHTs and other vendors
Bank of Kigali	Zamuka Mugore, Bank of Kigali's product dedicated to support women's economic empowerment. A financial product that will enable access to credit for women entrepreneurs. Launched by the Bank of Kigali across 20 of its 80 branches nationwide. Zamuka Mugore allows savings for women as individuals or groups with competitive interest rate while enjoying credit facilities of up to Rwf 1,000,000 with no collateral required.	Zamuka Mugore	Started on 6 th March 2020		Women as individuals or groups
COOPEDU	A quick loan product to help women entrepreneurs cope with business emergencies.	Umurabyo Uratinda	Ongoing		Formal women traders /entrepreneurs
RCA	Provides specific support only to women organized into cooperatives or informal associations who are willing to graduate and register as cooperatives. Support to UWHT		Ongoing		Cooperatives, Informal women associations

⁶⁵ BDF. Annual Report. 2019. Rwanda.

	cooperatives and informal associations includes registration and certification, training on cooperative policy, facilitation of cooperatives of unions and federations, monitoring and coaching to ensure that cooperatives comply with the national cooperative policy.				
DUTERIMBERE IMF	DUTERIMBERE IMF PLC provides financial services and products comprising of loans, savings and non-financial services – like mobile banking. their businesses.	Micro leasing Solidarity groups loans	Ongoing	18 service centers all of which are licensed by the National Bank of Rwanda.	Individual women traders, groups and cooperatives as well as cross border traders
RYAF	Provides seeds and extension services to youth agri-based entrepreneurs, provision of small-scale irrigation tools, and construction of collection centres for PHH and aggregation of harvest to reinforce primary production and post-harvest handling as well as grants to strengthen value addition of fruits and vegetables under SAIP- Sustainable Agriculture Intensification and Food Security Project in Rwamagana District, a five years project funded by World Bank (2019-2024). RYAF also supports youth including younger women in horticulture production and trading by facilitating these youth groups to access high value markets. In collaboration with KILIMO TRUST, TVET schools in target districts (Rubavu, Musanze, Rulindo, Rusizi, and Gicumbi) and agro processing companies in the City of Kigali, RYAF will provides training in agro processing over next five years for younger women involved in horticulture to upgrade their processing and business skills through a youth employment-based project funded by BMZ and IFAD.	-	Ongoing	Estimated impact: About 38,000 farmer households will directly benefit from the SAIP project, while 200,000 family members of the targeted households will be indirect beneficiaries, of whom approximately 88,000 are expected to be women. As of December 2019, 181,324 people have benefitted from the SAIP project (42 percent women).	Youth Agri based entrepreneurs and youth cooperatives
CRS	F2F -FARMER TO FARMER PROJECT funded by USAID . supports smallholder farmers operating in maize and horticulture value chains. The project provides technical training , extension services , provides post-harvest handling and agro processing facilities , facilitate access to certification and link farmers to markets.	Farmer to farmer	2018-2023	Ongoing	Individual farmers, farmer groups, cooperatives and individual traders
USAID	USAID funded program that provides hands on training skills to capacitate out-of-school youth	AKAZI KANOZE program.	Ongoing	<ul style="list-style-type: none"> Akazi Kanoze trainings prepared 	Youth

	<p>and work readiness training and support and links them to the employment and self-employment job markets opportunities.</p> <p>https://www.edc.org/akazi-kanoze-youth-livelihoods-project</p>			<p>nearly 21,000 youth for work.</p> <ul style="list-style-type: none"> • Business development services were received by 222 micro and small businesses. • More than 50 percent of enrolled youth were employed six months after graduation, either running their own business or working at a Rwandan company. • An evaluation of rural Akazi Kanoze program participants found that they were more likely to be employed after graduation and to have achieved significant gains in work readiness skills development and financial management than those who had not taken part in the project. 	
TEARFUND	TEARFUND is running a five years project in Bugesera, Rwamagana Kayonza and Gasabo. The project provides technical training small holder farmers to improve primary production as well as	-	2020-2025	Ongoing	Rural women farmers groups, cooperatives, women entrepreneurs / traders (exporters)

	linking farmers to domestic and export markets for selected commodities.				
OXFAM	OXFAM is currently running an EU funded horticulture project which provides training and extension services to small holder farmer groups, and cooperatives. The project also facilitates access to seeds and small-scale irrigation facilities as well as access to markets (support small holder farmers in markets negotiation to ensure a fair business arrangements).	-	2020-2024	Ongoing	Rural women farmers groups, cooperatives, women entrepreneurs / traders (exporters))
International Alert	International Alert provides indirect support to small holder's farmers and UWHTs through research and advocacy.	-	2018-2021	Several studies, especially on cross-border traders	Cross borders UWHTs

ANNEX IV: Sample Distribution

Table 24: Total Surveys Conducted by Age, Trader Group and District

District		Sector	Formal traders I*		Formal traders II*		Formal traders III*		Informal traders*		TOT
			18-35	36+	18-35	36+	18-35	36+	18-35	36+	
Kigali and surroundings	Nyarugenge	Kimisagara Market	3	3	3	3	4	6	4	4	112
		Nyabugogo Market	3	3	3	3	4	4	4	4	
		Kigali city market	12	12	0	0	4	2	4	4	
		Ejo Heze Market	0	0	0	0	4	4	4	4	
	Gasabo	Kimironko Market	3	3	3	4	7	6	4	5	83
		Nyagatovu market	2	3	3	3	1	2	4	5	
		Karuruma-Selling Point, Jabana	3	3	3	3	4	4	2	3	
	Kicukiro	Ziniya Market	7	7	6	6	4	4	9	9	90
		Kibaya Market	1	0	0	0	0	0	1	0	

		Kabeza Main Market	3	3	3	3	8	8	4	4	
Rwamagana		Ntunga Market, Mwurire	3	2	3	3	4	4	4	4	56
		Nyagasambu Market Fumbwe	3	4	3	3	4	4	4	4	
Rubavu		Gisenyi market, Gisenyi	6	7	3	3	12	18	11	19	105
		Mahoko Market Kanama	3	3	3	3	4	3	3	4	
TOTAL per Age Group			52	53	36	37	64	69	62	73	446
TOTAL per Trader Category			105		73		133		135		

Table 25: Total Focus Group Discussions Conducted with Total Participants by Age and District

District		Sector	Formal traders I & II*	Formal traders III*	Informal traders*	TOTAL
Kigali and surroundings	Nyarugenge	Kimisagara	4 (2)	4 (2)	4 (2)	37 (18)
		Muhima	4 (2)	5 (2)	4 (2)	
		Kigali city market	4 (2)	4 (2)	4 (2)	

	Gasabo	Kimironko Market	6 (3)	4 (2)	4 (2)	14 (7)
	Kicukiro	Kicukiro, Ziniya Market	4 (2)	4 (2)	6 (3)	14 (7)
Rwamagana		Mwurire-Ntungwa Market	4 (2)	4 (2)	4 (2)	12 (6)
Rubavu		Gisenyi (Cross Border Traders)			4 (2)	4 (2)
		Kanama-Mahoko Market	4 (2)	4 (2)	4 (2)	12 (6)
TOTAL			30 (15)	29 (14)	34 (17)	93 (46)

Table 26: Total Key Informant Interviewed by Category

Category of KIs		n.
Government, Women and Youth Organizations	Ministry of Local Government	1
	Ministry of Gender and Family Promotion	1
	City of Kigali	1
	RCA	1
	MINAGRI	1
	Local Administrative Entities Development Agency (LODA)	1
	Rwanda Youth Agri-Business Forum	1
	MINECOFIN	1
	District Officials, Business development units, BDE at district level	3
NGOs	International Alert, Oxfam, CRS, HortInvest Project, CFNA Hinga Weze	5
Donors	UNWomen, USAID, EU	3
Sub- TOTAL		19

Cooperatives/ Associations	Rwanda Federation of Horticulture Cooperatives	4
	KODUKA (Nyabugogo)	
	COFFEK (Rwamagana)	
	KOABIGA (Kinyinya Gasabo)	
Sub- TOTAL		4
Private sector	Aggregators	4
	Processors	4
	Exporters	4
	Chamber of Agriculture (under PSF)	1
	Chamber of Commerce (under PSF)	1
	Chamber of Women (under PSF)	1
	Buyers (Individuals)	2
	Urwego Bank, Duterimbere Bank, KCB, MFI, SACCOs	3
Sub- TOTAL		20
Producers/Sellers of horticulture products		2
Market Leaders		3
Sub- TOTAL		5
TOTAL		48

ANNEX V: Frequency and percentage breakdown of risks per respondent group

Table 27: Frequency and Percentage of Risks per Adult and Young Traders

Frequencies and %	Total		Adult		Young	
	n	%	n	%	n	%
Total	446		232		214	
Covid19 consequences	438	98%	229	99%	209	98%
Commodities damaged	315	71%	167	72%	148	69%
Limited access to business financing	402	90%	203	88%	199	93%
Low market prices	340	76%	180	78%	160	75%
Cost of taxation	284	64%	161	69%	123	57%
Transport costs	334	75%	182	78%	152	71%
Physical hardship of trade	198	44%	114	49%	84	39%
High-cost market space	256	57%	145	63%	111	52%
Limited access to storage facilities	337	76%	166	72%	171	80%
Lack of market dynamics knowledge	387	87%	195	84%	192	90%
Limited business skills	368	83%	186	80%	182	85%
Insufficient capital	434	97%	224	97%	210	98%
Lack of asset ownership	168	38%	107	46%	61	29%
Family responsibilities	282	63%	145	63%	137	64%

Table 28: Frequency and Percentage of Risks per Trader Location

Frequencies and %	Total		Urban		Cross Border		Rural	
	n	%	n	%	n	%	n	%
Total	446		285		56		105	
Covid19 consequences	438	98%	277	97%	56	100%	105	100%
Commodities damaged	315	71%	197	69%	51	91%	67	64%
Limited access to business financing	402	90%	257	90%	54	96%	91	87%

Low market prices	340	76%	223	78%	53	95%	64	61%
Cost of taxation	284	64%	180	63%	44	79%	60	57%
Transport costs	334	75%	212	74%	42	75%	80	76%
Physical hardship of trade	198	44%	129	45%	32	57%	37	35%
High-cost market space	256	57%	172	60%	35	63%	49	47%
Limited access to storage facilities	337	76%	219	77%	51	91%	67	64%
Lack of market dynamics knowledge	387	87%	247	87%	55	98%	85	81%
Limited business skills	368	83%	227	80%	53	95%	88	84%
Insufficient capital	434	97%	278	98%	56	100%	100	95%
Lack of asset ownership	168	38%	104	36%	37	66%	27	26%
Family responsibilities	282	63%	175	61%	49	88%	58	55%

Table 29: Frequency and Percentage of Risks per Trader Type

Frequencies and %	Total		Formal I		Formal II		Formal III		Informal	
	n	%	n	%	n	%	n	%	n	%
Total	446		73		105		133		135	
Covid19 consequences	438	98%	73	100%	104	99%	131	98%	130	96%
Commodities damaged	315	71%	54	74%	74	70%	91	68%	96	71%
Limited access to business financing	402	90%	66	90%	91	87%	124	93%	121	90%
Low market prices	340	76%	58	79%	87	83%	106	80%	89	66%
Cost of taxation	284	64%	61	84%	86	82%	92	69%	45	33%
Transport costs	334	75%	59	81%	86	82%	107	80%	82	61%
Physical hardship of trade	198	44%	31	42%	37	35%	61	46%	69	51%
High-cost market space	256	57%	49	67%	77	73%	89	67%	41	30%
Limited access to storage facilities	337	76%	57	78%	75	71%	105	79%	100	74%
Lack of market dynamics knowledge	387	87%	61	84%	93	89%	121	91%	112	83%
Limited business skills	368	83%	58	79%	85	81%	115	86%	110	81%

Insufficient capital	434	97%	72	99%	102	97%	131	98%	129	96%
Lack of asset ownership	168	38%	29	40%	35	33%	48	36%	56	41%
Family responsibilities	282	63%	48	66%	62	59%	82	62%	90	67%

ANNEX VI: Demographic Information by District and Market

Table 30: Demographic Information- Nyarugenge District and Markets

	Nyarugenge									
Variables	Kimisagara		Nyabugogo		Kigali		Gitega		TOTAL	
Respondents n.	30		28		38		16		112	
Adult women traders (%)										
Between 36 and 39	3	10%	4	14%	9	24%	3	19%	19	17%
Between 40 and 49	8	27%	5	18%	6	16%	4	25%	23	21%
Between 50 and 59	5	17%	5	18%	3	8%	1	6%	14	13%
60 or older	0	0%	0	0%	0	0%	0	0%	0	0%
Young women traders (%)										
Between 14 and 18	0	0%	0	0%	0	0%	0	0%	0	0%
Between 19 and 24	2	7%	6	21%	4	11%	1	6%	13	12%
Between 25 and 30	3	10%	6	21%	5	13%	3	19%	17	15%
Between 30 and 35	9	30%	2	7%	11	29%	4	25%	26	23%
Age respondent adult women (average, SD)	47	7	46	8	43	7	43	6	45	7
Age respondent young women (average, SD)	30	4	26	4	29	5	30	4	29	5
Trader type (adult)										
Regular Formal market (n., %)	3	10%	3	11%	0	0%	0	0%	6	5%
Sporadic Formal market (n., %)	3	10%	3	11%	12	32%	0	0%	18	16%
Cooperative trader (n., %)	6	20%	4	14%	2	5%	4	25%	16	14%
Informal trader (n., %)	4	13%	4	14%	4	11%	4	25%	16	14%
Trader type (young)										
Regular Formal market (n., %)	3	10%	3	11%	0	0%	0	0%	6	5%
Sporadic Formal market (n., %)	3	10%	3	11%	12	32%	0	0%	18	16%
Cooperative trader (n., %)	4	13%	4	14%	4	11%	4	25%	16	14%
Informal trader (n., %)	4	13%	4	14%	4	11%	4	25%	16	14%

Head of household adult (n., % of adults)	11	69%	10	71%	13	72%	4	50%	38	68%
Head of household young (n., % of young)	12	86%	7	50%	3	15%	1	13%	23	41%
Relation to HH head adult (n., %)										
Daughter	0	0%	0	0%	0	0%	0	0%	0	0%
Parent	0	0%	0	0%	0	0%	0	0%	0	0%
Spouse	5	31%	3	21%	5	28%	4	50%	17	30%
Unrelated	0	0%	1	7%	0	0%	0	0%	1	2%
Other	11	69%	10	71%	13	72%	4	50%	38	68%
Relation to HH head young (n., %)										
Daughter	0	0%	0	0%	0	0%	1	13%	1	2%
Parent	1	7%	3	21%	1	5%	0	0%	5	9%
Spouse	7	50%	3	21%	7	35%	3	38%	20	36%
Unrelated	0	0%	0	0%	0	0%	0	0%	0	0%
Other	12	86%	7	50%	3	15%	1	13%	23	41%
Marital status adult (n., %)										
Single	2	13%	3	21%	2	11%	3	38%	10	18%
Married - monogamous	6	38%	4	29%	8	44%	2	25%	20	36%
Married - polygamous	0	0%	0	0%	0	0%	0	0%	0	0%
Separate	2	13%	2	14%	4	22%	2	25%	10	18%
Divorced	2	13%	1	7%	1	6%	1	13%	5	9%
Widowed	4	25%	4	29%	3	17%	0	0%	11	20%
Marital status young (n., %)										
Single	4	29%	7	50%	7	35%	0	0%	18	32%
Married - monogamous	7	50%	5	36%	8	40%	5	63%	25	45%
Married - polygamous	0	0%	0	0%	2	10%	0	0%	2	4%
Separate	2	14%	1	7%	2	10%	3	38%	8	14%
Divorced	1	7%	0	0%	1	5%	0	0%	2	4%
Widowed	0	0%	1	7%	0	0%	0	0%	1	2%

Education level respondent adult (n. at least secondary, %)	1	6%	1	7%	4	22%	0	0%	6	11%
Education level respondent young (n. at least secondary, %)	0	21%	0	29%	1	25%	0	13%	1	2%
Household size adult (average, SD)	5.4	2.1	4.2	1.6	4.4	1.4	4.3	1.7	4.6	3.7
Household size young (average, SD)	5.1	2.1	4.2	2.4	4.2	1.9	4.3	1.7	4.4	3.2
HH with children <14y adult (n, %)	10.0	63%	11.0	79%	10.0	56%	6.0	75%	37	66%
HH with children <14y young (n, %)	8.0	57%	8.0	57%	13.0	65%	5.0	63%	34	61%
Off farm employment adult (average, % adult)	7.0	44%	2.0	14%	9.0	50%	3.0	38%	21	38%
Off farm employment young (average, % young)	5.0	36%	2.0	14%	6.0	30%	2.0	25%	15	27%
Importance of trading activity adult (n., %)										
>90%	11	69%	12	86%	10	56%	4	50%	37	66%
50% < and < 90%	3	19%	1	7%	8	44%	3	38%	15	27%
40% < and < 50%	2	13%	0	0%	0	0%	1	13%	3	5%
10% < and < 40%	0	0%	1	7%	0	0%	0	0%	1	2%
10% <	0	0%	0	0%	0	0%	0	0%	0	0%
Importance of trading activity young (n., %)										
>90%	6	43%	6	43%	9	45%	4	50%	25	45%
50% < and < 90%	5	36%	3	21%	6	30%	4	50%	18	32%
40% < and < 50%	2	14%	1	7%	5	25%	0	0%	8	14%
10% < and < 40%	1	7%	1	7%	0	0%	0	0%	2	4%
10% <	0	0%	3	21%	0	0%	0	0%	3	5%

Table 31: Demographic Information- Gasabo District and Markets

	Gasabo							
Variables	Kimironko		Kimironko/ Nyagatovu		Karuruma		TOTAL	
Respondents n.	35		23		25		83	
Adult women traders (%)								

Between 36 and 39	11	31%	7	30%	6	24%	24	29%
Between 40 and 49	4	11%	2	9%	4	16%	10	12%
Between 50 and 59	2	6%	3	13%	2	8%	7	8%
60 or older	1	3%	1	4%	1	4%	3	4%
Young women traders (%)								
Between 14 and 18	0	0%	1	4%	0	0%	1	1%
Between 19 and 24	0	0%	1	4%	3	12%	4	5%
Between 25 and 30	10	29%	2	9%	7	28%	19	23%
Between 30 and 35	7	20%	6	26%	2	8%	15	18%
Age respondent adult women (average, SD)	43	9	45	11	45	10	45	7
Age respondent young women (average, SD)	30	3	29	6	27	4	29	5
Trader type (adult)								
Regular Formal market (n., %)	4	11%	3	13%	3	12%	10	12%
Sporadic Formal market (n., %)	3	9%	3	13%	3	12%	9	11%
Cooperative trader (n., %)	6	17%	2	9%	4	16%	12	14%
Informal trader (n., %)	5	14%	5	22%	3	12%	13	16%
Trader type (young)								
Regular Formal market (n., %)	3	9%	3	13%	3	12%	9	11%
Sporadic Formal market (n., %)	3	9%	2	9%	3	12%	8	10%
Cooperative trader (n., %)	7	20%	1	4%	4	16%	12	14%
Informal trader (n., %)	4	11%	4	17%	2	8%	10	12%
Head of household adult (n., % of adults)	10	56%	8	62%	8	62%	26	59%
Head of household young (n., % of young)	12	71%	10	100%	8	67%	30	77%
Relation to HH head adult (n., %)								
Daughter	0	0%	0	0%	0	0%	0	0%
Parent	0	0%	0	0%	0	0%	0	0%
Spouse	8	44%	5	38%	5	38%	18	41%
Unrelated	0	0%	0	0%	0	0%	0	0%

Other	10	56%	8	62%	8	62%	26	59%
Relation to HH head young (n., %)								
Daughter	1	6%	0	0%	0	0%	1	3%
Parent	0	0%	0	0%	0	0%	0	0%
Spouse	9	53%	1	10%	4	33%	14	36%
Unrelated	0	0%	3	30%	1	8%	4	10%
Other	12	71%	10	100%	8	67%	30	77%
Marital status adult (n., %)								
Single	1	6%	2	15%	0	0%	3	7%
Married - monogamous	10	56%	6	46%	9	69%	25	57%
Married - polygamous	0	0%	0	0%	0	0%	0	0%
Separate	2	11%	2	15%	2	15%	6	14%
Divorced	1	6%	1	8%	0	0%	2	5%
Widowed	4	22%	2	15%	2	15%	8	18%
Marital status young (n., %)								
Single	3	18%	5	50%	1	8%	9	23%
Married - monogamous	9	53%	1	10%	6	50%	16	41%
Married - polygamous	0	0%	0	0%	0	0%	0	0%
Separate	3	18%	4	40%	4	33%	11	28%
Divorced	0	0%	0	0%	0	0%	0	0%
Widowed	2	12%	0	0%	1	8%	3	8%
Education level respondent adult (n. at least secondary, %)	2	11%	3	23%	1	8%	6	14%
Education level respondent young (n. at least secondary, %)	0	18%	0	40%	0	17%	0	0%
Household size adult (average, SD)	4.6	1.7	3.9	1.4	6.2	1.9	4.8	3.7
Household size young (average, SD)	4.6	1.5	3.8	1.8	3.5	1.5	4.1	2.9
HH with children <14y adult (n, %)	9.0	50%	8.0	62%	9.0	69%	26	59%
HH with children <14y young (n, %)	14.0	82%	6.0	60%	11.0	92%	31	79%
Off farm employment adult (average, % adult)	3.0	17%	2.0	15%	6.0	46%	32	73%

Off farm employment young (average, % young)	7.0	41%	4.0	40%	5.0	42%	31	79%
Importance of trading activity adult (n., %)								
>90%	15	83%	8	62%	8	62%	31	70%
50% < and < 90%	2	11%	4	31%	4	31%	10	23%
40% < and < 50%	1	6%	1	8%	0	0%	2	5%
10% < and < 40%	0	0%	0	0%	0	0%	0	0%
10% <	0	0%	0	0%	1	8%	1	2%
Importance of trading activity young (n., %)								
>90%	9	53%	6	60%	6	50%	21	54%
50% < and < 90%	5	29%	3	30%	3	25%	11	28%
40% < and < 50%	2	12%	0	0%	2	17%	4	10%
10% < and < 40%	1	6%	1	10%	1	8%	3	8%
10% <	0	0%	0	0%	0	0%	0	0%

Table 32: Demographic Information- Gasabo District and Markets

	Kicukiro							
Variables	Ziniya Market		Kabeza		Kibaya		TOTAL	
Respondents n.	52		36		2		90	
Adult women traders (%)								
Between 36 and 39	7	13%	7	19%	0	0%	14	16%
Between 40 and 49	15	29%	10	28%	0	0%	25	28%
Between 50 and 59	4	8%	1	3%	0	0%	5	6%
60 or older	0	0%	0	0%	0	0%	0	0%
Young women traders (%)								
Between 14 and 18	1	2%	0	0%	0	0%	1	1%
Between 19 and 24	3	6%	2	6%	1	50%	6	7%
Between 25 and 30	10	19%	7	19%	1	50%	18	20%
Between 30 and 35	12	23%	9	25%	0	0%	21	23%

Age respondent adult women (average, SD)	44	6	42	5	N/A	N/A	44	6
Age respondent young women (average, SD)	29	5	30	4	25	4	29	4
Trader type (adult)								
Regular Formal market (n., %)	6	12%	3	8%	0	0%	9	10%
Sporadic Formal market (n., %)	7	13%	3	8%	0	0%	10	11%
Cooperative trader (n., %)	4	8%	8	22%	0	0%	12	13%
Informal trader (n., %)	9	17%	4	11%	0	0%	13	14%
Trader type (young)								
Regular Formal market (n., %)	6	12%	3	8%	0	0%	9	10%
Sporadic Formal market (n., %)	7	13%	3	8%	1	50%	11	12%
Cooperative trader (n., %)	4	8%	8	22%	0	0%	12	13%
Informal trader (n., %)	9	17%	4	11%	1	50%	14	16%
Head of household adult (n., % of adults)	17	65%	10	56%	0		27	61%
Head of household young (n., % of young)	15	58%	10	56%	1	50%	26	57%
Relation to HH head adult (n., %)								
Daughter	0	0.0	0	0.0	0	N/A	0	0%
Parent	0	0.0	0	0.0	0	N/A	0	0%
Spouse	9	35%	7	39%	0	N/A	16	36%
Unrelated	0	0.0	1	6%	0	N/A	1	2%
Other	17	65%	10	56%	0	N/A	27	61%
Relation to HH head young (n., %)								
Daughter	0	0%	0	0%	0	0%	0	0%
Parent	1	4%	0	0%	0	0%	1	2%
Spouse	8	31%	5	28%	1	50%	14	30%
Unrelated	1	4%	0	0%	0	0%	1	2%
Other	15	58%	10	56%	1	50%	26	57%
Marital status adult (n., %)								
Single	2	8%	5	28%	0	N/A	7	16%

Married - monogamous	12	46%	6	33%	0	N/A	18	41%
Married - polygamous	0	0%	0	0%	0	N/A	0	0%
Separate	8	31%	3	17%	0	N/A	11	25%
Divorced	0	0%	1	6%	0	N/A	1	2%
Widowed	4	15%	3	17%	0	N/A	7	16%
Marital status young (n., %)								
Single	5	19%	7	39%	1	50%	13	28%
Married - monogamous	11	42%	6	33%	1	50%	18	39%
Married - polygamous	0	0%	0	0%	0	0%	0	0%
Separate	7	27%	5	28%	0	0%	12	26%
Divorced	0	0%	0	0%	0	0%	0	0%
Widowed	3	12%	0	0%	0	0%	3	7%
Education level respondent adult (n. at least secondary, %)	3	12%	1	6%	0		4	9%
Education level respondent young (n. at least secondary, %)	0	23%	1	33%	0	50%	1	2%
Household size adult (average, SD)	5.7	2.3	6.2	2.1			5.9	3.0
Household size young (average, SD)	5.0	1.9	3.8	1.2	5.0	0.0	4.5	3.3
HH with children <14y adult (n, %)	12.0	46%	13.0	72%	0.0		25	57%
HH with children <14y young (n, %)	19.0	73%	10.0	56%	2.0	100%	31	67%
Off farm employment adult (average, % adult)	6.0	23%	3.0	17%	0.0		9	20%
Off farm employment young (average, % young)	7.0	27%	7.0	39%	2.0	100%	16	35%
Importance of trading activity adult (n., %)								
>90%	20	77%	11	61%	0		31	70%
50% < and < 90%	5	19%	3	17%	0		8	18%
40% < and < 50%	1	4%	3	17%	0		4	9%
10% < and < 40%	0	0%	1	6%	0		1	2%
10% <	0	0%	0	0%	0		0	0%
Importance of trading activity young (n., %)								

>90%	16	62%	11	61%	0	0%	27	59%
50% < and < 90%	4	15%	5	28%	0	0%	9	20%
40% < and < 50%	3	12%	1	6%	1	50%	5	11%
10% < and < 40%	3	12%	1	6%	1	50%	5	11%
10% <	0	0%	0	0%	0	0%	0	0%

Table 33: Demographic Information- Rwamagana District and Markets

	Rwamagana					
Variables	Mwurire		Fumbwe		TOTAL	
Respondents n.	27		29		56	
Adult women traders (%)						
Between 36 and 39	5	19%	5	17%	10	18%
Between 40 and 49	2	7%	3	10%	5	9%
Between 50 and 59	4	15%	7	24%	11	20%
60 or older	2	7%	0	0%	2	4%
Young women traders (%)						
Between 14 and 18	0	0%	0	0%	0	0%
Between 19 and 24	5	19%	4	14%	9	16%
Between 25 and 30	4	15%	7	24%	11	20%
Between 30 and 35	5	19%	3	10%	8	14%
Age respondent adult women (average, SD)	49	12	47	8	48	10
Age respondent young women (average, SD)	27	5	27	4	27	5
Trader type (adult)						
Regular Formal market (n., %)	3	11%	3	10%	6	11%
Sporadic Formal market (n., %)	2	7%	4	14%	6	11%
Cooperative trader (n., %)	4	15%	4	14%	8	14%
Informal trader (n., %)	4	15%	4	14%	8	14%
Trader type (young)						

Regular Formal market (n., %)	3	11%	3	10%	6	11%
Sporadic Formal market (n., %)	3	11%	3	10%	6	11%
Cooperative trader (n., %)	4	15%	4	14%	8	14%
Informal trader (n., %)	4	15%	4	14%	8	14%
Head of household adult (n., % of adults)	8	62%	5	33%	13	23%
Head of household young (n., % of young)	4	29%	6	43%	10	36%
Relation to HH head adult (n., %)						
Daughter	1	8%	0	0%	1	2%
Parent	0	0%	0	0%	0	0%
Spouse	4	31%	10	67%	14	25%
Unrelated	0	0%	0	0%	0	0%
Other	8	62%	5	33%	13	23%
Relation to HH head young (n., %)						
Daughter	0	0%	0	0%	0	0%
Parent	2	14%	3	21%	5	9%
Spouse	6	43%	7	50%	13	23%
Unrelated	0	0%	0	0%	0	0%
Other	4	29%	6	43%	10	36%
Marital status adult (n., %)						
Single	3	23%	1	7%	4	7%
Married - monogamous	3	23%	11	73%	14	25%
Married - polygamous	0	0%	0	0%	0	0%
Separate	3	23%	1	7%	4	7%
Divorced	0	0%	0	0%	0	0%
Widowed	4	31%	2	13%	6	11%
Marital status young (n., %)						
Single	5	36%	6	43%	11	20%
Married - monogamous	7	50%	7	50%	14	25%

Married - polygamous	0	0%	0	0%	0	0%
Separate	1	7%	1	7%	2	4%
Divorced	0	0%	0	0%	0	0%
Widowed	1	7%	0	0%	1	2%
Education level respondent adult (n. at least secondary, %)	3.0	23%	1.0	7%	4	14%
Education level respondent young (n. at least secondary, %)	0.0	57%	0.0	0%	0	0%
Household size adult (average, SD)	4.9	1.9	5.3	2.2	5.1	3.5
Household size young (average, SD)	4.2	1.6	4.2	2.2	4.2	3.0
HH with children <14y adult (n, %)	6.0	46%	13.0	87%	19	68%
HH with children <14y young (n, %)	13.0	93%	12.0	86%	25	89%
Off farm employment adult (average, % adult)	3.0	23%	4.0	27%	7	25%
Off farm employment young (average, % young)	5.0	36%	3.0	21%	8	29%
Importance of trading activity adult (n., %)						
>90%	7	54%	6	40%	13	46%
50% < and < 90%	6	46%	6	40%	12	43%
40% < and < 50%	0	0%	2	13%	2	7%
10% < and < 40%	0	0%	1	7%	1	4%
10% <	0	0%	0	0%	0	0%
Importance of trading activity young (n., %)						
>90%	3	21%	4	29%	7	25%
50% < and < 90%	4	29%	7	50%	11	39%
40% < and < 50%	4	29%	2	14%	6	21%
10% < and < 40%	3	21%	1	7%	4	14%
10% <	0	0%	0	0%	0	0%

Table 34: Demographic Information- Rubavu District and Markets

Variables	Rubavu					
	Gisenyi		Kanama		TOTAL	
Respondents n.	79		26		105	
Adult women traders (%)						
Between 36 and 39	18	23%	3	12%	21	20%
Between 40 and 49	18	23%	1	4%	19	18%
Between 50 and 59	9	11%	6	23%	15	14%
60 or older	2	3%	3	12%	5	5%
Young women traders (%)						
Between 14 and 18	0	0%	4	15%	4	4%
Between 19 and 24	4	5%	0	0%	4	4%
Between 25 and 30	13	16%	4	15%	17	16%
Between 30 and 35	15	19%	5	19%	20	19%
Age respondent adult women (average, SD)	45	8	54	12	47	10
Age respondent young women (average, SD)	29	4	26	7	28	5
Trader type (adult)						
Regular Formal market (n., %)	3	4%	3	12%	6	6%
Sporadic Formal market (n., %)	7	9%	3	12%	10	10%
Cooperative trader (n., %)	18	23%	3	12%	21	20%
Informal trader (n., %)	19	24%	4	15%	23	22%
Trader type (young)						
Regular Formal market (n., %)	3	4%	3	12%	6	6%
Sporadic Formal market (n., %)	6	8%	3	12%	9	9%
Cooperative trader (n., %)	12	15%	4	15%	16	15%
Informal trader (n., %)	11	14%	3	12%	14	13%
Head of household adult (n., % of adults)	24	51%	10	77%	34	32%
Head of household young (n., % of young)	11	34%	1	8%	12	27%

Relation to HH head adult (n., %)						
Daughter	0	0%	0	0%	0	0%
Parent	0	0%	0	0%	0	0%
Spouse	23	49%	3	23%	26	25%
Unrelated	0	0%	0	0%	0	0%
Other	24	51%	10	77%	34	32%
Relation to HH head young (n., %)						
Daughter	3	9%	1	8%	4	4%
Parent	4	13%	5	38%	9	9%
Spouse	15	47%	6	46%	21	20%
Unrelated	0	0%	0	0%	0	0%
Other	11	34%	1	8%	12	27%
Marital status adult (n., %)						
Single	2	4%	1	8%	3	3%
Married - monogamous	28	60%	3	23%	31	30%
Married - polygamous	1	2%	0	0%	1	1%
Separate	3	6%	3	23%	6	6%
Divorced	0	0%	0	0%	0	0%
Widowed	13	28%	6	46%	19	18%
Marital status young (n., %)						
Single	8	25%	6	46%	14	13%
Married - monogamous	19	59%	6	46%	25	24%
Married - polygamous	0	0%	0	0%	0	0%
Separate	4	13%	0	0%	4	4%
Divorced	0	0%	1	8%	1	1%
Widowed	1	3%	0	0%	1	1%
Education level respondent adult (n. at least secondary, %)	13.0	28%	0.0	0%	13	22%

Education level respondent young (n. at least secondary, %)	3.0	31%	0.0	31%	3	7%
Household size adult (average, SD)	5.9	2.2	3.8	1.5	5.5	3.2
Household size young (average, SD)	5.1	1.6	6.2	1.6	5.4	4.1
HH with children <14y adult (n, %)	19.0	40%	8.0	62%	27	45%
HH with children <14y young (n, %)	13.0	41%	9.0	69%	22	49%
Off farm employment adult (average, % adult)	10.0	21%	2.0	15%	12	20%
Off farm employment young (average, % young)	10.0	31%	8.0	62%	18	40%
Importance of trading activity adult (n., %)						
>90%	35	74%	10	77%	45	75%
50% < and < 90%	10	21%	2	15%	12	20%
40% < and < 50%	2	4%	1	8%	3	5%
10% < and < 40%	0	0%	0	0%	0	0%
10% <	0	0%	0	0%	0	0%
Importance of trading activity young (n., %)						
>90%	18	56%	2	15%	20	44%
50% < and < 90%	7	22%	5	38%	12	27%
40% < and < 50%	5	16%	4	31%	9	20%
10% < and < 40%	2	6%	2	15%	4	9%
10% <	0	0%	0	0%	0	0%

ANNEX VII: Survey

Urban Women Horticultural Traders Survey

UBUSHAKASHATSI KU BUCURUZI BW'IMBOGA N'IMBUTO MU MUJYI BUKORWA N'ABAGORE

Introduction: "Good morning/afternoon. My name is I am from Three Stones International conducting a study on urban women horticulture traders (UWHTs) commissioned by Catholic Relief Services Rwanda (CRS) on behalf of the Ministry of Agriculture and Animal Resources (MINAGRI). We are conducting a survey looking at the urban horticultural trading environment for young women and women urban horticulture traders. As a person involved in Horticulture trade, I have few questions for you. The information provided will only be used to serve the objectives of the study. This information will be shared with decision makers that will deliberate on how to support women involved in this business.

Your name will not appear in any data that is made publicly available. Your participation in this study is voluntary and you can choose to leave and stop the interview at any time. The information you provide will be used purely for knowledge purpose; your answers will not affect any benefits or subsidies you may receive now or in the future. Do you consent to be part of this study?"

"Mwaramutse/Mwiriwe. Nitwa..... nturutse mu kigo cyitwa Three Stones International kiri gukora ubushakashatsi ku bagore bo mu mijyi bakora ubucuruzi bw'imboga n'imbutu, buyobowe n'umushinga wa Catholic Relief Services (CRS) mu izina rya Ministeri y'Ubuhinzi n'Ubworozi (MINAGRI). Turi gukora ubushakashatsi bwibanda ku bucuruzi bw'imboga n'imbutu mu mijyi bukorwa n'abakobwa n'abagore. Nk'umuntu wakoze/ukora ubucuruzi bw'imboga n'imbutu, mfite ibibazo bike nifuzaga kukubaza. Amakuru muduhereza azakoresheka gusa mu kugera ku ntego z'ubushakashatsi. Akazasangizwa gusa abafata ibyemezo bikazabafasha kumenya uburyo bafasha abagore bari mu bucuruzi bw'imboga n'imbutu.

Amazina yanyu ntaho azagaragara ahariho hose mu makuru yashyizwe ku mugaragaro. Amakuru mudusangiza azakoresheka gusa ku mpamvu y'ubumenyi; ibisubizo byanyu ntabwo bizagira ingaruka ku nyungu iyariyo yose mubona ubu cyangwa mu gihe kiri imbere. Mwemeye kugira uruhare muri ubu bushakashatsi?"

Do you consent to provide information Yes (), NO () Wemeye gutanga amakuru? Yego (), Oya ().

Section 1 – Data Handlers

Igika cya 1- Amakuru y'ubaza

Date (dd/mm/yyyy)	
Amatariki:/ umunsi/ukwezi/umwaka	
Enumerator name	
Amazina y'ubaza	

Section 2: Young woman or adult woman trader respondent

Igika cya 2: Usubiza w' umucuruzi w'umugore cyangwa w'umukobwa

2.1 Name of (main respondent): Amazina y' ubazwa

1. First name/Izina rusange _____

2. Family name/ **Izina bwite**
3. Name most commonly used/ **Izina akoresha kenshi**

2.2 Where do you live? Village, Town, or location where the woman the trader is living/residing **Aho umucuruzi atuye**

1. District/ **Akarere**
2. Sector/ **Umurenge**
3. Cell/ **Akagali**
4. Village/ **Umudugudu**

2.2.1. Market Location [for informal traders/ street traders indicate the market nearest to where you are conducting survey]

2.2.1 Aho isoko rihereye

Kimisagara Market, Nyarugenge/ Isoko rya Kimisagara, Nyarugenge

Nyabugogo Market, Nyarugenge/ Isoko rya Nyabugogo, Nyarugenge

Kigali City Market, Nyarugenge/ Isoko ry'umujyi wa Kigali, Nyarugenge

EjoHeze Market- Abazunguzayi, (Gitega Sector), Nyarugenge/ Isoko rya Ejoheza-Abazunguzayi, (Umurenge wa Gitega), Nyarugenge

Kimironko Market, Gasabo/ Isoko rya Kimironko

Nyagatovu Market- Abasunguzayi, Gasabo/ Isoko rya Nyagatovu

Karuruma- Selling Point (Jabana), Gasabo/ Iseta yo gucururizaho Karuruma (Jabana), Gasabo

Ziniya Market, Kicukiro/ Isoko rya Ziniya

Kabeza Main Market (Kanombe Sector), Kicukiro/ Isoko rikuru rya Kabeza (Umurenge wa Kanombe), Kicukiro

Kibaya- Abasunguzayi (Nyarugunga Sector), Kicukiro/ Abazunguzayi ba Kibaya (Umurenge wa Nyarugunga), Kicukiro

Ntunga Market (Mwurire Sector), Rwamagana/ Isoko rya Ntunga (Umurenge wa Mwurire), Rwamagana

Nyagasambu Market (Fumbwe Sector), Rwamagana/ Isoko rya Nyagasambu (Umurenge wa Fumbwe), Rwamagana

Gisenyi Market, Rubavu/ Isoko rya Gisenyi, Rubavu

Mahoko Market (Kanama Sector), Rubavu/ Isoko rya Mahoko (Umurenge wa Kanama), Rubavu

2.2.2. Trader Type

2.2.2 Ibyiciro by'abacuruzi

1. Traders that operate in formal horticultural/agricultural markets on a regular basis and have a rented space **Abacuruzi b'imboga n'imbuto bacuruzi mu buryo bwemewe kandi buri gihe, bafite aho bakodesha ho gucururiza**
2. Traders that operate sporadically in formal horticultural/agricultural markets, by renting spaces from time to time and often share market space **Abacuruzi b'imboga n'imbuto bemewe bakora mu buryo budahoraho, rimwe na rimwe bakodesha aho gucururiza kandi kenshi basangira iseta.**
3. Traders that operates through cooperatives/associations. **Abacuruzi bakorera mu makoperative/amashyirahamwe.**
4. Traders that are not registered with cooperatives/ association, pay no income taxes, and do not operate in formal horticultural/ agricultural markets known as street vendors

Abacuruzi batanditse mu makoperative/amashyirahamwe, batishyura imisoro, kandi badakora mu buryo bwemewe bazwi nk'abazunguzayi

23. Trader Age

Icyiciro cy'imyaka y'umucuruzi

[add menu option: young woman (below 30); adult woman (31+)]

[Shyiraho urutonde rw'amahitamo: Abagore bato (munsi y'imyaka 30), abagore bakuze (hejuru y'imyaka 31)]

2.3.1 Please provide your age category Tubwire imyaka yawe

Between 14 and 18 [] Hagati ya 14 na 18 []

Between 19 and 24 [] Hagati ya 19 na 24 []

Between 25 and 30 [] Hagati ya 25 na 30 []

Between 31 and 359 [] Hagati ya 31 na 359 []

Between 36 and 39 [] Hagati ya 36 na 39

Between 40 and 49 [] Hagati ya 40 na 49 []

Between 50 and 59 [] Hagati ya 50 na 59 []

60 or older [] 60 cyangwa hejuru []

2.4 Are you the head of household?/ Ni wowe mukuru w' urugo?

1. YES (continue to 2.6)/ Yego (komeza ujye 2.6)

2. NO (continue to 2.5)/ Oya (komeza ujye 2.5)

2.5 If NO, what is your relationship with the household head? Niba ari oya ni iyihe sano ufitanye n'umukuru w'urugo?

(select one answer)/ (Hitamo igisubizo kimwe)

Spouse Umufasha

Parent Umubyeyi

Child Umwana

Other family member undi muntu mu bagize umuryango

Mother Nyina

Sister Mushiki we

Sister-in-law /Muramukazi we

Daughter /Umukobwa we

Auntie/ Nyirasenge/Nyina wabo

Niece/cousin/ Umwishywa/Mubyara we

Unrelated Nta sano bafitanye

2.6 What is your marital status?/ Irangamimerere ryanyu ni irihe?

Single/never married / Ingaragu/sinigeze nshaka

Married - monogamous / Nashakanye n'umuntu umwe

Married - polygamous / Nashakanye n'abantu batandukanye

Separate (temporarily) / Natandukanye n'uwo twashakanye (by'igihe gito)

Divorced / Natandukanye byemewe n'amategeko n'uwo twashakanye

Widowed / Umupfakazi

2.7 What is your highest level of education? / Wagarukiye mu kihe cyiciro cy'amashuri?

Illiterate/no schooling / Ntabwo nzi gusoma/sinigeze niga

Literate/adult education / Nahawe amahugurwa y'abantu bakuru mu gusoma no kwandika

Nursery / Ikiburamwaka

Primary / Amashuri abanza

Secondary / Amashuri yisumbuye

Undergraduate University / icyiciro cya mbere cya kaminuza

Postgraduate University / icyiciro cya kabiri cya kaminuza

Section 3: household* composition and income activities

Igika cya 3: Abagize urugo n'ibikorwa bibyara inyungu.

* A household includes all persons who typically eat from the same pot for the majority of the year (six months and above). Members who live somewhere else and only come to visit for a period of less than six months are not to be considered household members.

*Urugo rugizwe n'abantu bose basangira ibyatekewe mu nkono imwe mu gihe kinini cy'umwaka (amezi 6 no kuzamura). Abantu baba ahandi ariko bakaza gusa gusura mu gihe kiri muni y'amezi 6 ntibafatwa nk'abagize urugo.

3.1 How many persons are in your household, including yourself? / wanyu muri bangahe nawe urimo?

[]

3.2 Household composition / Abagize urugo

Age bracket / Ikigero cy'imyaka	Number of HH members umubare w'abagize urugo		Number of HH members who are in formal education / Umubare w'abagize urugo biga mu mashuri asanzwe	
	Male / Gabo	Female / Gore	Male / Gabo	Female / Gore
Age: 0-2 years Imyaka hagati ya 0-2				

Age: 3-5 years Imyaka hagati ya 3-5				
Age: 6-14 years Imyaka hagati ya 6-14				
Age: 15-49 years Imyaka hagati ya 15-49				
Age: 50 – 65 years Imyaka hagati ya 50-65				
Age: > 65 years Hejuru y'imyaka 65				

3.3 Is anyone in your household working off-farm? / Mubagize urugo haba hari umuntu ukora ibindibitari ubuhinzi?

Yes / Yego skip to 3.4

No / Oya skip to 3.5

3.4 If yes, what is the relationship with you (multiple answers might apply)? / Niba ari yego, mufitanye irihe sano (ibisubizo byinshi birashoboka)

Spouse Umufasha

Parent Umubyeyi

Child Umwana

Other family member Undi muntu mu bagize umuryango

Mother Nyina

Sister Mushiki we

Sister in law / Muramukazi we

Daughter / Umukobwa we

Auntie/ Nyirasenge/Nyina wabo

Niece/cousin/ Umwishywa/Mubyara we

Unrelated Nta sano bafitanye

3.5. How important is your trading activity for your household income? Ni gute igikorwa cyanyu cy'ubucuruzi ari ingenzi mubyinjiriza urugo?

The purpose of this question it is to understand how much the UWHTs rely on trading of horticultural products for their household income. The enumerator should try to pull out the answer from the using a participatory approach. For example, s/he could ask: do you have alternative sources of income or do you rely only on trading? If the

interviewed indicates to rely only on trading than this is option 1. If not, try to understand how much the alternative sources of income are as much as the trading one (option 3), or much more (option 4) or much, much more (option 5) or much less (option 2).

Intego y'iki kibazo ni ukumva uburyo abagore bakorera ubucuruzi bw'imbuga n'imbuta mu mijyi, ari bwo bushingirwaho mu kwinjira urugo rwabo. Ubaza agomba kugerageza gukuramo igisubizo akoresheje uburyo bwo kugira uruhare. Nk'urugero, ashobora kubaza: ufite ubundi buryo bwo kwinjira amafaranga cyangwa wishingikiriza ku bucuruzi gusa? Niba ubazwa yerekanye kwishingikiriza ku bucuruzi gusa kuruta ubu ni amahitamo ya 1. Niba atari byo, gerageza kumva ubundi buryo bwo kwinjira amafaranga bungana n'ubucuruzi (amahitamo ya 3),

1. [_] The household relies entirely (> 90%) on the trading activity for its cash income
90% urugo rubeshwaho n'amafaranga aturutse ku bucuruzi rukora.
2. [_] The household relies for a major part (50% to 90%) on the trading activity for its cash income
Kuva kuri 50% kugeza kuri 90% uruhande runini urugo rubeshwaho n'amafaranga aturutse ku bucuruzi rukora.
3. [_] The household relies for about half (40% to 50%) of its cash income on the trading activities
Kuva kuri 40% kugeza kuri 50% kimwe cya kabiri urugo rubeshwaho n'amafaranga aturutse ku bucuruzi rukora.
4. [_] The household relies for a minor part (less than a half 10% to 40%) of its cash income on trading activity
Uruhare ruto kuva ku 10% kugeza kuri 40% urugo rubeshwaho n'amafaranga aturutse ku bucuruzi rukora.
5. [_] The household relies for a very minor part (less than < 10%) of its cash income on the trading activity
Uruhare ruto cyane 10% urugo rubeshwaho n'amafaranga aturutse ku bucuruzi rukora.

Section 4: type of traded commodities:/ Igika cya 4: ubwoko bw'ibicuruzwa.

4.1 Rank the horticultural products you traded the last three months according to the importance for the household income. Shyira mu byiciro amoko y'imbuga n'imbuta wacuruzwaga mu mezi 3 ashize ugendeye ku byinjije amafaranga menshi mu rugo rwanyu.

Name of horticultural product	
Izina ry'imbuta n'imbuga	
1	
2	
3	
4	
5	

4.2 Would you recall what was the total amount you received earned through from your sales during the last three months? Waba wibuka igiteranyo cy'amafaranga wacuruzwaga mu mezi 3 ashize?

RWF _____

I do not want to say

4.2.1 What were the costs related with your trading activity that you incurred on during the last three months? Ni ibihe muri ibi byagutwaye amafaranga mu mezi 3 ashize byerekeranye n'igikorwa cyawe cy'ubucuruzi? (prompt if necessary) (Sobanura aho bikenewe)

- Transport Ingendo
- Packaging Gupfunyika

- Market place **Iseta**
- Pay back loan **Kwishyura inguzanyo**
- Other (specify) **Ikindi (kivuge)** _____

4.2.2 Would you be able to indicate how much you spent for each of the costs you have mentioned?

Ushobora kugaragaza amafaranga buri kimwe muri ibyo wavuze cyagutwaye?

Voice of cost/ ibikorwa	Amount (RWF)/ Agaciro
Transport/ Ingendo	
Packaging/ Gupfunyika	
Market place/ Iseta	
Pay back loan/ Kwishyura inguzanyo	
Other (specify)/ Ikindi kivuge	

4.3 Where do you source the horticultural products that you sell? **Nihe mukura imboga n'imbutu mugurisha?**

- Own production **Ndazihingira**
- Cooperative **Muri koperative**
- Individual farmers producers (farm gate) **Mu bandi bahinzi bazitunganya.**
- Wholesale traders **Abaranguzi**
- Other (Specify) **ahandi (havuge)**

4.4 Who are the most important principal buyers for your products (rank in order of importance if more than one type)? **Ni nde muguzi w'ibicuruzwa byawe w'ingenzi cyane (niba barenze umwe batondeke uhareye ku w'ingenzi cyane.**

- Individuals **Abantu ku giti cyabo**
- Processors **Ababitunganya**
- Aggregators **Abaterankunga**
- Supermarket **Amaguriro makuru**
- Modern retail trader **Abacuruzi bagezweho**
- Wholesale trader **Ababiranguza**
- Hotel **Amahoteri**
- Restaurant **Amaresitora**
- Households **Ingo**
- Other (please specify) **Abandi bavuge**

4.5 Where do you usually sell your products? **Ni he ugurisha umusaruro wawe?**

- Regularly in market **Akenshi ni mu isoko**
 - If yes, provide location (specify) **Niba aribyo nihe?**
- At cooperatives **Kuri koperative**
- In informal markets **Mu masoko atemewe**
- Sometimes in regular markets sometimes in informal markets **Rimwe na rimwe mu mu masoko yemewe ubundi mu masoko atemewe.**
- Street vending **Ndawuzunguza/ Ngurishiriza ku nzira/ku muhanda.**
- Other (specify) **Ahandi (havuge)**

4.6 Do you practice cross border trading? Waba ujya ukora ubucuruzi bwambukiranya imipaka?

- Yes/Yego >> 4.6.1.
- No/Oya >> 4.7

4.6.1 If answer to 4.6 is Yes, Are you aware of Economic Community of the Great Lakes Countries (CEPGL) trading protocols Niba igisubizo kuri 4.6 ari yego, waba uzi amahame agenga ubucuruzi bwo mu karere k'ibiyaga bigari.

- Yes/Yego
- No/Oya

4.6.2 If answer to 4.6 is Yes, Are you aware of Common Market for Eastern and Southern Africa (COMESA) trading protocol Niba igisubizo kuri 4.6 ari yego, waba uzi amahame agenga isoko rihuriweho na Afurika y'uburasirazuba n' Afurika y'amajyeepfo.

- Yes/Yego
- No/Oya

4.6.3 If answer to 4.6 is yes, Are you aware of the existence of a Trade Information Desk? Niba igisubizo kuri 4.6 ari yego, waba uzi ibijyanye n'ishyirwaho ry'aho wabariza amakuru ajyanye n'ubucuruzi yashyizweho na COMESA?

- Yes/Yego
- No/Oya

4.7 Do you provide grading and sorting to meet market requirements? Ese waba ufite ibisabwa byose (ubwiza bw'ibicuruzwa, bitoranyije kandi biri mu byiciro) bikenerwa n'abaguzi/isoko?

- Yes /Yego
- No/Oya

4.7.1 Does sorting and grading fall under the requirement of your targeted market? Ese uko gutoranywa no gushyirwa mu byiciro kw'ibicuruzwa byujuje ibisabwa n'abaguzi (isoko) ukorana nabo (naryo)?

- Yes/Yego
- No/Oya

4.8 What, if any, packaging for your product do you provide? Niba hari kimwe mubyo bapfunyikamo ujya utanga ni ikihe?

- None (skip to 4.8.1.) Nta na kimwe (taruka ujye kuri 4.8.1.)
- Paper bags impapuro (envelope)
- Boxes Amakarito
- Sacs Imifuka
- Metal cans Imikebe y'ibyuma
- Glass bottle Amacupa y'ibirahuri
- Plastic bags Amasashe
- Other packaging (specify) Ibindi byo gupfunyikamo (bivuge).

4.8.1 If answer to question 4.8 is none, What is the reason why you don't provide package? Niba igisubizo kuri 4.8 ari "nta nakimwe" ni ukubera iki utajya ubikora?

- It is too expensive Birahenze

- I don't know where to source package alternative to plastic Sinzi aho nakura ibindi byo gupfunyikamo bitari amasashe.

- Alternatives to plastic bags are too expensive **Ibindi bitari amasashe birahenze.**
- It is difficult to find alternatives to plastic bags **Biragoye kubona ibindi bitari amasashe.**
- Other (specify) **Ikindi (kivuge).**

4.9 Are there certain specific aspects that your current buyers require as a condition of sale? Haba hari amabwiriza abakiriya bawe bagenderaho mukugura ibicuruzwa? (prompt if necessary) (Sobanuza aho bikenewe)

- None **Ntayo**
- Size of product **Ingano y'igicuruzwa.**
- Color of product **Ibara ryacyo.**
- Limited number of defects **Inenge nkeya**
- Taste of product **Uburyohe bw'igicuruzwa**
- Packaging **Uko bipfunyitse.**
- Phytosanitary compliance **Ibijyanye n'amabwiriza y'isuku.**
- Certification (organic, Fair trade) **Ibyahawe ibirango by'ubuziranenge.**
- Other (specify) **Ikindi (kivuge)**

4.10 Is your business formally registered / through a tax registration number (used only for tracking purposes, not for collecting taxes) Ese ubucuruza bwawe buranditse byemewe n'amategeko/ binyuze mu kugira nimeroy kwishyuriraho imisoro / uretse ikorehwa mu kukusanya imisoro.

- Yes/**Yego**
- No/**Oya**

Section 5: Skills and facilities for trading

Igika cya 5: Ubumenyi ndetse n'ubufasha mu bucuruzi.

5.1 From where do you usually source information on: Ubusanzwe ni he mukura amakuru?

Topics Ingingo	Source of information** inkomoko y'amakuru/aho amakuru ava
Market price Ibiciro ku isoko	
Where to source your products	
Where to sell your products aho kugurishiriza ibicuruzwa byanyu	
Market information (opportunities and risks) amakuru ajyanye n'isoko (ihindagurika ry'ibiciro, kuboneka kw'amasoko n'imbogamizi)	
Markets requirements (quality standards, etc.) Ibisabwa ku ma soko (nk'ubuziranenge n'ibindi.)	
Certification of products Ibyangombwa.	
Financial management practices (e.g. business plan writing, creating financial statements, keeping books of accounts, organizing daily administration) Ibijyanye n'imicungire y'umutungo (nko kwandika inyandiko ngenderwabo mu bucuruzi, gukora inyandiko z'amafaranga, kwita ku bitabo bya konti no gushyira ku murongo imikorere ya buri muni.)	
Business management practices (e.g. customer care) Ibikorwa by'icunga mutungo mu bucuruzi. (Urugero, kwita ku bakiriya)	
Transport costs Ikiguzi cy'ingendo	
Packaging Gupfunyika	

Storage Ububiko	
Refrigeration ibijyanye no gukonjesha.	
Business innovation (ICT, e- commerce, cashless transactions, etc.) Udushya mu bucuruzi	
Resilience in doing business (e.g. learning about downsides of doing business) Ubushobozi bwo guhangana n'ingaruka mu bucuruzi	
Cross-border trading (ask if applicable – if answer to 4.6 is YES) Ubucuruzi bwambukiranya imipaka.(baza niba bijyanye niba igisubizo cy'ikibazo 4.6 ari yego.	
Other (specify) (Ikindi kivuge).	

**** List of sources of information/ Urutonde rw'inkomoko y'amakuru**

- Cooperative meetings / **Mu nama za koperative**
- Mobile/IVR messaging campaign / **Gahunda y'iherekanya butumwa kuri telefoni**
- Radio programs / **Gahunda za radiyo**
- Newspapers / magazine articles / **Ibinyamakuru**
- Information leaflets and posters / **Ku byapa**
- Films – videos/ **Muri filimi/hakoreshejwe amashusho**
- SMS messages / **Ku butumwa bugufi**
- From my own experience/ **Naraabyigishije/biturutse ku bunararibonye bwanjye bwite**
- Another woman trader **Undi mugore w'umucuruzi**
- Neighbours, friends and family/ **Abaturanyi, inshuti n'abo mu muryango**
- Extension officers (farmers promoters)/ **Abashinzwe iyamamazabikorwa (Abafashamyumvire mu by'ubuhinzi)**
- Agro-dealers/ **Abacuruzi b'inyongeramusaruro**
- My cooperative / association **Koperative yanjye/ Urugaga**
- Mentoring (interactive lessons) **Ubufasha myumvire/ amasomo y'ibiganiro.**

Education programmes that offer flexible schedules and additional services such as child care **Gahunda y'uburezi itanga ingengabihe iteguye na service z'inyongera nk'iya rengerwa umwana.**

- None **Nta nimwe**
- Other (specify)/ **Ahandi (havuge)**

5.2 What is your preferred way of learning? Ni ubuhe buryo bukunogeye bwo kwiga?

- Sharing experiences **Gusangira ubunararibonye**
- Experts talks **Ibiganiro by'inararibonye.**
- Mentoring **Ubufasha myumvire**
- Training
- Other (specify) **Ikindi kivuge**

5.3 Have you ever received any training since you started this trading activity? Kuva watangira ibi bikorwa by'ubucuruzi wari wahabwa amahugurwa?

- Yes/ **Yego >> 5.4**
- No/ **Oya >> 5.5**

5.4 If answer to 5.3 is yes, which kind of training did you receive? Niba igisubizo cy'ikibazo 5.3 ari yego ni ubuhe bwoko bw'amahugurwa wahawe?

- Business plan writing **Kwandika inyandiko z'imishinga y'ubucuruzi**
- Creating financial statements **Gukora inyandikofaranga z'ubucuruzi**
- Keeping books of accounts **Kubika ibitabo bya amakonti.**
- Organizing daily administration **Gutunganya ibikorwa by'ubuyobozi bya burimunsu.**

- Business management, e.g. customer care Gucunga ibikorwa by'ubucuruzi, urugero kwakira abakiriya neza.
- Business innovation Udushya mu bucuruzi
- Resilience in doing business (e.g. learning about downsides of doing business) Ubushobozi bwo guhangana n'ingaruka mu bucuruzi (Urugero, kwiga ibibazo biba mu gukora ubucuruzi)
- Market information (opportunities and risks) Amakuru ajyanye n'isoko (kuboneka kw'amasoko n'imbogamizi)
- Quality standards (e.g. packaging) Ibiranga ubuziranenge, (Urugero, gupfunyika)
- Value addition (e.g. processing) Inyongera gaciro (Gutunganya)
- Cross border trading Ubucuruzi bwambukiranya imipaka
- Other (specify) Ikindi kivuge

5.5 Is there any additional training you would like to receive? Haba hari andi mahugurwa y'inyongera wumva ukeneye?

- Business plan writing Kwandika inyandiko z'imishinga y'ubucuruzi
- Creating financial statements Gukora inyandikofaranga z'ubucuruzi
- Keeping books of accounts Kubika ibitabo by'amakonti.
- Organizing daily administration Gutunganya ibikorwa by'ubuyobozi bya buri muni.
- Business management, e.g. customer care Gucunga ibikorwa by'ubucuruzi, urugero kwakira abakiriya neza.
- Business innovation Udushya mu bucuruzi
- Resilience in doing business (e.g. learning about downsides of doing business) Ubushobozi bwo guhangana n'ingaruka mu bucuruzi (Urugero, kwiga ibibazo biba mu gukora ubucuruzi)
- Market information (opportunities and risks) Amakuru ajyanye n'isoko (kuboneka kw'amasoko n'imbogamizi)
- Quality standards (e.g. packaging) Ibiranga ubuziranenge, (Urugero, gupfunyika)
- Value addition (e.g. processing) Inyongera gaciro (Gutunganya)
- Cross border trading Ubucuruzi bwambukiranya imipaka
- Other (specify) Ikindi kivuge

5.6 Do you have access to storage facilities for your traded products? Ese ubasha gukoresha ibikoreshe by'ububiko mu bucuruzi bwawe.

- Yes/Yego
- No/Oya

5.7 Do you have access to refrigeration services for your traded horticultural commodities/products? Ese ubasha gukoresha ibikoreshe byo gukonjesha mu bucuruzi bwawe bw'imboga n'imbuta?

- Yes/Yego
- No/Oya

5.8 What is your current means of transport to reach the place where you sell your product? Ni ubuhe buryo bw'ingendo ubu wifashisha kugira ngo ubashe kugera aho ucururiza?

- By foot N'amaguru
- Shared pick up Imodoka nsangiye n'abandi
- Bicycle Igare
- Public transport (bus, matatu, moto, etc.) Uburyo rusange nka bisi, moto n'ibindi.
- Other (specify) ubundi buryo, buvuge

5.9. How long does it take you to reach the place where you sell your products ?

[in minutes]Ese bigutwara igihe kingana iki kugira ngo ugere aho ugurishiriza ibicuruzwa byawe? (mu minota)

Section 6: Agency / decision making

Igika cya 6: Umuhuza/ gufata umwanzuro

6.1 Do you have access to a mobile phone? Ese ufite uburyo bwo gukoresha telephone?

- Yes/Yego
- No/Oya

6.2 Do you own a mobile phone? Ufite telephone?

- Yes/Yego
- No/Oya

6.3. Can you decide about how to use the income generated from your trading of horticultural products? Ushobora gufata umwanzuro ku cyo wifuza gukoresha amafaranga yavuye mu bucuruz bwawe bw'imboga n'imbuta?

- Not at all Habe namba
- Small extent Gake cyane
- Medium extent Mu rugero
- To a high extent Cyane
- Other (specify) Ikindi (kivuge)

Section 7: Visibility, voice

Igika cya 7: Imigaragarire, ijwi

7.1 Are you a member of a cooperative or association? Waba uri umunyamuryango wa koperative cyangwa ishyirahamwe?

- Yes (go to 7.2) yego (jya kuri 7.2)
- No (go to 7.6) Oya (jya kuri 7.6)

7.2 If yes in question 7.1, which cooperative/association are you a member of? Niba ikibazo 7.1 ari yego, ni iyihe koperative cyangwa ishyirahamwe ubereye umunyamuryango?

7.3 If yes in question 7.1, is this a “women only” cooperative/association? Niba ikibazo 7.1 ari yego, ni abagore gusa bagize iyo koperative cyangwaa ishyirahamwe?

- Yes / Yego
- No/Oya

7.4 If yes in question 7.1, what is your position within the cooperative/association? Niba ikibazo 7.1 ari yego, ni uwuhe mwanya ufite muri iyo koperative cyangwa ishyirahamwe?

- manager Umucunga mutungo

- board Inteko ifata ibyemezo

- simple member Umunyamuryango usanzwe.

- other (specify) Ikindi (kivuge)

7.5 If yes in question 7.1, what is the support/what are the benefits you have for being part of a cooperative? Niba ikibazo 7.1 ari yego ni iyihe nyungu cyubufasha ukura mu kuba umunyamuryango wa koperative cyangwa ishyirahamwe?

- Marketing information (e.g. prices) amakuru ajyanye no kwamamaza (urugero ibiciro)
- Management (assistance to manage business) Icyungu mutungo
- Financing (RWF) Inkunga y'amafaranga
- Financing info Amakuru yo guterwa inkunga.
- Training Amahugurwa
- Other (specify) Ikindi kivuge

7.6 If NO in question 7.1, are you interested in becoming a member of a cooperative? Niba ikibazo 7.1 ari oya, wumva wishimiye kuba umunyamuryango wa koperative cyangwa ishyirahamwe?

- Yes/Yego
- No /Oya

7.7 Are you familiar with any initiative, project business opportunities for empowering and organizing urban women horticulture traders in the horticulture sector? Ese usanzwe uzi imishinga itandukanye itera inkunga abagore bo mu miji bari mu bucuruzi bw'imboga n'imbuta?

- No, I am not Oya simbizi>> Section 8
- Yes I am Yego, ndabizi>>7.8

7.8 If yes, can you mention them? Niba ari Yego, ushobora kuyitubwira?

- Hinga Weze (CNFA USAID) Ikigo HINGA WEZE
- SAIP (Sustainable Agricultural Intensification for Improved Livelihoods, Food Security and Nutrition Project) (SPIU World Bank) Gahunda y'ubuhinzi burambye hongera ingufu mu kuzamura imibereho kwihaza mu biribwa n'imirire.
- HCoE (The Rwanda-Israel Horticulture Center of Excellence) Ikigo gikora ubuhinzi bw'indabyo cy'u Rwanda na Isiraheli
- HortInvest (SNV) Ishoramari mu buhinzi bw'imboga n'imbuta.
- RYAF (Rwanda Youth Agribusiness Forum) Ihuriro ry'urubyiruko nyarwanda rukora ubuhinzi n'ubworozi bya kinyamwuga.
- Rwanda Horticulture Working Group Ihuriro rishinzwe abahinzi b'imboga n'imbuta mu Rwanda
- Rwanda Horticulture Export Standards Initiative Ikigo gishinzwe ubuziranenge bw'imboga n'imbuta byoherezwa mu mahanga
- Other (Specify) Ikindi (kivuge)
- I don't recall the name Sinibuka izina

7.9 If yes, how often in general do you consult them? Niba ari Yego, ni inshuro zingahe muri rusange uyifashisha/uyigisha inama?

Never Nta na rimwe

Sometimes Rimwe na rimwe

Regularly Buri gihe

Section 8: Risk factors incidence/ occurrence

Igika cya 8: Impamvu zishobora kubaho

8.1 What are the challenges your business faced or is facing? For each of the challenge you mention, I would like you to indicate how much it has impacted, or is impacting your business, by indicating a number between **1 and 5 for each challenge, with 1 the lowest impact and 5 the highest.** Ni izihe mbogamizi ubucuruze bwawe buhura nazo cg buri guhura nazo muri iyi minsi? Kuri buri mbogamizi watubwiye ukoresheje imibare kuva kuri 1 kugera kuri 5 watugaragariza uburyo yaba yaragize ingaruka cg iri kugira ingaruka ku bucuruzi bwawe 1 biraba ari gake cyane 5 biraba ari kenshi cyane.

[**ENUMERATORS TO ASK AS AN OPEN-ENDED QUESTION, DO NOT READ OUT OPTIONS**, ask the interviewee to list the challenges, prompt a few examples if needed to provide understanding about the question)

Use option N/A in case that challenge is not mentioned (it would not be correct to assign score 1). **UBAZA BAZA MU BURYO BURAMBUYE NTUMUSOMERE AMAHITAMO.** Bwira ubazwa ahitemo imbogamizi zose, ushobora kumusomeramo bike bibaye ngombwa kugira ngo yumve neza ikibazo. Koresha amahitamo “Ntibyerekeranye” mu gihe iyo mbogamizi itagaragajwe (ntabwo byaba ari ibyo gukoresha 1)

Challenges faced in your business Imbogamizi wahuye nazo mu bucuruzi bwawe	Indicate the level of incidence of the impact Erekan urwego rw'ibibazo byatewe n'ingaruka (chose a number between 1 and 5, with 1 be the lower impact and 5 the highest) Hitamo umubare hagati ya 1 na 5, 1 ni ingaruka nke naho 5 ni ingaruka nini cyane
Consequences of COVID-19 prevention measures Ingaruka zishingiye ku ngamba zo kwirinda icyorezo cya COVID-19	
Commodities damaged by pests or diseases (or others such as climate change, drought, excessive rain, etc.) Ibicuruzwa byangijwe n'udukoko cg indwara (cyangwa ibindi nk'imihindagurikire ry'ikirire, amapfa, imvura nyinshi n'ibindi)	
Limited access to business financing Uburyo buke bwo kubona inkunga z'ubucuruzi	
Low market prices Ibiciro biri hasi cyane ku isoko.	
Cost of taxation Ibiciro by'imisoro.	
Transport costs Ibiciro by'ingendo.	
Physical hardship of trade Imbaraga nke z'umubiri mu bucuruzi	
High cost of market space Ibiciro by'iseta biri hejuru	
Limited access to storage facilities Kutagira ububiko.	
Lack of knowledge about market dynamics Ubumenyi buke ku mihindagurikire y'amasoko.	
Limited business skills Ubumenyi buke ku bijyanye n'ubucuruzi	
Insufficient capital Igishoro kidahagije.	
Lack of ownership of key asset (e.g. mobile phone) Kutagira ibikoreshe byihariye by'ibanze nka telefone ngendanwa.	
Sometimes it is difficult to practice my business because of the many family responsibilities I have (e.g. taking care of kids) Rimwe na rimwe birangora gucuruza kubera inshingano nyinshi z'urugo. Urugero; kwita ku bana etc...	
Other (please specify) Ikindi (sobanura).	

Section 9: Credit, finances, insurances – safety nets

Igice cya 9: Inguzanyo, imari, ubwishingizi- umutekano.

9.1 What was the amount of start-up capital that you invested in your horticultural trading activities (RWF)? Ni amafaranga angahe watangiranye nk'igishoro muri ibi bikorwa byawe by'ubu bucuruzi bw'imboga n'imbuta ?

9.1.1. what was the source of your start-up capital/investment? Nihe wakuye amafaranga watangije nk'igishoro?

Relatives	Ku bavandimwe
Neighbors (not relatives)	Ku baturanyi
Farmer associations/ co-operatives	Ishyirahamwe ry'abahinzi/ koperative.
Commercial banks	Banki z'ubucuruzi
Umurenge SACCO	Umurenge SACCO
Traders	Abacuruzi
Other private money lenders	Banki lamberi
Credit Associations	Amatsinda yo kugurizanya
Savings group	Ikimina
Public microfinance	Ibigo bito by'imari bya leta.
Microfinance institution (private)	Ibigo by'imari byigenga
NGO	Imiryango itegamiye kuri Leta
Women fund	Ibigega by'abagore.
Youth fund	Ikigega cy'urubyiriko.
Church/mosque-based associations	Amashyirahamwe ashingiye ku rusengero/ umusigiti.
Others (specify)	Ahandi (sobanura)

9.2 What is the level of your current capital as (RWF)? Uyu muni igishoro cyawe kingana iki?

• ---

9.3 Have you borrowed from any of the following sources during the last 12 months? Waba warige ufata inguzanyo hamwe muri aha hakurikira mu mezi 12 ashize?

Credit sources Aho inguzanyo yaturutse.	Source aho yaturutse 1. Yes/Yego; 2. No/Oya	9.3.1. How many times? Inshuro zingahe? (Number of times) Umubare w'inshuro	9.3.2. Total amount received Amafaranga yose yahawe (Total RWF) frw yose hamwe
Relatives	Ku bavandimwe		
Neighbors (not relatives)	Ku baturanyi		
Farmer associations/ co-operatives	Ishyirahamwe ry'abahinzi/ koperative.		
Commercial banks	Banki z'ubucuruzi		
Umurenge SACCO	Umurenge SACCO		
Traders	Abacuruzi		
Other private money lenders	Banki lamberi		
Credit associations	Amashyirahamwe yo kugurizanya		

Community Savings Groups Ikimina			
Public microfinance ibigo bito by'imari bya leta.			
Microfinance institution (private) ibigo by'imari byigenga			
NGO Imiryango itegamiye kuri Leta			
Women fund ibigega by'abagore.			
Youth fund ikigega cy'urubyiriko.			
Church/mosque-based associations Amashyirahamwe ashingiye ku rusengero/ umusigiti.			
Others (specify) Ahandi (sobanura)			

9.4 Do you have access to a financial account? **Ufite uburyo bwo kubona konti y'imari?**

YES/ **Yego**

NO/ **Oya**

9.5 Do you have access to foreign currency exchange facilities (ask to those that practices cross-border trading only)? **Ufite uburyo bw'ivunjisha n'iherekanya ry'amafaranga? (baza abakora ubucuruzi bwambukiranya imipaka gusa.**

Yes

No

• -----

9.6 Do you or family members have health insurance? **Ese wowe cyangwa abo mu muryango wawe mufite ubwisungane mu kwivuza?**

Yes/ **Yego**>> 9.6.1.

No/ **Oya** >> Section 10

9.6.1. Did you pay by yourself? **Ese mwarabwiyishyuriye?**

Yes >> Section 10

Yego>>igika cya 10

No >> 9.6.2

Oya>>9.6.2

9.6.2. Were you supported to pay ? **Ese mwaba mwarafashijwe kubwishyura?**

Yes >> 9.6.3/ **Yego**>>9.6.3

No >> Section 10/ **Oya**>>igika cya 10

9.6.3. if supported, who supported you? **Niba warafashijwe kwishyura, ni nde wagufashije?**

(Specify) **(Muvuge)**

Relatives abavandimwe

Neighbors (not relatives) abatanyanyi
Farmer associations/ co-operatives Ishyirahamwe ry'abahinzi/ koperative.
Commercial banks Banki z'ubucuruzi
Umurenge SACCO Umurenge SACCO
Traders Abacuruzi
Other private money lenders Banki lamberi
Credit associations (saving group/ikimina) Amashyirahamwe yo kugurizanya
Savings Group Ikimina
Public microfinance Ibigo bito by'imari bya leta.
Microfinance institution (private) Ibigo by'imari byigenga
NGO Imiryango itegamiye kuri Leta
Women fund Ibigaga by'abagore.
Youth fund Ikigaga cy'urubyiriko.
Church/mosque-based associations Amashyirahamwe ashingiyeye ku rusengero/ umusigiti.
Others (specify) Ahandi (sobanura)

Section 10: Impact of COVID-19

Igika cya 10: Ingaruka za COVID-19

10.1. In relation to COVID-19 prevention measures, what were the major disruptions you faced at household and work level? [ENUMERATORS TO ASK AS AN OPEN-ENDED QUESTION, DO NOT READ OUT OPTIONS] **Tugendeye ku ngamba zo kwirinda COVID-19, ni izihe ngorane mwahuye nazo mu rugo cyangwa aho mukorera?** [Ubaza: Baza iki kibazo nk'ubaza ikibazo kitaziguye, ntumusomere ibisubizo]

[multiple options permitted]

[Ibisubizo byinshi biremewe]

Work and Household Level Mu rugo n'aho ukorera	Yes/No Yego/Oya
Increase in expenses (due to the fact that family members had to stay at home) Amafaranga y'ibisohoka byariyongereye (kubera ko buri muntu yagumaga mu rugo)	
Limited financial means Amafaranga make	
Reduce spending on food / insufficient food Kugabanya ibitangwa (amafaranga) ku biribwa/ Ibiribwa bidahagije	
Reduce spending on school fees Kugabanya amafaranga y'ishuri	
Incapacity of loan reimbursement Kudashobora kubona uburyo bwo kwishyura inguzanyo	
Increment of prices of certain commodities Izamuka ry'ibiciro ku bicuruzwa bimwe na bimwe	
Increment of care work (caring for others) Kwiyongera kw'akazi ko mu rugo (kwita ku bandi)	
Increased spending in healthcare Ukwiyongera kw'ibyo mwatangaga mu kwita ku buzima	
Reduced consumption of food Kugabanuka kw'ibyo kurya	
Reduced access to market Igabanuka ryo kubona isoko	
Reduced mobility Igabanuka ry'ingendo	
Reduced supply Igabanuka ry'ibyo ngemura	
Reduction in capital Igabanuka ry'igishoro	
Reduction of income Igabanuka ry'amafaranga yinjira	

Other (specify) Ibindi (Sobanura)	
--	--

10.2 Are you informed about COVID-19, its symptoms, the way it spreads and its preventive measures? **Waba uzi ibijyanye na COVID-19, ibimenyetso, uko yandura n' uko wayirinda?**

Yes / **Yego**

No/ **Oya**

10.3 Do you wear a face mask to and from the market/point where you sell your products?

Mwambara agapfukamunwa uya ndetse uva ku isoko/aho ucukuriza?

Yes / **Yego**

No/ **Oya**

From time to time **Rimwe na rimwe**

10.4 Do you wear a face mask during trading activities? **Mwambara agapfukamunwa igihe muri gucuruza?**

Yes / **Yego**

No/ **Oya**

From time to time **Rimwe na rimwe**

10.5 Do you carry water and soap for handwashing during your trading activities? **Witwaza amazi n' isabune byo gukaraba intoki, igihe muri gucuruza?**

- Yes / **Yego**
- No/ **Oya**
- From time to time **Rimwe na rimwe**

10.6 Do you carry a hand sanitizer when you trade? **Witwaza imiti isukura intoki mu gihe uri gucuruza?**

- Yes/ **Yego**
- No/ **Oya**
- From time to time **Rimwe na rimwe**

10.7 Do you respect social distancing during trading activities? **Mujya mwubahiriza gushyira intera hagati yanyu mu gihe muri gucuruza?**

- Yes/**Yego**
- No/ **Oya**
- Sometimes **Rimwe na rimwe**

10.8 Are you punished when you do not respect one of the above measures? **Mujya muhanwa iyo mutubahirije izi ngamba zavuzwe haruguru?**

- Yes/ **Yego**
- No/ **Oya**
- Sometimes/ **Rimwe na rimwe**

10.9 Have you received any training prior to applying the above measures? **Hari amahugurwa mwiseze muhabwa apanye no kubahiriza izi ngamba zavuzwe haruguru?**

- Yes/ **Yego**>> 10.10
- No/ **Oya**>> End Survey Soza ikiganiro

10.10 If yes, where did you get the training? **Niba ari yego, ni he mwaherewe aya mahugurwa?**

- Cooperative **Koperative**
- Sector/cell/village **Umurenge/ Akagali/ Umudugudu**

- Health center Ikigo nderabuzima
- Other (specify) Ikindi sobanura

END!!

UMUSOZO

Thank you!

Murakoze

ANNEX VIII: Focus Group Discussions

Urban Women Horticulture Traders Assessment

Qualitative Interview Guides- FGDs and KIs

A. Focus Group Discussions – Formal traders

UMUGEREKA WA III: IBIGANIRO MU MATSINDA- ABACURUZI BEMEWE

Introduction

“Good morning/afternoon. My name is I am from Three Stones International conducting a study on URBAN WOMEN HORTICULTURE TRADERS commissioned by Catholic Relief Services Rwanda (CRS) on behalf of Ministry of Agriculture and Animal Resources (MINAGRI). We are conducting a survey looking at the urban horticultural trading environment for young women and women urban horticulture traders. As a person involved in Horticulture trade, I have few questions for you. I am joined by my colleague.....who will be taking notes...The information provided will only be used to serve the objectives of the study. This information will be shared with CRS and MINAGRI, to allow them to improve their interventions and inform policy.

Your name will not appear in any data that is made publicly available. The information you provide will be used purely for knowledge purpose; your answers will not affect any benefits or subsidies you may receive now or in the future. (voluntary) Do you consent to be part of this study?”

“Mwaramutse/Mwiriwe. Nitwa..... nturutse mu kigo cyitwa Three Stones International kiri gukora ubushakashatsi ku UWHTs iyobowe na CRS mu izina rya MINAGRI. Turi gukora ubushakashatsi bureba ku bucuzuri bw’imboga n’imbuto mu mijyi bukorwa n’abakobwa n’abagore. Nk’umuntu wakoze/ukora ubucuzuri bw’imboga n’imbuto, mfite ibibazo bike nifuzaga kukubaza. Amakuru muduhereza azakoresheka gusa mu kugera ku ntego z’ubushakashatsi. Amakuru azasangizwa CRS na MINAGRI, kugira ngo barushaho kunoza ibikorwa byabo.

Amazina yanyu ntaho azagaragara ahariho hose mu makuru yashyizwe ku mugaragaro. Amakuru mudusangiza azakoresheka gusa mu ku mpamvu y’ubumenyi; ibisubizo byanyu ntawo bizagira ingaruka ku nyungu iyariyoye mwabona ubu cyangwa mu gihe kiri imbere. Mwemeye kugira uruhare muri ubu bushakashatsi?”

Do you consent to provide information Yes (), NO () **Mwemeye kuganira natwe yego(), Oya()**

1. Can you tell me about your business? (Probe: How long have you been selling fruits and/or vegetables and what motivated you to start this nature of business? What commodities are you currently trading and what do you usually trade? Is there a reason behind the choice of the commodities you trade? From where do you source your commodities? Do you have issues sourcing the product you trade and/or finding product of good quality? Do you trade using mobile money?)

Ese wambwira ku bucuzuri bwawe? (Sobanuka: Umaze igihe kingana iki ugurisha imbuto n’imboga kandi ni ki cyaguteye gutangira ubu bucuzuri? Ni bihe bicuruzwa urimo ucuzura kandi mu bisanzwe ucuzura iki? Haba hari impamvu runaka mwaba mwarahisemo ibyo mucuzura? Ni hehe ukura ibicuruzwa byawe? Haba hari ingorane muhura nazo mu kubona ibyo mucuzura no/ cyangwa kubona ibicuruzwa byiza? Ucuruza ukoresheje uburyo bwa mobile money?)

2. What do you find to be particularly challenging in your day to day trading activity? (Probe: having to deal with family chores and kids and your business at the same time? Having to deal with harassment from DASSOs (District Administration Security Support Organ and police? Having to carry heavy weights? Having the market too far away? The poor functioning of border services? High taxes? Other risks, including health risks from selling on the street? etc).

Ni izihe ngorane muhura nazo by’umwihariko mu kazi kanyu ka buri muni? (Sobanuka: gufatanya mu gihe kimwe ubucuzuri bwawe n’imirimo yo mu rugo ndetse no kwita ku bana, guhangana n’ihohoterwa rikorwa na DASSO na polisi? Kwikorera ibiremeye? Isoko riri kure?)

Serivisi z'imipaka zidakora neza? Imisoro iri hejuru? Izindi ngaruka, harimo ingaruka ku buzima ziterwa no gucururiza ku muhanda? n'ibindi.)

3. Do you feel you are equipped with the right knowledge and skills, and also opportunities to run your business in a sustainable way? (probe: Can you tell me more about the knowledge and the skills you have learned and gained and that you think are critical and important for you to run your business activity? Would you like to learn about a specific topic, or are you interested to understand more about an initiative, an opportunity (like sources of credits, being member of a cooperative, training sessions, field visits with peer-to-peer learning etc.)? Do you find overall that you are working in a supportive environment or do you think there should be some specific policies that should be put in place to support you better?

Ese mwumva mufite ubumenyi bukwiye bwo gukora akazi kanyu, ndetse n'uburyo bwo gukora ubucuruzi bwawe mu buryo burambye? (Sobanuzwa: mushobora kumbwira birambuye ku byerekeye ubumenyi mwahawe n'ubuhanga mufite utekereza ko ari ingenzi kandi ari ngombwa kuri wowe kugira ngo ukore ibikorwa by'ubucuruzi? Waba wifuza kwiga ku byerekeranye n'ingingo runaka, cyangwa ushishikajwe no kumenya byimbitse ibijyanye n'amahirwe (nkaho mwakura inguzanyo, kuba umunyamuryango wa koperative n'ibindi.) Urabona muri rusange ko urimo ukora mu buryo bugufasha cyangwa utekereza ko hagomba kubaho politiki zihariye zigomba gushyirwaho kugira ngo zigushyigikire?

4. Did you access any capital or funding to start and run your business? (probe: Where did you access it? Why did you choose to access funding from these sources?? Did you face any challenges to accessing funding? Please give examples. Are there funding sources you would like to access but are not able to, such as from financial institutions? What are these sources? Why have you not tried to access these other sources?

Wigeze ubona igishoro cyangwa inkunga kugira ngo utangire kandi ukore ubucuruzi bwawe? (Sobanuzwa: Ni hehe wakuye igishoro cyangwa inkunga? Byari bigoye kubona inkunga?)

5. Do you interact with cooperatives, or are you member of a cooperative? (Probe: Why did you decide or not decide to be a member? Can you tell us about the benefits or services of being member of a cooperative? How did you become a member of a cooperative? If you are not a member, why do you choose to not be a member?)

Mwaba mukorana n'amakoperative, mwaba muri umunyamuryango wa koperative? (Sobanuzwa: Mushobora kutubwira inyungu zo kuba umunyamuryango wa koperative?)

6. Regarding the recent COVID-19 pandemic, did you have to put in place or comply with some specific measures to be able to carry on with your business (Probe: did you have to use of mask, sanitizer, handwashing, etc.)? How did COVID-19 impact your business in general? (Probe: Did you have issues on sourcing commodities, did you experience client's retention, did you experience perishing of product? Did you had issues in accessing finances, etc).

Turebye kuri COVID, haba hari ingamba mwafashe kugira ngo mubashe gukomeza gukora ubucuruzi bwanyu (sobanuzwa: kwambara udupfukamunwa, imiti ikoresheya mu gukaraba intoki, gukaraba intoki, n'ibindi.) Nigute COVID-19 yagize ingaruka mubikorwa rusange byawe? (Sobanuzwa: Wagize ibibazo bijyanye no kubona ibicuruzwa, wagumanye abakiriya, kwangirika kw'ibicuruzwa? Wagize ibibazo byo kubona imari, n'ibindi)

7. Is there anything more you would like to add in terms of requests to make your business smoother? How do you want to be supported? Who do you think would be most important to deliver this support to you and how? This is your forum to express your needs and we want to hear from you.

(Possible answers, but try not to prompt: Training, policies, access to finance, women at borders sometimes mention the need for kids centers where to drop their kids during their business activities) Haba hari ikintu kintu mwifuza kongeraho, ku bijyanye n'ibyo gusaba kugira ngo ubucuruzi bwanyu bugende neza (urugero, abagore bakorera ku mipaka rimwe na rimwe bavuga ko bakeneye ikigo cy'abana, aho bashobora kubashyira mu gihe bari gukora ibikorwa byabo by'ubucuruzi)?

B. Focus Group Discussions – Informal traders

UMUGEREKA WA IV: IBIGANIRO MU MATSINDA- ABACURUZI BATEMEWE

Introduction

“Good morning/afternoon. My name is I am from Three Stones International conducting a study on U commissioned by CRS on behalf of MINAGRI. We are conducting a survey looking at the urban horticultural trading environment for young women and women urban horticulture traders. As a person involved in Horticulture trade, I have few questions for you. The information provided will only be used to serve the objectives of the study. This information will be shared with CRS and MINAGRI, to allow them to improve their interventions.

Your name will not appear in any data that is made publicly available. The information you provide will be used purely for knowledge purpose; your answers will not affect any benefits or subsidies you may receive now or in the future. Do you consent to be part of this study?”

“Mwaramutse/Mwiriwe. Nitwa..... nturutse mu kigo cyitwa Three Stones International kiri gukora ubushakashatsi ku UWHTs iyobowe na CRS mu izina rya MINAGRI. Turi gukora ubushakashatsi bureba ku bucuruzi bw’imboga n’imbuto mu mijyi bukorwa n’abakobwa n’abagore. Nk’umuntu wakoze/ukora ubucuruzi bw’imboga n’imbuto, mfite ibibazo bike nifuzaga kukubaza. Amakuru muduhereza azakoreshwa gusa mu kugera ku ntego z’ubushakashatsi. Amakuru azasangizwa CRS na MINAGRI, kugira ngo barusheho kunoza ibikorwa byabo.

Amazina yanyu ntaho azagaragara ahariho hose mu makuru yashyizwe ku mugaragaro. Amakuru mudusangiza azakoreshwa gusa mu ku mpamvu y’ubumenyi; ibisubizo byanyu ntabwo bizagira ingaruka ku nyungu iyariyo yose mwabona ubu cyangwa mu gihe kiri imbere. Mwemeye kugira uruhare muri ubu bushakashatsi?”

Do you consent to provide information Yes (), NO () **Mwemeye kuganira natwe yego(), Oya()**

1. Can you tell me about your business? (Probe: How long have you been selling fruits and /or vegetables and what motivated you to start this nature of business? What commodities are you currently trading and what do you usually trade? Is there a reason behind the choice of the commodities you trade? From where do you source your commodities? Do you have issues sourcing the product you trade and/or finding product of good quality? Do you trade using mobile money?)

Ese wambwira ku bucuruzi bwawe? (Sobanaza: Umaze igihe kingana iki ugurisha imbuto n’imboga kandi ni ki cyaguteye gutangira ubu bucuruzi? Ni bihe bucuruzwa urimo ucuruza kandi mu bisanzwe ucuruza iki? Haba hari impamvu runaka mwaba mwarahisemo ibyo mucuruza? Ni hehe ukura ibicuruzwa byawe? Haba hari ingorane muhura nazo mukubona ibyo mucuruza no/ cyangwa kubona ibicuruzwa byiza? Ucuruza ukoresheje uburyo bwa mobile money?)

2. What do you find to be particularly challenging in your day-to-day activity? (Probe: having to deal with family chores and kids and your business at the same time? Having to deal with harassment from DASSOs (District Administration Security Support Organ and police? Having to carry heavy weights? Having the market too far away? The poor functioning of border services? High taxes? Other risks, including health risks from selling on the street? Etc.).

Ni izihe ngorane muhura nazo by’umwihariko mu kazi kanyu ka buri muni? (Sobanaza: gufatanya mu gihe kimwe ubucuruzi bwawe n’imirimo yo mu rugo ndetse no kwita ku bana, guhangana n’ihohoterwa rikorwa na DASSO na polisi? Kwikorera ibiremereye? Isoko riri kure? Serivisi z’impaka zidakora neza? Imisoro iri hejuru? Izindi ngaruka, harimo ingaruka ku buzima ziterwa no gucururiza ku muhanda? n’ibindi.)

3. Do you feel you are equipped with the right knowledge and skills, and also opportunities to run your business in a sustainable way? (probe: Can you tell me more about the knowledge and the skills you

have learned and gained and that you think are critical and important for you to run your business activity? Would you like to learn about a specific topic, or are you interested to understand more about an initiative, an opportunity (like sources of credits, being member of a cooperative) etc.)? Do you find overall that you are working on a supportive environment or do you think there should be some specific policies that should be put in place to support you?

Ese mwumva mufite ubumenyi bukwiye bwo gukora akazi kanyu, ndetse n'uburyo bwo gukora ubucuruzi bwawe mu buryo burambye? (Sobanuzza: mushobora kumbwira birambuye ku byerekeye ubumenyi mwahawe n'ubuhanga mufite mutekereza ko ari ingenzi kandi ari ngombwa kuri wowe kugira ngo ukore ibikorwa by'ubucuruzi? Waba wifuza kwiga ku byerekeranye n'ingingo runaka, cyangwa ushishikajwe no kumenya byimbitse ibijyanye n'amahirwe (nkaho mwakura inguzanyo, kuba umunyamuryango wa koperative n'ibindi.) Urabona muri rusange ko urimo ukora mu buryo bugufasha cyangwa utekereza ko hagomba kubaho politiki zihariye zigomba gushyirwaho kugira ngo zigushyigikire?

4. Did you access any capital or funding to start and run your business? (probe: Where did you access it? did you choose to access funding from these sources? Did you face any challenges to accessing funding? Please give examples. Are there funding sources you would like to access but are not able to, such as from financial institutions? What are these sources? Why have you not tried to access these other sources?

Wigeze ubona igishoro cyangwa inkunga kugira ngo utangire kandi ukore ubucuruzi bwawe? (Sobanuzza: Ni hehe wakuye igishoro cyangwa inkunga? Byari bigoye kubona inkunga?) Ubasha kubona konti y'imari?

5. Do you operate alone or do you interact/ coordinate with any groups that support you in your trade? (informal or formal traders? What are the benefits of interacting with these groups? Why do you interact/ coordinate with these groups, or why not? ?)

Mwaba mukorana n'amatsinda, (amatsinda atazwi y'abacuruzi? Cyangwa koperative? Mushobora kutubwira inyungu zo kuba umunyamuryango wa koperative/ amatsinda?)

6. Regarding the recent COVID-19 pandemic, did you have to put in place or comply with some specific measures to be able to carry on with your business (Probe: did you have to use of mask, sanitizer, handwashing, etc.)? How did COVID-19 impact your business general? (Probe: Did you have issues on sourcing commodities, did you experience client's retention, did you experience perishing of product? Did you had issues in accessing finances, etc).

Turebye kuri COVID, haba hari ingamba mwafashe kugira ngo mubashe gukomeza gukora ubucuruzi bwanyu (Sobanuzza: kwambara udupfukamunwa, imiti ikoreshwa mu gukaraba intoki, gukaraba intoki, n'ibindi.) Ni gute COVID-19 yagize ingaruka mu bikorwa rusange byawe? (Sobanuzza: Wagize ibibazo bijyanye no kubona ibicuruzwa, wagumanye abakiriya, kwangirika kw'ibicuruzwa? Wagize ibibazo byo kubona imari, n'ibindi)

7. Is there anything more you would like to add in terms of requests to make your business smoother? How do you want to be supported? Who do you think would be most important to deliver this support to you and how? This is your forum to express your needs and we want to hear from you.

(Possible answers, but try not to prompt: Training, policies, access to finance, women at borders sometimes mention the need for kids centers where to drop their kids during their business activities)

Haba hari ikintu kindi mwifuza kongeraho, ku bijyanye n'ibyo gusaba kugira ngo ubucuruzi bwanyu bugende neza (urugero, abagore bakorera ku mipaka rimwe na rimwe bavuga ko bakeneye ikigo cy'abana, aho bashobora kubashyira mu gihe bari gukora ibikorwa byabo by'ubucuruzi)?

ANNEX IX: Key Informant Interviews

Category I: Government Institutions, Donors, Development partners and National Networks

"Good morning/afternoon. My name is I am from Three Stones International conducting a study on UWHTs commissioned by CRS on behalf of MINAGRI. We are conducting a survey looking at the urban horticultural trading environment for young women and women urban horticulture traders. As a person involved in Horticulture trade, I have few questions for you. The information provided will only be used to serve the objectives of the study. This information will be shared with CRS and MINAGRI, to allow them to improve their interventions.

Your name will not appear in any data that is made publicly available. The information you provide will be used purely for knowledge purpose; your answers will not affect any benefits or subsidies you may receive now or in the future. Do you consent to be part of this study?"

"Mwaramutse/Mwiriwe. Nitwa..... nturutse mu kigo cyitwa Three Stones International kiri gukora ubushakashatsi ku UWHTs iyobowe na CRS mu izina rya MINAGRI. Turi gukora ubushakashatsi bureba ku bucuruzi bw'imboga n'imbutu mu mijyi bukorwa n'abakobwa n'abagore. Nk'umuntu wakoze/ukora ubucuruzi bw'imboga n'imbutu, mfite ibibazo bike nifuzaga kukubaza. Amakuru muduhereza azakoreshwa gusa mu kugera ku ntego z'ubushakashatsi. Amakuru azasangizwa CRS na MINAGRI, kugira ngo barusheho kunoza ibikorwa byabo.

Amazina yanyu ntaho azagaragara ahariho hose mu makuru yashyizwe ku mugaragaro. Amakuru mudusangiza azakoreshwa gusa mu ku mpamvu y'ubumenyi; ibisubizo byanyu ntabwo bizagira ingaruka ku nyungu iyariyo yose mwabona ubu cyangwa mu gihe kiri imbere. Mwemeye kugira uruhare muri ubu bushakashatsi?"

Do you consent to provide information Yes (), NO () **Mwemeye kuganira natwe yego(), Oya()**

Interviewers name Izina ry'ubaza	
Note takers name (if any) Izina ry'uwandika	
Respondents name Izina ry'ubazwa	
Organization Ikigo	
Role/ Position Inshingano	
Location Ahantu	
Date Itariki	

1. How is your organization involved in horticulture subsector development? What kind of interventions or support do you provide? (*Probes: development of policies, extension/ business advisory services, certification, provision of agriculture tools/ equipment, provision of agro-processing equipment, grants/financing, linkages to markets. Others?*)

Ni gute ikigo cyawe kigira uruhare mu guteza imbere ubuhinzi bw'imboga n'imbutu? Ni ubuhe bufasha mutanga? (Sobanuzwa: guteza imbere politiki, kwagura / serivisi ngishwanama z'ubucuruzi, impamyabumenyi, gutanga ibikoresho byifashishwa mu buhinzi, gutanga ibikoresho byo gutunganya umusaruro uva mu buhinzi, inkunga mu buryo bw'amafaranga, kubahuzwa n'amasoko. Ibindi?)

2. In your opinion, how is the horticulture sector where women are operating, currently performing? (*Probe: What are more likely performing value chains? What are less likely performing value chains?*).

Ku ruhande rwawe, ni gute mubona urwego rw'ubuhinzi bw'imboga n'imbutu rukora kuri ubu aho abagore babigiriyemo? (Sobanuzwa: Ni ubuhe buryo bushoboka bwo kongerera umusaruro agaciro? Ni ibihe bidashoboka mu kongerera umusaruro agaciro?)

3. How are women horticultural traders performing? *(What are the intrinsic driving factors of success – strengths? What are the extrinsic (of the environment where the sector operates) driving factors of success – opportunities? What are vulnerable intrinsic areas - weaknesses? What are vulnerable extrinsic areas – threats?). Please, provide concrete examples (examples: Are they competitive in the markets? Do they have the necessary resources for investment, do they have relevant infrastructure and skills for trading? Do they comply with legal requirements)?*

Ni gute abagore bacuruza imbuto n'imboga bakora? *(Ni ibihe bintu bibatera imbaraga bigatuma ubucuruza bwabo bugenda neza?) Ni ibihe bintu bidasanze biboneka aho bakorera (umurenge bakoreramo) bibatera/bibaha amahirwe yo gucuruza neza? Ni he hagaragara intege nke? Ni utuhe duce tubabangamiye?).* Tanga ingero zifatika.

(Ingero: *ihangana mu masoko? Bafite ibikoresho nkenyerwa byo gushora imari? bafite ibikorwa remezo n'ubuhanga bijyanye no gucuruza? Baba bubahiriza ibisabwa n'amategeko?*)

4. Is your organization providing specific support to UWHTs? If yes, could you tell us about the UWHTs project (s) you are supporting and/or services you are providing to UWHTs? What are specific activities your project is focusing on? Is there any service that the government / your organization has planned to roll out in the immediate future to support women horticultural traders? *(Probe: trainings, financial support, administrative support, etc).*

Ese ikigo cyawe gitanga inkunga yihariye kuri UWHTs? Niba ari byo, ushobora kutubwira ku byerekeye umushinga wa UWHTs utera inkunga / cyangwa serivisi utanga kuri UWHTs? Ni ibihe bikorwa byihariye umushinga wawe wibandaho? Haba hari serivisi leta / ikigo cyawe cyateguye gutangira mu gihe cya vuba kugira ngo bunganire abacuruza b'imboga n'imbuto? *(Sobanuz: Amahugurwa, inkunga y'amafaranga, inkunga y'ubuyobozi, n'ibindi).*

5. Could you tell us a bit more about long terms plan that the government/your organization has to support women - included young women-in horticulture trading for the next 3 to 5 years for women? *(Probe: What are planned specific interventions to support UWHTs and why? How do you perceive private sector involvement? What particular roles the private sector could play in these interventions to make the business of horticulture for women sustainable in the future and in the long-term?). Are there other interventions/activities besides those implemented by your organization that you would like to see implemented in the next 3 to 5 years?*

Watubwira byinshi ku bijyanye na gahunda leta / ikigo cyawe mugomba guteramo inkunga abagore - harimo abakobwa bakiri bato-mu bucuruzi bw'imboga n'imbuto mu myaka 3 kugeza kuri 5 iri imbere? *(Sobanuz: Ni ubuhe buryo buteganiye bwo gutera inkunga UWHTs kandi kubera iki? Ubona ute uruhare rw'abikorera?) Ni uruhe ruhare rwihiye abikorera bashobora kugira muri ibyo bikorwa kugira ngo ubucuruza bw'imboga n'imbuto ku bagore buzarambe mu gihe kiri imbere kandi by'igihe kirekire?).* Haba hari ibindi bikorwa wifuzako byashyirwa mu bikorwa mumyaka 3 kugeza 5 iri imbere?

6. Apart from your support to UWHTs that you mentioned before, are you aware of other ongoing UWHTs support initiatives in the country done by other organizations? *(Probe: this can include any law, reinforcement of procedure that you think has benefited women traders in horticulture, and/or any other sort of supporting initiative, project etc.).* List them and tell what they entail and how do they work.

Usibye inkunga yawe kuri UWHTs wavuze mbere, uzi izindi gahunda zikomeje gutera inkunga UWHTs mu gihugu, zikorwa n'indi miryango/ibindi bigo? *(Sobanuz: ibi hashobora kubamo amategeko ayo ari yo yose, gushimangira inzira utekereza ko yagiriye akamaro abacuruza b'abagore mu buhinzi bw'imboga n'imbuto, cyangwa ubundi bwoko ubwo ari bwo bwose bwo gushyigikira ibikorwa, imishinga n'ibindi.)* Zivuge kandi utubwire icyo basaba n'uburyo bakora.

7. Are you aware of initiatives or business opportunities that target specifically young women – below 30 years old? If so, could you tell us a bit more about these initiatives? *(Probe: what did they entail, what was their magnitude in terms of funds allocated, geographical coverage, and number of individuals involved?)*

Waba uzi ibikorwa cyangwa amahirwe y'ubucuruza yibanda ku bakobwa bakiri bato - bari muni y'imyaka 30? Niba aribyo, ushobora kutubwira byinshi ku bijyanye n'ibyo bikorwa? *(Sobanuz: basabye iki, amafaranga yagenewe, ahantu hari hagenwe uko hanganaga, umubare w'abantu babigizemo uruhare/bafashijwe?)*

8. We are all aware that the COVID-19 pandemic has put an additional burden on trading of horticultural products, and especially for women traders of horticultural products. Was there a specific intervention that the government/your organization put in place at national or local level to help women recovering from the impact that COVID-19 has had on their business? *Please provide concrete examples.*

Twese tuzi ko COVID yashyizeho umutwari w'inyongera mu bucuruzi bw'imboga n'imbuto, by'umwihariko ku bagore bacuruzi imboga n'imbuto. Haba hari uruhare rwihariye leta / ikigo cyanyu bashyizeho ku rwego rw'igihugu cyangwa rw'ibanze kugira ngo bafashe abagore guhangana n'ingaruka COVID yagize ku bucuruzi bwabo? **Tanga ingero zifatika.**

9. How do you perceive the collaborative and/ synergies across stakeholders and neighboring countries that would need to be established? (*Probe: who should be key stakeholders, what would be their roles to promote UWHTs sustainable and competitive?*)

Ni gute ushobora kubona ubufatanye no / guhuza ibikorwa bireba abafatanyabikorwa ndetse n'ibihugu duturanye byakenera gushyirwaho? **Sobanuzi: ni nde ugomba kuba umufatanyabikorwa w'ingenzi, ni uruhe ruhare rwabo rwo guteza imbere UWHTs mu buryo burambye kandi buyifasha guhangana ku isoko?**

10. Do you have available a data base and/or monitoring system for UWHTs? How do you monitor your UWHTs projects/track records? What are the challenges in relation with M&E for UWHTs? What could be improved in terms of M&E for UWHTs?

Waba ufite uburyo cyangwa sisitemu yo gukurikirana UWHTs? Ni gute ushobora gukurikirana imishinga yawe ya UWHTs / gukurikirana inyandiko? Ni izihe mbogamizi zijyanye na M&E (ikurikirana-bikorwa) kuri UWHTs? Ni iki gishobora kunozwa mu bijyanye na M&E kuri UWHTs?

11. Is there anything else you would like to add that you think could help with planning sustainable horticulture trading business for women -including young women?

Hari ikindi kintu wifuza kongeraho utekereza ko gishobora gufasha mu gutegura ubucuruzi burambye bw'imboga n'imbuto ku bagore-harimo n'abakobwa bakiri bato?

Category II: Private sector

Icyiciro cya II: Amakoperative, urwego rw'abikorera, Abagura/abagurisha, abayobozi b'amasoko

Introduction

"Good morning/afternoon. My name is..... I am from Three Stones International conducting a study on UWHTs commissioned by CRS on behalf of MINAGRI. We are conducting a survey looking at the urban horticultural trading environment for young women and women urban horticulture traders. As a person involved in Horticulture trade, I have few questions for you. The information provided will only be used to serve the objectives of the study. This information will be shared with CRS and MINAGRI, to allow them to improve their interventions.

Your name will not appear in any data that is made publicly available. The information you provide will be used purely for knowledge purpose; your answers will not affect any benefits or subsidies you may receive now or in the future. Do you consent to be part of this study?"

"Mwaramutse/Mwiriwe. Nitwa..... nturutse mu kigo cyitwa Three Stones International kiri gukora ubushakashatsi ku UWHTs iyobowe na CRS mu izina rya MINAGRI. Turi gukora ubushakashatsi bureba ku bucuruzi bw'imboga n'imbuto mu mijyi bukorwa n'abakobwa n'abagore. Nk'umuntu wakoze/ukora ubucuruzi bw'imboga n'imbuto, mfite ibibazo bike nifuzaga kukubaza. Amakuru muduhereza azakoreshwa gusa mu kugera ku ntego z'ubushakashatsi. Amakuru azasangizwa CRS na MINAGRI, kugira ngo barusheho kunoza ibikorwa byabo.

Amazina yanyu ntaho azagaragara ahariho hose mu makuru yashyizwe ku mugaragaro. Amakuru mudusangiza azakoreshwa gusa mu ku mpamvu y'ubumenyi; ibisubizo byanyu ntabwo bizagira ingaruka ku nyungu iyariyo yose mwabona ubu cyangwa mu gihe kiri imbere. Mwemeye kugira uruhare muri ubu bushakashatsi?"

Do you consent to provide information Yes (), NO () Mwemeye kuganira natwe yego(), Oya()

A. Private sector

Urwego rw'abikorera ku giti cyabo

1. How is your organization involved in horticulture subsector development? What kind of interventions or support do you provide? (*Probes: extension/ business advisory services, certification, provision of agriculture tools/ equipment, provision of agro-processing equipment, grants/financing, linkages to markets. Others?*)

Ni gute ikigo cyawe kigira uruhare mu guteza imbere ubuhinzi bw'imboga n'imbuto? Ni ubuhe bufasha mutanga? **(Sobanuzi: kwagura / serivisi ngishwanama z'ubucuruzi, impamyabumenyi,**

gutanga ibikoresho byifashishwa mu buhinzi, gutanga ibikoresho byo gutunganya umusaruro uva mu buhinzi, inkunga mu buryo bw'amafaranga, kubahuza n'amasoko. Ibindi?)

2. In your opinion, how is the horticulture sector where women are operating, currently performing? (**Probe: What are more likely performing value chains? What are less likely performing value chains?**).

Ku ruhande rwawe, ni gute mubona urwego rw'ubuhinzi bw'imboga n' imbuto rukora kuri ubu aho abagore babigiriyemo? (**Sobanuz: Ni ubuhe buryo bushoboka bwo kongerera umusaruro agaciro? Ni ibihe bidashoboka mu kongerera umusaruro agaciro?**)

3. How are women horticultural traders performing? (**What are the intrinsic driving factors of success – strengths? What are the extrinsic (of the environment where the sector operates) driving factors of success – opportunities? What are vulnerable intrinsic areas - weaknesses? What are vulnerable extrinsic areas – threats?**). Please, provide concrete examples (**examples: Are they competitive in the markets? Do they have the necessary resources for investment, do they have relevant infrastructure and skills for trading? Do they comply with legal requirements?**)?

Ni gute abagore bacuruza imbuto n'imboga bakora? (**Ni ibihe bintu bibatera imbaraga bigatuma ubucuruzi bwabo bugenda neza?**) Ni ibihe bintu bidasanzwe biboneka aho bakorera (umurenge bakoreramo) bibatera/ bibaha amahirwe yo gucuruza neza? Ni he hagaragara intege nke? Ni utuhe duce tubabangamiye?). Tanga ingero zifatika. (**Ingero: ihangana mu masoko? Bafite ibikoresho nkenerwa byo gushora imari? bafite ibikorwa remezo n'ubuhanga bijyanye no gucuruza? Baba bubahiriza ibisabwa n'amategeko?**)

4. What are the challenges that you experienced in working with UWHTs? **Probe: For aggregators, processor, exporters and buyers, these challenges might be linked with reliability of the supply, in terms also of quality of products; for banks this might be about the requisites for women to access financial support for example, or issues with delay of payments; for the chamber of women or the chamber of agriculture, the challenge might be related with a not complete understanding of the issues the horticulture women traders are facing and other information they might lack.**

Ni izihe mbogamizi wahuye nazo mu gukorana na UWHTs? (**Sobanuz: Ku baterankunga, abatunganya ibicuruzwa, abohereza ibicuruzwa hanze n'abaguzi, izi mbogamizi zishobora guhuzwa no kwizerwa kwibitangwa, ukurikije kandi ubwiza bwibicuruzwa; kuri banki ibi bishobora kuba bijyanye n'ibisabwa kugira ngo abagore babone inkunga y'amafaranga ni urugero, cyangwa ibibazo byo gutinda kwishyura; urugereko rw'abagore cyangwa urugereko rw'ubuhinzi, imbogamizi zishobora kuba zifitanye isano no kutumva neza ibibazo abacuruzi b'imboga n'imbuto bahura nabyo ndetse n'andi makuru bashobora kubura.**)

5. Are there enabling conditions for private sector actors like you to engage in a sustainable way with women horticulture traders? (**Probe: long term supply agreements, provision of trade finance. Others?**) Please provide concrete examples. If not, what do you think should be introduced or reinforced to support your interaction and your business relations with women horticulture traders?

Haba hariho uburyo bushoboza/bworohereza abikorera ku giti cyabo nkawe gukorana mu buryo burambye n'abacuruzi b'imboga n'imbuto? (**Sobanuz: amasezerano yo kugemura y'igihe kirekire, gutanga imari mu bucuruzi. Ibindi?**) Tanga ingero zifatika. Niba atari byo, utekereza ko ari iki kigomba gutangizwa cyangwa gushimangirwa kugira ngo gishyigikire imikoranire myiza y'ubucuruzi n'abacuruzi b'imboga n'imbuto?

6. If a work plan is produced with a list of interventions for the next 3 to 5 years for women -included young women -in the horticulture sector, what interventions would you like to see prioritized? Why? What are the specific needs to be addressed by interventions for UWHTs? **Probe: limited business skills, limited financial capacity to increase their business, legal environment which is not conducive, lack of storage facilities, lack of reliable markets. Others?**

Niba igishushanyo mbonera cyakozwe hamwe n'urutonde rw'ibikorwa mu myaka 3 kugeza kuri 5 iri imbere ku bagore-harimo n'abakobwa bakiri bato -mu rwego rw'ubuhinzi bw'imboga n'imbuto, ni ibihe bikorwa wifuza kubona byagirwa umwihariko? Kubera iki? Ni ibihe byihariye bigomba gukemurwa na UWHTs? (**Sobanuz: Ubumenyi buke ku byerekeye ubucuruzi, Ubushobozi buke**)

bwo kwagura ubucuruzi, aho gucururiza hadakwiye, kubura uburyo bwo kubika, kubura isoko. Ibindi?

7. We are all aware that COVID-19 pandemic has put an additional burden on trading of horticultural products, and especially for women traders of horticultural products. Was there a specific intervention that your company put in place to help women recovering from the impact that COVID- 19 pandemic has had on their business?

Twese tuzi ko COVID yashyizeho umutwari w'inyongera mu bucuruzi bw'imboga n'imbutu, by'umwihariko ku bagore bacuruzi imboga n'imbutu. Haba hari uruhare rwihariye ikigo cyanyu cyashyizeho kugira ngo bafashe abagore guhangana n' ingaruka COVID yagize ku bucuruzi bwabo?

8. ***(Banks only)***What is the level/ rate of access to financial services among UWHTs? ***Probe: how many women in average per year access your services?*** What do you think are the major challenges limiting or enabling them to access financial services? ***Probe: lack of collateral, high interest, limited financial literacy. Others?***

Amabanki: Ni uruhe rwego / igipimo cyo kugera kuri serivisi z'imari muri UWHTs? ***Sobanuzi: Ni abagore bangahe mugereranije ku mwaka bahabwa serivisi zanyu?*** Utekereza ko ari izihe mbogamizi zikomeye zibabura cyangwa se ziborohera kubona serivisi z'imari? ***Sobanuzi: Kubura ingwate, inyungu iri hejuru, ubumenyi buke mu bijyanye n'inari. Ibindi?***

Category III: Producers / suppliers of horticulture products to women traders and Market Leaders

Abagemura/abaranguza ibicuruzwa by'imboga n'imbutu ku bagore babicuruzi no ku bayobozi b'amasoko

1. How do you/ your organization interact with UWHTs? ***Probe: what are your business relations? What are the challenges that you experienced in working with UWHTs? Probe: insufficient supply, delay of payment, transport costs, low/high prices. Others?***

Nigute wowe / ikigo cyawe mukorana na UWHTs? ***Sobanuzi: umubano wanyu mubucuruzi warumeze ute? Ni izihe mbogamizi wahuye nazo mu gukorana na UWHTs? Sobanuzi: ibikoresho bidahagije, gutinda kwishyura, amafaranga y'ubwikorezi, ibiciro biri hasi / hejuru. Ibindi?***

2. In your opinion, how is the horticulture sector where women are operating, currently performing? ***(Probe: What are more likely performing value chains? What are less likely performing value chains? What are the driving factors?)*** Please provide concrete examples? Ku ruhande rwawe, ni gute mubona urwego rw'ubuhinzi bw'imboga n' imbuto rukora kuri ubu aho abagore babigiyemo? ***(Sobanuzi: Ni ubuhe buryo bushoboka bwo kongerera umusaruro agaciro? Ni ibihe bidashoboka mu kongerera umusaruri agaciro? Ni izihe mpamvu zibitera?)*** Tanga ingero zifatika?

3. What are the most traded horticulture commodities in urban cities in Rwanda? What are the most traded horticulture commodities that are exported from Rwanda to DRC?

Ni ibihe bicuruzwa by'imboga n'imbutu bicuruzwa cyane mu mijyi yo mu Rwanda? Ni ibihe bicuruzwa by'imboga n'imbutu bigurishwa cyane biva mu Rwanda bijya muri DRC?

4. If your organization interacts with UWHTs, what do you think are the characteristics about the women horticulture traders ***(Probe: Are they competitive in the markets? Do they have the necessary resources for investment, do they have relevant infrastructure and skills for trading? Do they comply with legal requirements? Do they have right skills to engage with producers/sellers (suppliers) and capacity of quality checking before they buy products? Others).***

Niba ikigo cyawe gukorana na UWHTs, muratekereza haba hari ibintu bimwe na bimwe biranga abagore bacuruzi imboga n'imbutu ***(Sobanuzi: habaho kurushanwa ku masoko? bafite ibikoresho nkenerwa byo gushora imari, bafite ibikorwa remezo n'ubuhanga bijyanye no gucuruzi? Baba bubahiriza ibisabwa***

n'amategeko? Bafite ubumenyi bukwiye bwo gukorana hamwe n'ababikora / abagurisha (abatanga ibicuruzwa) n'ubushobozi bwo kugenzura ubuziranenge mbere yo kugura ibicuruzwa?

5. What do you think should be further improved to strengthen your business relations with UWHTs? (*this can include rules, norms, awareness of opportunities from UWHTs, etc*).

Ni iki utekereza ko gikwiye kurushaho kunozwa kugira ngo ushimangire ubucuruzi bwawe na UWHTs?

(ibi hashobora kubamo amategeko, amahame, kumenya amahirwe ava muri UWHTs, n'ibindi)

6. If a work plan is produced with a list of interventions for the next 3 to 5 years for women -included young women -in the horticulture sector, what interventions would you like to see prioritized? Why? What are the specific needs to be addressed by interventions for UWHTs? ***Probe : limited business skills, limited financial capacity to increase their business, legal environment which is not conducive, lack of storage facilities, lack of reliable markets . Others?***

Niba igishushanyo mbonera cyakozwe hamwe n'urutonde rw'ibikorwa mu myaka 3 kugeza kuri 5 iri imbere ku bagore-harimo n'abakobwa bakiri bato -mu rwego rw'ubuhinzi bw'imboga n'imbutu, ni ibihe bikorwa wifuza kubona byagirwa umwihariko? Kubera iki? Ni ibihe byihariye bigomba gukemurwa na UWHTs? ***Sobanuzwa: Ubumenyi buke ku byerekeye ubucuruzi, Ubushobozi buke bwo kwagura ubucuruzi, aho gucururiza hadakwiye, kubura uburyo bwo kubika, kubura isoko. Ibindi?***

7. We are all aware that COVID-19 pandemic has put an additional burden on trading of horticultural products, and especially for women traders of horticultural products. Was there a specific intervention that your company put in place to help women recovering from the impact that COVID- 19 pandemic has had on their business?

Twese tuzi ko COVID yashyizeho umutwari w'inyongera mu bucuruzi bw'imboga n'imbutu, by'umwihariko ku bagore bacuruzi imboga n'imbutu. Haba hari uruhare rwihariye ikigo cyanyu cyashyizeho kugira ngo bafashe abagore guhangana n' ingaruka COVID yagize ku bucuruzi bwabo?

8. Is there anything else you would like to add that you think could help with planning sustainable horticulture trading business for women -including young women?

Hari ikindi kintu wifuza kongeraho utekereza ko gishobora gufasha mu gutekura ubucuruzi burambye bw'imboga n'imbutu ku bagore-harimo n'abakobwa bakiri bato?

Category III: Cooperatives, Producers/sellers, Market leaders

Icyiciro cya III: Amakoperative, urwego rw'abikorera, Abagura/abagurisha, abayobozi b'amasoko

Introduction

"Good morning/afternoon. My name is..... I am from Three Stones International conducting a study on UWHTs commissioned by CRS on behalf of MINAGRI. We are conducting a survey looking at the urban horticultural trading environment for young women and women urban horticulture traders. As a person involved in Horticulture trade, I have few questions for you. The information provided will only be used to serve the objectives of the study. This information will be shared with CRS and MINAGRI, to allow them to improve their interventions.

Your name will not appear in any data that is made publicly available. The information you provide will be used purely for knowledge purpose; your answers will not affect any benefits or subsidies you may receive now or in the future. Do you consent to be part of this study?"

"Mwaramutse/Mwiriwe. Nitwa..... nturutse mu kigo cyitwa Three Stones International kiri gukora ubushakashatsi ku UWHTs iyobowe na CRS mu izina rya MINAGRI. Turi gukora ubushakashatsi bureba ku bucuruzi bw'imboga n'imbutu mu mijyi bukorwa n'abakobwa n'abagore. Nk'umuntu wakoze/ukora ubucuruzi bw'imboga n'imbutu, mfite ibibazo bike nifuzaga kukubaza. Amakuru muduhereza azakoreshwa gusa mu kugera ku ntego z'ubushakashatsi. Amakuru azasanzwe CRS na MINAGRI, kugira ngo barushaho kunoze ibikorwa byabo.

Abagore

Amazina yanyu ntaho azagaragara ahariho hose mu makuru yashyizwe ku mugaragaro. Amakuru mudusangiza azakoreshwa gusa mu ku mpamvu y'ubumenyi; ibisubizo byanyu ntabwo bizagira ingaruka ku nyungu iyariyo yose mwabona ubu cyangwa mu gihe kiri imbere. Mwemeye kugira uruhare muri ubu bushakashatsi?"

Do you consent to provide information Yes (), NO () Mwemeye kuganira natwe yego(), Oya()

Cooperatives, Producers / suppliers of horticulture products to women traders, and Market Leaders

Abagemura/abaranguza ibicuruzwa by'imboga n'imbuto ku bagore babicuruza no ku bayobozi b'amasoko

1. How do you/ your organization interact with UWHTs? *Probe: what are your business relations? What are the challenges that you experienced in working with UWHTs? Probe: insufficient supply, delay of payment, transport costs, low/high prices. Others?*

Nigute wowe / ikigo cyawe mukorana na UWHTs? *Sobanuzwa: umubano wanyu mubucuruza warumeze ute? Ni izihe mbogamizi wahuye nazo mu gukorana na UWHTs? Sobanuzwa: ibikoresho bidahagije, gutinda kwishyura, amafaranga y'ubwikorezi, ibiciro biri hasi / hejuru. Ibindi?*

2. In your opinion, how is the horticulture sector where women are operating, currently performing? *(Probe: What are more likely performing value chains? What are less likely performing value chains? What are the driving factors?)* Please provide concrete examples? Ku ruhande rwawe, ni gute mubona urwego rw'ubuhinzi bw'imboga n' imbuto rukora kuri ubu aho abagore babigiyemo? *(Sobanuzwa: Ni ubuhe buryo bushoboka bwo kongerera umusaruro agaciro? Ni ibihe bidashoboka mu kongerera umusaruri agaciro? Ni izihe mpamvu zibitera?)* Tanga ingero zifatika?

3. What are the most traded horticulture commodities in urban cities in Rwanda? What are the most traded horticulture commodities that are exported from Rwanda to DRC?

Ni ibihe bicuruzwa by'imboga n'imbuto bicuruzwa cyane mu miji yo mu Rwanda? Ni ibihe bicuruzwa by'imboga n'imbuto bigurishwa cyane biva mu Rwanda bijya muri DRC?

4. If your organization interacts with UWHTs, what do you think are the characteristics about the women horticulture traders *(Probe: Are they competitive in the markets? Do they have the necessary resources for investment, do they have relevant infrastructure and skills for trading? Do they comply with legal requirements? Do they have right skills to engage with producers/sellers (suppliers) and capacity of quality checking before they buy products? Others).*

Niba ikigo cyawe gukorana na UWHTs, muratekereza haba hari ibintu bimwe na bimwe biranga abagore bacuruza imboga n'imbuto *(Sobanuzwa: habaho kurushanwa ku masoko? bafite ibikoresho nkenyerwa byo gushora imari, bafite ibikorwa remezo n'ubuhanga bijyanye no gucuruza? Baba bubahiriza ibisabwa n'amategeko? Bafite ubumenyi bukwiye bwo gukorana hamwe n'ababikora / abagurisha (abatanga ibicuruzwa) n'ubushobozi bwo kugenzura ubuziranenge mbere yo kugura ibicuruzwa?*

5. What do you think should be further improved to strengthen your business relations with UWHTs? *(this can include rules, norms, awareness of opportunities from UWHTs, etc).*

Ni iki utekereza ko gikwiye kurushaho kunozwa kugira ngo ushimangire ubucuruza bwawe na UWHTs? *(ibi hashobora kubamo amategeko, amahame, kumenya amahirwe ava muri UWHTs, n'ibindi)*

6. If a work plan is produced with a list of interventions for the next 3 to 5 years for women - included young women -in the horticulture sector, what interventions would you like to see prioritized? Why? What are the specific needs to be addressed by interventions for UWHTs? *Probe : limited business skills, limited financial capacity to increase their business, legal environment which is not conducive, lack of storage facilities, lack of reliable markets . Others?*

Niba igishushanyo mbonera cyakozwe hamwe n'urutonde rw'ibikorwa mu myaka 3 kugeza kuri 5 iri imbere ku bagore-harimo n'abakobwa bakiri bato -mu rwego rw'ubuhinzi bw'imboga n'imbuto, ni ibihe bikorwa wifuza kubona byagirwa umwihariko? Kubera iki? Ni ibihe byihariye bigomba gukemurwa na UWHTs? *Sobanuzwa: Ubumenyi buke ku byerekeye ubucuruza, Ubushobozi buke bwo kwagura ubucuruza, aho gucukuriza hadakwiye, kubura uburyo bwo kubika, kubura isoko. Ibindi?*

7. We are all aware that COVID-19 pandemic has put an additional burden on trading of horticultural products, and especially for women traders of horticultural products. Was there a specific intervention that your company put in place to help women recovering from the impact that COVID- 19 pandemic has had on their business?

Twese tuzi ko COVID yashyizeho umutwari w'inyongera mu bucuruzi bw'imboga n'imbutu, by'umwihariko ku bagore bacuruza imboga n'imbutu. Haba hari uruhare rwihariye ikigo cyanyu cyashyizeho kugira ngo bafashe abagore guhangana n' ingaruka COVID yagize ku bucuruzi bwabo?

8. Is there anything else you would like to add that you think could help with planning sustainable horticulture trading business for women -including young women?

Hari ikindi kintu wifuza kongeraho utekereza ko gishobora gufasha mu gutegura ubucuruzi burambye bw'imboga n'imbutu ku bagore-harimo n'abakobwa bakiri bato?