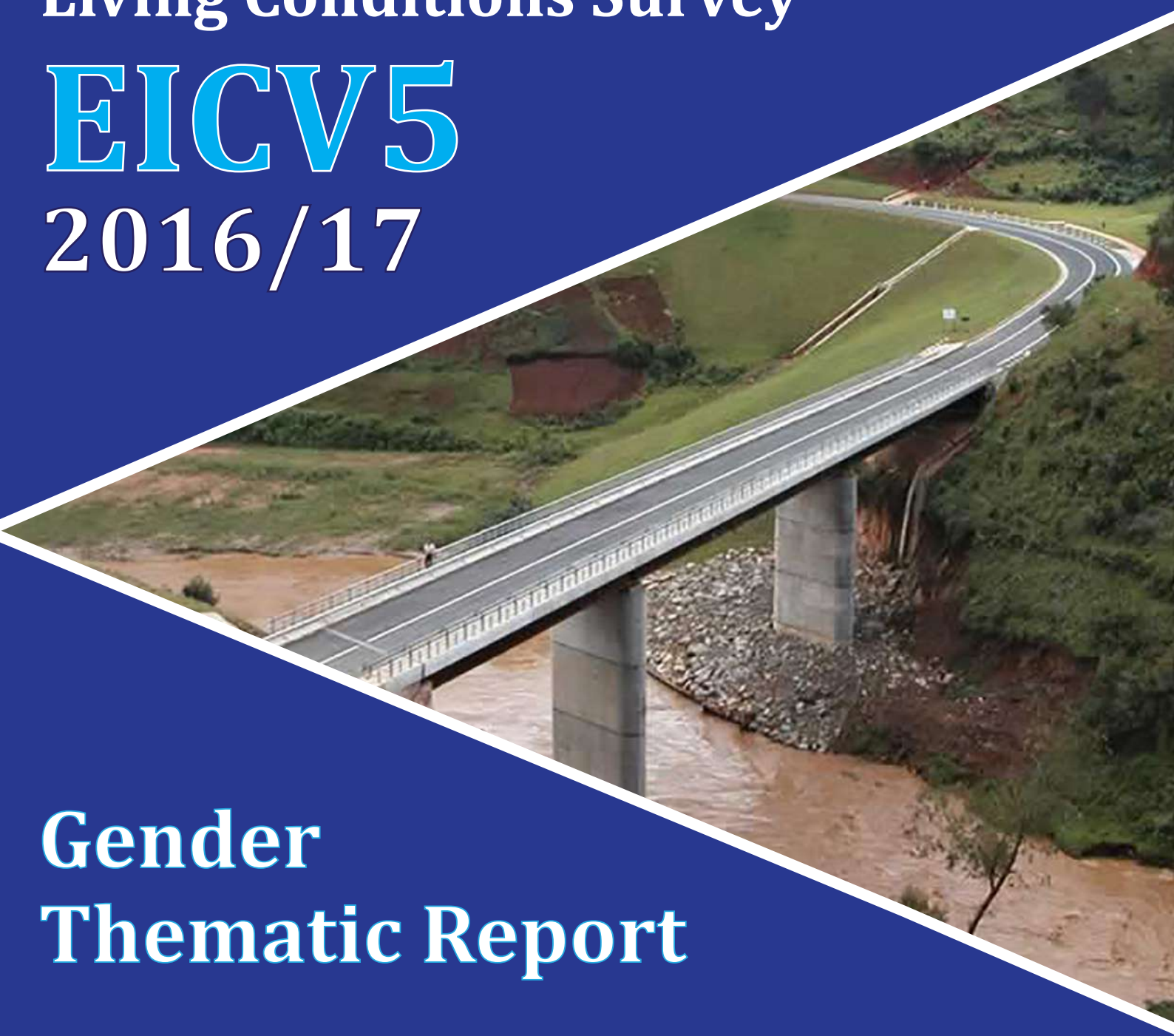
Republic of Rwanda

NATIONAL INSTITUTE OF STATISTICS OF RWANDA

The Fifth Integrated Household Living Conditions Survey

EICV5

2016/17



Gender Thematic Report

EICV5

Integrated Household Living Conditions Survey
(Enquête Intégrale sur les Conditions de Vie des Ménages)

-2016/2017 -

EICV5_Thematic Report

GENDER

December 2018

The EICV5_Gender Thematic Report is produced by the National Institute of Statistics of Rwanda (NISR).

Additional information about the EICV5_Gender Thematic Report may be obtained from NISR:

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Acknowledgement

The Fifth Integrated Household Living Conditions Survey (EICV5) was conducted from October 2016 to October 2017, and is designed to provide accurate and up-to-date information that are useful to goverment, analysts, and the public as they seek to monitor and evaluate efforts to reduce poverty.

The NISR now conducts EICV surveys every three years, and this has been made possible by strong collaboration and support from our stakeholders, who are as interested as we are in supporting evidence-based decision making, and planning processes that are grounded on reliable and valid statistics.

We sincerely appreciate the support given by the Government of Rwanda for the development of statistics in the country, and are grateful for the help that we continue to receive from all government institutions.

We are most grateful to our development partners for the support that they have given for the collection and development of statistics in Rwanda, and especially for EICV5. They include UK Aid, the European Union, the World Bank, and the UN partners in the country.

The measurement and analysis of poverty and living standards is an exercise that requires considerable tecnical skills. We would like to thank NISR technical and management team for their work - from the planning and implementation of EICV5 through the analysis and publication of the results. We further appreciate the valuable technical support provided by the international experts. The generation and use of complex survey data can only be achieved through teamwork.

Yusuf Murangwa
Director General, NISR

Important technical note for readers

The EICV5 has three main components: cross-sectional sample of households, VUP Panel Survey receiving VUP benefits and EICV5 Panel Survey.

The EICV5 cross-sectional survey is designed to represent the current household-based population of Rwanda. The NISR national master sampling frame was used for selecting the sample villages in each district. This master sample was based on the 2012 Rwanda Census frame. The villages were selected for the Master Sample, stratified by district. Within each district the sample villages were selected systematically with probability proportional to size (PPS), where the measure of size was based on the number of households in each village from the 2012 Census frame. Within each district the villages in the master sampling frame were not explicitly stratified by urban and rural areas. However, the frame of villages within each district was ordered by urban and rural codes, and the systematic selection of the sample villages (with PPS) provides an implicit stratification of the Master Sample by urban and rural areas within each district, with a proportional allocation of the sample villages to each stratum.

Similar to the EICV4 cross-sectional survey methodology, a nationally-representative sample of clusters was assigned for the EICV5 data collection each cycle out 10 cycles, so that the sample is geographically representative over time. This process ensured that the final distribution of the sample clusters to cycles and sub-cycles was geographically representative within each district.

The objectives of the EICV5 Panel Survey are to measure the trends in key socioeconomic indicators over time for a nationally representative panel of households. The baseline survey was EICV3, and in EICV4 the panel households which moved or split were tracked and interviewed at their new location. The Panel Survey includes the panel households that remained in the original sample villages, and the split households that were tracked in EICV4. Any panel households that moved or split from this initial sample of panel households in EICV5 were also tracked. However, the additional tracking will be limited to following the original eligible members (13 years or older in EICV3, with relationship being: Household Head, Spouse of household head, son/daughter of household head, or step child/ adopted child of household head) of the EICV3 panel households.

The main objective of the VUP Panel Survey is to provide longitudinal data for a nationally-representative panel of households that received VUP benefits at the time of the EICV4, in order to obtain reliable estimates of trends in the socioeconomic indicators for these households. The VUP Survey conducted with EICV4 was based on a sample of 2,460 households selected from the VUP administrative frame using a stratified two-stage sample design. However, only the sample households indicated that they were receiving VUP benefits at the time of the EICV4 survey were considered to be the sample for the VUP Panel Survey.

If the entire household moved or an eligible member moved, it was necessary to identify their new address so that they can be tracked there. The eligibility criteria for household members to be tracked and the tracking procedures are similar to those used for the EICV5 Panel Survey.

Regarding data collection, the NISR collected the data for the EICV5 cross-sectional, VUP panel and EICV5 panel surveys using computer-assisted personal interviewing (CAPI) with computer tablets for the first time using the same questionnaire, including the listing operation.

Rounding of estimates

Estimates presented in the tables are shown rounded to one decimal place. To improve readability, estimates referred to in the interpretation of results have been rounded to the nearest integer, except for the discussion of relatively small percentages. Moreover, estimates of total population or total number of households are shown in tables expressed in '000's. Due to the rounding, the sum of subpopulation totals (e.g. Provinces or age groups) can be minimally different from the total population estimated at national level.

Consumption quintiles

The results are presented by quintile. Quintiles are developed by sorting the sample of households by annual consumption expenditure values, and then dividing the population into five equal shares. The 20% of individuals with the highest annual consumption are allocated to quintile 5, and the 20% of individuals with the lowest levels of annual consumption are allocated to quintile 1. The poorest households and their members are found in quintile 1 and the richest are found in quintile 5.

Consumption is used as a proxy for income, as is usual when estimating poverty. Quintiles are a relative measure of individuals' consumption in comparison to the rest of the population during a specific period.

Executive Summary

Background to the EICV5 and the EICV series

This report presents and discusses detailed results from the EICV5 and compares them with EICV4 in the areas of household and personal characteristics according to gender.

The survey was conducted over a period of 12 months between October 2016 and October 2017. The sampling in this survey was three fold. It included cross-sectional sample, panel sample, and individuals and households sampled from VUP list of beneficiaries.

In cross-sectional analysis, a new sample of 14,580 households was drawn using the 2012 Rwanda Population and Housing Census as sampling frame for enumeration areas as primary sampling units. Households and household members interviewed as part of the panel survey that remained in the same village as in EICV4 were also included in the cross-sectional sample, bringing the total number of households analysed to 14,580.

The EICV5 took place three years after the EICV4 was conducted and aimed to provide even more timely evidence to support policy making and continuous evaluation of the EDPRS2. EICV methodology has remained unchanged since its series started in 2000/01. This has allowed calculating indicators in a consistent way for more than one survey round in order to investigate trends and to inform the planning framework of the Economic Development and Poverty Reduction Strategy (EDPRS) as well as other target indicators, such as Sustainable Development Goals (SDGs).

In this report, the majority of tables provide results for both EICV4 and EICV5 and highlight developments over time, as well as different patterns across provinces in Rwanda, both in urban and rural areas. Emphasis has been placed on including disaggregated results for men and women and male and female-headed households to explore gender-related aspects in key social and economic characteristics of persons and households in Rwanda, as well as other types of disaggregation, such as age group, type of habitat, etc. Where necessary, districts tables have been provided in annex.

Household's headship

Findings from EICV5 (2016/17) show that 25% of households are headed by female while 6% of households were headed by female in the absence of a male head (De facto female-headed households). The overall sex ratio for the country is 108 females for every 100 males. This implies that there is a deficit of males within the population of Rwanda. Female household heads were found much older than male household heads. About 35.8% of female household heads were over 60 years old and above, compared with 13%of male household heads of the same age. On the other hand, 4.1% of female- heads were under 25 years compared to 5.7% of male heads.

Poverty incidence of male /female-headed households

Considering poverty status, the data from EICV5 shows that 39.5% of female-headed households are classified as poor compared to 37.6% of male-headed households in 2016/17.

Housing characteristics and access to services and facilities

The housing characteristics and conditions of female-headed households are almost similar to those of male-headed households, except for the main source of lighting, where the percentage of male-headed households using electricity as the main source of lighting (29.2%) is higher than that of female-headed households (20.3%). Female-headed households using firewood as the main source of lighting has decreased by 3 percentage points from 10% in 2013/14 to 7% in 2016/17, while male headed households that used firewood as the main source of lighting has decreased by 1.6 percentage point from 4% in the same period. The proportion of female-headed households that use improved drinking water sources has slightly increased from 86% to 87% between 2013/14 and 2016/17 compared to male headed household which increased from 84% to 88%.

Agricultural activities and assets

Ownership of land is critical to social and economic empowerment of women. Female-headed households owning farm land has decreased by 7 percentage points from 89% in 2013/14 to 82% in 2016/17 while male–headed household has decreased by 10 percentage points from 89.5% to 80% in the same period. On the other side the average size of land cultivated per female head of household remained constant in the last three years at national level (0.5 ha), and the same case applies for male headed household too (0.6 ha). Overall, there has been a reduction in the percentage of households raising any livestock. Data indicate that, 57.3% of female headed household own any type of livestock compared to 60.3% of male heads.

Economic activity

About 86% of all working age persons were employed in 2016/17. Working females are 87% while working males are 86%. The findings of EICV5 show that about 63% of working females are in agriculture related occupations compared to only 43% among working males. Majority of female owning businesses have not completed primary school level (36%) compared to a slightly higher rate of 39.8% for their male counterparts. Female with university level owning businesses stands at 3.1% against 4.2% among male. The percentage of female aged 18 years and above with a bank account is almost twice lower the one of male of same age bracket (22.4% compared to 38%). Furthermore, as the survey results show, only 3.2% of female aged 18 years and above have secured loan from a formal source compared to 6.9% of male, while 35.4% of female have acquired loan from informal source compared to 39.4% of male. Women are less likely to borrow larger amount of money compared to men, especially from formal financial sources. The findings from EICV5 show that, majority (22.5%) of female who have secured a loan from a formal financial institution have received 5,000 Frws or less, while for male, majority (28%) have secured above 1,000,000 Frws.

Health Conditions

Males and females aged 5 and plus had almost the same rate for disability (4.2%) in Rwanda in 2016/17, with a slight decrease of 0.4% among female and 0.1% among male since 2013/14. Approximately, 75% of the female population reported having health insurance in Rwanda in 2016/17 with a slight difference compared to male (73%).

Education and training

The level of school attendance of children is the primary indicator of a population's access to education and, indirectly, its socioeconomic development.

Nationwide, access to primary school for children aged between 7 and 12 years remained somewhat steady in the last three years. Findings indicate that the net attendance rate (NAR) of female at primary school level is slightly higher than that of male (88% compared to 87% respectively) while the female gross attendance rate (GAR) is slightly lower than for male (131.5% compared to 133% respectively). At primary level, both Net Attendance Rate and Gross Attendance Rate show a minor decrease between 2013/14 and 2016/17.

Furthermore, data reveals that 69% of the female population aged 15 and above are literate (able to read and write) in at least one language compared to 77.5% of males. In addition, according to EICV5, a person is considered "computer literate" if he/she expressed her/himself confident with using a computer. In Rwanda only 7% of female aged 15 years and above are computer literate compared to 11% male of same age bracket. The findings indicate also the same gender imbalance for age group 15-24 years where female still lag behind compared to their male counterparts (10% compared to 11%).

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Acronyms

EDPRS 2	:Second Economic Development and Poverty Reduction Strategy
EICV	: Enquête Intégrale sur les Conditions de Vie des Ménages (Integrated Household Living Conditions Survey)
GAR	: Gross Attendance Rate
GPI	: Gender Parity Index
HH	: Household
MDGs	: Millennium Development Goals
N.A	: Not Applicable
NAR	: Net Attendance Rate
NISR	: National Institute of Statistics of Rwanda
NST1	: First National Strategy for Transformation
RWFs	: Rwandan Francs

Definition of Key Gender Concepts

Gender: Gender refers to socially constructed differences in attributes and opportunities associated with being female or male and to the social interactions and relations between women and men. Gender determines what is expected, allowed and valued in a woman or a man in a given context. In most societies, there are differences and inequalities between women and men in roles and responsibilities assigned, activities undertaken and access to and control over resources, as well as in decision-making opportunities.

Gender analysis: Gender analysis is a critical examination of how differences in gender roles, activities, needs, opportunities and rights/entitlements affect women, men, girls and boys in certain situations or contexts, Gender analysis examines the relationships between females and males and their access to and control of resources and the constraints they face relative to each other.

Sex disaggregated statistics: Sex-disaggregated statistics are data collected and tabulated separately for women and for men. They allow for the measurement of differences between women and men in various social and economic dimensions and are one of the requirements for obtaining gender statistics.

Gender equality: Gender equality means equal opportunities, rights and responsibilities for women and men, girls and boys. Equality does not mean that women and men are the

Same but that woman's and men's opportunities, rights and responsibilities do not depend upon whether they are born female or male.

Gender equity: The fair and just distribution of all means of opportunities and resources between women and men.

Gender gap: It is the disparities between socioeconomic characteristics of males and females. Pro-male gender gap is the gap that favors males; pro-female gender gap is the gap that favors females

Gender gaps: This is a status whereby as a result of customary practices, religious biases, social assumption, myths or taboos, one gender is discriminated against to such an extent that it is prevented from getting its fair share of resources or services.

Gender mainstreaming: Gender mainstreaming (general) is defined as the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in all areas and at all levels.

Sex ratio: It is the number of males in specific population or subgroup of population divided by corresponding number of females, conventionally multiplied by 100. Source of data is population censuses and surveys.

De facto female-headed households: Households temporarily headed by females due to the absence of the male heads for a certain period of time

Informal Unions/Marriages: Are couples married monogamously without legal certificates or couples living together without legal certificates

Gender parity index: This is a social-economic index designed to measure the relative access to education of male and female pupils or students. It is calculated as the quotient of the number of females by the number of males enrolled in a given level of education.

Chapter 1: Introduction

Rwanda is a country that has made commendable gains towards promoting gender equality in different domain including political participation, health, education, etc. Gender equality is both a human right and indispensable component for sustainable development and hence one of cross-cutting areas in key national development frameworks/documents such as Vision 2020, the First National Strategy for Transformation (NST1), Vision 2050, regional such AU Agenda 2063; EAC Vision 2050 as well as international ones like SGDs.

In order to sustain the progress in promoting gender equality and deal with the remaining gender gaps and imbalances, surveys like EICV5 where gender disaggregated data are gathered become very key in informing on how male and female get involved in the development of the country and enjoys the opportunities. The Gender report at hand is one of six different thematic reports of EICV 5 namely: Youth, Economic Activity, Utilities and amenities, Education, Environment and Natural Resources. It focuses on household and personal characteristics according to gender and household headship.

The data presented here, were collected through the EICV5 fieldwork, which was carried out by the NISR between October 2016 and October 2017. EICV5 provides a key input into the evaluation of the development programmes such as: Vision 2020, EDPRS2, NST1, SDGs, Vision 2050, AU Agenda and EAC Vision 2050.

Along with the short methodological notes in preliminary pages, chapters 2 and 3 of this report describe the population according to their demographic characteristics and their poverty incidence. Chapters 4, 5 and 6 present information on the household characteristics, agriculture activity occupied by household head and their economic activities. Finally, chapters 7 and 8 describe health conditions of household head and their education characteristics.

The annexes provide district-level estimates for selected indicators as well as confidence intervals.

Chapter 2: Demographic Characteristics

This chapter analyses the demographic differences between female and male in terms of size and evolution of their respective population.

2.1. Demographic information and the sex ratio

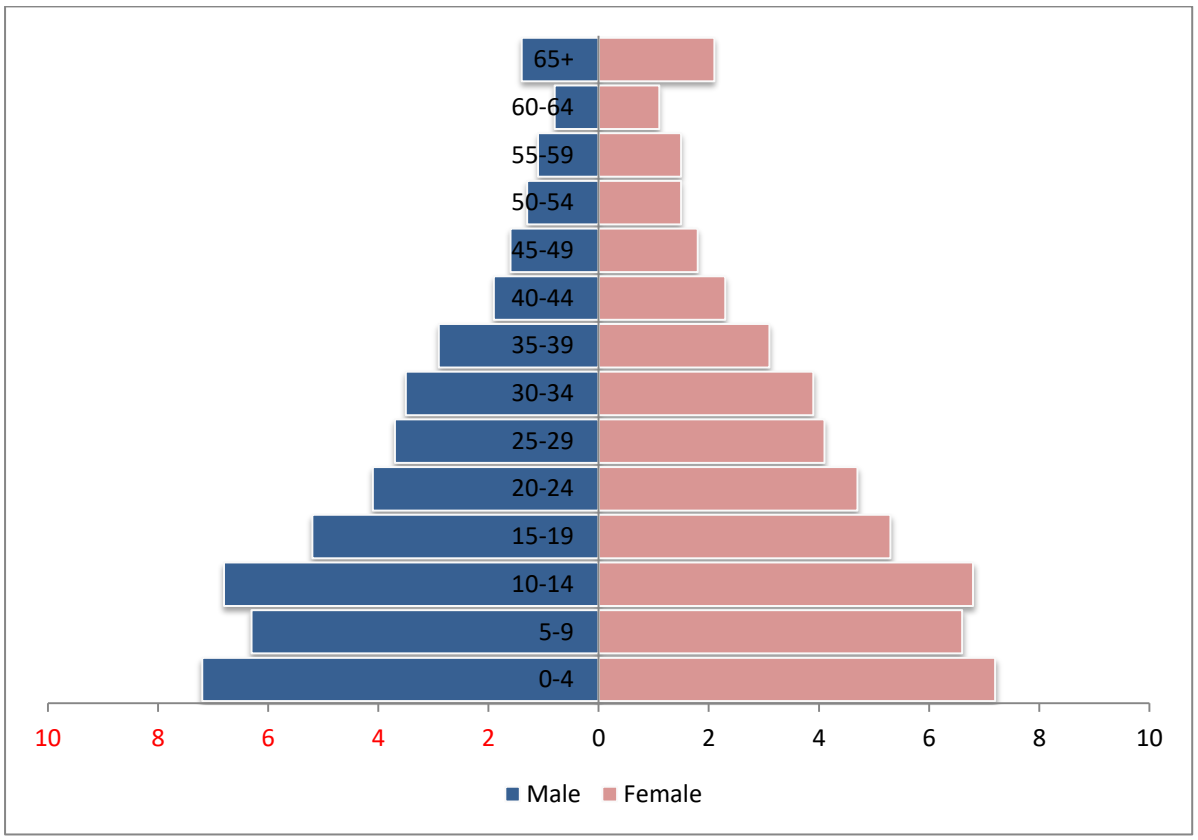
According to EICV5, the population of Rwanda is estimated at 11.8 million compared to EICV4 results, which estimated Rwandan population at 11.4 million. Rwanda has had an increase of 0.4 million people since EICV4. Females comprise 52% of the total population both in EICV5 and EICV4. The findings show that there are minor differences between male and female at young age groups up to 15-19 years, and a significant difference from age group 20-24 where females outnumber males.

Table 2. 1: Population structure (%), by sex and five-year age group, (EICV5, EICV4*)*

EICV5	EICV4				EICV5			
	Sex			Estimated Total population (000s)	Sex			Estimated Total population (000s)
	Male	Female	Total		Male	Female	Total	
All Rwanda	**47.8**	**52.2**	**100**	**11,424**	**48.0**	**52.0**	**100**	**11,893**
5 year age group								
0-4	7,0	6.9	13.9	1,587	7.2	7.2	14.4	1,709
5-9	7.2	7.3	14.6	1,662	6.3	6.6	12.9	1,530
10-14	6.5	7,0	13.5	1,538	6.8	6.8	13.7	1,626
15-19	5.2	5.3	10.5	1,198	5.2	5.3	10.5	1,250
20-24	4.5	4.9	9.5	1,080	4.1	4.7	8.8	1,052
25-29	3.7	4.2	8.0	910	3.7	4.1	7.7	920
30-34	3.5	3.9	7.4	842	3.5	3.9	7.4	885
35-39	2.2	2.7	4.9	557	2.9	3.1	6.1	724
40-44	1.8	2.1	3.9	446	1.9	2.3	4.2	502
45-49	1.4	1.8	3.1	357	1.6	1.8	3.4	407
50-54	1.5	1.7	3.2	362	1.3	1.5	2.8	333
55-59	1.2	1.4	2.6	297	1.1	1.5	2.6	312
60-64	0.8	1,0	1.8	204	0.8	1.1	1.9	225
65+	1.3	2.1	3.4	384	1.4	2.1	3.5	418

Source: EICV5 and EICV4. Base population: all persons

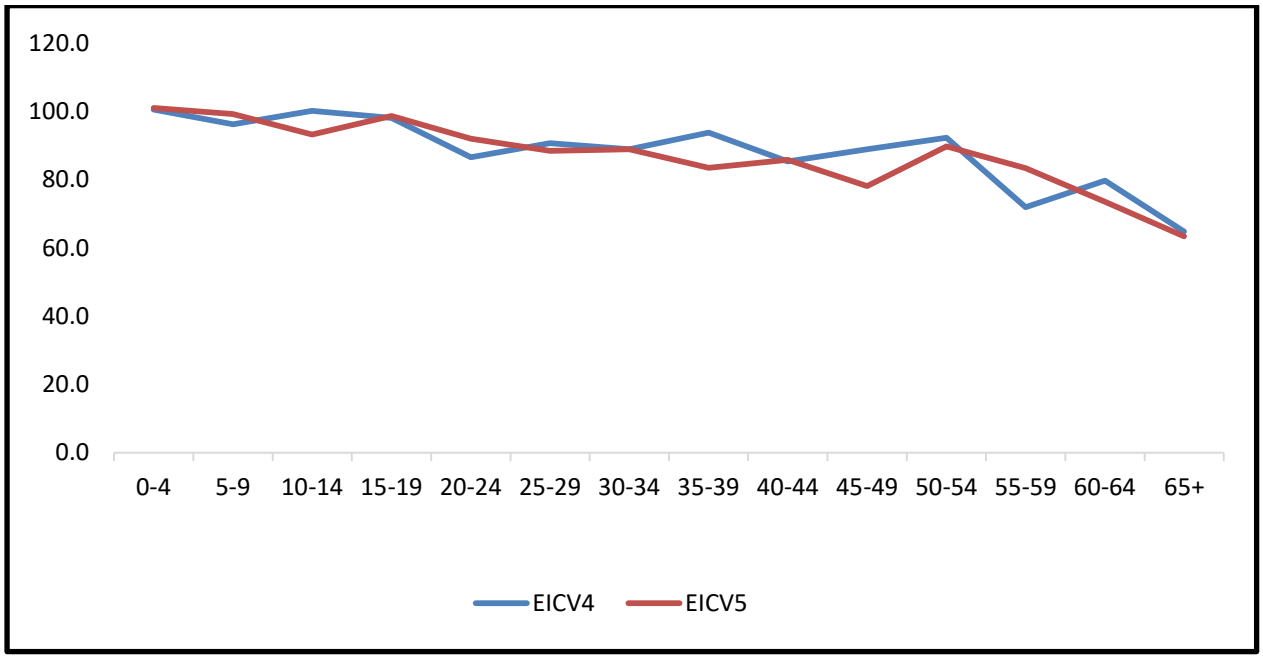
Figure 2. 1: Population Pyramid by sex and five-year age group (EICV5)



Source: EICV5 and EICV4

The sex ratio is the number of females in specific population or subgroup of population divided by corresponding number of males, conventionally multiplied by 100. Figures from EICV5 indicate that the overall sex ratio for the country is 108 female for every 100 male while there were 109 female for every 100 male in EICV4 (table 2.2 and figure 2.2). This implies that there is a deficit of males within the population of Rwanda in 2016/17. According to the province, with the exception of Kigali city, there are more females than males in all provinces. This may largely be due to the higher prevalence of male migrations to Kigali city in search for works and better living standards. It should be noted that, at older ages (55 years and above) females largely outnumber males.

Figure 2.1 Sex Ratio, by five-year age group (EICV5, EICV4)



Source: EICV5 and EICV4

Table 2. 2: Number of females per 100 males, by province and age group, (EICV5, EICV4)

EICV5	Kigali City	Southern Province	Western Province	Northern Province	Eastern Province	TOTAL	Estimated Total population (000s)
TOTAL	**100**	**109**	**109**	**112**	**110**	**108**	**11,893**
Age group							
00-04	96	101	96	101	103	100	1,709
05-09	107	101	100	106	108	104	1,530
10-14	98	98	96	112	100	100	1,626
15-19	127	90	102	97	105	102	1,250
20-24	99	114	125	121	120	115	1,052
25-29	101	115	117	114	107	110	920
30-34	109	121	126	100	106	112	885
35-39	72	117	108	124	115	107	724
40-44	90	128	132	132	107	117	502
45-49	61	121	123	123	126	113	407
50-54	76	110	112	118	113	108	333
55-59	132	148	129	133	148	139	312
60-64	145	118	138	126	116	126	225
65+	131	169	151	155	150	154	418

EICV4	Kigali City	Southern Province	Western Province	Northern Province	Eastern Province	TOTAL	Estimated Total population (000s)
TOTAL	**104**	**111**	**112**	**109**	**108**	**109**	**11,424**
Age group							
00-04	91	98	106	101	97	99	1,587
05-09	100	108	96	96	102	101	1,662
10-14	118	99	110	106	110	107	1,538
15-19	122	94	106	100	96	101	1,198
20-24	114	106	118	107	101	109	1,080
25-29	98	118	125	114	110	113	910
30-34	94	106	122	119	118	113	842
35-39	88	130	119	124	129	120	557
40-44	83	142	126	120	108	117	446
45-49	113	134	121	121	138	128	357
50-54	115	116	117	98	111	112	361
55-59	103	135	112	138	109	120	297
60-64	123	148	138	160	113	136	204
65+	229	177	129	154	159	158	384

Source: EICV5 and EICV4

2.2. Households headship

2.2.1 Male/Female headed households

In Rwanda, the man is culturally considered the head of the household, but the recent law nº 32/2016 of 28/08/2016 governing persons and family states that spouses (female and male) jointly provide management of the household including moral and material support to the household as well as its maintenance. Table 2.3 presents the differences between women and men in terms of household headship where about 25% of total households are reported to be permanently headed by females in 2016/17 compared to 26% in 2013/14 due to the fact that women live longer than men and probably also the genocide against the Tutsi which left more widows than widowers. Contrary to the case of female where their headship is always linked with the absence of a husband, the majority of male-headed households includes those where both the husband and wife are present. There is also a small percentage of male who are heads of households and at the same time widower, separated or divorced (Table 2.4)

2.2.2 Hidden or de facto female-headed households

In addition to 25% of the households that are headed by women, there are other households found to be temporarily headed by females due to the absence of the male heads for a certain period of time. These households were referred as *de facto female-headed households*. Overall, table 2.3 shows that 6.4% of households were temporary headed by females whose husbands had been away for long periods of time (six months and above)

Table 2. 3: Sex of the household heads by province, (EICV5, EICV4)

EICV5	Male-headed	Female-headed	De facto Female-headed	Total	Total number of HHs (000s)
Province					
Kigali City	73.8	21.0	5.2	100	410
Southern Province	65.3	28.0	6.7	100	626
Western Province	68.7	24.7	6.7	100	574
Northern Province	68.4	24.0	7.5	100	422
Eastern Province	68.5	25.5	6.0	100	677
Total	**68.6**	**25.0**	**6.4**	**100**	**2,708**

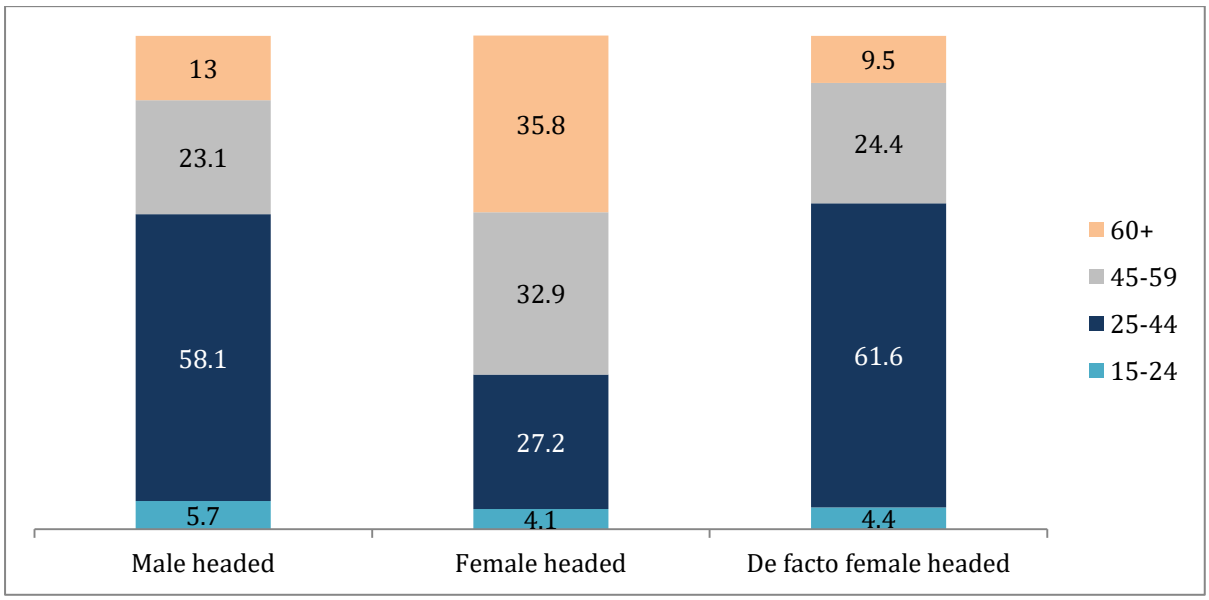
EICV4	Male-headed	Female-headed	De facto Female-headed	Total	Total number of HHs (000s)
Province					
Kigali City	72.6	22.8	4.6	100	295
Southern Province	64.3	29.2	6.6	100	597
Western Province	67.5	24.5	8.0	100	559
Northern Province	68.8	24.7	6.5	100	394
Eastern Province	69.8	24.7	5.5	100	647
Total	**68.1**	**25.5**	**6.4**	**100**	**2,493**

Source: EICV5 and EICV4

2.3. Characteristics of male/ female household heads

Figure 2.2 shows that, generally, female household heads are much older than male household heads. About 35.8% of female household heads are over 60 years old and above in 2016/17 compared with 13% of male household heads of the same age. On the other hand, 4.1% of female- heads are under 25 years, compared to 5.7% of male heads in 2016/17.

Figure 2. 2 Age profile of Household heads (%of each category), EICV5



Source: EICV5

Table 2.4 shows that with regard to the marital status of female household heads, 63% of them are widows compared to only 2% of male household heads: widowed males are remarried in higher rate and shorter period than widowed females. The same applies to divorced males and females. Fifteen percent of female heads are separated from their husbands compared to 2% of male.

Table 2.4: Marital status of household heads, (EICV5, EICV4)

	EICV5			EICV4		
	Male Headed	Female Headed	De facto Female Headed	Male Headed	Female Headed	De facto Female Headed
Marital status						
Married monogamously with legal certificate	59.7	1.8	63.5	63.8	1.0	63
Married monogamously without legal certificate/ Living together	26.4	1.7	30.5	24.2	1.0	27.3
Married polygamously	2.2	2.0	6.0	3.2	2.7	9.7
Divorced	0.2	1.4	0.0	0.1	1.5	0.0
Separated	1.7	15.0	0.0	1.3	13.4	0.0
Single	7.7	15.3	0.0	5.1	11.6	0.0
Widow or widower	2.0	62.7	0.0	2.2	69.0	0.0
Total	**100**	**100**	**100**	**100**	**100**	**100**

Source: EICV5 and EICV4

Despite the continued effort in sensitizing couples to regularise their marriages, findings from EICV5 reveal that there are still many couples living in informal unions despite the consequences for women's rights and for the family in general. Data in table 2.5 indicates the percentages of couples living in informal unions/marriages in relation to the total number of couples by area of residence.

The big percentage is found in the Eastern Province with 43% followed by the Kigali City with 42% compared to the 34 % at country level. Northern Province has the smallest percentage of couples in informal unions representing 26.5% of all couples.

Table 2.5: Percentage of household in informal unions by urban/rural and Province

Area of residence	Households in informal unions	Total Household (000s)
All Rwanda	**33.6**	**1,852**
Urban	38.1	326
Rural	32.6	1526
Province		
Kigali City	42.0	246
Southern Province	27.5	420
Western Province	29.1	416
Northern Province	26.5	311
Eastern Province	43.4	460

Source: EICV5

The study also presents the proportion of couples living in polygamous union. These are men who have reported having two or more wives. Polygamy has been reported by many studies as one of the main causes of land disputes and a challenge to women's access to household property (Bayisenge, Höjer and Espling, 2014; MIGEPROFE 2005; MINITERE, DFID, & HTSPE 2007). In Rwanda, ubuharike (de jure polygamy) was a common family structure practiced by 30 percent of the population during the pre-colonial period (Koff 1997). Currently, ubuharike is practiced at a low degree in some areas and is generally being replaced by ubushoreke (concubinage/new forms of polygamy or de facto polygamy). Both ubuharike and ubushoreke are illegal in Rwanda, as the 2003 Constitution of Rwanda officially recognizes only a monogamous marriage (Article 26). The Law n°59/2008 on prevention and punishment of Gender-Based Violence (GBV) and the New Penal Code of 2012, Article 244-49, clearly state the penalties for people convicted of either ubuharike or ubushoreke. Despite the legal previsions discouraging this practice, the findings from EICV5 (Table 2.6) indicates that the proportion of 3.5% of all the couples country wide live in polygamous unions. Considering the status per province, Western province has the highest percentage representing 5.5% and Kigali City has 2% being the smallest percentage.

Table 2. 6: Percentage of households in polygamous by urban; rural and province (EICV5)

Area of residence	HH in polygamous union	Total Household (000s)
All Rwanda	3.5	**1852**
Urban	2.5	326
Rural	3.8	1,526
Province		
Kigali City	1.7	246
Southern Province	2.8	420
Western Province	5.5	416
Northern Province	3.3	311
Eastern Province	3.6	460

Source: EICV5 and EICV4

Chapter 3: Poverty incidence by sex of head of households

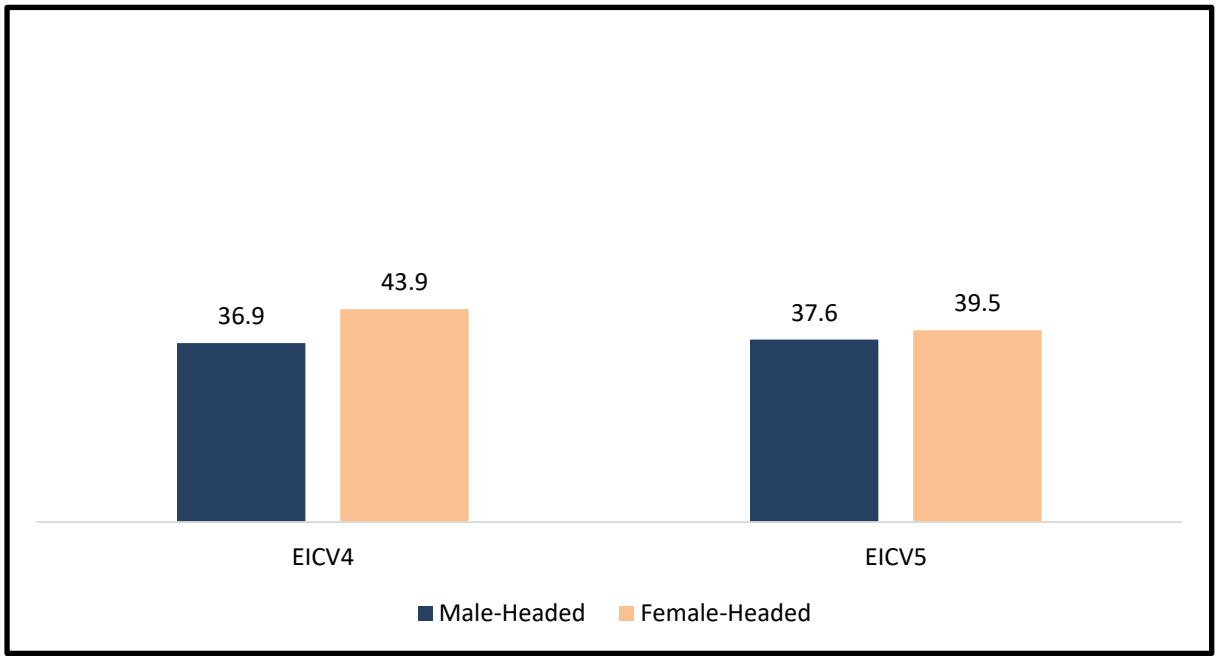
This chapter analyses the differences between female and male in terms of poverty rate related to consumption of their households.

3.1 Poverty levels by sex of household head

Although poverty levels declined in female-headed households since 2013/14, the findings of this study still show that female-headed households were slightly more likely to be poor than male-headed households, with 39.5% of female-headed households being poor compared to 37.6% of male-headed households being poor in 2016/17 (Table 3.1).

Regarding de facto female-headed households, those are households whose male heads were absent for more than six months in the previous 12 months preceding the survey. These are seemingly poorer (41.3%) than permanently male and female-headed households .With regard to the change since EICV4, despite a slight general decrease in poverty levels, data in figure 3.1 shows that, the poverty level of female headed households has declined by 4.4 percentage points since 2013/14 from 43.9% to 39.5% in 2016/17, while for male headed household, the poverty level has slightly increased by 0.7 percentage point from 36.9% to 37.6% in the same period.

Figure 3.1 : Poverty levels by sex of the household head (EICV5, EICV4)



Source EICV4 and EICV5

Table 3.1: Poverty levels by sex of the household head (EICV5, EICV4)

Household head	Poverty status			Total
	Extremely poor	Moderately poor	Non-poor	
EICV5				
All Household	**16.0**	**22.2**	**61.8**	**100**
Male headed	15.0	22.6	62.4	**100**
Female headed	17.8	21.7	60.5	**100**
Defacto female headed	20.8	20.5	58.7	**100**
EICV4				
All Household	**16.3**	**22.8**	**60.9**	**100**
Male headed	14.6	22.3	63.1	**100**
Female headed	19.5	24.4	56.2	**100**
Defacto female headed	24.2	22.6	53.2	**100**

Source: EICV5 and EICV4

Chapter 4: Housing characteristics and access to services and facilities

This chapter analyses the differences between women and men in terms of living conditions of their households.

4.1. Housing characteristics

The characteristics of male/female headed households by type of habitat as shown in Table 4.1 indicate that 60% of female and 58% of male –headed households live in Imidugudu. An increase of 11 percentage points for female and 9 percentage points for male heads since 2013/2014 is observed.

Table 4.1: Type of habitat by sex of the household head (EICV5, EICV4)

EICV5	Male-Headed	Female-Headed	De facto Female-Headed	Total	Total number of HHs (000s)
Type of habitat					
Umudugudu	58.2	60.1	61.9	58.9	1,595
Unplanned clustered rural housing	6.6	6.7	5.5	6.5	177
Isolated rural housing	16.3	17.9	18.5	16.8	455
Unplanned urban housing	15.1	12.5	11.3	14.2	385
Small settlement	0.8	0.8	0.2	0.7	20
Modern planned area	3.1	2.1	2.7	2.8	77
Total	**100**	**100**	**100**	**100**	**2,708**

Source: EICV5

EICV4	Male-Headed	Female-Headed	De facto Female-Headed	Total	Total number of HHs (000s)
Type of habitat					
Umudugudu	49	49.2	50.9	**49.2**	1,227
Unplanned clustered rural housing	8.8	8.3	9.2	**8.7**	216
Isolated rural housing	24.9	27.4	25.5	**25.6**	637
Unplanned urban	13.4	11.7	10.9	**12.8**	318
Small settlement	2.3	2.0	1.8	**2.2**	55
Modern planned area	1.6	1.5	1.7	**1.6**	40
Total	**100**	**100**	**100**	**100**	2,493

Source: EICV4

As shown in Table 4.2, the pattern of own occupier by household head is almost the same for male and female-headed households (76.3% and 76.2% respectively). However, the number of female-headed households owning dwelling provided free of charge (9%) is higher than the number of male- headed households (5%) with free of charge dwelling in 2016/17. It should also be noted that 14% of female heads are living in rented accommodation compared to 18 % of male heads of household.

Table 4.2: Current occupancy status, by sex of the household head, (EICV5, EICV4)

EICV5	Male-Headed	Female-Headed	De facto Female-Headed	Total	Total number of HHs (000s)
Current occupancy					
Owner-occupier	76.3	76.2	80.1	**76.5**	2,073
Tenancy (renting)	17.9	14.1	13.9	**16.7**	451
Dwelling provided by employer	0.6	0.1	0.1	**0.4**	12
Dwelling provided free of charge	5.1	9.0	5.5	**6.0**	163
Temporary camp	0.1	0.4	0.4	**0.2**	5
Other	0.1	0.4	0.0	**0.1**	4
Total	**100**	**100**	**100**	**100**	**2,708**

Source: EICV5

EICV4	Male-Headed	Female-Headed	De facto Female-Headed	Total	Total number of HHs (000s)
Current occupancy					
Owner-occupier	80.6	81.1	82.5	**80.9**	2,016
Tenancy (renting)	14.7	10.3	12.9	**13.5**	336
Dwelling provided by employer	0.3	0.2	0.5	**0.3**	7
Dwelling provided free of charge	4.1	8.1	4.0	**5.1**	128
Temporary camp	0.2	0.3	0.2	**0.2**	6
Other	0.1	0	0	**0.0**	1
Total	**100**	**100**	**100**	**100**	**2,493**

Source: EICV4

As shown in Table 4.3, the percentage of male headed households using metal sheets as main roofing materials is slightly higher compared to the female headed households (68% against 66%). Regarding the change since last EICV4, male-headed households using metal roofing sheets increased by 6 percentage points and by 5 percentage points for female-headed households. The households using leaves as roofing material no longer exist.

Table 4.3: Main roofing material, by sex of the household head, (EICV5, EIC4)

EICV5	Male-Headed	Female-Headed	De facto Female-Headed	Total	Total number of HHs (000s)
Roofing material					
Thatch or leaves	0.0	0.0	0.0	0.0	0.0
Metal sheets	67.9	66.4	64.2	**67.3**	1,823
Clay tiles	32.0	33.4	35.6	**32.6**	882
Concrete	0.0	0.0	0.0	0.0	0.0
Plastic or plywood	0.0	0.0	0.1	**0.0**	1.0
Industrial tiles	0.0	0.1	0.0	**0.0**	1.0
Other	0.0	0.1	0.1	**0.0**	1.0
Total	**100**	**100**	**100**	**100**	**2,708**

Source: EICV5

EICV4	Male-Headed	Female-	De facto	Total	Total

		Headed	Female-Headed		number of HHs (000s)
Roofing material					
Thatch or leaves	0.4	0.3	0.5	**0.4**	8
Metal sheets	61.7	60.7	55.8	**61.1**	1,523
Clay tiles	37.7	39.0	43.6	**38.4**	958
Concrete	0.0	0.0	0.0	**0.0**	1
Plastic or plywood	0.1	0.1	0.1	**0.1**	2
Other	0.0	0.0	0.0	**0.0**	1
Total	**100**	**100**	**100**	**100**	**2,493**

Source: EICV4

Data from Table 4.4 shows that the main materials for the wall construction in Rwanda are Mud bricks, Tree trunks with mud and Mud bricks covered with cement for male and female headed households. The three main materials combined all together represent 89% for male heads and 89% for female heads. With reference to the change since EICV4, it is found that the three main wall construction materials all together amount to 89.1% for male heads and 89.2% for female heads. There is no tangible change in the wall construction materials for both male and female headed household is experienced.

Table 4.4: Main construction material of exterior wall by sex of the household head, (EICV5, EICV4)

EICV5	Male-Headed	Female-Headed	De facto Female-Headed	Total	Total number of HHs (000s)
Construction material					
Mud bricks	35.1	36.0	36.3	**35.4**	959
Tree trunks with mud	31.9	25.3	32	**30.3**	820
Mud bricks covered with cement	21.7	27.7	19.6	**23.1**	625
Tree trunks with mud and cement	6.6	7.2	5.6	**6.7**	181
Oven fired bricks	2.8	2.0	4.3	**2.7**	74
Wooden planks	0.9	0.5	0.9	**0.8**	22
Cement bricks	0.4	0.4	0.5	**0.4**	11
Other	0.6	0.9	0.8	**0.7**	18
Total	**100**	**100**	**100**	**100**	**2,708**

Source: EICV5

EICV4	Male-Headed	Female-Headed	De facto Female-Headed	Total	Total number of HHs (000s)
Construction material					
Mud bricks	36	36.4	34.6	**36**	898
Tree trunks with mud	27.7	33.1	27.3	**29.1**	725
Mud bricks covered with cement	25.4	19.7	28.7	**24.2**	602
Tree trunks with mud and cement	6.1	7.1	4.8	**6.3**	157
Oven fired bricks	3.0	2.1	3.0	**2.8**	70
Wooden planks	0.6	0.4	0.7	**0.6**	15
Cement bricks	0.6	0.5	0.4	**0.5**	13
Other	0.5	0.6	0.5	**0.5**	13
Total	**100**	**100**	**100**	**100**	**2,493**

Source: EICV4

As indicated in Table 4.5, the main materials for the floor construction in Rwanda are beaten earth and cement for male and female headed households. The two main materials combined all together represent 94.1 % for male heads and 94.4 % for female heads. With reference to the change since EICV4, it is found that the two main floor construction materials all together amount to 95% for male heads and 95.2 % for female heads. So no tangible change in the floor construction materials for both male and female headed household is experienced.

Table 4.5: Main floor material, by sex of household head, (EICV5, EICV4)

EICV5	Male-Headed	Female-Headed	De facto Female-Headed	Total	Total number of HHs (000s)
Main floor material					
Beaten earth	67.1	72.0	64.5	68.2	1,846
Hardened dung	2.6	3.2	3.9	2.9	78
Cement	27.0	22.4	27.2	25.8	699
Bricks	1.2	0.9	2.2	1.2	33
Other	2.1	1.5	2.2	1.9	52
Total	**100**	**100**	**100**	**100**	**2,708**

Source: EICV5

EICV4	Male-Headed	Female-Headed	De facto Female-Headed	Total	Total number of HHs (000s)
Main floor material					
Beaten earth	73.1	76.8	72.1	74.0	1,844
Hardened dung	2.6	3.1	1.8	2.7	67
Cement	21.9	18.4	23.3	21.1	527
Bricks	1.2	1.0	1.8	1.2	29
Other	1.2	0.6	1.1	1.0	26
Total	**100**	**100**	**100**	**100**	**2,493**

Source: EICV4

4.2. Access to services, infrastructure and amenities

As Rwandans depend on fuels as energy source; firewood is an essential day-to-day environmental resource that allows Rwandan households to maintain their standard of living, however use of firewood can contribute to air pollution and related problems, which can endanger human health, especially female ones who perform the domestic work of cooking.

Findings from table 4.6 show that 85% of female-headed households use firewood in 2016/17 while male-headed households stand at 78.2%. Charcoal is more used by male-headed households than female-headed households. Comparing these data with the EICV4, it can be seen that there was a slight decrease in the use of firewood for female and male headed households.

Table 4.6: Main type of cooking fuel by sex of household head, (EICV5, EICV4*)*

EICV5	Male-Headed	Female-Headed	De facto Female-Headed	Total	Total number of HHs (000s)
Type of cooking fuel					
Firewood	78.2	84.7	78.9	79.9	2,163
Charcoal	18.8	13.0	19.5	17.4	472
Crop waste	0.6	0.8	0.5	0.6	17
Gas or biogas	1.2	0.9	0.9	1.1	31
Other	1.2	0.6	0.2	0.9	26
Total	**100**	**100**	**100**	**100**	**2,708**

Source: EICV5

EICV 4	Male-Headed	Female-Headed	De facto Female-Headed	Total	Total number of HHs (000s)
Type of cooking fuel					
Firewood	82.2	86.3	82.8	**83.3**	2,076
Charcoal	16.2	12.2	15.9	**15.2**	378
Crop waste	0.6	1.1	0.8	**0.8**	19
Gas or biogas	0.2	0.1	0.4	**0.2**	4
Other	0.8	0.2	0.1	**0.6**	15
Total	**100**	**100**	**100**	**100**	**2,493**

Source: EICV4

As illustrated in table 4.7, the percentage of households using electricity as the main source of energy for lighting has increased over the last three years. Electricity use as a source of lighting among female headed households has increased slightly by 4 percentage points from 16% in 2013/14 to 20% in 2016/17 compared to male headed households which increased by 8 percentage points from 21% to 29% in the same period. In 2016/17, the percentage of female-headed households using firewood for lighting is low 7% compared to 2% of male-headed households. It should be noted that the biggest gain was in use of solar panel, which shows the strong impact of government promoting the use of solar panel to rapidly increase the access to electricity to the population. For female headed household, the use of solar panel has increased from 1% to 4.5% while for male headed household it has increased from 2% to 8.5% in three years.

Table 4.7: Main source of lighting by sex of household head, (EICV5, EICV4)

EICV5	Male-Headed	Female-Headed	De facto Female-Headed	Total	Total number of HHs (000s)
Source of lighting					
Electricity distributor	29.2	20.3	31.4	**27.1**	734
Oil Lamp	1.4	1.4	1.9	**1.4**	39
Firewood	2.4	7.1	3.9	**3.7**	100
Candle	6.0	6.6	5.6	**6.1**	167
Lantern	3.3	4.4	3.1	**3.5**	96
Batteries/Torch	6.6	6.5	5.9	**6.5**	177
Rechargeable batteries	0.3	0.1	0.1	**0.2**	6
Torch/Phone	41.8	48.1	41.7	**43.4**	1,175
Solar panel	8.5	4.5	6.2	7.3	199
Other	0.5	1.0	0.2	0.6	17
Total	**100**	**100**	**100**	**100**	**2,708**

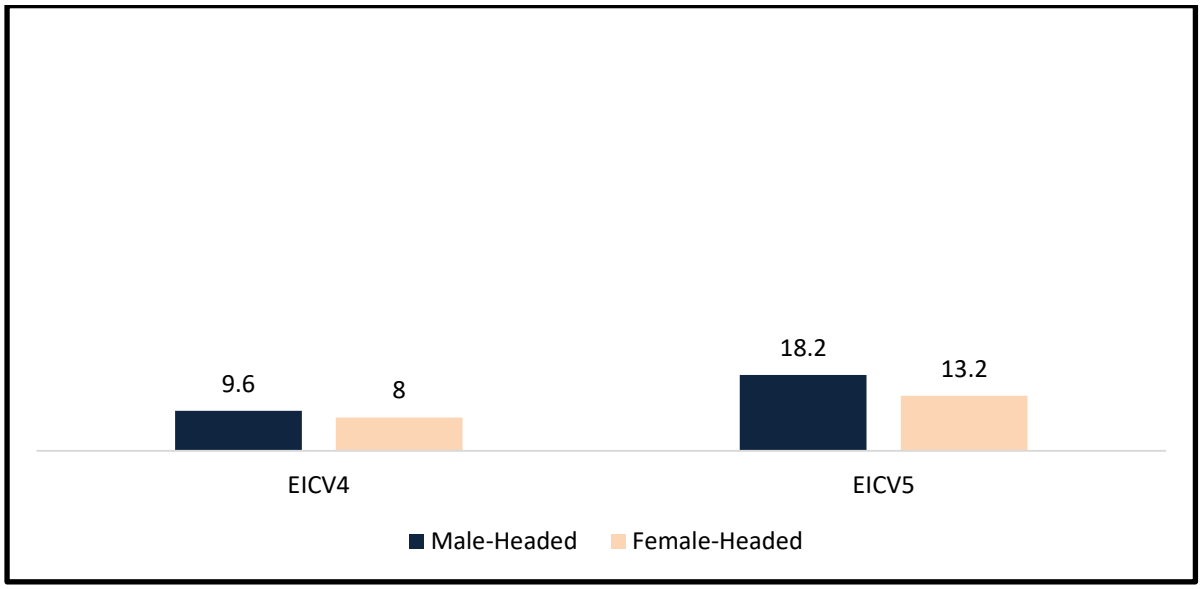
Source: EICV5

EICV4	Male-Headed	Female-Headed	De facto Female-Headed	Total	Total number of HHs (000s)
Source of lighting					
Electricity distributor	21.1	16.2	20.9	**19.8**	494
Oil Lamp	5.1	4.7	5.6	**5.0**	125
Firewood	3.8	10.0	5.6	**5.5**	138
Candle	7.3	7.3	8.5	**7.4**	184
Lantern	12.8	14.6	11.3	**13.1**	328
Batteries	45.0	42.3	43.5	**44.2**	1,101
Solar panel	1.9	1.1	1.1	**1.7**	42
Other	3.0	3.7	3.4	**3.2**	81
Total	**100**	**100**	**100**	**100**	**2,493**

Source: EICV4

Overall, the percentage of households with access to the internet at home has almost doubled, from 9% in 2013/14 to 17% in 2016/17. This is also the case for female-headed households that have increased by 5 percentage points from 8% in 2013/14 to 13% in 2016/17, and for male-headed households that have doubled from 9.6% in 2013/14 to 18.2 % in 2016/17 (Table 4.8).

Figure 4.1. Households with internet access at home, (EICV5, EICV4)



Source: EICV5 and EICV4

Table 4.8: Households with internet access at home, (EICV5, EICV4)

EICV5	% of HH with internet access at home	Total number of HHs (000s)
Rwanda	17.2	**2,708**
Households heads		
Male-Headed	18.2	**1,858**
Female-Headed	13.2	**677**
De facto Female-Headed	22.5	**174**

Source: EICV5

EICV4	% of HH with internet access at home	Total number of HHs (000s)
Rwanda	9.3	**2,493**
Households heads		
Male-Headed	9.6	**1,698**
Female-Headed	8.0	**636**
De facto Female-Headed	11.8	**159**

Source: EICV4

Findings revealed that access to improved drinking water sources has slightly increased for both female and male headed households in the past three years. As table 4.9 shows, the proportion of female-headed households that use improved drinking water sources has slightly increased from 86% to 87% between 2013/14 and 2016/17 compared to male headed household which increased from 84% to 88%. Results show also that the percentage of both male and female-headed households using unimproved and other drinking water sources has decreased within the period of the two surveys (EICV4 and EICV5). The findings reveal also that, 42% of female-headed households have access to piped water within the compound/dwelling yard or outside compared to 46% for male-headed households. When access to a protected spring or well is included, 83% of female and 80% male-headed households at the national level have access to improved water.

Table 4.9: Improved drinking water source, Unimproved & other drinking water sources by sex of household head (EICV5, EICV4)

EICV5	Male-Headed	Female-Headed	De facto Female-Headed	Total
% of Households use improved drinking water source	**87.6**	**86.6**	**88.7**	**87.4**
Type of drinking water sources				
Protected spring	37.6	41.1	35.2	38.3
Public standpipe	35.5	34.6	37.6	35.4
Piped into dwelling/yard	10.1	7.3	10.9	9.4
Borehole	3.1	2.6	3.5	3.0
Protected well	1.4	0.9	1.1	1.2
Type of Unimproved & other drinking water source				
Rain water	0.1	0.1	0.3	0.1
Surface water	4.2	5.2	3.4	4.4
Unprotected spring	6.4	6.7	6.6	6.5
Unprotected well	0.6	0.4	0.3	0.5
Tanker trunk	0.2	0.0	0.0	0.1
Other	1.0	1.1	1.0	1.0
Total	**100**	**100**	**100**	**100**

Source: EICV5

EICV4	Male-Headed	Female-Headed	De facto Female-Headed	Total
% of Households use improved drinking water source	**84.3**	**85.9**	**85.9**	**84.8**
Type of Improved drinking water source				
Piped into dwelling/yard	8.5	7.0	8.5	**8.1**
Public standpipe	34.6	32.7	32.9	**34.0**
Borehole	3.3	3.2	2.5	**3.2**
Protected well	0.8	1.0	1.1	**0.9**
Protected spring	36.8	41.7	40.5	**38.3**
Type of Unimproved & other drinking water source				
Rain water	0.2	0.3	0.4	0.2
Unprotected well	1.0	0.7	0.5	0.9
Unprotected spring	6.8	6.4	6.9	**6.7**
Surface water	5.5	5.0	4.2	**5.3**
Other	2.4	2.1	2.5	**2.4**
Total	100	100	100	**100**

Source: EICV4

As data from table 4.10 shows, 81% of female-headed households are using an improved sanitation facility compared to 88% of male heads. However, it should be noted that 7% of female-headed households have no toilet compared to 3% of male-headed households. Comparing the results with EICV4, there has been an increase of 4 percentage points for female headed households using an improved sanitation facility, and 2 percentage points for male headed households.

Table 4.10: Households using improved sanitation, by type of sanitation used, by sex of household head, (EICV5, EICV4)

EICV5	Male-Headed	Female-Headed	De facto Female-Headed	Total
% of Households using improved sanitation	88.3	80.6	85.8	86.2
% of Households using improved type of sanitation, but not shared with other Households	68.7	59.1	67.8	66.2
Types of improved sanitation Used				
Flush toilet	1.9	1.5	3.1	1.9
Pit latrine with solid slab	86.3	79.1	82.7	84.3
Type of Unimproved sanitation				
Pit latrine without solid slab	8.8	12.4	10.5	9.8
Other	0.2	0.3	0.1	0.2
No toilet whatsoever	2.8	6.8	3.6	3.8
Total	**100**	**100**	**100**	**100**

Source: EICV5

EICV4	Male-Headed	Female-Headed	De facto Female-Headed	Total
% of Households using improved sanitation	**85.9**	**76.5**	**83.6**	**83.4**
% of Households using improved type of sanitation, but not shared with other Households	**66.5**	**55.3**	**64.3**	**63.5**
Type of Improved sanitation				
Flush toilet	1.9	1.5	1.3	**1.8**
Pit latrine with solid slab	84.0	75.0	82.4	**81.6**
Type of Unimproved sanitation				
Pit latrine without solid slab	12.0	17.4	13.4	**13.5**
Other	0.0	0.0	0.0	**0.0**
No toilet whatsoever	2.1	6.0	2.9	**3.2**
Total	**100**	**100**	**100**	**100**

Source: EICV4

4.3. Ownership of ICT tools by households

Regarding the ownership of ICT tools (table 4.11), the findings shows that ownership of mobile phone is the most dominant ICT tool used by female and male heads of households. Although it is the predominant ICT tool, female heads of households owning at least one mobile phone is 16.7 percentage points less than for male heads (54.4% for female against 71.1% for male). With regard to the change since EICV4, there has been a same increase of 3 percentage points for female and male –headed households owning at least one mobile phone between 2013/14 and 2016/17. The status of ownership of computer and accessories has remained almost the same where female-headed households owning at least one computer stands at 2% compared to 3% of male-headed households in 2013/14 and 2016/17 respectively.

Table 4.11: Ownership of household ICT tools by sex of household head (EICV5, EICV4)

EICV5		Male-Headed	Female-Headed	De facto Female-Headed	Total
Household ICT tools					
Radio (with or without CD player)	None	48.1	72.1	55.6	54.6
	One	47.0	26.4	39.9	41.4
	Two or more	4.9	1.5	4.4	4.0
Mobile telephone	None	29.0	45.6	27.5	33.0
	One	35.4	34.7	31.7	35.0
	Two or more	35.7	19.7	40.8	32.0
TV set	None	88.3	94.3	86.0	89.6
	One	11.3	5.5	13.8	10.0
	Two or more	0.4	0.1	0.3	0.3
Computer and accessories	None	96.6	97.7	93.8	96.7
	One	2.5	2.0	4.9	2.6
	Two or more	0.8	0.3	1.2	0.7

Source: EICV5

EICV 4		Male-Headed	Female-Headed	De facto Female-Headed	Total
Household ICT tools					
Radio (with or without CD player)	None	32.9	58.5	44.6	40.2
	One	58.9	38.1	49.0	53.0
	Two or more	8.2	3.4	6.4	6.8
Mobile telephone	None	32.1	49.1	30.8	36.3
	One	34.2	32.6	29.9	33.5
	Two or more	33.8	18.3	39.4	30.2
TV set	None	88.8	93.8	88.4	90.1
	One	10.6	5.9	11.6	9.5
	Two or more	0.6	0.3	0.0	0.5
Computer and accessories	None	97.2	98.2	96.3	97.4
	One	2.2	1.5	2.9	2.1
	Two or more	0.5	0.3	0.7	0.5

Source: EICV4

Chapter 5: Agricultural activities

This chapter analyses the differences between women and men in terms of ownership of land and use as well as ownership of livestock.

5.1. Agricultural land ownership

Ownership of land is critical to social and economic empowerment of women. Data from table 5.1 indicates that female-headed households owning farm land has decreased by 7 percentage points from 89% in 2013/14 to 82% in 2016/17 and male-headed households owning farm land has decreased by 10 percentage points from 90% in 2013/14 to 80% in 2016/17. An upward trend is only observed in the percentage of female-headed households that sharecropped any land in the past 12 months preceding the survey, from 10% in 2013/14 to 11% in 2016/17 and for male heads from 10% to 11.2% in the same period.

Table 5.1: Land ownership by sex of household head, (EICV5, EICV4)

EICV5	Male headed	Female headed	Total
HH or any member currently owning farm land	79.6	81.8	80.1
HH bought land in last 12 months	11.6	3.6	9.6
HH sold land in the last 12 months	8.2	7.4	8.0
HH rented out land in the last 12 months	9.7	12.6	10.4
HH sharecropped any land in the past 12 months	6.8	11.2	7.9
HH received land gift in the last 12 months	5.7	3.2	5.0

Source: EICV5

EICV4	Male headed	Female headed	Total
HH or any member currently owning farm land	89.5	88.8	89.3
HH bought land in last 12 months	16.4	5.0	13.5
HH sold land in the last 12 months	8.5	7.1	8.1
HH rented out land in the last 12 months	10.3	14.7	11.4
HH sharecropped any land in the past 12 months	6.9	10.0	7.7
HH received land gift in the last 12 months	7.9	3.7	6.8

Source: EICV4

Most Rwandan households cultivate at least a parcel of land, and most of them are directly reliant on agriculture as their main or only source of income, especially in rural areas. With the growing population, land in Rwanda is getting scarcer and scarcer. As illustrated in table 5.2, the average size of land cultivated per female head of household remained constant in the last three years at national level (0.5 ha), and the same case applies for male headed household too (0.6 ha).

Table 5.2 shows that the proportion of female headed households cultivating less than 0.3ha has declined to 61% in 2016/17 from 53% in 2013/14, while for male headed household it has declined to 54% from 42% in the same period. This suggests that the small land is being redistributed within the family members and showing much pressure on the cultivated land of the growing population.

Table 5.2: Size of total land cultivated by sex of head of household according to urban/rural (EICV5, EICV4)

EICV5	Sex of HH	Average total area cultivated per HHs	Size of total land cultivated				Total	Total no. of HHs cultivating land for crop production (000s)
			Less than 0.3 ha	0.3 to 0.9 ha	0.9 to 3 ha	More than 3 ha		
All Rwanda	Male	0.6	54.3	32.3	11.9	1.5	100	1,674
	Female	0.5	60.6	29.6	8.5	1.3	100	573
Urban	Male	1.1	68.7	19.0	8.3	4.0	100	154
	Female	0.8	66.5	21.4	8.4	3.8	100	48
Rural	Male	0.5	52.9	33.6	12.2	1.3	100	1,520
	Female	0.5	60.1	30.3	8.5	1.1	100	525

Source: EICV5

EICV4	Sex of HH	Average total area cultivated per HHs	Size of total land cultivated				Total	Total no. of HHs cultivating land for crop production (000s))
			Less than 0.3 ha	0.3 to 0.9 ha	0.9 to 3 ha	More than 3 ha		
All Rwanda	Male	0.6	42.1	38.8	17.3	1.8	100	1,610
	Female	0.5	53.0	33.3	12.8	1.0	100	568
Urban	Male	0.6	54.2	28.2	15.0	2.7	100	139
	Female	0.5	63.0	24.4	11.8	0.7	100	48
Rural	Male	0.6	41.0	39.8	17.5	1.7	100	1,471
	Female	0.5	52.1	34.1	12.9	1.0	100	520

Source: EICV4

In a country like Rwanda, where land resources are scarce, irrigation of land can help to mitigate the effects of land scarcity. It is therefore another important issue for the land sector, given that irrigation schemes allow increased cultivation of otherwise unused or underused lands. The study, however, revealed that the overall proportion of female headed households' land irrigated is low as compared to male headed households (3.5% against 7% respectively). This proportion is also very low among female headed households regardless of area of residence (urban-rural) as compared to male headed household land.

Among agricultural practices that can help in land scarce environments is soil erosion control. In this perspective, Table 5.3 shows that only 62.5% of female headed households' cultivated land is protected against erosion compared to 70% of male headed household cultivated land. With regard to land consolidation, the results of this study showed that only 11% of female headed household cultivated land has been used in land consolidation schemes compared to 16% of male headed households' land. Comparing the findings with the EICV4, female headed household land irrigated has slightly increased since the last EICV as well as for male headed household.

Table 5.3: Percentage of land area irrigated, protected against soil erosion, and affected by land consolidation by sex of head of household and urban/ rural (EICV5, EICV4)

EICV5	Sex of head of HH	Percentage of land irrigated, protected against soil erosion, and affected by land consolidation			Total cultivated land area (in 000 ha)
		% of land irrigated	% of land protected against soil erosion	% of land affected by land consolidation	
All Rwanda	Male	7.0	70.2	17.4	9,994
	Female	3.5	62.5	11.0	2,902
Urban	Male	11.3	57.5	29.0	1,720
	Female	1.8	54.3	4.1	385
Rural	Male	6.1	72.9	15.0	8,274
	Female	3.7	63.8	12.0	2,516

Source: EICV5

EICV4	Sex of head of HH	Percentage of land irrigated, protected against soil erosion, and affected by land consolidation			Total cultivated land area (in 000 ha)
		% of land irrigated	% of land protected against soil erosion	% of land affected by land consolidation	
All Rwanda	Male	4.4	72.9	16.6	1,024
	Female	2.6	71.5	12.3	287
Urban	Male	7.4	62.3	14.8	87
	Female	2.1	68.4	8.6	23
Rural	Male	4.1	74.0	16.8	937
	Female	2.6	71.7	12.6	264

Source: EICV4

Use of fertilisers is an important issue, especially in Rwanda whereby land is getting scarcer, because it allows a more efficient use of the scarce land resources. The findings in Table 5.4 reveal that, only 28% of female heads of household are spending on buying fertilizers compared to 41% among male heads of household, whereas only 10% of female heads are spending on organic fertilizers as compared to 14% of male heads of household. Also Table 5.4 shows that the percentage of female heads of household incurring expenditure on chemical fertilisers has slightly increased from 26% in 2013/14 to 28% in 2016/17 while for male heads of household it has remained almost the same. The expenditure on organic fertilizers among female heads of household has also increased slightly from 8% to 10% in the same period while for male heads of household it has remained almost the same.

Table 5.4: Percentage of Household Heads incurring expenditure on fertilisers (inorganic and organic) by sex of head of household and urban/ rural (EICV5, EICV4)

EICV5	Sex of HH	Percentage of HHs incurring expenditure on fertilizers (inorganic and organic)		Households engaging in crop production (000s)
		Chemical fertilizers	Organic fertilizers	
All Rwanda	Male	40.8	13.8	1,657
	Female	27.6	9.9	570
Urban	Male	25.7	11.7	141
	Female	16.9	10.5	46
Rural	Male	42.2	14.0	1516
	Female	28.6	9.9	524

Source: EICV5

EICV4	Sex of HH	Percentage of HHs incurring expenditure on fertilisers (inorganic and organic)		Households engaging in crop production (000s)
		Chemical fertilisers	Organic fertilisers	
All Rwanda	Male	40.2	13.4	1,610
	Female	25.7	7.9	568
Urban	Male	28.5	14.3	139
	Female	18.5	8.3	48
Rural	Male	41.3	13.3	1,471
	Female	26.3	7.9	520

Source: EICV4

5.2. Livestock

Livestock ownership is often highly correlated with economic growth, poverty reduction and with a reduction to vulnerability and risk of food insecurity at the household level. Findings in table 5.5 indicate that, 57.3% of female headed household own any type of livestock compared to 60.3% of male heads. Slightly more male heads in urban area own any livestock than female heads, and the same pattern is observed in rural area. When the province is considered, more female heads in Northern province own a livestock than in any other province, and the same trend is observed for male heads. In general, it should be noted that, ownership of any livestock increases with the increase in consumption quintile for both female and male heads of households. With regards to change since EICV4, there has been a slight decrease in the percentage of female headed households raising any livestock, as well as for male headed household.

Table 5.5: Any livestock raised, by sex of household head, area of residence and consumption quintile, (EICV5, EICV4)

EICV5	Any livestock		
	Male Headed	Female Headed	Total
All Rwanda	**60.3**	**57.3**	**59.6**
Urban/rural			
Urban	27.2	22.9	26.3
Rural	68.7	64.4	67.6
Province			
Kigali City	23.8	23.7	23.8
Southern Province	68.6	64.1	67.3
Western Province	67.1	58.1	64.9
Northern Province	72.7	68.3	71.6
Eastern Province	62.7	60.2	62
Quintile			
Q1	59.9	50.9	57.6
Q2	66.1	59.1	64.4
Q3	68.2	63.0	66.9
Q4	68.4	65.7	67.8
Q5	44.1	48.4	45.1

Source: EICV5

EICV 4	Any livestock		
	Male Headed	Female Headed	Total
All Rwanda	**66.2**	**59.5**	**64.5**
Urban/rural			
Urban	31.1	29.4	31
Rural	74.3	65.1	71.4
Province			
Kigali City	27.1	28.7	27.5
Southern Province	73.8	66.8	71.3
Western Province	69.9	58	66
Northern Province	77.6	66.3	74.1
Eastern Province	70.2	62.4	67.8
Quintile			
Q1	62.6	52.2	59.5
Q2	69.7	62.5	67.7
Q3	72.7	65.2	70.9
Q4	71.9	65.4	70.3
Q5	55.6	52.6	54.9

Source: EICV4

As the data in table 5.6 reveals, male-headed households outnumbered female-headed households in raising different types of livestock in 2016/17, except for goats. With regard to the change since EICV4, findings show that the percentage of female-headed households raising different animal types rose slightly over time except chickens which decreased by 4 percentage points from 39% in 2013/14 to 35.3% in 2016/17.

Table 5.6: Animal types raised, by sex of household head (EICV5, EICV4)

EICV5	Male Headed	Female Headed	Total
Animal types			
Cattle	50.2	40.1	**47.8**
Sheep	13.3	12.3	**13.1**
Goats	49.9	57.3	**51.7**
Pigs	31.9	26.8	**30.7**
Rabbits	19.9	15.9	**18.9**
Chickens	46.4	35.3	**43.7**
Other poultry	2.0	0.8	**1.7**
Other livestock	4.4	1.6	**3.7**

Source: EICV5

EICV4	Male Headed	Female Headed	Total
Animal types			
Cattle	53.3	40.8	**50.4**
Sheep	14.4	12.4	**13.9**
Goats	49.8	56.4	**51.3**
Pigs	33.7	26.2	**31.9**
Rabbits	19.1	15.8	**18.3**
Chickens	47.3	39.4	**45.5**
Other poultry	1.9	1.4	**1.8**
Other livestock	6.5	5.7	**6.3**

Source: EICV4

Chapter 6: Economic activity

Female economic activity is a common measure of gender equality in an economy. Women in Rwanda make enormous contributions to the national economy, mainly on farms, in businesses, or as employees, or by doing unpaid care work at home for their families.

During the EICV5 survey, a series of questions on jobs a person had done during 12 months prior to the interview was asked. As some people were involved in more than one job during that period, each person who reported more jobs was asked to identify the job for which she/he spent most of time and that was considered as the main job. The current methodology to identify the main job is slightly different from the one used in previous series of EICV reports. For the sake of comparison, the same methodology used in EICV5 was applied to EICV4. The present chapter presents the main job with respect to individual characteristics of workers as well as the labour market characteristics of the main job itself.

The analysis in the present section focuses on the main job in a period of 12 months preceding the interview. The analysis of indicators based on short reference period (7 days) such as unemployment and underemployment, etc. is no longer part of EICV report. Instead, these indicators are analysed in the labour force survey introduced by NISR in 2016

6.1. Usual working status

Women make up more than half of the Rwanda workforce, and their earnings are essential to the economic security of families across the nation. Yet, gender equality at work remains elusive. Females who work full-time a day, year-round still earn 13 percent less than their male counterparts on monthly basis (Labour force survey, August 2017).

According to table 6.1, majority of female heads of households (62%) work as independent farmers compared to only 43% male head of households in 2016/17. Concerning the change since EICV4, the percentage of independent farmers has significantly been dropped for female heads by 7.4 percentage points since 2013/14 compared to 6.8 percentage points for male heads. The wage farm on the other hand has significantly increased in the three years period from 16% to 21.4% for female heads and from 12% to 16.3% for male heads.

Table 6. 1: Percentage distribution of household heads by usual work status according to sex of household head (EICV5, EICV4)

EICV5	Male head of household	Female head of household	Total
Usual work status			
Wage Farm	16.3	21.4	17.5
Wage Non-farm	29.1	8.7	24.1
Independent farmer	43.1	62.3	47.8
Independent non farmer	11.3	7.4	10.3
Unpaid non farmer & NS	0.2	0.1	0.2
Total	100	100	100
Total number of Households (000s)	1,942	632	2,574

Source: EICV5: All Household-heads in work in the previous 12months (excluding defacto heads)

EICV4	Male Head of household	Female Head of household	Total
Usual work status			
Wage Farm	12.0	15.9	13
Wage Non-farm	25.5	6.2	20.6
Independent farmer	49.9	69.7	54.8
Independent non farmer	12.6	8.0	11.4
Unpaid non farmer & NS	0.1	0.2	0.1
Total	100	100	100
Total number of Households (000s)	**1,774**	**591**	**2,365**

Source: EICV4.*Base: All Household-heads in work in the previous 12months (excluding defacto heads)*

6.2. Economic activity of all adults

The workforce to population ratio measures the proportion of working age population who carried out any economic activity during 12 months prior to the interview. In previous series of EICV reports it was referred to as usual employment rate.

Table 6.2 shows that 86% of all working age persons were working in 12 months preceding the EICV5 survey. Among working population, about 87% are females while 86% are males. The working population ratio for female is higher than the one for male. This applies to all provinces except Kigali city where 81% of males and 73% of females are classified as working in 2016/17. The analysis of workforce to population ratio by age group reveals that at lower age (16-24 years) the workforce to population ratio is slightly higher for females than for males (69% compared to 67%).

In general this rate is quite low compared to older age from 25 years and above as there is an important number of working age female and male who are still at school. It should also be noted that, the workforce population ratio for female from age 25-44 is slightly lower than that of male, probably due to female child bearing at this reproductive age.

The workforce to population ratio increases with age and it reaches a pick for female at age between 45 and 54 years old (98%), while for male it reaches a pick at age between 35 and 44 years old (97%) before decreasing for both sexes. It keeps decreasing slightly till the age of 64 for both female and male, after which a sharp decreasing is apparent as most female and male are retiring and get out of economic activity. There are no major changes observed in terms of trend since 2013/14 for female and male.

Table 6. 2: Workforce to population ratio by sex, age group and area of residence (EICV5, EICV4*)*

Area of residence	Usual employment (12-month reference period)		
	Male	Female	Total
EICV5			
Rwanda	**85.8**	**86.6**	**86.2**
Area of residence			
Urban	79.6	73.1	76.3
Rural	87.6	89.8	88.8
Province			
Kigali City	81.3	73.3	77.3
Southern Province	85.1	88.5	86.9
Western Province	86.2	88.9	87.6
Northern Province	86.5	89.0	87.8
Eastern Province	89.0	89.2	89.1
Total	85.8	86.6	86.2
Age Group			
16-24	67.4	69.4	68.4
25-34	95.5	93.2	94.3
35-44	97.2	97.0	97.1
45-54	95.2	97.6	96.5
55-64	92.3	95.1	93.9
65+	75.9	79.6	78.1
Total	85.8	86.6	86.2
Population aged 16+ years (000s)	**3,159**	**3,598**	**6,756**

Source: EICV5

Area of residence	Usual employment (12-month reference period)		
EICV4	**Male**	**Female**	**Total**
Rwanda	86.6	86.7	86.6
Area of residence			
Urban	79.5	72.0	75.6
Rural	88.4	90.0	89.2
Province			
Kigali City	81.8	70.7	76.1
Southern Province	85.3	88.3	86.9
Western Province	86.8	89.3	88.2
Northern Province	90.1	90.9	90.5
Eastern Province	88.2	87.8	87.9
Age Group			
16-24	71.5	70.1	70.7
25-34	96.4	94.7	95.5
35-44	97.1	97.1	97.1
45-54	95.0	97.3	96.3
55-64	89.9	94.7	92.6
65+	77.4	77.7	77.6
Population aged 16+ years (000s)	**2,970**	**3,430**	**6,400**

Source: EICV4

Occupation refers to the kind of work done by a person employed, irrespective of the branch of economic activity or the status in employment of the person. This survey provides data on the distribution of working persons by major occupational groups for men and women separately (Table 6.3). Skilled agricultural, forestry and fishery workers constitute the largest occupational group among females (63%) as well as for males (43%) which implies that more females are still in agriculture related jobs than males.

The second largest occupation among female is the elementary occupations with 24% as well as for male where it stands at 32%. With regard to the change since EICV4, it can be noted an upward trend for both female and male working in elementary occupations since 2013/14 from 17% to 24% for female and from 27% to 32% for male. On the other hand, the percentage of female in agricultural related occupations has declined by 7 percentage points from 70% in 2013/14 to 63% in 2016/17, while for male it has declined by 6 percentage points from 49% to 43% in the same period.

Table 6. 3: Main occupation by sex (EICV5, EICV4)

Occupation (EICV5)	Sex		Total
	Male	Female	
Managers	0.6	0.1	0.3
Professionals	4.3	2.2	3.2
Technical and associate professionals	1.1	0.2	0.6
Clerical support workers	0.2	0.4	0.3
Services and sales workers	11.9	8.9	10.3
Skilled agricultural, forestry, and fishery	43.1	62.7	53.6
Craft and related trades workers	4.3	1.3	2.7
Plant and machine operators, and assemble	2.4	0.2	1.2
Elementary occupations	32.2	24.0	27.8
Total	**100**	**100**	**100**
Count(,000s)	**2,711**	**3,114**	**5,825**

Source: EICV5

Occupation (EICV4)	Sex		Total
	Male	Female	
Managers	1.3	0.2	0.7
Professionals	3.2	2.1	2.6
Technicians and associate professionals	0.8	0.4	0.6
Clerical support workers	0.4	0.4	0.4
Service and sales workers	10.4	8.2	9.2
Skilled agriculture, forestry and fishery	48.7	70.3	60.3
Craft and related trade workers	5.9	1.2	3.4
Plant and machine operators and assemble	2.7	0.1	1.3
Elementary occupations	26.6	17.1	21.5
Total	**100**	**100**	**100**
Count(,000s)	**2,573**	**2,972**	**5,545**

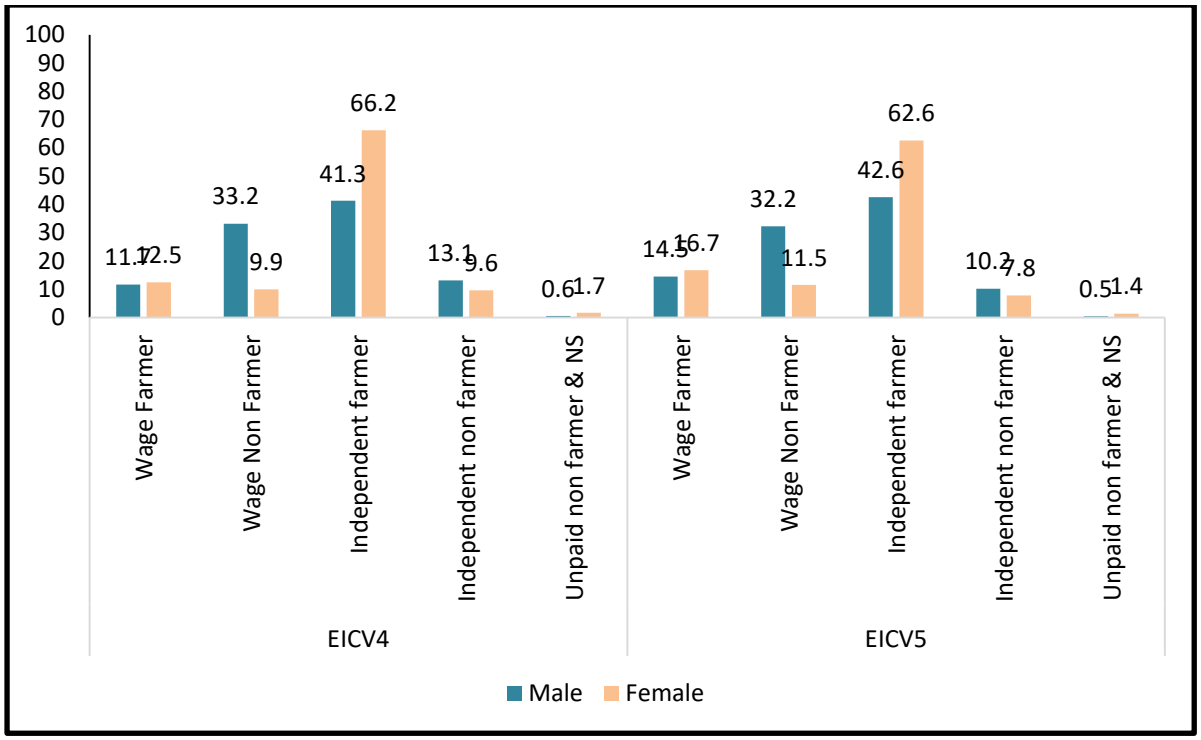
Source: EICV4

Table 6.4 presents the distribution of working female and male population by job type, according to the area of residence. The findings reveal that, 63% of female employed population is classified as independent farmers against 43% among male population. As the analysis of economic activity reveals, wage non-farm worker in urban areas is predominant

among male with 67% compared to only 42% for females; while independent farmers is predominant among female in rural areas (71%) compared to males (51%).

When considering change since EICV4, the findings shown in figure 6.1 reveal that the proportion of independent farmers for both female and male in the total workers has decreased over time, but with more speed rate of decrease observed for males than for females. Figure 6.1 shows that, female independent farmers represent 63% of all workers in 2016/17 (EICV5) compare to only 43% of males. The corresponding proportion in 2013/14 (EICV4) was 66% for females, indicating a decrease of 3 percentage points between EICV4 and EICV5, while for male, it was 41%, indicating a slight increase of 2 percentage points in the same period. The findings also reveal that, the proportion of female workers in paid farming activities has increased by 4 percentage points between the two surveys from 13% to 17% for wage farm, while for male it has increased by 3 percentage points from 12% to 15% in the same period. Paid non-farming activities has increased by 2 percentage points among females from 10% to 12%, while for male, it has slightly decreased by 1 percentage point from 33% to 32% in the same period. The proportion of independent non farmers has been almost the same from EICV4 to EICV5 for both female and male.

Figure 6. 1: Percentage distribution of working population by job type according to area of residence and sex (EICV4, EICV5)



Source: EICV4, EICV5

Table 6.4: Percentage distribution of working population by job type according to area of residence and sex (EICV5, EICV4)

Usual job type		Population Currently working		
		Male	Female	Total
EICV5				
Rwanda	Wage Farmer	14.5	16.7	15.6
	Wage Non Farmer	32.2	11.5	21.1
	Independent farmer	42.6	62.6	53.3
	Independent non farmer	10.2	7.8	8.9
	Unpaid non farmer & NS	0.5	1.4	1
	Total	**100**	**100**	**100**
Urban	Wage Farmer	3.5	8.1	5.7
	Wage Non Farmer	66.9	42.4	55.1
	Independent farmer	10.7	22.5	16.4
	Independent non farmer	17.7	22.6	20.1
	Unpaid non farmer & NS	1.2	4.5	2.8
	Total	**100**	**100**	**100**
Rural	Wage Farmer	17.3	18.3	17.9
	Wage Non Farmer	23.3	5.4	13.5
	Independent farmer	50.8	70.5	61.6
	Independent non farmer	8.3	4.9	6.5
	Unpaid non farmer & NS	0.3	0.8	0.6
	Total	**100**	**100**	**100**

Source: EICV5

EICV4	Usual job type	Population Currently working		
		Male	Female	Total
Rwanda	Wage Farmer	11.7	12.5	12.2
	Wage Non Farmer	33.2	9.9	20.8
	Independent farmer	41.3	66.2	54.6
	Independent non farmer	13.1	9.6	11.2
	Unpaid non farmer & NS	0.6	1.7	1.2
	Total	100	100	100
Urban	Wage Farmer	2.7	5.2	3.9
	Wage Non Farmer	65.6	40.1	53.3
	Independent farmer	9.8	26.3	17.7
	Independent non farmer	20.6	23.9	22.2
	Unpaid non farmer & NS	1.4	4.5	2.9
	Total	100	100	100
Rural	Wage Farmer	13.7	13.8	13.7
	Wage Non Farmer	26.3	4.8	14.6
	Independent farmer	48.1	72.9	61.6
	Independent non farmer	11.4	7.2	9.1
	Unpaid non farmer & NS	0.5	1.3	0.9
	Total	100	100	100

Source: EICV4

The vast majority of working female (98%) are in the private sector compared to 96% of male, while only 2% of female work in the public sector compared to 4% of male. However, in urban areas the public sector employs 6% and 8% of the female and male working population respectively (Table 6.5). It should be noted that, comparing the 2013/14 data, the same trend is observed for female and male.

Table 6.5*:* Percentage distribution of working population by institutional sector according to sex and type of residence (EICV5, EICV4)

EICV5	Institutional Sector	Male	Female	Total
Rwanda	Public	3.8	2	2.8
	Private	95.7	97.7	96.8
	NGO	0.5	0.2	0.4
	Others	0.1	0	0.1
	Total	**100**	**100**	**100**
Urban	Public	7.6	5.7	6.6
	Private	90.6	93.3	92
	NGO	1.6	0.9	1.3
	Others	0.2	0.1	0.1
	Total	100	100	100
Rural	Public	2.8	1.3	1.9
	Private	97	98.6	97.9
	NGO	0.2	0.1	0.2
	Others	0.1	0.0	0.0
	Total	**100**	**100**	**100**

Source: EICV5

EICV4	Institutional Sector	Male	Female	Total
Rwanda	Public	3.6	1.8	2.6
	Private	93.8	95.7	94.8
	Others	0.4	0.2	0.3
	NS	2.2	2.2	2.2
	Total	**100**	**100**	**100**
Urban	Public	8.1	5.7	7
	Private	84.2	83.3	83.7
	Others	1.5	1.0	1.3
	NS	6.2	10	8.1
	Total	**100**	**100**	**100**
Rural	Public	2.5	1.1	1.7
	Private	95.9	98.0	97.1
	Others	0.2	0.1	0.1
	NS	1.3	0.8	1.1
	Total	**100**	**100**	**100**

Source: EICV4

Data in Table 6.6 shows the rate of business ownership by educational level of females and male. Majority of female owning businesses have not completed primary school level (36%) compared to a slightly higher rate of 40% for their male counterparts. Female with university level owning businesses stands at 3% against 4% for male. It should be noted that, according to area of residence, slightly more male in urban area with primary level of education own businesses compared to their female counterparts (23% against 21% respectively), while the same trend is observed in rural area with 28% of male who completed primary education level owning a business compared to 21% of female . Regardless of area of residence, females who have never attended school and those with upper secondary level are likely to own a business than their male counterparts, while the contrary is observed among those with University level. With regards to the change since EICV4, the trend is more or less the same for female and male.

Table 6.6: Percentage of individuals (16+) owning businesses by Educational level according area of residence and sex (EICV5 and EICV4)

EICV5 Educational level	Ownership of business								
	Rwanda			Urban			Rural		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Never attended school	8.3	10.2	9.2	4.5	7.3	6.0	10.4	12.8	11.4
Primary not Completed	39.8	36.4	38.2	29.5	30.6	30.1	45.4	41.6	43.8
Primary Completed	26.4	21.2	24.0	23.1	20.9	21.9	28.2	21.4	25.4
Post primary	1.9	3.7	2.7	2.3	3.9	3.2	1.6	3.5	2.4
Lower secondary	11.2	11.8	11.5	15.9	13.5	14.6	8.7	10.4	9.4
Upper secondary	8.2	13.7	10.8	15.1	18.4	16.9	4.4	9.5	6.5
University	4.2	3.1	3.7	9.6	5.5	7.4	1.3	0.9	1.1
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: EICV5

EICV4 Educational level	Ownership of business								
	Rwanda			Urban			Rural		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Never attended school	7.9	12.5	9.9	4.3	8.2	6.4	9.5	16.6	12.1
Primary not Completed	40.6	38.1	39.5	26.3	32.1	29.4	47.5	43.8	46.1
Primary Completed	32.7	30.4	31.7	34.9	32.7	33.7	31.6	28.3	30.4
Post primary	3.6	3.9	3.8	5.6	5.6	5.6	2.7	2.3	2.6
Lower secondary	5.5	6.5	5.9	7.5	9.4	8.5	4.5	3.6	4.2
Upper secondary	6.9	7.2	7.0	13.4	9.3	11.2	3.8	5.2	4.3
University	2.8	1.4	2.2	8.0	2.6	5.1	0.2	0.2	0.2
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: EICV4

Table 6.7 shows the distribution of workers by broad economic activity, according to level of education attained by sex. The majority of female workers with no educational level are working in agriculture (92%) compared to only 77% of male with same educational level. It is worth noting that majority of female with University level are working in service sector (87%) slightly higher than that of male with same level (82%). As it can be observed in this table, the higher educational level that female and male have, the higher probability of working outside the agriculture sector. If compared to 2013/14 data, the same trend was observed among female and male.

Table 6.7: Distribution of workers by broad economic activity, according to level of education attained and sex (EICV5, EICV4)

EICV5	Education Attainment	Agriculture	Industry	Services	Total
Both sexes	None	86.4	3.7	9.9	100
	Primary not Completed	75.6	6.9	17.4	100
	Primary Completed	68.9	8.6	22.5	100
	Post primary	51.6	17.5	30.9	100
	Lower secondary	51.1	11.5	37.4	100
	Upper secondary	31.7	10.6	57.7	100
	University	7.9	8.3	83.8	100
	Not stated	68.0	0.0	32.0	100

EICV5	Education Attainment	Agriculture	Industry	Services	Total
	Total	69.8	7.5	22.7	100
Male	None	76.5	7.5	16.0	100
	Primary not Completed	65.3	12.0	22.7	100
	Primary Completed	58	14.1	27.9	100
	Post primary	41.8	25.2	33.1	100
	Lower secondary	41.1	17.2	41.7	100
	Upper secondary	24.7	17.7	57.6	100
	University	7.2	11.3	81.5	100
	Not stated	46.3	0.0	53.7	100
	Total	58.5	13	28.5	100
Female	None	91.9	1.5	6.6	100
	Primary not Completed	85.0	2.3	12.7	100
	Primary Completed	79.0	3.5	17.6	100
	Post primary	62.3	9.2	28.5	100
	Lower secondary	62.2	5.1	32.7	100
	Upper secondary	38.9	3.2	57.9	100
	University	8.9	4.0	87.1	100
	Not stated	100	0.0	0.0	100
	Total	79.6	2.8	17.6	100

Source: EICV5

EICV4	Education Attainment	Agriculture	Industry	Services	Total
Both sexes	None	87.7	3.3	9.0	100
	Primary not Completed	77.0	6.9	16.2	100
	Primary Completed	69.2	7.5	23.3	100
	Post primary	54.7	20.6	24.6	100
	Lower secondary	54.6	11.1	34.3	100
	Upper secondary	23.8	11.6	64.6	100
	University	5.1	6.1	88.8	100
	Not stated	39.2	0.0	60.8	100
	Total	71.6	7.1	21.3	100
Male	None	76.7	7.9	15.3	100
	Primary not Completed	66.2	12.4	21.4	100
	Primary Completed	57.8	13.3	28.9	100
	Post primary	42.4	32.1	25.4	100
	Lower secondary	48.6	15.9	35.5	100
	Upper secondary	21.5	18.1	60.4	100
	University	5.4	7.0	87.6	100
	Not stated	32.5	0.0	67.5	100
	Total	59.8	12.9	27.4	100
Female	None	93.3	1.0	5.7	100
	Primary not Completed	86.6	1.9	11.5	100
	Primary Completed	80.0	2.1	18	100

EICV4	Education Attainment	Agriculture	Industry	Services	Total
	Post primary	70.1	6.2	23.6	100
	Lower secondary	61.7	5.5	32.8	100
	Upper secondary	26.6	3.9	69.5	100
	University	4.6	4.7	90.7	100
	Not stated	45.1	0.0	54.9	100
	Total	81.8	2.1	16.1	100

Source: EICV4

Table 6.8 presents data on mean weekly working hours by consumption quintiles and broad sector of economic activity by sex. It should be noted that, in general, female spend less time per week in the generating income activities in the three broad sectors of economy compared to male. On average, female spend 8.6 hours less per week in all the three broad category of economic activities than their male counterparts (29.3 hours against 37.9 hours respectively). If the agriculture sector is considered, female spend about 4.1 hours less per week compared to male (24.3 hours per week against 28.4 hours respectively) although majority of them are in agriculture occupations, while in service sector female spend on average about 2.9 hours less per week than their male counterparts (50.1 hours per against 53 hours respectively). In the industry sector, female spend 3.9 hours less than male (38.4 hours per week against 42.3 hours respectively). This may be due to domestic work which social norms have attributed to females in our society. It should be noted in general that, the more higher quintile a female belongs the more time she spend in generating income activities in the three broad sector of the economy. The same trend applies to their male counterparts. If compared to the 2013/14 EICV4 data, female now spend about 5 hours more in service sector work in 2016/17 than they were in 2013/14 while for male, there was about an increase of about 2 hours per week in the same period .

Table 6.8: Mean weekly working hours by consumption quintiles and broad sector of economic activity and sex (EICV5, EICV4)

	Quintile	EICV4			EICV5		
		Male	Female	Both	Male	Female	Both
All	Q1	29.9	25	27.1	29.4	25	26.8
	Q2	31	25.7	28	32	25.6	28.4
	Q3	34.2	26.3	30	33.8	26.3	29.6
	Q4	37.3	27.2	32	37.2	27.3	32
	Q5	46.6	37.2	42.2	48.5	40.2	44.5
	Total	36.9	28.4	32.4	37.9	29.3	33.3
Agriculture	Q1	27.6	24.6	25.7	26.5	24.1	25
	Q2	28	25.1	26.2	27.6	24.7	25.8
	Q3	30.3	25.5	27.4	28.2	24.6	25.9
	Q4	30.1	24.8	26.9	29	24.4	26.2
	Q5	32.6	25.1	28	31.2	23.5	26.5
	Total	29.5	25	26.8	28.4	24.3	25.9

	Quintile	EICV4			EICV5		
All		Male	Female	Both	Male	Female	Both
	Q1	33.8	29.1	32.9	35	29.6	34
	Q2	34.8	29.7	34.1	40.3	35.8	39.7
	Q3	38.8	32.9	37.9	41.2	37.5	40.3
Industry	Q4	42.2	37.3	41.6	40	37.7	39.6
	Q5	45	38.8	44.1	48.4	43	47.3
	Total	39.9	34.2	39	42.3	38.4	41.6
	Q1	40	30.5	36.4	41.4	37	39.7
	Q2	45.6	34.3	41.2	44.5	36.1	41.7
	Q3	46.9	34.9	43.1	49.2	42.1	46.8
Services	Q4	50.3	41	47	54	44.7	50.7
	Q5	54.6	52.3	53.7	56.1	55.2	55.7
	Total	51.1	45.7	49	53	50.1	51.9

Source: EICV4 and EICV5

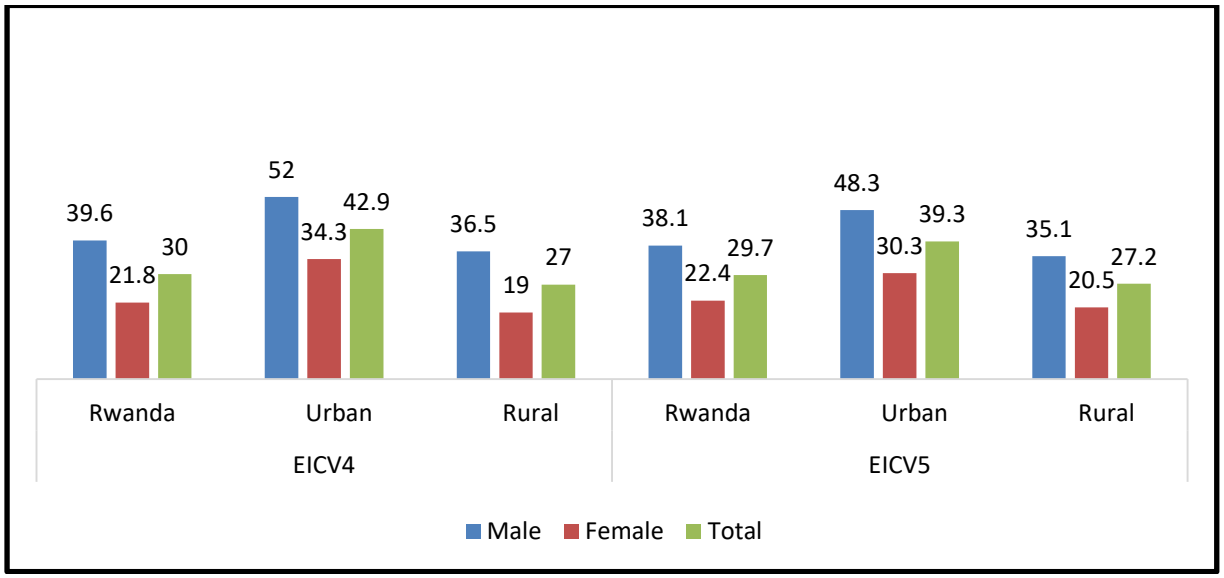
6.3. Access to Finance

Increasing access to and use of quality financial products and services is essential to inclusive economic growth and poverty reduction. Increasing women's financial inclusion is especially important as women disproportionately experience poverty, stemming from unequal divisions of labour and a lack of control over economic resources. Despite important advances in expanding access to formal financial services in Rwanda in recent years, a significant access gap remains between men and women. This is illustrated through a basic measure of financial inclusion: account ownership.

6.3.1 Ownership of bank account

Findings in table 6.9 show that, only 22% of female population aged 18 years and above hold a bank account, compared to 38% of their male counterparts. This gender gap is even more pronounced between men and women according to place of residence where almost half (48%) of male population in urban area hold a bank account compared to only 30% of female counterparts. In rural area, about 1 in 5 women hold a bank account compared to about 1 in 3 male. According to province, female population lag behind their male counterparts in holding a bank account in all the provinces, with the lowest rate among females in the Eastern province (16% against 33% among males). It should be noted that, the higher consumption quintile a female belongs, the higher likelihood of holding a bank account. The same pattern is observed among male population. With regards to the change in possession of bank account since EICV4, the results reveal that, the percentage of female holding a bank account remains almost the same (22%) in both surveys, compared with a slightly decrease from 40% to 38% for males (figure 6.2).

Figure 6. 2: Percentage of individuals (18+) with bank account by Area of residence and Sex (EICV4, EICV5)



Source: EICV4, EICV5

Table 6.9*:* Percentage of individuals (18+) with bank account by sex, and Area of residence and consumption quintile (EICV5, EICV4)

EICV5	% with bank account			Population aged 18+ years (000s)
	Male	Female	Total	
All Rwanda	**38.1**	**22.4**	**29.7**	**6,206**
Urban/rural				
Urban	48.3	30.3	39.3	1,286
Rural	35.1	20.5	27.2	4,920
Province				
Kigali City	47.7	32.0	40.0	992
Southern Province	37.2	26.5	31.3	1,425
Western Province	34.9	19.7	26.6	1,327
Northern Province	40.0	21.1	29.7	963
Eastern Province	33.3	16.1	24.0	1,498
Quintile				
Q1	23.3	15.5	18.9	995
Q2	28.5	16.4	21.8	1,100
Q3	31.6	19.0	24.7	1,199
Q4	39.1	21.0	29.5	1,319
Q5	55.3	36.1	45.8	1,593

Source EICV5

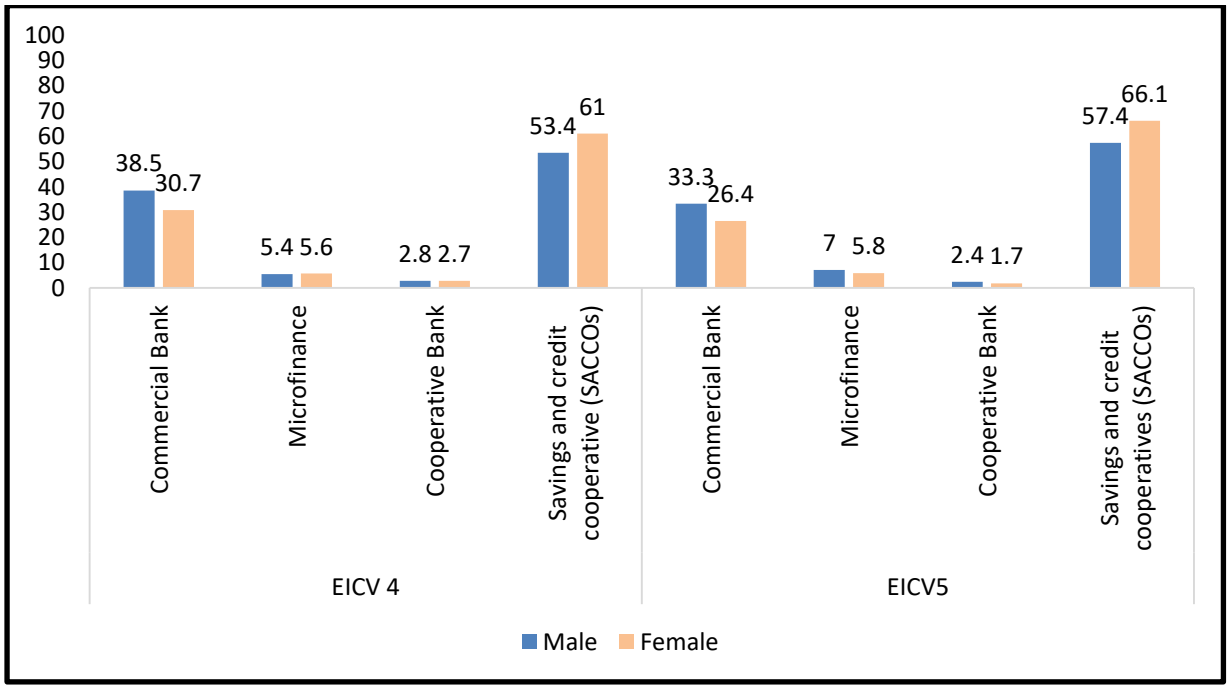
EICV4	% with bank account			Population aged 18+ and above (000s)
	Male	Female	Total	
All Rwanda	**39.6**	**21.8**	**30.0**	**5,906**
Urban/rural				
Urban	52.0	34.3	42.9	1,115
Rural	36.5	19.0	27.0	4,791
Province				
Kigali City	54.9	35.1	44.8	757
Southern Province	35.9	22.5	28.6	1,392
Western Province	35.5	19.5	26.8	1,333
Northern Province	37.5	16.2	25.9	926
Eastern Province	39.5	20.2	29.2	1,498

EICV4	% with bank account			Population aged 18+ and above (000s)
	Male	Female	Total	
Quintile				
Q1	22.1	13.7	17.3	962
Q2	29.5	16.1	22.0	1,066
Q3	35.6	17.8	26.0	1,153
Q4	42.3	22.1	31.5	1,250
Q5	56.7	35.2	45.9	1,475

Source:EICV4

As shown in table 6.10, majority of female population possessing bank account have them in savings and credit cooperative (SACCOs) at 66% which is quite higher compared to male at 57% for male. The second common institutions where female hold their bank accounts is the commercial banks with 26% compared to 33% for male. With regards to the change since EICV4, the proportion of female possessing a bank account in SACCOs has increased by 5 percentage points from 61% in 2013/14 while for male it has increased by 4 percentage points from 53% (figure 6.3). On the other hand, the proportion of female possessing a bank account in commercial bank has declined by 5 percentage points from 31% in 2013/14 to 26% in 2016/17, while for male it has declined by 6 percentage points from 39% to 33% in the same period.

Figure 6. 3: Percentage of population aged 18 and above with a bank account by financial institution and sex (EICV4, EICV5)



Source: EICV4, EICV5

Table 6.10: Percentage of population aged 18 and above with a bank account by financial institution and sex (EICV5, EICV4)

EICV5									
Institution	**National**			**Urban**			**Rural**		
Saving with	**Male**	**Female**	**Total**	**Male**	**Female**	**Total**	**Male**	**Female**	**Total**
Commercial Bank	33.3	26.4	30.5	65.4	64.8	65.2	20.7	12.9	17.5
Microfinance	7.0	5.8	6.5	11.5	9.2	10.6	5.2	4.6	4.9
Cooperative Bank	2.4	1.7	2.1	3.2	1.8	2.6	2.0	1.7	1.9
Savings and credit cooperatives (SACCOs)	57.4	66.1	60.9	19.8	24.2	21.5	72.2	80.9	75.8
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: EICV5.: Base population: Population aged 18+ years owning a bank account

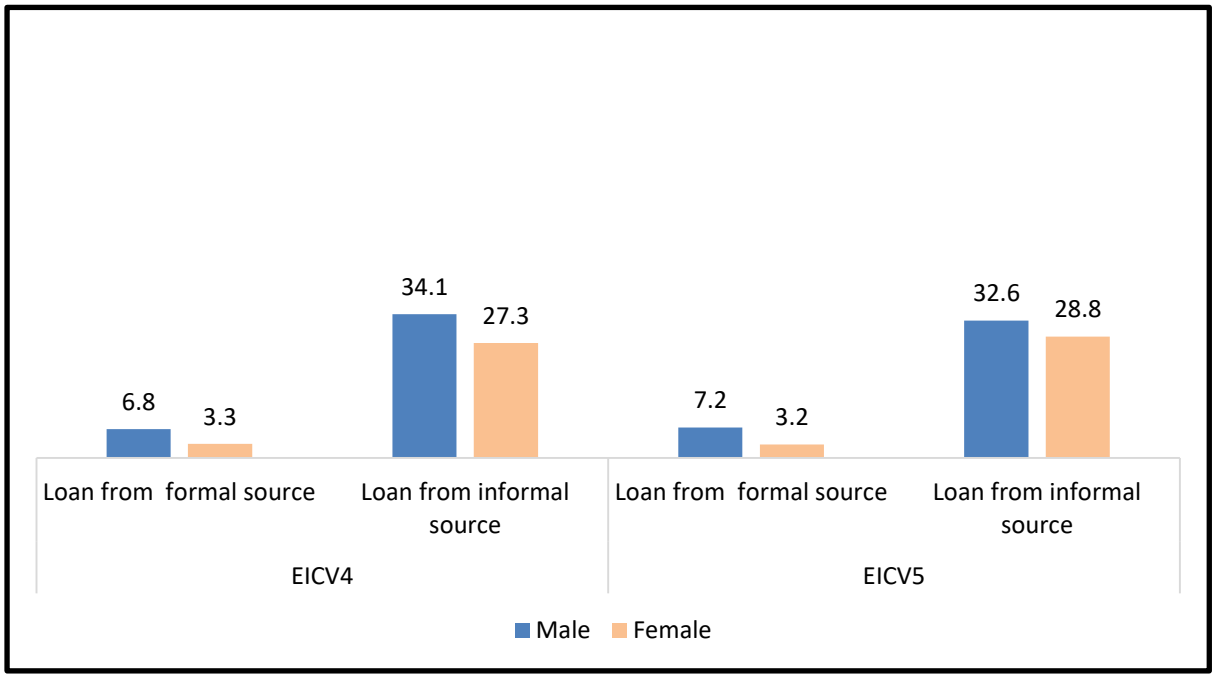
EICV4									
Institution	**National**			**Urban**			**Rural**		
Saving with	**Male**	**Female**	**Total**	**Male**	**Female**	**Total**	**Male**	**Female**	**Total**
Commercial Bank	38.5	30.7	35.4	78.5	71.2	75.4	26.2	16.1	22.4
Microfinance	5.4	5.6	5.5	7.5	7.6	7.6	4.5	4.6	4.5
Cooperative Bank	2.8	2.7	2.8	1.5	1.9	1.7	3.1	3.0	3.1
Savings and credit cooperative (SACCOs)	53.4	61.0	56.3	12.4	19.3	15.3	66.2	76.3	70.0
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: EICV4: Base population: Population aged 18+ years owning a bank account

6.3.2. Access to loan (credit)

Limited access to loans is widely regarded a major hindrance to successful development, especially for women. Data from table 6.11 and figure 6.4 shows a very low rate of use of formal source to acquire loan, only 5% of population. The formal sources of credit discussed here are the Commercial banks, Microfinance institutions, Cooperative bank and SACCOs. As the results show, only 3% of female aged 18 years and above have secured loan from a formal source compared to 7% of male, while 29% of female have acquired loan from informal source compared to 33% among male. Considering the area of residence, about 5 % of female in urban area have secured a loan from a formal source compared to 10% of male, while in rural area, only 3% of female have secured a loan from formal source compared to 6% of male. It should be noted that, the use of informal source for acquiring loan is quite higher in rural area than in urban area for both female and male. With regards to the change since EICV4, data shows that the rate of female securing a loan from a formal source has slightly declined, except in rural area, while for male it has slightly increased at national level and in urban and rural areas (figure 6.4).

Figure 6. 4: Percentage of population aged 18 and above with loan by loan source and sex (EICV5, EICV4)



Source: EICV4, EICV5

Table 6.11: Percentage of population aged 18 and above with loan by loan source and sex (EICV5, EICV4)

EICV5									
Loan source	**National**			**Urban**			**Rural**		
	Male	**Female**	**Total**	**Male**	**Female**	**Total**	**Male**	**Female**	**Total**
Loan from formal source	7.2	3.2	5.1	10.3	5.0	7.6	6.4	2.8	4.4
Loan from informal source	32.6	28.8	30.6	20.2	18.0	19.1	36.1	31.4	33.5
No loan	60.2	68.0	64.4	69.5	76.9	73.2	57.5	65.9	62.1
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: EICV5

EICV4									
Loan source	**National**			**Urban**			**Rural**		
	Male	**Female**	**Total**	**Male**	**Female**	**Total**	**Male**	**Female**	**Total**
Loan from formal source	6.8	3.3	4.9	8.8	6.6	7.7	6.3	2.7	4.3
Loan from informal source	34.1	27.3	30.5	19.0	15.3	17.1	38.7	29.8	33.9
No loan	59.1	69.4	64.6	72.3	78.1	75.3	55.0	67.5	61.8
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: EICV4

As indicated in table 6.12, out of the total female population which acquired a loan from a formal financial institution, majority (32%) has secured their loans from SACCOs while for male, commercial bank is the main source (36%). It should be noted that, the least financial institution used as source of credit for female and male population is the microfinance with 12% and 10%

respectively. When the area of residence is considered, majority of female and male secure their loan from commercial banks in urban area (63% and 68% respectively), while in rural area, SACCOs are the most popular for female and male to secure loan (39% and 44% respectively). With regard to the change since EICV4, cooperative bank was the most used formal financial institution by female at national level to acquire a loan in 2013/14 while the SACCOs is in 2016/17. For male, commercial banks remain the main source of loan since 2013/14.

Table 6.12: Percentage of population aged 18 and above with loan from formal Financial institutions by sex (EICV5, EICV4)

Formal Financial institutions (EICV5)	National			Urban			Rural		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Commercial Bank	36.0	30.8	34.2	68.0	63.3	66.3	22.0	16.2	20.0
Cooperative Bank	19.3	24.6	21.1	10.4	9.7	10.1	23.2	31.4	26.0
Microfinance	9.9	12.6	10.9	8.4	11.0	9.3	10.6	13.4	11.6
SACCOs	34.8	31.9	33.8	13.3	16.1	14.2	44.2	39.1	42.5
Total	100	100	100	100	100	100	100	100	100

Source: EICV5

Formal Financial institutions (EICV4)	National			Urban			Rural		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Commercial Bank	35.9	29.7	33.6	70.5	53.6	62.8	24.7	17.4	22.2
Cooperative Bank	23.07	34.7	27.4	12.0	14.9	13.3	25.5	42.1	31.2
Microfinance	9.6	10.0	9.7	7.2	14.1	10.3	9.8	7.6	9.0
SACCOs	31.5	25.6	29.3	10.2	17.5	13.6	40.1	32.8	37.6
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: EICV4

Women are less likely to borrow larger amount of money compared to men, especially from formal financial sources. Data from Table 6.13 shows that, majority (22.5%) of female who have secured a loan from a formal financial institution have received 5,000 Frws or less, while for male, majority (28%) have secured above 1,000,000 Frws. It should be noted that, in general, as the amount of money received from loan increases the less number of women are observed. When the area of residence is considered, majority of female and male in urban area have secured a loan amounting above 1,000,000 million Frws (41% for female and 57% for male), while in rural area, majority of female (30%) have secured a loan amounting to 5,000 Frws or less, and majority (23%) of male secured a loan amounting between 200,001-to- 500,000 Frws. It is worth noting that, female and male in urban area are likely to secure a bigger amount of loan compared to their counterparts in rural area.

With regard to the change since EICV4, the findings show that, there has been a shift among female from taking small loan amount of money to a bigger amount, and the same trend is observed among male as well. In 2013/14, only 11% of female secured a loan amounting to above 1,000,000 Frws while in 2016/17 the rate has increased to 18%. For male, the rate was 21% in 2013/14 against 28% in 2016/17. On the other hand, 32% of female secured a loan amounting to 5,000 Frws or less in 2013/14 which declined to 22.5% in 2016/17, while for male, the rate declined from 18% in 2013/14 to 12.5% in 2016/17.

Table 6.13: Percentage of population aged 18 and above with loan from formal sources by amount received, area of residence and sex (EICV5, EICV4)

Loan Amount (in Frws),EICV5	National			Urban			Rural		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
5,000 or less	12.5	22.5	15.9	1.7	6.3	3.3	17.3	29.8	21.5
5,001-100,000	13.1	16.9	14.4	3.1	2.4	2.9	17.5	23.5	19.6
100,001-200,000	10.2	11.8	10.7	5.5	8.5	6.5	12.3	13.2	12.6
200,001-500,000	21.7	20.6	21.3	19.2	27.2	22.0	22.7	17.6	21.0
500,001-1,000,000	14.5	10.1	13.0	13.4	14.8	13.9	14.9	7.9	12.5
Above 1,000,000	28.1	18.2	24.7	57.1	40.8	51.5	15.3	8.0	12.8
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: EICV5

Loan Amount (in Frws),EICV4	National			Urban			Rural		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
5,000 or less	18.4	32.3	23.5	3.7	6.4	4.9	24.3	45.2	31.5
5,001-100,000	15.7	13.7	15.0	1.5	5.2	3.2	20.8	17.0	19.5
100,001-200,000	14.2	12.6	13.6	6.3	15.7	10.6	17.2	11.7	15.3
200,001-500,000	18.4	16.7	17.8	18.1	20.9	19.4	16.5	14.0	15.7
500,001-1,000,000	12.2	13.9	12.8	18.5	25.4	21.6	10.5	8.1	9.7
Above 1,000,000	21.2	10.7	17.3	52.0	26.5	40.4	10.7	4.0	8.4
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: EICV4

Table 6.14 presents the various reasons for borrowing as stated by female and male with credit. Business expansion is the main reason for borrowing for both female and male (33%). The second most important reason for borrowing among male is home improvement (19%) while for female it is others reasons (not identified here) at 16%. While majority of female are in agriculture occupations, only 1.5% of female at national level borrow for agriculture inputs compared to 3.3% of male, and almost the same percentage of female and male are borrowing for agriculture equipment (6.9% and 6.6% respectively). Considering the area of residence, slightly higher percentage of females in urban area borrow for business expansion than males (40% compared to 37%), while the opposite case is observed in rural area (30% for female against 31% for male). Concerning the change since EICV4, it should be noted that, the rate of borrowing for business expansion declined for both female and male from 39.5% among female and 39% among male to only 33% for both sexes between 2013/14 and 2016/17.

Table 6.14: Percentage of population aged 18 and above who received loan/credit from formal sources by Purpose of the loan, area of residence and sex (EICV5, EICV4)

Purpose of Loan/borrowing (EICV5)	National			Urban			Rural		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Agricultural equipment	6.9	6.6	6.8	1.1	1.4	1.2	9.4	8.9	9.2
Agricultural inputs	3.3	1.5	2.7	0.0	0.0	0.0	4.8	2.2	3.9
Business expansion	33.0	33.0	33.0	36.7	40.4	38.0	31.4	29.6	30.8
Home improvement	19.4	13.4	17.3	30.7	19.8	26.9	14.4	10.5	13.1
Education	7.1	9.9	8.1	7.2	6.1	6.8	7.0	11.6	8.6
Medical treatment	1.5	2.2	1.7	0.7	0.9	0.7	1.9	2.8	2.2
Ceremonial (eg: marriage, funeral, etc…)	1.9	2.6	2.1	0.5	1.4	0.8	2.5	3.1	2.7
Purchase of a house	5.0	8.9	6.3	5.8	10.3	7.4	4.6	8.2	5.8
Livestock purchase	4.0	5.7	4.6	1.8	1.2	1.6	5.0	7.7	5.9
Others	18.0	16.4	17.4	15.6	18.4	16.6	19.1	15.4	17.8
Total	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Source: EICV5

Purpose of Loan/borrowing (EICV4)	National			Urban			Rural		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Agricultural equipment	8.9	7.5	8.4	1.0	1.7	1.3	11.9	10.6	11.5
Agricultural inputs	2.4	2.6	2.5	0.0	0.0	0.0	3.6	4.1	3.8
Business expansion	38.9	39.5	39.1	37.2	43.5	40.1	39.2	33.1	37.1
Home improvement	21.1	11.0	17.4	37.0	19.1	28.9	15.5	7.8	12.9
Education	7.2	14.8	10.0	7.7	24.2	15.2	7.6	12.5	9.3
Medical treatment	3.4	3.7	3.5	0.9	1.5	1.1	4.6	5.2	4.8
Ceremonial (eg: marriage, funeral, etc…)	1.8	1.9	1.8	1.2	0.0	0.6	2.2	2.4	2.3
Purchase of house	5.2	8.5	6.4	8.9	6.4	7.8	4.2	9.1	5.9
Livestock purchase	4.0	1.7	3.1	0.8	0.0	0.4	4.4	2.5	3.7
Others	7.2	9.0	7.9	5.4	3.6	4.6	6.9	12.6	8.9
Total	100	100	100	100	100	100	100	100	100

Source: EICV4

6.3.3 Use of land and house as collateral

In general, regardless of the background characteristics of household head, data in table 6.15 shows that, a female head of household is slightly less likely to have the right to sell or use any of their parcel/land as collateral for a loan application compared to a male head of household (77% against 80%). According to consumption quintile, the male and female differentials are intangible.

Table 6. 15: Percentage of Households head with the right to sell or use land as collateral by urban/rural, province and consumption quintile (EICV5)

EICV5	Male Headed	Female Headed	Total	Total number of Household (000's)
All Rwanda	**80.2**	**77.4**	**79.5**	**2,248**
Urban/rural				
Urban	62.3	58.6	61.4	202
Rural	82.0	79.2	81.3	2,045
Province				
Kigali City	60.5	60.5	60.5	127
Southern Province	78.7	74.1	77.4	582
Western Province	82.4	77.2	81.2	511
Northern Province	88.4	90.3	88.9	397
Eastern Province	78.7	76.1	78.0	630
Quintile				
Q1	78.7	73.6	77.4	401
Q2	80.9	75.3	79.5	443
Q3	81.9	78.7	81.1	484
Q4	81.3	80.2	81.0	503
Q5	77.7	78.3	77.8	417

Source: EICV5. Base population: Household cultivating land for crop production

It is worth mentioning that land has several uses. Besides providing household income, land can be used as a security in times of hardship either by selling it or by using it as collateral for loan application. Findings in table 6.16 show the percentage of households with loan from formal sources using land as collateral by urban/rural, province, quintile and sex of head of household in the year preceding the survey**.** Overall, the results show that 46.8% of female headed household used their land as collateral for loan application compared to almost the same rate among male heads, 47%. It should be noted that, female heads living in Kigali city, Eastern and Northern provinces were likely to use their land as collateral more than their male counterparts. The opposite is true in the Western and Southern provinces. As expected, land use as collateral to get a loan is more pronounced among rural female heads compared to urban ones, and so is the case among their male counterparts largely due to the availability of land in rural area than in urban area. Meanwhile, it is worth noting that, a lower percentage of female heads in the lowest consumption quintile (Q1) use their land as collateral to get a loan compared to male heads in the same quintile category (24% against 59 %), while in the fourth consumption quintiles, the percentage of female heads using their land as collateral (63%) is quite higher than for their male counterparts (54%). However for the highest consumption quintile, the percentage of female heads using their land as collateral is slightly higher to their male counterparts.

Table 6.16: Percentage of Households that used land as collateral by urban/rural, province, consumption quintile and sex of head of household (EICV5)

EICV5	Male Headed	Female Headed	Total	Total no. of HHs accessing formal sources of credit (000s)
All Rwanda	47.0	46.8	47.0	301
Urban/rural				
Urban	20.4	18.8	20.3	93.0
Rural	59.1	57.0	58.9	208
Province				
Kigali City	17.0	23.7	17.7	65
Southern Province	54.5	53.5	54.3	62
Western Province	49.8	33.3	47.5	59
Northern Province	62.3	71.6	63.3	52
Eastern Province	55.9	56.8	56.0	63
Quintile				
Q1	59.1	23.6	54.3	15
Q2	60.7	64.1	61.2	27
Q3	59.0	42.8	56.7	40
Q4	53.6	63.1	54.8	68
Q5	37.4	38.2	37.5	150

Source: EICV5. Base population: Household using formal sources of credit

Ownership of a house is also of paramount importance in Rwanda as it can be used as collateral for loan application. Findings in table 6.17 show that, 17% of female heads of household are using their house to secure a loan from a formal financial institution compared to a slightly higher rate for male heads (18 %). Female heads living in urban area are more likely to use their houses as collateral than their male counterparts (41% against only 32% respectively) while in rural area the opposite pattern is observed. It should be noted that, according to province of residence, female heads of household in Kigali city, Northern and Southern provinces are more likely to use their house to secure a loan than male heads, while in Western and Eastern provinces, the opposite trend is being observed. The likelihood of female heads of household using their house as collateral to obtain a loan from a formal financial source increases with the consumption quintile, and the same pattern is observed among male heads. It should be noted that, more female in the richest quintile (Q5) use their houses to secure a loan than their male counterparts in the same consumption quintile (31% against 24%).

Table 6.17: Percentage of households with the loan from formal sources of credit using house as collateral by urban/rural, consumption quintile and sex of head of household (EICV5)

EICV5	Male Headed	Female Headed	Total	Total no. of HHs accessing formal sources of credit (000s)
All Rwanda	17.6	16.7	17.5	301
Urban/rural				
Urban	31.6	40.6	32.5	93
Rural	11.3	8.0	10.9	208
Province				
Kigali City	33.3	42.1	34.2	65
Southern Province	9.8	10.2	9.9	62
Western Province	15.8	9.8	15.0	59
Northern Province	10.7	12.6	10.9	52
Eastern Province	16.3	10.8	15.7	63
Quintile				
Q1	4.4	0.0	3.8	15
Q2	6.2	0.0	5.4	27
Q3	10.7	7.5	10.2	40
Q4	15.7	8.6	14.8	68
Q5	23.6	31.0	24.3	150

Source: EICV5. Base population: Household using formal sources of credit

Chapter 7: Health Conditions

This chapter analyses the differences between women and men in terms of prevalence of disabilities and access to medical insurance

7.1. Disability

Findings reveal that, 4.2% of female population aged 5 and above in Rwanda are living with disability, and the same percentage is observed among male population. This is a vulnerable group of the population that requires special attention and assistance from the entire community. There was a predominance of disability with legs (walking) among both female and male populations living with disability. With regard to change since EICV4, the findings reveal that, the percentage of female population with disability has slightly decreased from 4.6% in 2013/14 to 4.2 % in 2016/17, while for male, it has decreased from 4.3% in 2013/14 to 4.2% in 2016/17.

Table 7. 1: Population aged 5 and above with disability, by sex, (EICV5, EICV4)

EICV5	Population with disability			Total population aged 5 and above (000s)
	Male	Female	Total	
% with disability at National level	**4.2**	**4.2**	**4.2**	**10,184**
Disability type				
Vision disability	6.8	6.5	6.6	28
Deaf or mute	8.8	8.4	8.6	37
Disability in the arms	13.0	12.8	12.9	55
Disability in the legs	28.8	21.1	24.8	106
Mental disability	20.7	17.0	18.8	80
Trauma	1.9	2.8	2.3	10
Very old	8.9	19.0	14.2	61
Other	11.2	12.4	11.8	51
Total	**100**	**100**	**100**	428

Source: EICV5: Base population: Person aged 5 and above

EICV4	Population with disability			Total population aged 5 years and above (000s)
	Male	Female	Total	
% with disability at National level	**4.3**	**4.6**	**4.5**	**9,837**
Disability type				
Vision disability	9.4	7.4	8.3	36
Deaf or mute	8.7	8.4	8.5	37
Disability in the arms	13.9	11.2	12.4	55
Disability in the legs	28.6	22.6	25.3	111
Mental disability	17.4	17.7	17.5	77
Trauma	1.8	3.4	2.6	12
Very old	15.0	24.7	20.3	89
Other	5.3	4.6	4.9	22
Total	**100**	**100**	**100**	438

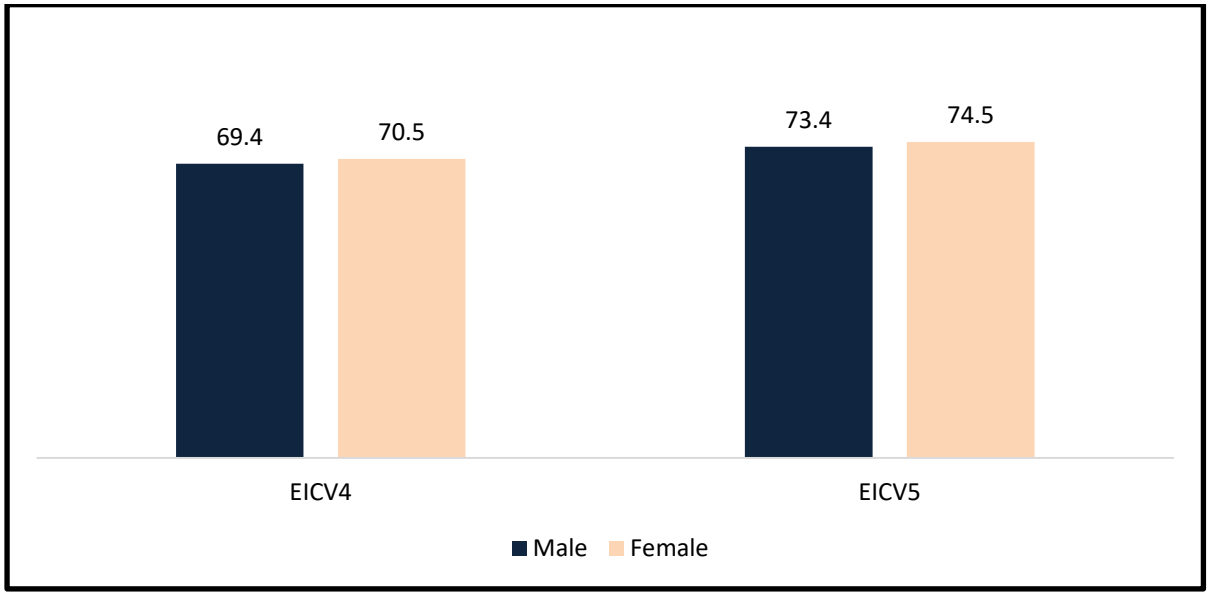
Source: EICV4: Base population: Person aged 5 and above

7.2. Health insurance

As shown in table 7.2, the percentage of female population with a health insurance amount to

74.5% compared to 73.4% for male. With regards to the change since EICV4, there has been almost a 4 percentage points increase for female as well as for male (figure 7.1). The most common health insurance is the community based health (Mutuelle de santé) where overwhelming majority of females 94% and 93% for males have this type of health insurance.

Figure 7. 1: Percentage of population with health insurance by sex, (EICV5, EICV4)



Source: EICV5 and EICV4

Table 7.2: Percentage of population with health insurance, by type of insurance and by sex, (EICV5, EICV4)

EICV5	Population with health insurance			Total population (000s)
	Male	Female	Total	
% with health insurance	**73.4**	**74.5**	**73.9**	**11,893**
Type of insurance				
RAMA	4.6	3.9	4.3	**375**
Mutual insurance	92.8	94.2	93.5	**8,225**
Employer	0.2	0.2	0.2	**17.0**
MMI	1.4	1.1	1.2	**108**
Other insurance	0.9	0.7	0.8	**69.0**
Total	**100**	**100**	**100**	**8,794**

Source: EICV5

EICV4	Population with health insurance			Total population (000s)
	Male	Female	Total	
% with health insurance	**69.4**	**70.5**	**70**	**11,424**
Type of insurance				
RAMA	4.7	4.0	4.4	**348**
Mutual insurance	93.4	94.5	94.0	**7,513**
Employer	0.5	0.4	0.4	**34.0**
MMI	0.9	0.6	0.8	**60.0**
Other insurance	0.5	0.5	0.5	**38.0**
Total	**100**	**100**	**100**	**7,993**

Source: EICV4

Chapter 8: Education and training

Girls' education is a strategic development priority. Better educated women tend to be healthier, participate more in the formal labour market, earn higher incomes, have fewer children, marry at a late age, and enable better health care and education for their children. All these factors combined can help lift households, communities, and nations out of poverty. This chapter, therefore, analyses the differences between female and male in terms of education: school attendance, education attainment, and literacy and computer skills.

8.1. School attendance at Primary and Secondary

The level of school attendance of children is the primary indicator of a population's access to education and, indirectly, its socioeconomic development.

Net school attendance ratios measure school attendance among children who have reached the official school age. At the primary school level, the Net attendance rate (NAR) is the percentage of the primary school age population (age 7-12 in Rwanda) that actually attends primary school. Results in Table 8.1 indicate that the net attendance rate of female at primary is slightly higher than that of male (88% compared to 87% respectively). According to province the highest NAR among female and male is found in the Northern Province (91%) and lowest in Eastern province (85%). Taking into account the consumption quintile, the highest NAR is observed among the girls and boys in the richest quintile. It is worth noting that the NAR is higher among rural females than in urban, while the opposite is observed among males. With regard to the change since EICV4, the NAR for female in the last 3 years slightly drop from 89% in 2013/14 to 88% in 2016/17, while for male it has slightly increased from 86.8% to 87.1% in the same period.

The GAR measures the level of participation of children in the primary school education irrespective of their age divided by the total population aged 7-12 years. Findings in table 8.1 show that, overall, the female GAR is slightly lower than for male (131.5% compared to 133% respectively). Taking into account the change since EICV4, the percentage of female GAR slightly dropped by about 3 percentage points since 2013/14 from 135% to 131.5%, while for male, it has dropped from 134% to 133% in the same period. This shows that over-age enrolments have been declining in the last 3 years.

Table 8.1: Net and gross attendance rates in primary school by urban/rural, province, and consumption quintile, (EICV5, EICV4)

EICV5	Net attendance rate NAR (%)			Gross attendance rate GAR (%)		
	Male	Female	Total	Male	Female	Total
All Rwanda	**87.1**	**88.2**	**87.6**	**133**	**131.5**	**132.3**
Urban/rural						
Urban	89.5	85.3	87.3	133.8	123.5	128.5
Rural	86.7	88.6	87.7	132.9	132.9	132.9
Province						
Kigali City	88.9	88.3	88.6	129.8	128.9	129.4
Southern Province	87.1	89.7	88.4	133.0	134.1	133.5
Western Province	88.2	88.2	88.2	133.7	133.4	133.6
Northern Province	91.2	91.2	91.2	142.8	135.2	138.8
Eastern Province	83.2	84.9	84.1	128.2	126.3	127.2
Quintile						
Q1	79.3	82.0	80.7	122.8	126.5	124.7
Q2	87.9	87.6	87.7	128.3	129.0	128.6

Q3	89.7	89.8	89.7	141.6	133.0	137.2
Q4	90.4	92.8	91.6	139.9	137.8	138.9
Q5	92.8	92.6	92.7	139.2	135.5	137.4

Source: EICV5

EICV4	Net attendance rate NAR (%)			Gross attendance rate GAR (%)		
	Male	Female	Total	Male	Female	Total
All Rwanda	**86.8**	**89.0**	**87.9**	**134.2**	**134.6**	**134.4**
Urban/rural						
Urban	91.8	86.0	91.2	139	135.4	137.2
Rural	90.7	88.7	87.4	133.4	134.4	133.9
Province						
Kigali City	92.5	88.8	90.6	139.0	129.1	133.7
Southern Province	85.7	87.5	86.6	135.0	136.4	135.7
Western Province	85.4	88.9	87.2	132.2	137.0	134.6
Northern Province	90.7	92.7	91.7	136.6	137.7	137.2
Eastern Province	84.7	88.2	86.5	132.1	131.0	131.5
Quintile						
Q1	80.7	84.2	82.4	122.2	129.4	125.7
Q2	85.2	89.4	87.4	131.5	134.2	132.9
Q3	89.2	90.6	89.9	138.8	133.8	136.3
Q4	91.3	90.9	91.1	144.4	141.9	143.1
Q5	92.0	92.3	92.1	141.9	136.3	139.0

Source: EICV4

Table 8.2 presents NAR in secondary school by geographic area and consumption quintile. At the secondary school level, the Net attendance rate (NAR) is the percentage of the secondary school age population (age 13-18 in Rwanda) that actually attends secondary school. The findings indicate that, across all Rwanda, 25 female students out of 100 are attending secondary school compared to only 21 male students out of 100.

Despite relative advances since 2013, secondary school attendance is still predominant among female living in urban compared to rural areas (39% against 22% respectively), and the same trend applies to male (40% in urban against 17.5% in rural areas). At the provincial level, Kigali continues to possess the highest secondary school attendance for female children aged 13 to 18 years old (around 37% compared to a high rate of 42% among male) while the Eastern province recorded the least (22% compared to low rate of 16% among male).

According to the consumption quintiles, the NAR for secondary school is skewed to female and male children belonging to the consumption quintile as 43% and 39% of them respectively attend this education level whereas children in the poorest consumption quintile account for only 9% among female and 9% among male.

With regard to the change since EICV4, in general, the NAR and GAR in attending secondary school for girls and boys did not show major improvement since EICV4.

Table 8.2: Net and gross attendance rates in secondary school by urban/rural, province, and consumption quintile (EICV5, EICV4)

EICV5	Net attendance rate			Gross attendance rate		
	NAR (%)			GAR (%)		
	Male	Female	Total	Male	Female	Total
All Rwanda	**21.3**	**25.1**	**23.2**	**33.5**	**36.2**	**34.8**
Urban/rural						
Urban	39.8	39.3	**39.5**	60.6	50.8	**55.3**
Rural	17.5	21.6	**19.6**	27.9	32.5	**30.2**
Province						
Kigali City	42.0	36.7	**39.2**	59.3	46.2	**52.3**
Southern Province	17.4	22.3	**19.8**	27.5	33.7	**30.5**
Western Province	20.3	22.8	**21.6**	32.9	35.3	**34.1**
Northern Province	21.1	28.2	**24.7**	31.4	39.6	**35.5**
Eastern Province	16.4	21.6	**19.0**	29.0	31.5	**30.2**
Quintile						
Q1	8.7	8.6	**8.7**	12.9	12.9	**12.9**
Q2	14.3	16.9	**15.6**	22.2	23.3	**22.8**
Q3	18.6	24.1	**21.3**	31.7	34.5	**33.1**
Q4	26.0	33.6	**29.6**	41.4	50.7	**45.8**
Q5	39.2	42.9	**41.1**	59.8	60.1	**60.0**

Source: EICV5

Area of Residence	Net attendance rate			Gross attendance rate		
	NAR (%)			GAR (%)		
	Male	Female	Total	Male	Female	Total
						EICV4
All Rwanda	**20.8**	**25.0**	**23.0**	**39.5**	**42.7**	**41.1**
Urban/rural						
Urban	39.8	38.2	**38.9**	67.0	61.4	**63.9**
Rural	16.9	21.6	**19.3**	33.7	37.9	**35.8**
Province						
Kigali City	36.8	36.9	**36.9**	64.4	59.8	**61.8**
Southern Province	17.7	22.2	**19.9**	33.1	38.8	**35.9**
Western Province	18.1	21.5	**19.9**	38.3	40.3	**39.3**
Northern Province	21.3	27.0	**24.2**	36.7	40.8	**38.8**
Eastern Province	19.2	23.4	**21.3**	38	41	**39.5**
Quintile						
Q1	9.7	11.6	**10.6**	17.1	17.6	**17.4**
Q2	15.4	18.1	**16.8**	29.4	30.3	**29.9**
Q3	17.8	23.2	**20.5**	37.1	43.6	**40.3**
Q4	22.8	29.5	**26.3**	46.5	52.3	**49.5**
Q5	38.3	41.3	**39.8**	67.4	68.1	**67.8**

Source: EICV4

Table 8.3 includes a third school attendance indicator: the gender parity index (GPI), which is the ratio of the NAR/GAR for females to the NAR/GAR for males. The narrower the gap between the sexes, the closer the index is to 1. The GPI for primary school is 1.01 which means there are 101 females attending primary school to 100 males. The findings also reveal that there are only minimal variations between female and male students attending school at primary according to province and consumption quintile. This indicates a very low disparity between the sexes. However, there is a greater variation according to area of residence where there is only 95 female students attending primary school to 100 males in urban area while in rural area 102 female students are attending primary school to 100 males.

The GPI for secondary school is 0.99; this indicates that there are 99 female students attending secondary school to 100 males. The inequality is greater in urban areas, which have a GPI of 0.92 compared with 1.00 in rural areas.

Concerning the change since EICV4, the data shows that, there is an increase in number of female students attending school at primary level compared to male, while attendance of female at secondary school has declined.

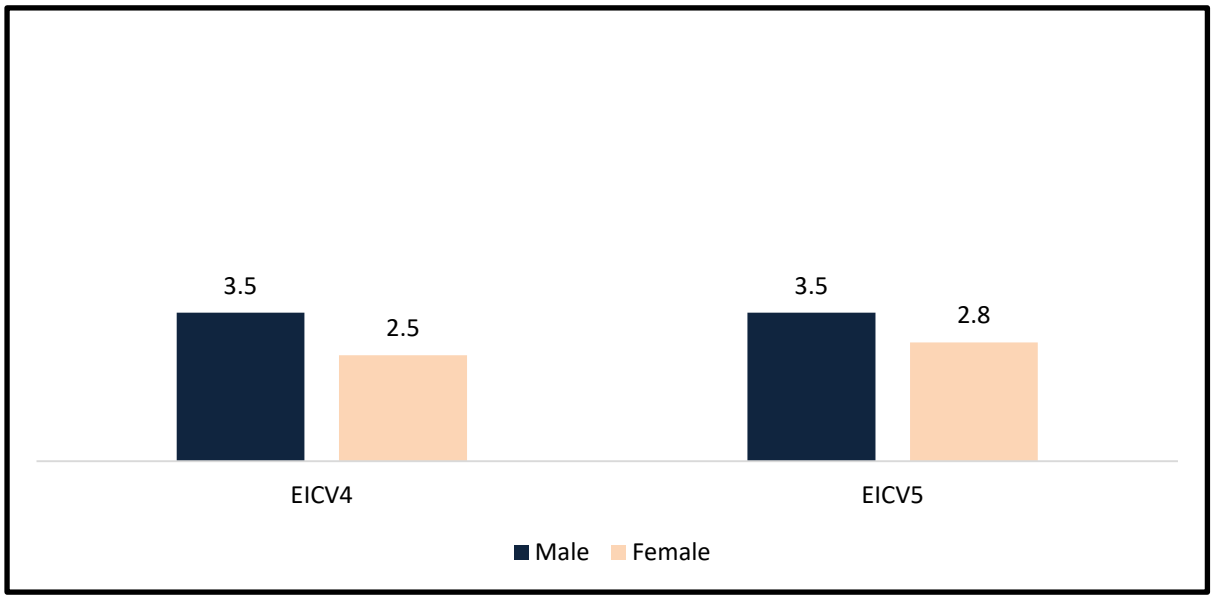
Table 8.3: Gender Parity Index (GPI) for primary and secondary school attendance for girls compared to boys by urban/rural, province, age groups and consumption quintile, (EICV5, EICV4)

EICV5	Gender Parity Index (GPI)			
	Primary		Secondary	
	EICV5	EICV4	EICV5	EICV4
All Rwanda	1.01	**1.00**	0.99	**1.08**
Urban/rural				
Urban	0.95	0.97	0.92	0.89
Rural	1.02	1.01	1.00	1.04
Province				
Kigali City	0.99	0.93	0.99	0.88
Southern Province	1.03	1.01	1.01	1.08
Western Province	1.00	1.04	1.00	0.95
Northern Province	1.00	1.01	0.95	1.01
Eastern Province	1.02	0.99	0.99	1.1
Quintile				
Q1	1.03	1.04	1.03	0.94
Q2	1.00	1.05	1.01	1.03
Q3	1.00	1.02	0.94	0.97
Q4	1.03	1.00	0.98	1.04
Q5	1.00	1.00	0.97	1.02

Source: EICV5 and EICV4**:** Note: Gender Parity Index (GPI)is then calculated by dividing the female Gross Enrolment Ratio by the male Gross Enrolment Ratio for the given level of education.

Figure 8.1 shows that 3% of female aged 16 to 30 years are currently attending tertiary level compared to 3.5% of male. With regards to the change since EICV4, it is worth noting that, there has been an increase in the percentage of female aged 16-30 years attending University from 2.5% to 3% while for male there was almost no change since 2013/14.

Figure 8. 1: Percentage of population aged 16 to 30 years currently attending tertiary education by sex, (EICV5 , EICV4)



Source: EICV5 and EICV4

8.2. Education attainment

Women are more likely to have attended a lower educational level than men. There are marked differences between women and men at different levels. Figures in table 8.4 show that, more men attained primary school level than women (69% compared to 65%), while for secondary school the figures show a reverse trend 14.5% for females compared to 14.4 % for males. Females with university educational level, stands at 2.6% compared to 3.7% for males. Nearly 15% of females aged 10 years and above have never been to school, compared to 10% of males. In urban as well as in rural areas, a higher percentage of female than male have never been to school (9% as against 4% in urban areas, 17% against 11% in rural areas). With regard to the change since EICV4, there is a slight decline in the percentage of female who have no education level from 16.3% to 15.2% while for male it declined from 9.9% to 9.7%.

Table 8. 4: Distribution of population aged 10 and above by level of education attained, area of residence and sex (EICV5, EICV4)

EICV5	Rwanda			Urban			Rural		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Never attended school	12.1	18.9	15.7	4.3	8.5	6.4	11.1	16.7	14.1
Primary not Completed	42.3	40.2	41.2	0.2	0.2	0.2	0.3	0.2	0.3
Primary Completed	26.2	24.9	25.5	50.5	50.0	50.2	73.8	68.7	71.1
Post primary	1.3	1.1	1.2	5.8	4.1	4.9	2.1	1.8	1.9

EICV5	Rwanda			Urban			Rural		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Lower secondary	7.4	6.4	6.9	26.9	26.8	26.8	11.3	11.7	11.5
Upper secondary	7.0	5.9	6.4	12.4	10.4	11.4	1.5	0.9	1.2
University	3.6	2.6	3.1	0.0	0.0	0.0	0.0	0.0	0.0
Not stated	0.0	0.0	0.0	0.0	0.0	100	0.0	0.0	0.0
Total	100	100	100	100	100	100	100	100	100

Source: EICV5: Base Population aged 10 years and above

EICV4/ Educational Level Attained	Rwanda			Urban			Rural		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Never attended school	12.2	20.3	16.5	4.6	7.8	6.3	11.1	18.2	14.9
Primary not Completed	43.5	41.4	42.4	36.1	37.9	37.0	58.2	54.2	56.1
Primary Completed	26.8	24.9	25.8	25.6	25.7	25.7	21.7	20.9	21.3
Post primary	1.6	1.1	1.3	1.7	1.6	1.6	1.1	0.7	0.9
Lower secondary	7.2	5.9	6.5	10.4	9.9	10.1	4.5	3.6	4.0
Upper secondary	5.5	4.6	5.0	11.9	11.1	11.5	2.6	2.0	2.3
University	3.1	1.7	2.4	9.7	6.1	7.8	0.8	0.3	0.5
Not stated	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	100	100	100	100	100	100	100	100	100

Source: EICV4: Base Population aged 10 years and above

8.3. Literacy and computer skills

This section compares women and men literacy rates defined as the percentage of the population aged 15 and above whom can both read and write a simple statement on his or her everyday life. Findings in table 8.5 show that in Rwanda, about 69% of the female population aged 15 and above are able to read and write in at least one language compared to 77.5% of males. In all provinces, males are more literate than females, while the opposite is observed according to consumption quintile. The literacy rate is generally higher in urban areas (83% for females and 91 % for males) than in rural areas (66% for females and 74% for males), as expected, the literacy rate for female population aged 15-24 years is higher than that of their male counterparts (88.5% compared to 84%). It should be noted that, across all the characteristics, area of residence, province or consumption quintile, the literacy rate of female is higher than that of male. With regards to the change since EICV4, in general, the literacy rate has slightly increased for both female and male population aged 15 years and above and for population 15-24 years old.

Table 8.5: Literacy rate (%) of population aged 15 and above, according to urban/rural, province, consumption quintile and sex, (EICV5, EICV4)

EICV5	Literacy rate (%) for population aged 15-24 years			Population aged 15 - 24 years (000s)	Literacy rate (%) for population aged 15+ years			Population aged 15+ years (000s)
	Male	Female	Total		Male	Female	Total	
All Rwanda	**84.3**	**88.5**	**86.5**	**2,302**	**77.5**	**69.4**	**73.2**	**7,028**
Urban/rural								
Urban	91.6	92.4	92.0	512	90.6	83.2	86.9	1,428
Rural	82.3	87.4	84.9	1,790	73.9	66.1	69.7	5,599
Province								
Kigali City	90.5	92.6	91.6	378	89.6	85.6	87.6	1,093
Southern Province	82.2	89.0	85.6	505	73.0	67.6	70.1	1,615
Western Province	83.1	85.5	84.4	513	74.8	64.1	69.0	1,519
Northern Province	84.7	90.6	87.7	361	76.7	67.9	72.0	1,097
Eastern Province	83.0	86.6	84.9	545	76.3	67.1	71.4	1,704
Quintile								
Q1	75.4	78.7	77.1	384	75.4	78.7	77.1	384
Q2	80.5	85.8	83.3	394	80.5	85.8	83.3	394
Q3	85.0	88.8	87.0	441	85.0	88.8	87.0	441
Q4	86.0	91.8	88.9	478	86.0	91.8	88.9	478
Q5	90.7	93.7	92.3	604	90.7	93.7	92.3	604

Source: EICV5

EICV4	Literacy rate (%) for population aged 15-24 years			Population aged 15 - 24 years (000s)	Literacy rate (%) for population aged 15+ years			Population aged 15+ years (000s)
	Male	Female	Total		Male	Female	Total	
All Rwanda	**84.9**	**87.5**	**86.2**	**2,278**	**77.3**	**67.6**	**72.1**	**6,636**
Urban/rural								
Urban	92.7	92.5	92.6	488	90.8	84.4	87.5	1,255
Rural	82.9	86.1	84.5	1,790	74.1	63.8	68.6	5,381
Province								
Kigali City	94.2	93.4	93.8	313	92.1	86.1	89	844
Southern Province	81.1	88.9	85.0	490	72.6	66	69.1	1,556
Western Province	85.2	85.5	85.3	522	75.6	63.9	69.3	1,493
Northern Province	85.4	88.9	87.2	364	76.7	66.4	71.2	1,053
Eastern Province	82.9	84.0	83.4	589	75.8	64.3	69.7	1,689
Quintile								
Q1	75.9	78.9	77.4	369	64.4	54.9	59.1	1,116
Q2	84.5	85.9	85.2	403	72.2	62.1	66.6	1,213
Q3	85.5	86.9	86.2	437	75.3	66.2	70.4	1,291
Q4	86.8	88.8	87.8	469	79.5	69.6	74.2	1,388
Q5	88.8	93.2	91.1	600	88.6	81.1	84.8	1,628

Source: EICV4

According to EICV5, a person is considered "computer literate" if he/she expressed her/himself confident with using a computer. Table 8.6 shows computer literacy rates in 2013/14 and 2016/17 between female and male aged 15 to 24 and those aged 15 and above by geographic,

sex and socio-economic characteristics. The findings show that, only 7% of female aged 15 years and above are computer literate compared to 11% male of same age bracket. The results further indicate the same gender imbalance in computer literacy for age group 15-24 years, female still lag behind compared to their male counterparts (10% compared to 11%).

The use of computer is more common among urban dwellers, especially in Kigali as well as in the highest consumption quintiles. According to EICV5 results, computer literacy rate among female aged 15 years and above is lower in urban area compared to their male counterparts (22% against 30.5% respectively) while in rural area the rate is slightly lower (4% for female against 5.5% for male). The same pattern is observed among female and male aged 15-24 years old. Likewise, computer literacy rates are higher among male compared to female ones in all Provinces and consumption quintiles.

With regards to change since EICV4, there is a very little variation for both female and male (regardless of the age bracket) computer literacy rate between the two survey periods.

Table 8.6*:* Computer literacy rate (%) of population aged 15 and above, according to urban/rural, province, consumption quintile and sex, (EICV5, EICV4)

EICV5	Computer literacy rate (%) of population aged 15-24 years			Population aged 15 - 24 years (000s)	Computer literacy rate (%) of population aged 15+ years			Population aged 15+ years (000s)
	Male	Female	Total		Male	Female	Total	
All Rwanda	**11.4**	**9.7**	**10.5**	**2,302**	**10.9**	**7.2**	**8.9**	**7,028**
Urban/rural								
Urban	29.4	21.0	24.9	512	30.5	21.6	26	1,428
Rural	6.4	6.3	6.3	1,790	5.5	3.8	4.6	5,599
Province								
Kigali City	26.8	21.0	23.7	378	27.0	21.5	24.3	1,093
Southern Province	7.2	8.2	7.7	505	6.8	5.2	5.9	1,615
Western Province	9.8	6.5	8.1	513	8.4	4.3	6.2	1,519
Northern Province	9.7	8.1	8.9	361	9.2	5.6	7.3	1,097
Eastern Province	7.3	7.1	7.2	545	6.7	4.2	5.4	1,704
Quintile								
Q1	1.9	1.3	1.5	384	1.2	0.5	0.8	1,171
Q2	4.1	2.9	3.5	394	2.3	1.2	1.7	1,260
Q3	5.9	4.7	5.3	441	3.4	2.1	2.7	1,362
Q4	9.6	9.5	9.5	478	7.1	4.8	5.9	1,473
Q5	27.7	23.2	25.3	604	30.3	23.3	26.8	1,762

Source: EICV5

EICV4	Computer literacy rate (%) of population aged 15-24 years			Population aged 15 - 24 years (000s)	Computer literacy rate (%) of population aged 15+ years			Population aged 15+ years (000s)
	Male	Female	Total		Male	Female	Total	
All Rwanda	**11.5**	**10.3**	**10.9**	**2,278**	**10.3**	**6.8**	**8.4**	**6,636**
Urban/rural								
Urban	28.7	23.1	25.7	488	30.7	22.1	26.3	1,255
Rural	7.1	6.6	6.8	1,790	5.3	3.4	4.3	5,381
Province								
Kigali City	27.9	22.5	24.9	313	28.3	20.7	24.4	844
Southern Province	8.0	8.7	8.3	490	6.5	4.9	5.7	1,556
Western Province	9.4	8.0	8.6	522	8.1	4.9	6.4	1,493
Northern Province	11.8	9.4	10.6	364	8.9	5.3	6.9	1,053
Eastern Province	7.9	7.5	7.7	589	7.2	4.6	5.8	1,689
Quintile								
Q1	4.0	2.7	3.4	369	2.2	1.0	1.5	1,116
Q2	5.1	3.6	4.3	403	2.8	1.5	2.1	1,213
Q3	6.9	6.1	6.5	437	3.9	2.6	3.2	1,291
Q4	10.1	8.7	9.4	469	6.6	4.6	5.5	1,388
Q5	25.0	23.6	24.3	600	28.2	21.1	24.6	1,628

Source: EICV4

Annex A: District tables for selected indicators

Table A 1: Number of females per 100 males, by district, (EICV5, EICV4)

	EICV5	EICV4
All Rwanda	108	109
District		
Nyarugenge	101	97
Gasabo	99	102
Kicukiro	101	116
Nyanza	108	113
Gisagara	114	113
Nyaruguru	116	109
Huye	110	108
Nyamagabe	104	113
Ruhango	108	107
Muhanga	110	112
Kamonyi	105	111
Karongi	104	111
Rutsiro	109	112
Rubavu	108	108
Nyabihu	109	109
Ngororero	120	111
Rusizi	102	112
Nyamasheke	115	120
Rulindo	105	112
Gakenke	107	108
Musanze	120	114
Burera	114	106
Gicumbi	111	107
Rwamagana	103	119
Nyagatare	110	106
Gatsibo	106	103
Kayonza	110	103
Kirehe	110	105
Ngoma	116	110
Bugesera	112	109

Source: EICV5

Table A. 2: Sex of the Household-heads by district, (EICV5, EICV4)

EICV5	Male-Headed	Female-Headed	De facto Female-Headed	Total	Total number of households (000s)
All Rwanda	**68.6**	**25.0**	**6.4**	**100**	**2,708**
District					
Nyarugenge	72.4	22.6	5.0	100	**81**
Gasabo	73.7	22.1	4.3	100	**230**
Kicukiro	75.2	17.3	7.5	100	**98**
Nyanza	67.0	28.1	4.9	100	**79**
Gisagara	60.1	33.5	6.4	100	**82**
Nyaruguru	68.3	25.3	6.4	100	**64**
Huye	59.7	31.6	8.8	100	**82**
Nyamagabe	69.5	25.3	5.2	100	**77**
Ruhango	63.9	28.2	8.0	100	**71**
Muhanga	65.9	26.9	7.2	100	**78**
Kamonyi	68.7	24.6	6.6	100	**93**
Karongi	68.4	23.7	7.9	100	**78**
Rutsiro	75.5	20.7	3.8	100	**73**
Rubavu	70.1	23.1	6.8	100	**96**
Nyabihu	66.5	26.7	6.8	100	**67**
Ngororero	60.7	27.5	11.9	100	**82**
Rusizi	72.1	22.7	5.1	100	**95**
Nyamasheke	67.0	28.7	4.3	100	**83**
Rulindo	68.1	27.6	4.3	100	**78**
Gakenke	67.7	23.9	8.3	100	**84**
Musanze	70.0	20.5	9.4	100	**91**
Burera	61.8	26.3	11.9	100	**82**
Gicumbi	73.9	22.5	3.6	100	**88**
Rwamagana	66.4	27.4	6.2	100	**89**
Nyagatare	71.1	24.1	4.9	100	**132**
Gatsibo	71.6	25.1	3.3	100	**108**
Kayonza	62.6	26.2	11.2	100	**83**
Kirehe	68.5	25.3	6.2	100	**87**
Ngoma	66.2	27.8	6.0	100	**83**
Bugesera	70.6	23.7	5.7	100	**95**

Source: EICV5

EICV4	Male-Headed	Female-Headed	De facto Female-Headed	Total	Total number of households (000s)
All Rwanda	**68.1**	**25.5**	**6.4**	**100**	**2,493**
District					
Nyarugenge	76.9	19.6	3.5	100	**73**
Gasabo	71.6	24.0	4.3	100	**147**
Kicukiro	70.4	23.5	6.1	100	**76**
Nyanza	63.5	30.9	5.6	100	**77**
Gisagara	64.4	28.1	7.5	100	**79**
Nyaruguru	64.6	26.2	9.2	100	**61**
Huye	58.5	34.4	7.1	100	**79**
Nyamagabe	65.6	25.4	9.0	100	**73**
Ruhango	65.0	28.0	7.0	100	**77**
Muhanga	66.0	30.2	3.8	100	**73**
Kamonyi	66.8	29.1	4.2	100	**79**
Karongi	64.4	28.1	7.5	100	**75**
Rutsiro	66.9	26.2	6.9	100	**73**
Rubavu	74.6	21.4	4.0	100	**92**
Nyabihu	66.4	22.4	11.2	100	**64**
Ngororero	65.6	20.0	14.5	100	**81**
Rusizi	68.2	26.4	5.4	100	**89**
Nyamasheke	64.8	27.2	8.0	100	**86**
Rulindo	61.8	29.2	9.0	100	**69**
Gakenke	71.0	23.4	5.5	100	**80**
Musanze	66.9	26.4	6.8	100	**86**
Burera	71.7	21.2	7.2	100	**74**
Gicumbi	71.8	23.8	4.4	100	**86**
Rwamagana	68.6	27.5	3.8	100	**85**
Nyagatare	69.9	23.6	6.5	100	**113**
Gatsibo	69.4	23.8	6.8	100	**105**
Kayonza	69.9	24.7	5.4	100	**86**
Kirehe	70.5	24.5	4.9	100	**84**
Ngoma	67.8	27.6	4.6	100	**81**
Bugesera	72.2	22.2	5.6	100	**94**

Source: EICV4

Table A. 3: Percentage of Households in informal Unions, by district (EICV5)

District	Percentage of households in informal unions	District	Percentage of households in informal unions
Nyarugenge	49.9	Ngororero	31.5
Gasabo	42.4	Rusizi	17.4
Kicukiro	34.9	Nyamasheke	14
Nyanza	29.4	Rulindo	18
Gisagara	32.1	Gakenke	14.9
Nyaruguru	31.5	Musanze	41.6
Huye	29.1	Burera	34.8
Nyamagabe	26.2	Gicumbi	20.7
Ruhango	24.8	Rwamagana	43.3
Muhanga	17.1	Nyagatare	52.1
Kamonyi	30.2	Gatsibo	41.5
Karongi	17.7	Kayonza	47.6
Rutsiro	30.6	Kirehe	37.6
Rubavu	45.6	Ngoma	35.1
Nyabihu	49.2	Bugesera	42.6

Source: EICV5

Table A4: Any livestock raised, by sex of household head and District, (EICV5, EICV4)

EICV5	Male Headed		Female Headed		Total	
	Any Livestock					
	No	Yes	No	Yes	No	Yes
All Rwanda	**39.7**	**60.3**	**42.7**	**57.3**	**40.4**	**59.6**
District						
Nyarugenge	81.9	18.1	83.7	16.3	82.3	17.7
Gasabo	71.1	28.9	71.9	28.1	71.3	28.7
Kicukiro	82.8	17.2	81.6	18.4	82.6	17.4
Nyanza	32.4	67.6	47.3	52.7	36.6	63.4
Gisagara	37.3	62.7	41.4	58.6	38.7	61.3
Nyaruguru	26.2	73.8	32.1	67.9	27.7	72.3
Huye	38.3	61.7	32.0	68.0	36.3	63.7
Nyamagabe	21.4	78.6	25.9	74.1	22.5	77.5
Ruhango	23.5	76.5	37.1	62.9	27.3	72.7
Muhanga	26.6	73.4	33.4	66.6	28.4	71.6
Kamonyi	42.1	57.9	35.1	64.9	40.4	59.6
Karongi	24.3	75.7	32.7	67.3	26.2	73.8
Rutsiro	25.9	74.1	41.8	58.2	29.2	70.8
Rubavu	56.2	43.8	67.1	32.9	58.7	41.3
Nyabihu	41.0	59.0	48.6	51.4	43.0	57.0
Ngororero	20.7	79.3	35.0	65.0	24.6	75.4
Rusizi	29.7	70.3	40.7	59.3	32.2	67.8
Nyamasheke	28.9	71.1	28.5	71.5	28.8	71.2
Rulindo	30.1	69.9	34.6	65.4	31.3	68.7
Gakenke	12.5	87.5	19.0	81.0	14.0	86.0
Musanze	46.1	53.9	43.2	56.8	45.5	54.5
Burera	28.0	72.0	32.3	67.7	29.2	70.8
Gicumbi	18.5	81.5	29.9	70.1	21.1	78.9
Rwamagana	39.7	60.3	36.9	63.1	38.9	61.1
Nyagatare	43.9	56.1	44.4	55.6	44.0	56.0
Gatsibo	31.7	68.3	37.6	62.4	33.2	66.8
Kayonza	42.1	57.9	46.4	53.6	43.2	56.8
Kirehe	30.5	69.5	41.9	58.1	33.4	66.6
Ngoma	29.7	70.3	40.2	59.8	32.6	67.4
Bugesera	40.7	59.3	30.4	69.6	38.3	61.7

Source: EICV4

EICV4	Male Headed		Female Headed		Total	
	Any Livestock		Any Livestock		Any Livestock	
	No	Yes	No	Yes	No	Yes
All Rwanda	**33.8**	**66.2**	**40.5**	**59.5**	**35.5**	**64.5**
District						
Nyarugenge	78.7	21.3	77.8	22.2	78.5	21.5
Gasabo	67.5	32.5	66.2	33.8	67.2	32.8
Kicukiro	77.4	22.6	75.5	24.5	76.9	23.1
Nyanza	39.5	60.5	45.2	54.8	41.3	58.7
Gisagara	21.4	78.6	28.4	71.6	23.4	76.6
Nyaruguru	20.6	79.4	27.9	72.1	22.5	77.5
Huye	30.8	69.2	35.4	64.6	32.4	67.6
Nyamagabe	18.0	82.0	22.0	78.0	19.0	81.0
Ruhango	38.6	61.4	45.2	54.8	40.4	59.6
Muhanga	23.9	76.1	32.7	67.3	26.6	73.4
Kamonyi	18.8	81.2	31.6	68.4	22.5	77.5
Karongi	19.8	80.2	30.5	69.5	22.8	77.2
Rutsiro	19.9	80.1	34.9	65.1	23.8	76.2
Rubavu	57.9	42.1	66.0	34.0	59.6	40.4
Nyabihu	29.3	70.7	46.9	53.1	33.3	66.7
Ngororero	19.5	80.5	29.1	70.9	21.4	78.6
Rusizi	28.9	71.1	43.5	56.5	32.7	67.3
Nyamasheke	34.6	65.4	49.2	50.8	38.6	61.4
Rulindo	21.4	78.6	28.4	71.6	23.5	76.5
Gakenke	12.2	87.8	14.8	85.2	12.9	87.1
Musanze	35.3	64.7	43.2	56.8	37.3	62.7
Burera	27.4	72.6	38.3	61.7	29.7	70.3
Gicumbi	21.1	78.9	38.8	61.2	25.3	74.7
Rwamagana	33.9	66.1	41.0	59.0	35.8	64.2
Nyagatare	33.4	66.6	39.5	60.5	34.8	65.2
Gatsibo	26.7	73.3	41.9	58.1	30.3	69.7
Kayonza	35.5	64.5	34.8	65.2	35.3	64.7
Kirehe	27.7	72.3	32.7	67.3	29.0	71.0
Ngoma	30.4	69.6	34.0	66.0	31.4	68.6
Bugesera	27.2	72.8	33.3	66.7	28.5	71.5

Source: EICV5

Table A.5: Percentage of population aged 18 and above with loan by loan source and sex (EICV5)

District Name	Loan Type	Sex		Total
		Male	Female	
Nyarugenge	Formal Loan	5.0	3.3	4.1
	Informal Loan	18.0	11.1	14.5
	No Loan	77.1	85.6	81.4
	Total	100.0	100.0	100.0
Gasabo	Formal Loan	8.6	4.7	6.7
	Informal Loan	30.0	26.6	28.4
	No Loan	61.4	68.6	64.9
	Total	100.0	100.0	100.0

District Name	Loan Type	Sex		Total
		Male	Female	
Kicukiro	Formal Loan	12.6	5.3	9.0
	Informal Loan	14.6	9.8	12.3
	No Loan	72.8	84.8	78.7
	Total	100.0	100.0	100.0
Nyanza	Formal Loan	6.0	3.4	4.6
	Informal Loan	26.9	23.7	25.2
	No Loan	67.1	72.9	70.2
	Total	100.0	100.0	100.0
Gisagara	Formal Loan	3.9	2.8	3.2
	Informal Loan	30.1	33.5	32.0
	No Loan	66.1	63.8	64.8
	Total	100.0	100.0	100.0
Nyaruguru	Formal Loan	6.4	4.3	5.2
	Informal Loan	38.2	46.9	42.9
	No Loan	55.4	48.9	51.8
	Total	100.0	100.0	100.0
Huye	Formal Loan	5.2	3.0	4.0
	Informal Loan	46.1	52.5	49.7
	No Loan	48.7	44.5	46.3
	Total	100.0	100.0	100.0
Nyamagabe	Formal Loan	5.8	2.9	4.3
	Informal Loan	34.7	38.3	36.6
	No Loan	59.5	58.7	59.1
	Total	100.0	100.0	100.0
Ruhango	Formal Loan	6.2	3.9	5.0
	Informal Loan	24.3	26.2	25.4
	No Loan	69.4	69.9	69.7
	Total	100.0	100.0	100.0
Muhanga	Formal Loan	8.5	4.0	6.1
	Informal Loan	31.1	28.2	29.5
	No Loan	60.4	67.8	64.4
	Total	100.0	100.0	100.0
Kamonyi	Formal Loan	7.3	2.9	4.9
	Informal Loan	25.4	19.8	22.4
	No Loan	67.3	77.3	72.6
	Total	100.0	100.0	100.0
Karongi	Formal Loan	5.7	2.7	4.1
	Informal Loan	30.2	27.6	28.9
	No Loan	64.1	69.7	67.1
	Total	100.0	100.0	100.0
Rutsiro	Formal Loan	5.2	1.5	3.2
	Informal Loan	30.2	19.3	24.3
	No Loan	64.6	79.3	72.5
	Total	100.0	100.0	100.0
Rubavu	Formal Loan	8.1	2.8	5.3
	Informal Loan	19.4	18.0	18.7
	No Loan	72.5	79.2	76.0
	Total	100.0	100.0	100.0
Nyabihu	Formal Loan	9.8	4.0	6.6
	Informal Loan	26.6	26.3	26.4
	No Loan	63.6	69.7	67.0
	Total	100.0	100.0	100.0
Ngororero	Formal Loan	4.9	2.0	3.3
	Informal Loan	53.4	45.9	49.2
	No Loan	41.7	52.0	47.5
	Total	100.0	100.0	100.0
Rusizi	Formal Loan	7.8	4.0	5.8
	Informal Loan	47.0	40.2	43.4
	No Loan	45.2	55.8	50.8
	Total	100.0	100.0	100.0

District Name	Loan Type	Sex		Total
		Male	Female	
Nyamasheke	Formal Loan	6.4	3.1	4.5
	Informal Loan	35.4	30.3	32.5
	No Loan	58.2	66.6	63.0
	Total	100.0	100.0	100.0
Rulindo	Formal Loan	9.4	4.1	6.6
	Informal Loan	33.1	29.8	31.4
	No Loan	57.4	66.1	62.0
	Total	100.0	100.0	100.0
Gakenke	Formal Loan	8.5	3.0	5.5
	Informal Loan	38.9	34.0	36.2
	No Loan	52.6	63.0	58.3
	Total	100.0	100.0	100.0
Musanze	Formal Loan	8.2	2.6	5.2
	Informal Loan	23.2	17.4	20.1
	No Loan	68.6	80.0	74.8
	Total	100.0	100.0	100.0
Burera	Formal Loan	8.1	2.3	4.9
	Informal Loan	39.6	31.9	35.4
	No Loan	52.3	65.8	59.6
	Total	100.0	100.0	100.0
Gicumbi	Formal Loan	8.0	4.2	5.9
	Informal Loan	20.7	18.9	19.7
	No Loan	71.3	76.9	74.4
	Total	100.0	100.0	100.0
Rwamagana	Formal Loan	6.9	2.7	4.7
	Informal Loan	38.7	38.1	38.4
	No Loan	54.3	59.2	56.9
	Total	100.0	100.0	100.0
Nyagatare	Formal Loan	7.6	2.1	4.7
	Informal Loan	49.1	33.3	40.8
	No Loan	43.3	64.6	54.5
	Total	100.0	100.0	100.0
Gatsibo	Formal Loan	6.5	1.5	3.8
	Informal Loan	32.0	22.4	26.9
	No Loan	61.5	76.1	69.2
	Total	100.0	100.0	100.0
Kayonza	Formal Loan	4.5	3.4	3.9
	Informal Loan	35.5	27.9	31.5
	No Loan	60.0	68.7	64.6
	Total	100.0	100.0	100.0
Kirehe	Formal Loan	4.9	1.4	3.0
	Informal Loan	50.2	41.3	45.4
	No Loan	44.8	57.3	51.6
	Total	100.0	100.0	100.0
Ngoma	Formal Loan	7.0	3.7	5.2
	Informal Loan	29.3	24.6	26.7
	No Loan	63.7	71.7	68.1
	Total	100.0	100.0	100.0
Bugesera	Formal Loan	7.5	3.0	5.1
	Informal Loan	32.1	29.6	30.8
	No Loan	60.4	67.4	64.1
	Total	100.0	100.0	100.0

Source: EICV5

Table A 6: Percentage of individuals (18+) with bank account by sex (EICV5, EICV4)

District Name	Sex	Have bank account		Total
		Yes	No	
Nyarugenge	Male	48.0	52.0	100
	Female	29.5	70.5	100
	Total	38.7	61.3	100
Gasabo	Male	46.5	53.5	100
	Female	31.5	68.5	100
	Total	39.2	60.8	100
Kicukiro	Male	50.0	50.0	100
	Female	35.2	64.8	100
	Total	42.7	57.3	100
Nyanza	Male	38.9	61.1	100
	Female	26.9	73.1	100
	Total	32.5	67.5	100
Gisagara	Male	40.1	59.9	100
	Female	30.2	69.8	100
	Total	34.5	65.5	100
Nyaruguru	Male	47.2	52.8	100
	Female	40.5	59.5	100
	Total	43.5	56.5	100
Huye	Male	35.4	64.6	100
	Female	28.3	71.7	100
	Total	31.4	68.6	100
Nyamagabe	Male	47.5	52.5	100
	Female	33.9	66.1	100
	Total	40.2	59.8	100
Ruhango	Male	28.9	71.1	100
	Female	17.5	82.5	100
	Total	22.6	77.4	100
Muhanga	Male	35.5	64.5	100
	Female	25.2	74.8	100
	Total	29.8	70.2	100
Kamonyi	Male	27.5	72.5	100
	Female	13.9	86.1	100
	Total	20.2	79.8	100
Karongi	Male	40.8	59.2	100
	Female	22.1	77.9	100
	Total	30.8	69.2	100
Rutsiro	Male	35.6	64.4	100
	Female	20.3	79.7	100
	Total	27.4	72.6	100
Rubavu	Male	31.9	68.1	100
	Female	18.5	81.5	100
	Total	24.8	75.2	100
Nyabihu	Male	33.9	66.1	100
	Female	18.0	82.0	100
	Total	25.0	75.0	100
Ngororero	Male	34.5	65.5	100

District Name	Sex	Have bank account		Total
		Yes	No	
	Female	16.5	83.5	100
	Total	24.2	75.8	100
Rusizi	Male	31.2	68.8	100
	Female	14.3	85.7	100
	Total	22.1	77.9	100
Nyamasheke	Male	37.9	62.1	100
	Female	28.2	71.8	100
	Total	32.3	67.7	100
Rulindo	Male	52.7	47.3	100
	Female	30.7	69.3	100
	Total	40.9	59.1	100
Gakenke	Male	45.4	54.6	100
	Female	23.9	76.1	100
	Total	33.7	66.3	100
Musanze	Male	32.9	67.1	100
	Female	16.5	83.5	100
	Total	24.0	76.0	100
Burera	Male	34.3	65.7	100
	Female	19.1	80.9	100
	Total	26.0	74.0	100
Gicumbi	Male	35.9	64.1	100
	Female	16.7	83.3	100
	Total	25.4	74.6	100
Rwamagana	Male	38.2	61.8	100
	Female	22.5	77.5	100
	Total	29.8	70.2	100
Nyagatare	Male	26.0	74.0	100
	Female	11.4	88.6	100
	Total	18.2	81.8	100
Gatsibo	Male	34.0	66.0	100
	Female	13.0	87.0	100
	Total	22.9	77.1	100
Kayonza	Male	25.9	74.1	100
	Female	17.4	82.6	100
	Total	21.4	78.6	100
Kirehe	Male	27.3	72.7	100
	Female	9.0	91.0	100
	Total	17.3	82.7	100
Ngoma	Male	42.8	57.2	100
	Female	20.5	79.5	100
	Total	30.6	69.4	100
Bugesera	Male	43.1	56.9	100
	Female	22.1	77.9	100
	Total	31.8	68.2	100

Source: EICV5

Table A.7 Population with disability, by district (EICV5, EICV4)

EICV5	Population with disability (%)		
	Male	Female	Total
% with disability	**4.2**	**4.2**	**4.2**
District			
Nyarugenge	3.1	3.0	3.0
Gasabo	3.6	5.5	4.5
Kicukiro	3.1	1.4	2.3
Nyanza	5.4	7.1	6.3
Gisagara	2.6	3.8	3.3
Nyaruguru	4.6	3.6	4.1
Huye	2.8	2.3	2.6
Nyamagabe	5.8	5.9	5.9
Ruhango	3.7	5.0	4.3
Muhanga	6.6	5.5	6.0
Kamonyi	2.8	3.6	3.2
Karongi	4.2	3.9	4.0
Rutsiro	4.9	7.5	6.3
Rubavu	3.5	3.5	3.5
Nyabihu	4.4	4.4	4.4
Ngororero	4.5	3.8	4.1
Rusizi	3.7	4.7	4.2
Nyamasheke	3.8	4.0	3.9
Rulindo	2.9	2.2	2.5
Gakenke	7.4	4.4	5.9
Musanze	6.0	5.3	5.6
Burera	5.7	4.6	5.1
Gicumbi	3.2	3.4	3.3
Rwamagana	3.4	3.4	3.4
Nyagatare	3.1	1.9	2.4
Gatsibo	4.6	3.6	4.1
Kayonza	4.1	4.2	4.1
Kirehe	4.8	5.1	5.0
Ngoma	6.0	5.2	5.6
Bugesera	4.8	4.5	4.7

Source: EICV5 and EICV4

Table A. 8: Percentage of individuals (6+) that have ever attended school by sex and District, (EICV5, EICV4)

EICV5	% ever attended school			Population aged 6+ years (000s)
	Male	Female	Total	
All Rwanda	**89.5**	**85.1**	**87.2**	**9,901**
District				
Nyarugenge	93.3	92.0	92.7	**269**
Gasabo	95.6	89.9	92.8	**754**
Kicukiro	95.9	94.1	95.0	**353**
Nyanza	89.5	84.4	86.8	**272**
Gisagara	82.6	84.2	83.5	**288**
Nyaruguru	85.7	79.4	82.3	**251**
Huye	88.7	85.2	86.9	**291**
Nyamagabe	88.5	82.4	85.3	**294**
Ruhango	90.2	89.3	89.7	**264**
Muhanga	90.0	87.0	88.4	**291**
Kamonyi	91.1	89.9	90.5	**351**
Karongi	89.2	83.6	86.3	**305**
Rutsiro	84.3	78.7	81.4	**279**
Rubavu	86.7	81.7	84.1	**363**
Nyabihu	91.2	82.5	86.5	**255**
Ngororero	85.3	82.9	84.0	**306**
Rusizi	90.1	86.9	88.5	**381**
Nyamasheke	90.3	85.0	87.4	**324**
Rulindo	90.9	84.5	87.5	**276**
Gakenke	88.9	85.7	87.2	**302**
Musanze	91.0	86.6	88.6	**339**
Burera	89.4	80.1	84.4	**289**
Gicumbi	88.2	83.3	85.6	**330**
Rwamagana	88.8	87.7	88.2	**303**
Nyagatare	88.0	82.1	84.9	**498**
Gatsibo	87.0	82.9	84.9	**410**
Kayonza	88.3	83.4	85.8	**310**
Kirehe	90.5	84.9	87.5	**324**
Ngoma	88.5	83.8	85.9	**296**
Bugesera	87.5	82.4	84.8	**334**

EICV4	% ever attended school			Population aged 6+ years (000s)
	Male	Female	Total	
All Rwanda	**88.8**	**83.8**	**86.1**	**9,517**
District				
Nyarugenge	95.6	93.7	94.6	**276**
Gasabo	95.1	92.8	93.9	**541**
Kicukiro	96.7	93.2	94.8	**293**
Nyanza	86.8	82.2	84.4	**286**
Gisagara	83.1	78.4	80.6	**286**
Nyaruguru	82.1	77.5	79.7	**243**
Huye	88.6	86.2	87.3	**303**
Nyamagabe	88.9	81.8	85.1	**282**
Ruhango	86.6	83.6	85	**287**
Muhanga	93.2	86.7	89.8	**262**
Kamonyi	89.7	85	87.2	**287**
Karongi	89.5	85.2	87.2	**289**
Rutsiro	84.6	77.3	80.7	**277**
Rubavu	87.2	78.5	82.6	**365**
Nyabihu	87.4	79.8	83.4	**248**
Ngororero	83.9	79.1	81.4	**300**
Rusizi	89.7	84.5	86.9	**364**
Nyamasheke	90.6	85.2	87.6	**335**

EICV4	% ever attended school			Population aged 6+ years (000s)
	Male	Female	Total	
Rulindo	87.6	82.3	84.8	**263**
Gakenke	91	87.7	89.2	**298**
Musanze	91.8	87	89.2	**332**
Burera	89.3	79.5	84.3	**296**
Gicumbi	87.5	80.4	83.8	**336**
Rwamagana	90	86.1	87.9	**321**
Nyagatare	88.2	80.5	84.2	**452**
Gatsibo	87.3	83.1	85.1	**391**
Kayonza	87.4	83.9	85.6	**329**
Kirehe	86.6	80.2	83.3	**317**
Ngoma	86.5	81.2	83.7	**313**
Bugesera	86.3	84.2	85.2	**346**

Source: EICV5

Table A.9: Net and gross attendance rates in primary school by District, (EICV5, and EICV4)

EICV5	Net attendance rate NAR (%)			Gross attendance rate GAR (%)		
	Male	Female	Total	Male	Female	Total
All Rwanda	**87.1**	**88.2**	**87.6**	**133.0**	**131.5**	**132.3**
District						
Nyarugenge	87.0	90.9	**89.1**	127.7	125.4	**126.5**
Gasabo	86.3	86.5	**86.4**	128.0	132.4	**130.1**
Kicukiro	95.6	89.5	**92.4**	135.1	125.4	**130.1**
Nyanza	88.6	88.4	**88.5**	137.1	122.2	**129.4**
Gisagara	79.5	86.8	**83.4**	125.5	123.7	**124.5**
Nyaruguru	86.0	86.9	**86.5**	132.9	134.7	**133.8**
Huye	83.7	84.6	**84.1**	130.5	124.4	**127.5**
Nyamagabe	90.8	91.3	**91.0**	141.3	146.8	**143.9**
Ruhango	89.2	94.7	**91.8**	133.7	144.9	**139.0**
Muhanga	89.8	95.4	**92.5**	125.5	138.3	**131.5**
Kamonyi	88.1	90.5	**89.3**	136.0	140.1	**138.0**
Karongi	90.5	92.2	**91.3**	149.5	137.6	**143.7**
Rutsiro	85.5	86.9	**86.2**	124.7	128.2	**126.5**
Rubavu	88.0	84.2	**86.0**	134.3	117.0	**125.0**
Nyabihu	87.2	84.8	**86.0**	125.8	124.4	**125.1**
Ngororero	88.7	89.4	**89.1**	136.1	137.8	**137.0**
Rusizi	87.6	89.2	**88.3**	121.5	146.4	**132.2**
Nyamasheke	89.9	91.3	**90.6**	147.9	145.1	**146.5**
Rulindo	92.1	86.3	**89.0**	144.5	120.9	**131.8**
Gakenke	90.4	89.4	**89.9**	132.3	131.8	**132.0**
Musanze	90.5	93.6	**92.3**	135.4	127.9	**131.3**
Burera	93.3	94.2	**93.8**	155.1	146.2	**150.2**
Gicumbi	90.1	91.0	**90.5**	149.9	149.3	**149.6**
Rwamagana	84.9	91.3	**88.1**	131.7	132.7	**132.2**
Nyagatare	76.9	79.7	**78.4**	132.6	119.3	**125.4**
Gatsibo	86.4	86.7	**86.5**	134.9	137.1	**136.0**
Kayonza	79.2	81.6	**80.5**	124.6	112.2	**118.0**
Kirehe	82.9	87.9	**85.3**	132.9	132.9	**132.9**
Ngoma	87.1	88.5	**87.8**	115.2	124.1	**119.8**
Bugesera	85.9	82.0	**84.1**	121.7	128.9	**125.1**

Source: EICV5

ICV4	Net attendance rate NAR (%)			Gross attendance rate GAR (%)		
	Male	Female	Total	Male	Female	Total
All Rwanda	**86.8**	**89.0**	**87.9**	**134.2**	**134.6**	**134.4**
District						
Nyarugenge	86.5	84.5	**85.5**	135.4	117.2	**125.9**
Gasabo	94.7	90.2	**92.3**	141.3	134.9	**137.9**
Kicukiro	94.5	90.2	**92.1**	138.2	129.1	**133.1**
Nyanza	80.1	84.8	**82.5**	123.2	127.2	**125.3**
Gisagara	80.0	82.8	**81.4**	130.5	129.7	**130.1**
Nyaruguru	85.1	85.4	**85.3**	140.4	134.8	**137.6**
Huye	84.6	86.1	**85.3**	128.7	137.0	**132.8**
Nyamagabe	89.3	89.3	**89.3**	155.3	139.5	**146.5**
Ruhango	89.1	88.4	**88.8**	142.7	139.7	**141.3**
Muhanga	91.0	92.0	**91.5**	132.8	138.8	**135.6**
Kamonyi	87.0	91.9	**89.3**	129.1	144.9	**136.6**
Karongi	88.1	95.0	**91.7**	144.2	148.1	**146.2**
Rutsiro	84.6	90.1	**87.4**	134.6	143.1	**138.9**
Rubavu	80.4	80.8	**80.6**	118.9	115.8	**117.3**
Nyabihu	81.7	88.8	**85.2**	125.5	133.8	**129.7**
Ngororero	87.3	88.9	**88.1**	127.1	133.2	**130.0**
Rusizi	87.3	91.1	**89.4**	138.8	141.4	**140.2**
Nyamasheke	88.9	90.4	**89.7**	141.8	150.3	**146.0**
Rulindo	88.1	90.0	**89.1**	134.5	127.3	**130.9**
Gakenke	90.7	88.9	**89.8**	135.0	127.1	**131.1**
Musanze	93.1	96.7	**95.0**	141.5	142.1	**141.8**
Burera	89.1	92.1	**90.5**	136.2	147.6	**141.5**
Gicumbi	92.0	94.3	**93.2**	136.2	141.9	**139.1**
Rwamagana	90.3	89.6	**89.9**	134.4	132.2	**133.1**
Nyagatare	81.3	84.9	**83.1**	134.1	137.8	**136.0**
Gatsibo	87.6	89.6	**88.6**	137.4	138.6	**138.0**
Kayonza	78.0	87.9	**82.9**	121.3	126.4	**123.8**
Kirehe	87.0	87.8	**87.4**	132.2	134.6	**133.4**
Ngoma	83.1	88.1	**85.8**	129.2	118.1	**123.2**
Bugesera	88.2	90.5	**89.5**	135.1	127.7	**131.1**

Source: EICV4

Table A.10: Net and Gross Attendance Rate in secondary school, by District, (EICV5, EICV4)

EICV5	Net attendance rate NAR (%)			Gross attendance rate GAR (%)		
	Male	Female	Total	Male	Female	Total
All Rwanda	**20.7**	**24.7**	**22.7**	**33.5**	**36.2**	**34.8**
District						
Nyarugenge	36.3	41.9	**39.3**	52.7	50.4	**51.5**
Gasabo	35.7	26.7	**31.0**	56.9	34.9	**45.3**
Kicukiro	47.6	48.5	**48.1**	70.5	67.3	**68.7**
Nyanza	19.7	25.1	**22.0**	30.4	40.5	**34.7**
Gisagara	7.5	16.3	**11.7**	16.1	24.5	**20.2**
Nyaruguru	15.4	23.2	**19.4**	20.8	34.1	**27.6**
Huye	17.0	23.5	**20.0**	27.1	32.8	**29.8**
Nyamagabe	17.1	18.9	**18.0**	29.1	32.4	**30.7**
Ruhango	20.8	19.7	**20.3**	30.5	37.6	**34.0**
Muhanga	19.6	24.8	**22.3**	30.4	31.3	**30.9**
Kamonyi	20.0	25.0	**22.4**	33.8	37.0	**35.4**
Karongi	18.8	23.4	**20.8**	32.5	36.0	**34.1**
Rutsiro	22.0	21.5	**21.7**	36.4	33.8	**35.0**
Rubavu	26.2	25.5	**25.8**	43.0	37.9	**40.3**
Nyabihu	20.1	23.5	**21.8**	29.3	31.8	**30.5**
Ngororero	10.9	12.5	**11.8**	18.5	19.1	**18.8**

EICV5	Net attendance rate NAR (%)			Gross attendance rate GAR (%)		
	Male	Female	Total	Male	Female	Total
Rusizi	21.0	24.1	**22.6**	30.5	41.9	**36.3**
Nyamasheke	19.8	28.0	**24.0**	37.7	45.2	**41.5**
Rulindo	20.9	33.6	**26.8**	30.6	46.0	**37.7**
Gakenke	19.3	24.0	**21.7**	25.5	33.9	**29.8**
Musanze	23.5	36.9	**30.9**	42.2	51.6	**47.5**
Burera	20.0	21.1	**20.5**	31.1	29.4	**30.3**
Gicumbi	20.6	24.9	**22.8**	29.0	36.9	**33.0**
Rwamagana	21.5	25.4	**23.4**	35.1	36.2	**35.6**
Nyagatare	15.9	22.6	**19.1**	28.1	38.1	**32.8**
Gatsibo	11.0	20.8	**16.2**	27.2	27.2	**27.2**
Kayonza	13.4	22.9	**17.7**	23.9	41.5	**31.9**
Kirehe	17.3	17.7	**17.5**	23.9	24.6	**24.3**
Ngoma	21.2	24.1	**22.8**	45.1	33.7	**38.6**
Bugesera	16.2	16.4	**16.3**	25.7	21.0	**23.2**

Source: EICV5

EICV4	Net attendance rate NAR (%)			Gross attendance rate GAR (%)		
	Male	Female	Total	Male	Female	Total
All Rwanda	**20.8**	**25.0**	**22.9**	**39.5**	**42.7**	**41.1**
District						
Nyarugenge	32.7	34.3	**33.6**	55.5	57.3	**56.5**
Gasabo	34.9	40.0	**37.6**	65.2	64.5	**64.8**
Kicukiro	45.7	33.8	**38.8**	72.2	53.5	**61.4**
Nyanza	17.6	15.8	**16.7**	40.1	39.0	**39.6**
Gisagara	12.2	13.8	**13.0**	22.9	30.3	**26.3**
Nyaruguru	18.3	21.2	**19.7**	34.8	40.6	**37.7**
Huye	22.6	20.1	**21.3**	35.2	33.4	**34.3**
Nyamagabe	17.7	24.1	**20.9**	34.9	39.5	**37.2**
Ruhango	19.1	25.3	**22.1**	32.5	37.3	**34.8**
Muhanga	14.8	28.1	**21.5**	30.9	42.0	**36.5**
Kamonyi	18.5	28.3	**23.4**	34.1	49.8	**41.8**
Karongi	16.6	26.3	**21.8**	34.3	49.0	**42.2**
Rutsiro	9.6	8.8	**9.2**	22.8	19.6	**21.3**
Rubavu	29.4	23.3	**26.2**	53.5	39.6	**46.4**
Nyabihu	13.3	25.7	**20.1**	33.4	46.3	**40.5**
Ngororero	17.6	15.5	**16.5**	29.2	29.2	**29.2**
Rusizi	21.4	27.9	**24.8**	44.5	45.5	**45.0**
Nyamasheke	14.0	19.4	**16.9**	41.0	48.1	**44.7**
Rulindo	22.4	36.5	**29.3**	41.1	51.2	**46.0**
Gakenke	14.9	31.0	**23.7**	31.4	42.1	**37.2**
Musanze	30.4	33.2	**31.9**	47.6	45.9	**46.7**
Burera	18.2	12.6	**15.4**	31.9	32.9	**32.4**
Gicumbi	19.6	22.4	**21.0**	31.7	33.6	**32.7**
Rwamagana	16.9	31.3	**25.3**	39.7	48.7	**44.9**
Nyagatare	21.3	22.1	**21.7**	36.5	36.7	**36.6**
Gatsibo	15.3	18.2	**16.8**	31.6	32.8	**32.2**
Kayonza	22.8	25.5	**24.1**	38.2	48.1	**43.0**
Kirehe	19.9	18.1	**18.9**	47.7	29.1	**37.8**
Ngoma	15.4	24.6	**19.6**	35.2	50.0	**42.0**
Bugesera	21.2	24.9	**23.1**	41.0	47.3	**44.2**

Source: EICV4

Annex B: 95% confidence intervals for selected indicators

Table B.1: % of male-headed households, EICV5

EICV5	Estimate (%)	Standard error	Confidence interval		Unweighted count
			Lower	Upper	
All Rwanda	**68.6**	**0.5**	**67.7**	**69.5**	**14,580**
Urban/rural					
Urban	71.3	1.3	68.9	73.8	2,526
Rural	67.9	0.5	67.0	68.9	12,054
Province					
Kigali City	73.8	1.6	70.7	76.8	1,620
Southern Province	65.3	0.8	63.8	66.9	3,840
Western Province	68.7	0.9	67.0	70.4	3,360
Northern Province	68.4	1.0	66.5	70.4	2,400
Eastern Province	68.5	0.9	66.8	70.3	3,360
District					
Nyarugenge	72.4	2.2	68.0	76.7	540
Gasabo	73.7	2.5	68.7	78.6	540
Kicukiro	75.2	2.0	71.3	79.1	540
Nyanza	67.0	2.3	62.6	71.4	480
Gisagara	60.1	2.5	55.1	65.1	480
Nyaruguru	68.3	2.5	63.5	73.1	480
Huye	59.7	2.0	55.9	63.5	480
Nyamagabe	69.5	2.0	65.5	73.5	480
Ruhango	63.9	2.3	59.4	68.3	480
Muhanga	65.9	2.3	61.4	70.3	480
Kamonyi	68.7	1.9	65.1	72.4	480
Karongi	68.4	2.1	64.2	72.6	480
Rutsiro	75.5	2.1	71.4	79.7	480
Rubavu	70.1	2.2	65.7	74.4	480
Nyabihu	66.5	2.0	62.5	70.4	480
Ngororero	60.7	2.1	56.5	64.8	480
Rusizi	72.1	2.7	66.8	77.4	480
Nyamasheke	67.0	2.2	62.6	71.4	480
Rulindo	68.1	2.3	63.7	72.5	480
Gakenke	67.7	2.2	63.4	72.1	480
Musanze	70.0	2.1	65.9	74.2	480
Burera	61.8	2.3	57.3	66.4	480
Gicumbi	73.9	2.4	69.3	78.6	480
Rwamagana	66.4	2.4	61.8	71.1	480
Nyagatare	71.1	2.2	66.7	75.4	480
Gatsibo	71.6	2.4	66.9	76.4	480
Kayonza	62.6	2.4	57.9	67.3	480
Kirehe	68.5	2.0	64.5	72.5	480
Ngoma	66.2	2.2	61.8	70.6	480
Bugesera	70.6	2.5	65.6	75.5	480

Source: EICV5 and EICV4

Table B.2: % of Female-headed households, EICV5

Area of residence	Estimate (%)	Standard error	Confidence interval		Unweighted count
			Lower	Upper	
All Rwanda	**25.0**	**0.4**	**24.2**	**25.8**	**14,580**
Urban/rural					
Urban	22.1	1.2	19.8	24.4	2,526
Rural	25.7	0.4	24.8	26.5	12,054
Province					
Kigali City	21.0	1.5	18.1	23.9	1,620
Southern Province	28.0	0.8	26.5	29.5	3,840
Western Province	24.7	0.8	23.1	26.2	3,360
Northern Province	24.0	0.9	22.3	25.8	2,400
Eastern Province	25.5	0.8	23.9	27.1	3,360
District					
Nyarugenge	22.6	2.1	18.5	26.8	540
Gasabo	22.1	2.4	17.3	26.8	540
Kicukiro	17.3	1.9	13.6	21.1	540
Nyanza	28.1	2.4	23.5	32.8	480
Gisagara	33.5	2.8	28.0	38.9	480
Nyaruguru	25.3	2.1	21.3	29.4	480
Huye	31.6	2.0	27.6	35.5	480
Nyamagabe	25.3	2.0	21.4	29.2	480
Ruhango	28.2	1.8	24.7	31.6	480
Muhanga	26.9	2.3	22.4	31.5	480
Kamonyi	24.6	1.8	21.1	28.2	480
Karongi	23.7	1.7	20.4	27.0	480
Rutsiro	20.7	2.1	16.5	24.8	480
Rubavu	23.1	2.4	18.3	27.9	480
Nyabihu	26.7	2.2	22.5	31.0	480
Ngororero	27.5	1.8	23.9	31.0	480
Rusizi	22.7	2.1	18.6	26.9	480
Nyamasheke	28.7	2.2	24.4	32.9	480
Rulindo	27.6	2.1	23.5	31.7	480
Gakenke	23.9	2.1	19.9	28.0	480
Musanze	20.5	1.7	17.1	23.9	480
Burera	26.3	2.0	22.4	30.2	480
Gicumbi	22.5	2.1	18.4	26.6	480
Rwamagana	27.4	2.1	23.4	31.5	480
Nyagatare	24.1	2.3	19.6	28.6	480
Gatsibo	25.1	2.1	20.9	29.2	480
Kayonza	26.2	2.2	22.0	30.5	480
Kirehe	25.3	1.8	21.7	28.9	480
Ngoma	27.8	1.6	24.6	31.1	480
Bugesera	23.7	2.5	18.9	28.5	480

Source: EICV5

Table B. 3: % of De facto female-headed households, EICV5

Area of residence	Estimate (%)	Standard error	Confidence interval		Unweighted count
			Lower	Upper	
All Rwanda	**6.4**	**0.2**	**6.0**	**6.9**	**14,580**
Urban/rural					
Urban	6.6	0.7	5.3	7.8	2,526
Rural	6.4	0.3	5.9	6.9	12,054
Province					
Kigali City	5.2	0.7	3.9	6.5	1,620
Southern Province	6.7	0.4	5.8	7.5	3,840
Western Province	6.7	0.5	5.7	7.7	3,360
Northern Province	7.5	0.6	6.4	8.7	2,400
Eastern Province	6.0	0.5	5.1	6.9	3,360
District					
Nyarugenge	5.0	1.0	3.0	7.0	540
Gasabo	4.3	1.0	2.2	6.3	540
Kicukiro	7.5	1.1	5.4	9.5	540
Nyanza	4.9	1.1	2.6	7.1	480
Gisagara	6.4	1.0	4.5	8.3	480
Nyaruguru	6.4	1.1	4.3	8.4	480
Huye	8.8	1.9	5.1	12.4	480
Nyamagabe	5.2	1.1	3.0	7.4	480
Ruhango	8.0	1.4	5.2	10.7	480
Muhanga	7.2	1.2	4.9	9.4	480
Kamonyi	6.6	1.0	4.7	8.6	480
Karongi	7.9	1.2	5.5	10.3	480
Rutsiro	3.8	0.8	2.2	5.4	480
Rubavu	6.8	1.4	4.1	9.6	480
Nyabihu	6.8	1.5	3.9	9.7	480
Ngororero	11.9	1.5	8.9	14.9	480
Rusizi	5.1	1.4	2.3	8.0	480
Nyamasheke	4.3	1.2	2.1	6.6	480
Rulindo	4.3	1.0	2.4	6.3	480
Gakenke	8.3	1.4	5.6	11.1	480
Musanze	9.4	1.4	6.8	12.1	480
Burera	11.9	1.7	8.5	15.3	480
Gicumbi	3.6	0.9	1.8	5.3	480
Rwamagana	6.2	1.3	3.7	8.6	480
Nyagatare	4.9	1.0	3.0	6.7	480
Gatsibo	3.3	0.8	1.7	4.9	480
Kayonza	11.2	2.0	7.3	15.0	480
Kirehe	6.2	1.1	4.1	8.3	480
Ngoma	6.0	1.3	3.4	8.5	480
Bugesera	5.7	1.2	3.4	8.1	480

Source: EICV5

Annex C: Persons who contributed to the implementation of the EICV5

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