Republic of Rwanda
Ministry of Gender and Family Promotion

WOMEN EMPOWERMENT
THROUGH DIGITAL TECHNOLOGIES (WEM-TECH)
STRATEGY

"Achieving Gender Equality in Technology and Innovation is just one part of the wider struggle to guarantee equal rights and opportunities for women and girls"

H.E. President Paul Kagame

Generation Equality Forum, Paris 2021
Action Coalition for Technology and Innovation

FOREWORD

Cognizant that Digital technologies are increasingly being applied to transform processes with enormous potential for women's socio-economic empowerment, Women need to be part of digital ecosystems as innovators, designers, developers beyond simply using or accessing technology to improve their daily lives. Digital technologies are creating opportunities for women, enabling them to participate in political, social, and economic processes at unparalleled scale.

The Government of Rwanda is committed to ensuring women's empowerment and their full participation based on equality in all spheres of society.

I am thus honored to present the Women Empowerment Through Digital Technologies strategy (WEM-TECH) crafted to serve as a "national roadmap towards closing the gaps in Digital Skills and Access" which limits women's ability to fully participate and benefit from equitable knowledge-based society.

This 5-year strategy complements other national and international strategies. NST1, which recognizes ICT as an enabler to fast-track socio-economic development of the country, aligns with the 2030 Agenda for Sustainable Development where one of the targets is 'Utilizing technology and ICTs to realize women's and girls' empowerment (SDG 5b).' It will also serve as an implementing tool for the Generation Equality Forum (GEF) commitments signed by the GoR in Paris on 1st July 2021.

The WEM-TECH Strategy is expected to be implemented from the year 2021 to 2026. It presents barriers that women face in access and use of Digital Technologies, and provides strategic recommendations and highlights initiatives or quick wins in the selected priority areas.

The realization of this Strategy has been achieved through tremendous efforts and commitments of several individuals, organizations, and partners. MIGEPROF appreciates continuous support and cooperation from UN Women for providing continued technical and financial support, the Ministry of ICT and Innovation (MINICT) and the Rwanda Information Society Authority (RISA) for their tireless commitment and dedication to the alignment of the WEM-TECH strategy to other national digital transformation policies and strategies. MIGEPROF acknowledges also with gratitude, the contribution of other Government institutions, Private Sector and Civil Society Organizations (CSOs), and looks forward to their continued involvement going forward for the effective implementation of this strategy.

Thank you.

Dr. Valentine UWAMARIYA
Minister of Gender and Family Promotion

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Abbreviations & Acronyms

12-YBE	12-Year Basic Education
ASYCUDA	Automated System for Customs Data
AIMS	African Institute for Mathematical Sciences
AMIR	Association of Microfinance Institutions in Rwanda
BDF	Business Development Fund
BNR	Banque Nationale du Rwanda
CSO	Civil Society Organization
EDPRS	Economic Development and Poverty Reduction Strategy
EICV	Integrated Household Living Condition Survey
ESSP	Education Sector Strategic Plan
FFRP	Forum des Femmes Rwandaises Parlementaires
GBV	Gender Based Violence
GEF	Generation Equality Forum
GMO	Gender Monitoring Office
GoR	Government of Rwanda
GRB	Gender Responsive Budgeting
HEI	Higher Education Institutions
HIV/AIDS	Human Immunodeficiency Virus /Acquired Immunodeficiency Syndrome
HSSP	Health Sector Strategic Plan
ICT	Information and Communication Technologies
ICT4Ag	Information and Communication Technologies for Agriculture
IT	Information Technology
LDC	Least Developed Country
M&E	Monitoring and Evaluation
MDA	Ministry's, Departments and Agencies
MDGs	Millennium Development Goals
MFIs	Microfinance Institutions
MIGEPROF	Ministry of Gender and Family Promotion
MINAGRI	Ministry of Agriculture and Animal Resources
MINECOFIN	Ministry of Finance and Economic Planning
MINEDUC	Ministry of Education
MINICT	Ministry of ICT & Innovation
MINIJUST	Ministry of Justice
MMS	Multimedia Message Service
MOH	Ministry Of Health
MSE	Micro and Small-scale Enterprise
MSME	Micro, Small and Medium-sized Enterprise
NAP	National Action Plan
NCST	National Council for Science and Technology
NGO	Non-Governmental Organization
NISR	National Institute of Statistics of Rwanda
NSO	National Statistical Office
NST	National Strategy for Transformation
NWC	National Women Council
PC	Personal Computer
PFM	Public Financial Management
PSF	Private Sector Federation
PM	Prime Minister

PMO	Prime Minister's Office
RDB	Rwanda Development Board
REB	Rwanda Basic Education Board
RISA	Rwanda Information Society Authority
RP	Rwanda Polytechnic
RURA	Rwanda Utilities Regulatory Authority
SDG	Sustainable Development Goal
SGBV	Sexual and Gender Based Violence
SME	Small and Medium-sized Enterprise
SMS	Short Message Service
SPIU	Strategy and Policy Implementation Unit
SRMP	SMART Rwanda Master Plan
STEM	Science, Technology, Engineering and Mathematics
STI	Science, Technology and Innovation
SWG	Sector Working Group
TA	Technical Assistants
TEI	Tertiary Education Institutions
TI	Technology and Innovation
UN-Women	United Nations Entity for Gender Equality and the Empowerment of Women
UNICEF	United Nations International Children's Emergency Fund
UNCTAD	United Nations Conference on Trade and Development
UR	University of Rwanda
VAW/G	Violence against Women and Girls.
WEM-TECH	Women Empowerment through Digital Technologies

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EXECUTIVE SUMMARY

The Government of Rwanda (GoR) has made strong political commitment to build an enabling environment the achievement of gender equality and women empowerment promotion, which the country considers as a factor for sustainable development in the lead up to a knowledge-based economy, leveraged ICT to fast-track development and become Africa ICT hub.

Given that Digital technologies are increasingly being applied to transform processes with enormous potential for women's socio-economic empowerment, there is a need to have Women included in the digital ecosystem as innovators, designers, developers beyond simply using or accessing technology to improve their daily lives.

This recognition has led to the development of WEM-TECH strategy by MIGEPROF in collaboration with UNWOMEN, RISA, MINICT and other stakeholders.
The WEM-TECH strategy is to serve as a "roadmap towards closing the gender digital divide" in various categories of women including young girls and women, in urban and rural areas, in schools and off schools, researchers, educated ones and non-educated because no one is to be left behind.

For the upcoming 5 years the WEM-TECH strategy emphasis will be made on few priority sectors where women take a leading role and the digitalisation of these sectors affects them significantly. The selected sectors include: Education, Agriculture, Trade and Industry, Health and Finance. However, given that gender and ICTs are cross cutting issues, others sectors should also use this strategy in contributing to this goal of bridging the digital divide in our country.

This strategy was developed through different methodological approaches including desk-based review of relevant documents and consultations with stakeholders from public institutions, private sector, CSOs among others to collect views for better elaboration of the strategy objectives and priority sectors. Some key challenges were highlighted during the consultation meetings and those include: *Gaps in digital skills and literacy, Gaps in digital Access, Digital Technology safety and security, Negative social norms and gender stereotypes towards ICT, Relevant Digital Content and Services and Insufficient sex disaggregated data in ICT*. To address the above-mentioned challenges, this upcoming five years' WEM-TECH strategy will focus on the following five strategic objectives:

1. Close gap in Digital Access
2. Close gap in Digital Skills
3. Fight barriers related to social norms /stereotypes and digital safety that hinder women digital inclusion
4. Boost Women's Participation and Leadership in digital technologies
5. Strengthen coordination, monitoring & evaluation of women inclusion in ICT& Innovation

With the adoption and implementation of the proposed strategic objectives and their respective priority actions in the selected sectors the overreaching goal will result in:

- Gaps closed in access and use of digital technologies by women
- Increased number of women and girls as leaders in the design, control and shaping of technology.
- Mind-set change towards technology for both men and women

- Creative technology-based solutions to address key gender issues like; health, education, agriculture, trade, finance etc.
- Women's rights and safety online granted

Finally, it is important to note the following key recommendations for a successful and impactful implementation:

1. Ensure that all sectors are fully aware and committed to the implementation of the objectives stated in this strategy while enhancing ownership at all levels, including appropriate monitoring and evaluation of all actions in place to bridge the digital divide.
2. Technology companies should mainstream Gender Equality Principles.
3. Technology developers need to ensure (women and girls) play a central role in informing the development of technology-based responses, to this end, initiatives must recognize women's agency and knowledge and include them in the design stage, opening pathways for development.
4. Statistical data should be disaggregated by sex and age

1. INTRODUCTION

1.1. Background

> - **Globally Rwanda:** is confirmed as the best performer in Sub-Saharan Africa and has closed 80.5 % of its overall gender gap.
>
> *Source*: *Global Gender Gap Report 2021(World Economic Forum)*

Digital technologies[1] have enormous potential for women's social and economic empowerment providing women with opportunities to better communicate, and socialize; providing channels for advocacy within the society; generate income, interact, collaborate and network. Digital technologies help in the access of a range of services provided online (Educational, Health services, Agriculture etc.) and make women voices heard. Looking at the incredible opportunities offered by digital technologies, the gender gap in their access and their usage, represents a huge challenge for policy makers, and the society in general, as well as individuals.

Now more than ever, the COVID-19 crisis is accelerating the pace of digital transformation as information and communication technology (ICTs) is used to sustain daily lives and support business continuity. The usage of telemedicine has been accelerated, for example, the number of patients using Babyl's services has reached more than two million registered users with more than 1,3 million consultations performed. This technology is one of the transformative solutions in health as it provides online health care services such as facilitation in booking doctors and consultations among others.

Educational institutions have also pivoted to online learning, the Moodle e-learning Platform for the University of Rwanda was designed for creating a virtual learning environment where students can learn anywhere at any time. In business, retailers and wholesalers have shifted to online ordering and delivery as their primary business and financial institutions such as banks and microfinance

> **Profile of Women in Rwanda**
>
> 51.5 % inhabitants' population is constituted by females compared to 48.5 % for males.
>
> *Source: National Gender Statistics*

institutions (MFIs) have expanded digital access to financial services. Many institutions have adopted remote working practices, and are digitalizing major parts of their business. In Agriculture, ICTs offer valuable opportunities for agricultural and rural development, increasing sustainable output, bringing about farming and agribusiness efficiency and revenues for a wide range of players. Digital technologies used with active involvement of women can help improve gender equality in rural areas, with a subsequent impact on poverty alleviation, through increased agricultural production, more effective marketing, overcoming isolation and the development of other income generating activities, especially those managed by women.

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[1] Digital technologies are all types of electronic equipment and applications which use information in the form of binary code (strings of only two numeric characters, usually 0 and 1). Such technologies include computers, personal computers, calculators, cellular telephones, communication satellites, and high-definition television sets. This paper adopts a broad definition of 'digital technologies' to encompass current and future technologies; including ICTs, cloud computing, big data, artificial intelligence etc.

The benefits accrued from the synergy of knowledge and ICT need not be restricted to the urban society, but must freely flow to all segments of the female population.

As we shall see in the following analysis, WEM-TECH is aligned to international as well as to national commitments and it will strategically contribute to the empowerment of women through digital technologies while ensuring that women digital inclusion becomes a reality in all their diversity.

1.2. Context

The Women Empowerment through Digital Technologies strategy (2021 - 2026) is meant to establish a Road map towards closing the gap in Digital Skills and Access which limits women's ability to fully participate and benefit from equitable knowledge-based society. This strategy will align with existing national as well as international efforts geared towards women empowerment.

1.2.1 Supporting International Commitments

The GoR acknowledges the potential role of ICT and Innovation in driving women inclusion and linking them to opportunities for rapid economic development. Women's empowerment in technology has been catered for in different international commitments including:

1. **The Beijing Platform for Action (1995)** ensures women's equal access to economic resources, including land, credit, science and technology, vocational training, information, communication and markets, as a means to further the advancement and empowerment of women and girls, including through the enhancement of their capacities to enjoy the benefits of equal access to these resources by means of international cooperation

2. **Maputo Protocol (2003),** article 12(2/b) calls for the promotion of education and training for women at all levels and in all disciplines, particularly in the fields of science and technology.

3. **HeForShe (2015)** intended to bridge the Gender Digital Divide and attain parity in ICT Access, Usage and Innovation and Triple girls' enrolment in TVET (ICT is one of the courses under TVET) to increase women employment opportunities.

4. **Sustainable Development Goals (2015) (#5/b)** enhances the use of enabling technology, in particular information and communication technology, to promote the empowerment of women;

5. **Africa Smart Women and Girls Declaration** signed on the sidelines of the Transform Africa Summit 2017. Rwanda together with eighteen (18) other African countries, members of the SMART Africa Alliance, committed themselves to develop Africa Smart Girls national strategies and programs in their respective countries. The declaration commits members of the SMART Africa Alliance to observe the three key principles:

   1. To increase access, affordability, control and safety of technology for women and girls
   2. To empower women and girls with communication, critical thinking and digital skills

3. To increase the participation of women and girls in STEM

6. **The 2030 Agenda for Sustainable Development** where one of the targets is on "utilizing technology and ICTs to realize women's and girls' empowerment. (SDG 5b) and the (SDG) 4 which "Ensure inclusive and equitable education and promote lifelong learning opportunities for all."

   Generation Equality Forum (GEF): The Generation Equality Forum is a global gathering for gender equality, convened by UN Women. It was created to launch a series of concrete, ambitious and transformative actions to achieve immediate and irreversible progress towards gender equality. It is made of some Action Coalitions and GoR is a co-lead under "Technology and Innovation for Gender Equality coalition. This explores how technology and innovation can help advance gender equality and create new solutions responding to women and girls needs in all their diversity.

1.2.2 Existing Initiatives for Women Empowerment through ICT and Innovation

- **Ms Geek Competition:** The Ms Geek competition is an annual competition designed to inspire female university/TVET students to think critically and design solutions to issues faced by Rwandans today. This competition was initiated in 2014 as Ms Geek Rwanda but was later on rebranded to Miss Geek Africa in 2017. The competition brings together young women who compete based on the innovative ideas as well as their ability to develop a certain technology or develop a business idea. The purpose of Ms Geek is to demonstrate that girls and young women can also excel in the technologies and build their confidence in competing in the open market. It has had 57 finalists from 2014 – 2020 with applications each year surpassing 200.

- **The 250 Startup initiative**: It is an incubation program that has graduated about 30 startups so far. The startups include girls founded and led startups. To date, **108** women graduated with software and soft skills development in the first two cohorts and as results, 91.5% of all graduates from the first and second cohorts are employed

- **Girls in ICT**: Girls in ICT Rwanda is a group of women, young and old – professionals and students, who are passionate about STEM and have come together to inspire more girls to join these exciting fields. It was founded in December 2011 when Rwanda decided to join the rest of the world in celebrating the international ITU Girls in ICT Day which happens every last week of April and it has mentored 233 young girls from August 2019 – March 2021

- **Tech Kobwa Boot Camp:** This is a one-week boot camp gathering high school girls especially from remote high schools where the access to technology and computer is very limited. For that week, the girls have the chance to learn basic programming, internet and other computer skills. They also have access to mentors from various sectors who help them discover benefits about technology. Tech Kobwa is an initiative of Peace Corps with Girls in ICT in partnership with Klab and other stakeholders.

- **Women in ICT awareness campaign:** An annual campaign involving women in rural areas, with the objective to interact with the women to understand their different contexts and actual needs. Some of the activities involve training of women and

sensitization to attend more digital training centers around them in order to increase their digital skills and adopt usage of ICT devices (smart phones) in their daily activities and business.

- **Rwanda Coding Academy**: Model school, designed to be the center of excellence in coding training in Rwanda. It aims at producing local expertise in software development, cyber security, and embedded systems. By principle, each intake has 50/50 gender parity for student enrollment as one way to close on gender gaps in ICT workforce and tech-entrepreneurs

- **Connect Rwanda program** was initiated aiming at increasing device penetration especially smartphones. More than 44,262 smartphones have so far been pledged by individuals, associations and organizations to be distributed to dedicated citizens. Together with other device penetration platforms the national statistics have reached 17% of smartphone ownership whereby 1,232,444 (58 %) are owned by Males, and 893,243 (42%) owned by Females.

1.2.3 WEM-TECH strategy as an implementation tool for GoR's GEF commitments

In November 2020, the GoR joined the Generation Equality Forum (GEF) as a co-lead in the Action Coalition of "Technology and Innovation for Gender Equality". This Action Coalition of T&I for Gender Equality is built around four actions areas namely:

1. Bridging the Gender Gap in Digital Access and Competences
2. Investing in Feminist Technology and Innovation
3. Building Inclusive, Transformative and Accountable Innovation Ecosystems
4. Preventing and Eliminating Online and Tech-Facilitated GBV and Discrimination

Based on the achievements registered as well as gaps in the national and global initiatives where the country is currently engaged, the GoR's commitments for GEF were selectively made in two priority areas namely:

1. Bridging the gender gap in Digital Access and Competences
2. Building inclusive, transformative and accountable innovation ecosystem.

It is clear that, in its quest to address the current challenges faced by women in the adoption of digital technologies, the WEM-TECH strategy coincides with the holistic commitments made by the GoR on Technology & Innovation for Gender Equality. The strategy will therefore serve as a tool for GEF commitments implementation.
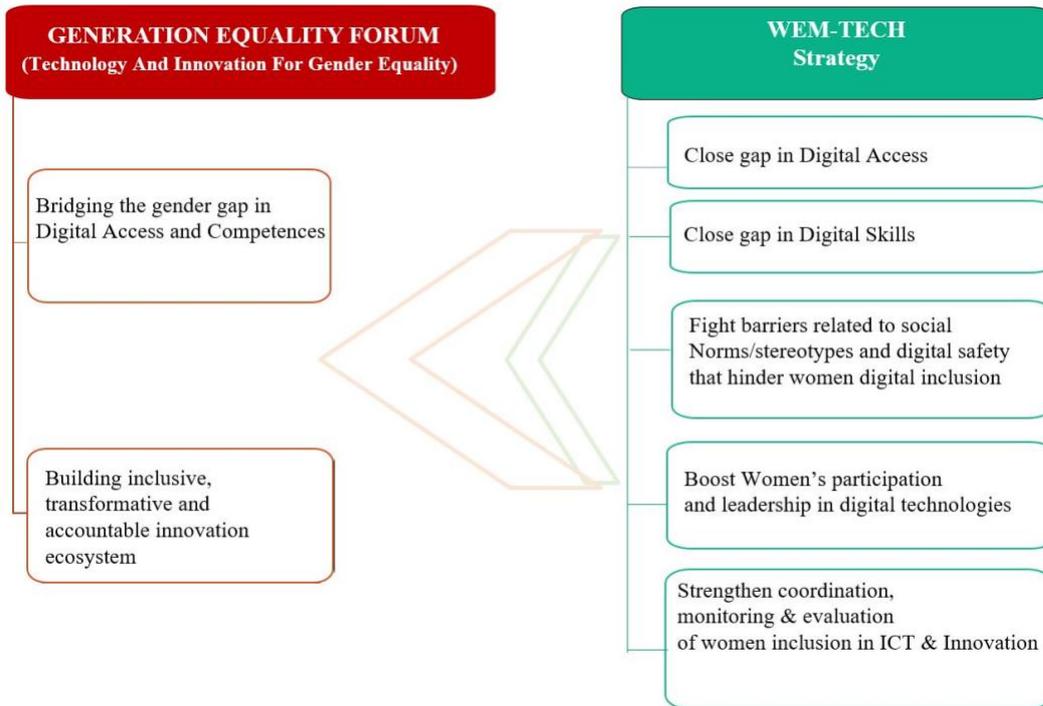
Figure1: Relationship between GEF and WEM-TECH

2. SCOPE

The Women Empowerment through Digital Technologies Strategy (2021 – 2026) will be implemented over the next five years. This national strategy is designed to be inclusive and acknowledges Rwanda's relatively young population, providing an opportunity for rapid technology adoption. It takes into account both contexts: 'Women as users of digital technology' and 'Women as creators of digital technology', recognizing the potential for digital inclusion as an enabler

Secondly, considering the timeframe and the fact that the National Strategy for Transformation (NST1) emphasizes some priority areas like Science, Technology and Innovation, this strategy will also prioritize few sectors where women count a big number and digitalization affects them most. The selected sectors include: Education, Agriculture, Health, Finance, Trade and Industry sectors. Moreover, keeping in mind that Gender and ICT are cross cutting issues, WEM-TECH strategy is to be mainstreamed in other sectors outside the selected priority sectors as it addresses challenges faced by women and girls in digital access, skills, and safety.

3. WEM-TECH FOCUS AREAS

3.1.   Agriculture Sector

Agriculture is the backbone of the national economy and women play a fundamental role in agricultural production. Agriculture, forestry and fishing workers constitute the largest occupational group among females (**49.2 %**) as well as for males (**33.6**) which implies that more females are still in agriculture related jobs than males. (**Source**: **Labor Force Survey 2020, Thematic Report on Gender**)

> **49.2 % of** females are in Agriculture forestry and fishing related occupations, compared to only **33.6 %** among working males.

The GoR has recognized the importance of applying ICTs and innovation in all sectors including the Agricultural sector which has seen significant achievements and growth mainly due to policies and strategy put in place, the recent one being the National ICT for Agriculture Strategy (2016-2020)[2].The main Agri-Tech innovations in use today are digital platforms, such as mobile and web apps that are used for information and for financial and commodity transaction processes along the agricultural value chain(Krishnan et al., 2020a).

For effective use of digital technologies in agriculture, all phases of agricultural commodity value chain have to be considered and this will help unveil the current challenges faced by women, as well as opportunities to improve the value chain efficiency and boost the benefits for everyone involved. From a farmer's perspective, being part of a well-functioning value chain can bring greater income.

Women interaction in Agriculture Value Chain

Producers & operators | Processors | Traders (Local and International) | Consumers
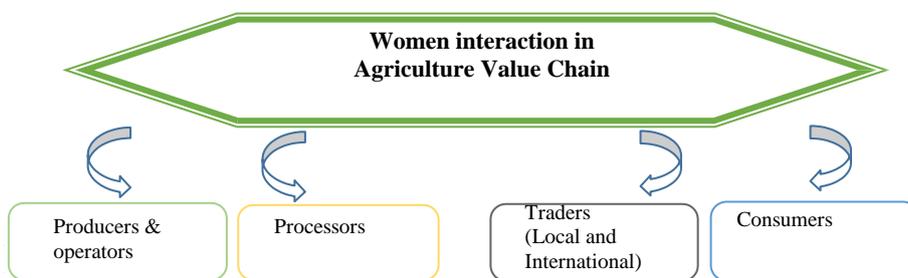
Figure 2: Women role in Agriculture Value Chain

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[2] https://www.statistics.gov.rw/datasource/integrated-household-living-conditions-survey-6-eicv-6

The table below shows women's roles and constraints at each stage of the agriculture value chain and from this analysis some of the interventions are proposed as quick win solutions.

	Pre-Cultivation	Crop management and harvesting	Post-Harvest Processing and Storage	Transportation, Marketing, and Sales
Women's roles	Roles include • Agro-dealers • Agro-agents • Small-scale farmers	Activities in agricultural production vary greatly across commodities and regions Women are over represented in informal, unpaid, part-time, and seasonal work	Women's roles are highly varied but they often play crucial roles in processing, determining quality of final output	Women are often limited to local transport and excluded from regional markets and sales' networks but play prominent roles as consumers
Women constraints	1. Access to inputs and their correct usage 2. Access to technology and machinery 3. Access to information, training, and knowledge	1. Access to training, extension services, and technical information (e.g., using green house in vegetable growing) 2. Access to finance and mobile bank accounts 3. Access to and ownership of land 4. Access to cooperative leadership and participation 5. Limitations on time and mobility 6. Access to ICT and mobile technology and access to labor-saving technologies	1. Access to quality storage 2. Access to knowledge of best practices 3. Access to finance 4. Access to technology 5. Access to quality storage 6. Access to knowledge of best practices	1. Freedom of movement 2. Access to infrastructure 3. Access to information and networks 4. Effective leadership
Smart solutions	Develop application to provide training on the use of inputs	1. Use digital technologies to increase supply chain sustainability through training adapted to women's schedules and mobility. 2. Leverage women farmers as business opportunity for insurance companies	Develop a knowledge-based database to provide access to quality storage and of best practices.	Exploit online platforms to buy from and pay women directly (creating direct linkages with women in the supply chain)

Table 1: Summary of women's roles, their constraints and suggested smart solutions

3.2.Education Sector

Closing the digital technology gap means supportingsupporting girls' access to training and educational opportunities in STEM (science, technology, engineering, and mathematics) and IT (information technology).

The government of Rwanda is committed to make education at all levels more accessible and for all while ensuring that more women and girls, have access to meaningful learning opportunities. It has introduced many programs meant to contribute to the advancement of education e.g., Twelve Years' Basic Education program (12 YBE) and the Education Sector Strategic Plan (ESSP) (2013-2018) among others. The figure below shows statistics about Education level by Gender and those with no Formal education by Gender[3].
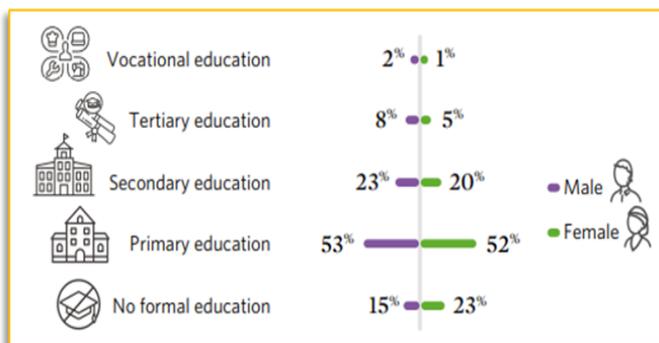
Figure 4: Education level by gender (%)
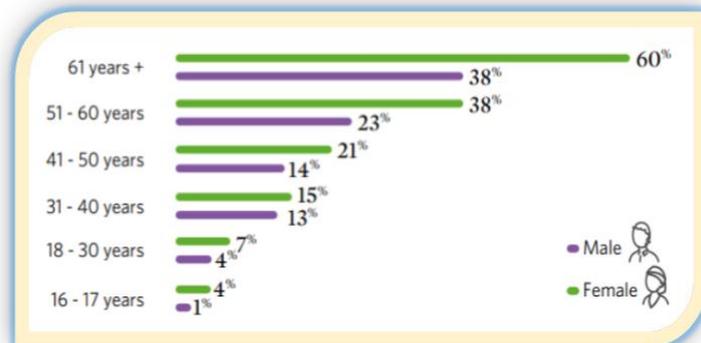
Figure 5: No formal Education by gender (%)

Disaggregation data on literacy rate among the population aged 15 years and above, is 76.1 % for male and 69.3% for females. On the contrary, in younger age cohort (15-24 years) females registered the highest literacy rate (87.6 % against 82.6 % for males). **Source: EICV6**

3.2.1. Computer Literacy Rate

The COVID-19 situation has exacerbated pre-existing education disparities by reducing the opportunities for many of the most vulnerable, disabled, excluding a big number of girls and women, those living in poor or rural areas, to continue their learning yet girls' education has proven to be one of the most cost-effective strategies to promote development and economic growth.

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[3] FinScope-Rwanda-2020-Gender-Report-Final

Figure 9: **Trend of Computer literacy rate by sex among population from 2014 to 2018**
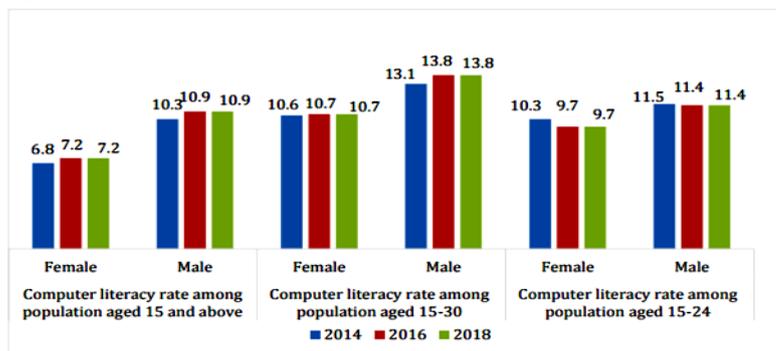
Source: EICV5, Gender Thematic Report, December 2018

Computer literacy rate
15 to 30 years
10.7% for Female
13.8% for Male.

Figure 6: Trend of Computer literacy rate by sex among population from 2014 to 2018

Source: Gender Statistics Report, 2019

Data shows that female students are still behind and there is decrease of the number in STEM with 45.7% in 2016, 47.6% in 2017, 45.6% in 2018 and 44.7% in 2019, compared to their counterpart male with 54.3% enrolled in 2016, 52.4 in 2017 ,54.4% in 2018 and 55.3% in 2019 in upper secondary schools.

With this gender gap there is likelihood to not have a decent number of women specializing in ICT and Innovation related courses in high learning institutions. Thus, the special efforts to encourage female to join STEM related courses are needed

Description/Year	2016	2017	2018	2019
Total Students	124.167	119.092	140.056	146,317
Male	67.384	62.455	76.141	80,867
Female	56.783	56.637	63.915	65,450
% Of Male	54.3%	52.4%	54.4 %	55.3%
% Of Female	45.7%	47.6%	45.6%	44.7%

Table 1: STEM students enrolled in upper secondary (2016-2019)

Source: Rwanda Education Statistical Year Book 2019

3.2.2. Men and Women Attendance in ICT and Related Courses

There is a huge gap between female and male who participate in ICT related course with 37.5% for female and 62.5% for male in 2014/2015 and 35.7% and 64.3% in 2016/2017 respectively. The mindset change, raising awareness is needed with special focus on women and girls.

Year	*Female*	*Male*
	(pink circle)	(teal circle)
2014/2015	(pink dot) 37.5 % 2.230	(teal dot) 62.5 % 3.714
2016/2017	(pink dot) 35.7 % 3.325	(teal dot) 64.3 % 5.984

Figure 4: Education level by gender (%)

Source: The state of Gender Equality in Rwanda/ GMO 2019

From the data presented, there is a substantial gender gap in skills, jobs and careers involving science, technology, engineering and mathematics (known as STEM subjects).

The number of women participating in information technology jobs is too low (25.5%) compared to men's participation (74.5%); which means that the number of men is almost triple the number of women. There are many reasons for these discrepancies, *starting with the fact that technology is not integrated effectively into primary and secondary education programs,* lack of capacity building programs and a life-long learning approach towards digital skills.

3.3. Finance Sector

Socio-Economic profile
- The estimated adult population (16 years and older) is 7 13165.
- with 74% (5.2 million) residing in rural areas.
- The gender distribution of the adult population is skewed in favor of females (56%) (*Meaning among the Rwandan adult population (i.e., aged 16 year and above, 56% are females.*

Fin Scope Rwanda 2020

(*National Gender Policy 2021*).

Access to finance, especially for women remains a critical issue effecting their financial inclusion due to their limited capacity to comply with conditions pertaining to financial products and services. These conditions include collateral requirements, bankable business plans, high interest rate which mostly affects women due to other specific factors such as lack of financial assets, lack of access to property, lack of voice in one's community, lack of self-confidence leading risk averse, men's resistance to allow women to use their land as collateral and ICT literacy rate.

3.3.1. Women Income Generating Activity

Women are accounted for 45.1% of the labor force. Fin Scope Rwanda 2020 shows that the large majority of women are from households that are involved in farming activities (61% or 2.4 million). As shown on the figure below, farming activities account for 41% or 1.6 million women's income. 34% or 1.3 million adult women earn an income from piece work, making farming and piece work leading sources of income. And women generating their income from farming activities are less likely to prioritize the use of financial products or services.

The National Gender Policy 2021 published by MIGEPROF proves that participation of women in entrepreneurship and business development remains low due to lack of business-related specific skills and capacities, inadequate access to finance and start-up capital as well as heavy involvement of women in domestic activities including unpaid care work, limited use of alternative sources of energy for cooking restraining women to devote more of their time into other productive activities. In addition, there is no sufficient accompanying measures to support sustainable growth of start-ups including those owned by women.

3.3.2. WWomen and financial inclusion

Financial inclusion[4] plays an important role in promoting economic growth and poverty reduction. Rwandan women mainly reside in rural areas, are relatively young, have lower levels of education and depend on low and more irregular sources of income such as farming and other employment.

With regard to addressing financial exclusion, tremendous efforts have been deployed to reduce the proportion of Rwandans without access to any financial products or services (neither formal nor informal). In fact, as the FINSCOPE 2020, the overall gender gap has decreased from a 4% difference in total financial inclusion in 2016 to 1% in 2020. (**Source: Fin scope 2020)**

Financial inclusion increased from 92% in 2016 to 98% in 2020 in Urban Area, compared to 90% in 2020 to 85% in rural area. The table below shows Rwandan Women financial inclusion.

	29% female use Digital Financial Services
	93% of women get income from farming activities
	55% of Rwanda women are registered mobile money user. 4% currently using another person's mobile money account
	3.2% of female aged 18 years and above have secured loan from a formal source compared to 6.9 % male. Only 35.4% of female have acquired loan from informal source compared to 39.4% of male
	49% use formal savings & **66%** use informal savings **15%** save at home Vs **39%** formal remittance

Furthermore, based on the data analysis, Rwanda has a relatively young population, presenting an opportunity in adopting technology as an enabler for financial inclusion and usage. The table below shows the gender financial inclusion by age.

Table 3: Financial inclusion for women in Rwanda (%)

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[4]**Financial inclusion** means that individuals and businesses have access to useful and affordable financial products and services that meet their needs-transactions, payments, savings, credit and insurance delivered in a responsive sustainable way. *Source: https://worldbank.org/en/topic/financialinclusion.*

Age	Male	Female
16–17 years	61%	68%
18–30 years	90%	91%
31–40 years	96%	95%
41–50 years	97%	96%
51–60 years	97%	94 %
61 years +	93%	88 %

Source: FinScope-Rwanda-2020-Gender-Report

Without a doubt the application of digital technologies will accelerate the shift towards digital finance and leveraging Digital Technologies will be a new gateway to expanding entrepreneurship and self-employment in societies. The trend of Internet and Cellular phone penetration has almost risen in all countries of the world, which promises new opportunities for creating new businesses, enable women to access new markets and a wider pool of customers to drive demand and growth. During the pandemic, digital technologies have emerged as key pathways to mitigating economic losses.

Some of the challenges in the sector include:

- Limited entrepreneurship skills, literacy and digital skills
- Awareness and capacity building
- Financial illiteracy
- Unfriendly processes.
- Lack of tools.
- Products not tailored to women in the banks.

3.4. Trade and Industry Sector

Rwanda is a fast-growing low-income economy. Before the onset of the COVID-19 crisis, Rwanda was among the ten fastest-growing economies in the world. In the past decade, GDP growth was consistently higher than most countries in Africa, averaging 8 percent over this period.

The data from the survey conducted by NISR shows that the branch of economic activity with the second highest number of employed females is the whole sale and retail trade (17.8% female and 12.5 % male) followed by Accommodation and food services (3.3 % for female and 2.7 % for male). The digital solutions used in trade particularly benefit micro, small and medium enterprises (MSMEs) which tend to be overly impacted by cumbersome and lengthy import, export or transit procedures. (Source: NISR, 2020, MINECOFIN, 2020)

During the COVID-19 crisis and after, the role of ICTs in promoting trade facilitation has become increasingly prominent in a very short period. The GoR has also embraced cashless transactions, e-commerce, in effort to increase access to services by the public which have the potential to spur household income, lift people out of poverty, and increase resilience of especially rural communities

The impact of COVID-19 on women in the context of Digital technology during and beyond the outbreak is multi-dimensional and are exacerbated for women and girls simply by virtue of their sex:

> The coronavirus disease (COVID-19) has disrupted the movement of goods, services and people, which has most impacted the poorest and most vulnerable. Workers and entrepreneurs in the informal sector, comprising 85.8 percent of Africa's workforce, were particularly affected by social distancing and stay-at-home orders that saved lives but decimated livelihoods. In addition, 9 of 10 African working women are in the informal sector, and most are self-employed or contributing to a family business.
>
> *United Nations, 2020, p. 14*.

- Compounded economic impacts are felt especially by women and girls who are generally earning less, saving less, and holding insecure jobs or living close to poverty.
- Unpaid care work has increased, with children out-of-school and overwhelmed health services. Therefore, the responses must be appropriate to meet the different and multiple ways in which women may be affected.

To overcome challenges faced by women entrepreneurs in Rwanda who want to enjoy the benefits of digital trade and e-commerce, creative and innovative approaches are required. Digital Technologies are particularly *suitable to help overcome constraints that are unique to* women entrepreneurs, or that affect them to a greater extent than men.

Some of the challenges in the sector include:

- Low devices penetration and Internet access, particularly among women
- Low awareness and digital literacy levels
- Cultural resistance to electronic trading
- A nascent digital entrepreneurship ecosystem

3.5. Health Sector

Digital health technologies have seen adoption grow this past year during the push for new solutions to treat and manage COVID-19 and this has dramatically transformed countless aspects of our daily lives. For the purpose of this strategy, the digital health technologies are referred to software, products and services that leverage technology to address and improve specific women's health issues and provides opportunities for their empowerment.

The Fourth Health Sector Strategic Plan 2018-2024 (HSSP4) which acknowledges that women and men have specific health needs at all stages of life that are related to both physical differences and their societal roles is well-aligned with development commitments at global, regional and national levels.

At the global level, the HSSP4 supports the achievement of the **Sustainable Development Goals (SDGs).** Particularly in **SDG 3 and SDG5**:

The first commitment is to ensure healthy lives and promote well-being for all at all ages. The second one deals with the prevention and management of all forms of gender-based violence, in public and private spheres, including trafficking, sexual and other forms of exploitation and eliminate gender barriers to receiving essential health services.

At national level, implementing the NST1, the Health Sector Strategic Plan is mainstreaming the following cross cutting areas: teenage pregnancy and related risks such as maternal mortality, Women fertility rate, Gender disparities with regard to HIV/AIDS, Nutritional disorders especially among children and women and Gender-Based Violence.

Over the past decade a number of information systems have been put in place by the Ministry of Health in a bid to automate health services and improve health outcomes. These systems are at various stages of implementation, some being at initial stages while others are operational at national scale.

Despite the adoption and the use of digital health technologies, there are still challenges including:

- A huge portion of medical records that are still paper-based, which renders sharing of medical records and patient follow up very difficult.
- Majority of the solutions offered by the digital health platform in place are managerial and administrative in nature and there is still a gap on how patients connect with Health Workers and Health Care Services in general.

From the above background WEM-TECH strategy comes to address the gap on the low usage and access of digital technologies by women in the Health Sector. It proposes innovative solutions to ensure that women in all their diversity are empowered though digital technologies to better their health.

3.5.1. Rwanda eHealth Context

Digital health provides opportunities to strengthen health systems transforming the way health services are provided and the way in which people engage with those services. In Rwanda over the past decade a number of information systems have been put in place by the Ministry of Health in a bid to automate health services and improve health outcomes. The systems are at various stages of implementation, some being at initial stages while others are operational at national scale. Some of the systems that have been put in place includes; **Integrated routine reporting Health Management Information System**, **Electronic Medical Records, Electronic Logistics Management Information Systems**, **Mobile community-based information systems, Human Resources Information system, Resource tracking information system**, **Laboratory Information System**, **Integrated Disease Surveillance Information Systems, Health Resource, Tracking tool, Blood Bank information systems, and Telemedicine equipment.**

Despite the adoption and the use of digital health technologies, they are still some challenges identified. Those include but are not limited to: Inefficient transport infrastructure especially in rural areas whereby patients find it difficult to access health facilities; Sometime patients have to make long distance travelling to urban areas to seek specialized medical services; Assuring continuous availability of drugs at all levels of the health system remains a problem, Medical records are still paper-based and this renders sharing of medical records and patient follow up very difficult etc. Taking also a closer look at the digital health platform in place it is clear that they are still operating at managerial and administrative levels and there is still a gap on how Healthcare Workers are connecting to patients or vice versa. It is then from this background that WEM-TECH strategy is addressing the gap on the low usage and access of digital technologies by women and by suggesting or advising on what need to be done by all stakeholders in health institutions so that women in all their diversity are empowered though Digital technologies to better their health.

3.5.2. SGBV

Sexual and Gender Based Violence is a public health and human rights issue that compromises the safety and well-being of individuals and negatively impacts communities. It is a worldwide phenomenon disproportionately affecting women and causes harm not only to the individuals experiencing violence, but to their families, communities, and the socio-economic wellbeing of the national as a whole. Rwanda has taken steps to address the growing concern of Sexual and Gender Based Violence by strengthening the preventive and punitive legal, policy and institutional frameworks, infrastructure and logistical facilities, as well as advancing capacity building programs.

3.5.3. Technology facilitated SGBV

The technology revolution has brought new types of gender-based violence, including online discrimination, sexual exploitation of women and children, cyberbullying, cyberstalking, blackmail, and hate speech. As the Internet continues to grow, driven by ever greater amounts of online information, commerce, entertainment, and social networking services, it has also increased the commodification of women and sexualized violence, including through

broadcasting sexual abuse in real time. Competition among sites has increased the percentage of violent and misogynistic images.

Technology-facilitated SGBV is an action by one or more people that harms others based on their sexual or gender identity or by enforcing harmful gender norms. This action is carried out using the internet and/or mobile technology. The perpetrator always has motive, intent and behaviors. The motive may be a result of jealousy, revenge etc. Behaviors have a wide spectrum including stalking, bullying, sexual harassment, defamation, hate speech and exploitation. The tech facilitated GBV cross into the offline world as well, with victims/survivors experiencing a combination of online and in-person physical, sexual and psychological abuse. The figure below presents a summary of Tech facilitated GBV framework

Figure 11: Technology-facilitated gender-based violence Framework

PERPETRATOR   **VICTIM/SURVIVOR**

Motivation	Intent	Behaviors
Revenge	Psychological harm	Stalking
Jealousy	Physical harm	Defamation
Political agenda	Instrumental	Bullying
Anger	Norm enforcement	Sexual harassment
Ideological agenda		Exploitation
Sexual desire		Hate speech
Monetary need/ desire		
Maintain social status		

Impact	Help-seeking& coping
Physical	Reporting
Psychological •Social	Support services
Economic	Social support
Functional	Changing technology use
	Avoidance

Frequency	Mode	Cross-cutting tactics
No. of offenses	Social networking sites	Doxing
No. of modes	Dating sites	Hacking
No. of behaviors	Communication technology	Threatening
Timeframe	Entertainment sites	Image-based abusing
	Personal online accounts	Gender trolling
		Using fake accounts

Source: © 2018 International Center for Research on Women (ICRW).

CONTEXT: SOCIAL, GENDER, CULTURAL, LEGAL, POLITICAL, RELIGIOUS, TECHNOLOGICAL

4. COMMON BARRIERS IN THE SELECTED SECTORS.

Based on the analysis done on Women Empowerment through Digital Technologies in different sectors as presented in this document some common barriers, in regards to Women's digital inclusion are highlighted below:

- **The availability of relevant infrastructure**: This refers to the physical unavailability or inadequacy of infrastructure, including network coverage and the electricity required to power devices.

- **Cost and affordability**: Cost of devices and the cost of usage

- **Usability and skills**: Women lack the skills and confidence to engage with innovative technologies effectively at every level, starting from basic usage.

- **Safety and Security**: Digital technologies can both empower women and foster abuse that disempowers them. Online harassment or even sexual trafficking, cyberstalking, abuse and violence can represent significant barriers to access for many women. (Ex: Innovate a panic button app,

- **Awareness and relevant content** the lack of relevant content also exacerbates digital inequality

- **Socio-cultural barriers and factors** the prioritization of boys' education over that of girls. The prolonged use of smartphones can be incompatible with the perspective of women's expected role "as caregivers".

- **Misperception or misinformation regarding Digital Technologies** Some individuals regard ICT tools and related devices as unnecessary or even unhelpful for their work

- **Lack of access to flexible schedules and work-life policies**: Women are still the main caregivers of the family, difficulty to balance work and family responsibilities is another hindrance to innovative and entrepreneurial activities by women.

5. PRIORITY ACTIONS

To empower women through digital technologies across various sectors, including those not specifically mentioned in this strategy, it is necessary to:

1. **Enhance Digital Literacy:** It is essential to provide women with comprehensive digital literacy training to equip them with the skills necessary to navigate and utilize digital tools effectively.

2. **Facilitate Access to Affordable Smart Devices**: Initiatives must be put in place to make smart devices more accessible and affordable for women. This includes also capacity-building programs to ensure they can utilize these devices optimally.

3. **Invest in High-Quality ICT Infrastructure:** To enable widespread access to digital technologies, we must focus on establishing and expanding high-quality ICT

infrastructure. This includes improving access to affordable internet connectivity and ensuring reliable electricity infrastructure.

4. **Ensure Digital Safety for Women:** Addressing women's digital safety concerns and dismantling barriers stemming from social norms and stereotypes that hinder their access and use of digital technology is paramount.

5. **Promote Gender mainstreaming in the Technology Industry:** Encourage and support the participation of women in the technology sector, including leadership and decision-making positions.

6. **Foster Digital Capacity Building:** Support women in building their digital capabilities and facilitate the development of content, applications, and services that cater to their unique needs and interests.

7. **Collect Sex-Aggregated Data:** Develop a comprehensive repository of relevant, sex-aggregated data to inform evidence-based policy formulation, as well as to monitor and assess progress effectively.

6. SWOT Analysis

The analysis used factual analysis covering a wide range of the digital transformation era.

STRENGTHS	WEAKNESSES
1. *Robust Gender Machinery* 2. *Good Broadband Penetration* 3. *Gender sensitive legal, policy and institutional framework in Place* 4. *Existing programs and initiatives promoting women empowerment in digital technology*	1. *Low levels of Digital skills* 2. *Limited access to digital financial services* 3. *Low penetration of smart devices* 4. *Limited friendly applications and contents responding to women needs* 5. *Gender blind data collection without sex disaggregated analysis*
OPPORTUNITIES	THREATS
1. Closing the digital divide increases women's access to information *2. Digitally skilled, Gender sensitive legal environment and growing numbers of women in the ICT and Innovation industry will mean economic growth and a more inclusive society* *3. Leverage the private sector and government focus on reaching last-mile populations through digital platforms* *4. The constant development of the emerging technologies* *5. Collaboration between stakeholders in Digital Tech sector*	*1. Women in STEM and Technology related courses leave the sector mid-career to a greater extent than men* *2. Only 35.7 % female participate in ICT related course* *3. Low level of women participation in leadership and decision making in research, innovation* *4. Designed Technologies, which are not always appropriate or accessible by women.* *5. Increased online and physical harm.* *6. Gender Stereotypes and Societal Norms* *7. Limited number of role models and mentorship opportunities*

Table 6: SWOT Analysis

7. WEM-TECH STRATEGIC FRAMEWORK

7.1. Vision

Harnessing the Potential of Digital Technologies to Empower Women Across Rwanda

7.2. Mission

Empower women by narrowing the Digital Divide through strategic use of ICTs and Innovation, fostering their active participation and integration across all segments of value chains

7.3. Objectives

7.3.1 General Objective

To reduce existing digital access and skills gaps by fifty percent and double the engagement of women in the digital economy, promoting gender equality and inclusive technological advancement by the year 2026

7.3.2 Specific Objectives

- **Close the Gap in Digital Access:** By 2026, address the multifaceted barriers to digital inclusion for women, such as time constraints due to care responsibilities or complex interrelated socio-economic and cultural factors (including income, status, education level, labor position, health, and age), ensuring that women in Rwanda have equitable access to digital technologies and opportunities, empowering them to actively engage in the digital landscape.

- **Close the Gap in Digital Skills:** By 2026, enhance digital literacy and skill development initiatives, ensuring that a significant majority of women in Rwanda possess the necessary competencies to proficiently utilize and understand digital technologies, thereby promoting increased access, adoption, and effective utilization, thus fostering a thriving digital ecosystem

- **Combat Barriers Stemming from Social Norms, Stereotypes, and Enhance Digital Safety for Women's Digital Inclusion:** By 2026, collaborate with the public and private sectors to implement proactive policies and innovative solutions aimed at breaking down entrenched norms, fostering gender equality, and ensuring women's safety in the digital realm, while making digital technologies more gender-responsive to address specific barriers faced by women and align with their aspirations and objectives, thus fostering a more inclusive and secure digital environment for all.

- **Enhance Women's Participation and Leadership in Digital Technologies:** By 2026, actively promote and facilitate increased representation and leadership of women in the technology industry, breaking down existing barriers and challenging social inequalities perpetuated by the digital divide. By fostering a virtuous cycle of women's engagement, not only in utilizing and accessing digital technologies meaningfully but also in safe and impactful design, construction, and leadership within the digital

technology and innovation domain, we aim to empower women and girls to fully embrace the abundant opportunities within the rapidly evolving technology landscape.

- **Enhance Coordination, Monitoring, and Evaluation of Women's Inclusion in ICT & Innovation:** By 2026, establish a robust framework for coordinated efforts, thorough monitoring, and comprehensive evaluation of women's inclusion in ICT and innovation. Develop mechanisms to systematically collect and analyze sex-disaggregated data to provide concrete evidence to policymakers, emphasizing the imperative of integrating gender perspectives in ICT policies, plans, and strategies. Address critical areas requiring sex-disaggregated statistics and indicators, including access and usage, employment, education, and the underrepresentation of women in the tech industry, facilitating informed decision-making and fostering gender-responsive advancements in the digital landscape

The figure below summarizes the WEM-TECH Strategic framework

Vision	Mission
Leveraging Digital Technologies for Women Empowerment	*"Bridge the Digital Divide, by leveraging ICTs and Innovation to position women in all segments of value chains"*

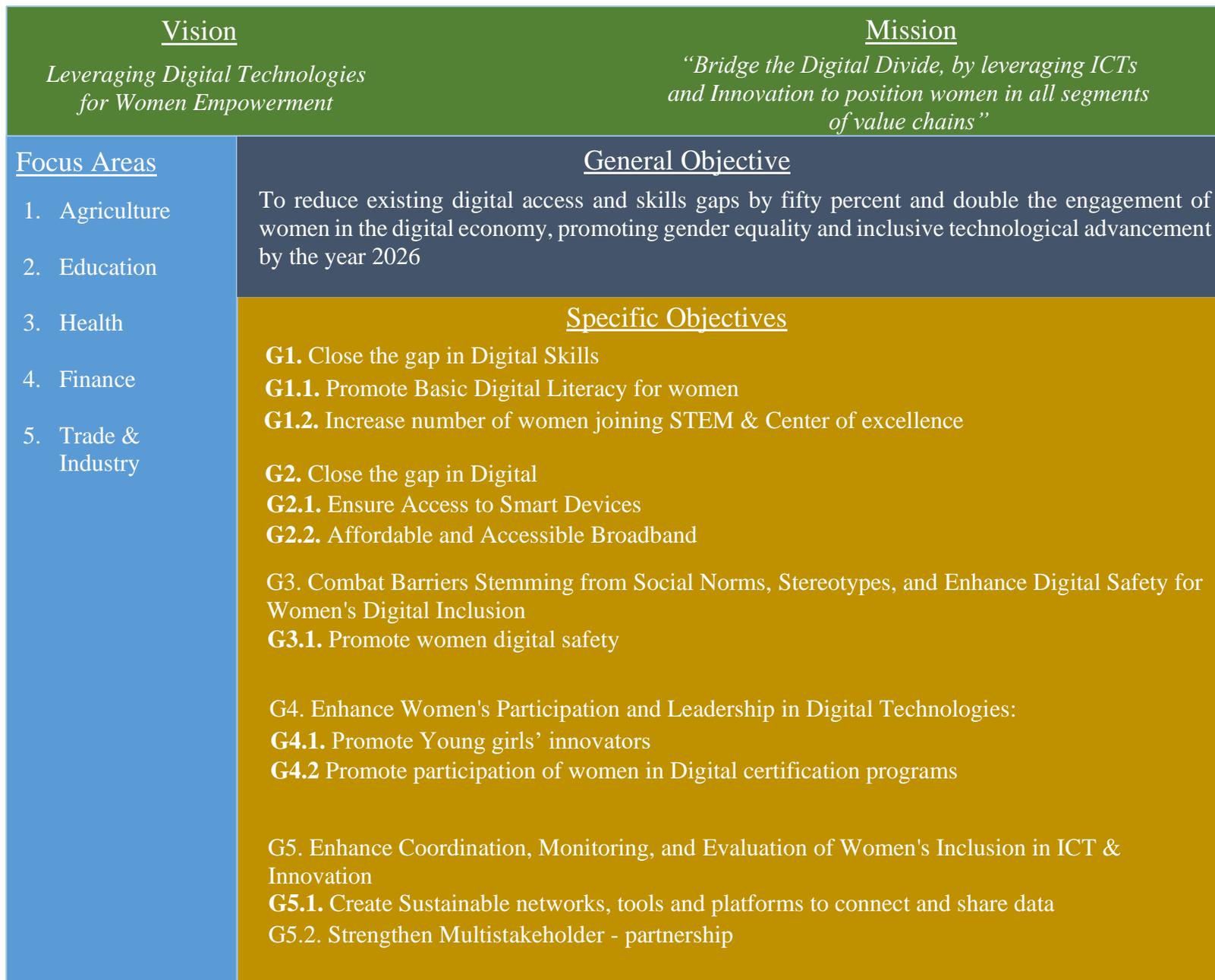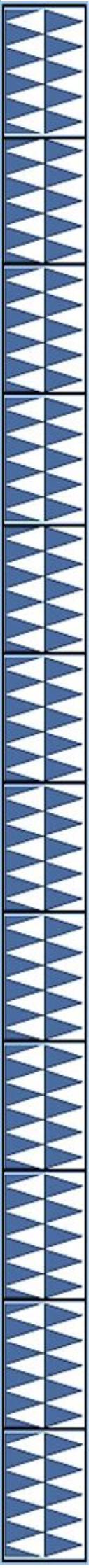| Focus Areas	General Objective
1. Agriculture 2. Education 3. Health 4. Finance 5. Trade & Industry	To reduce existing digital access and skills gaps by fifty percent and double the engagement of women in the digital economy, promoting gender equality and inclusive technological advancement by the year 2026
	Specific Objectives **G1.** Close the gap in Digital Skills **G1.1.** Promote Basic Digital Literacy for women **G1.2.** Increase number of women joining STEM & Center of excellence **G2.** Close the gap in Digital **G2.1.** Ensure Access to Smart Devices **G2.2.** Affordable and Accessible Broadband G3. Combat Barriers Stemming from Social Norms, Stereotypes, and Enhance Digital Safety for Women's Digital Inclusion **G3.1.** Promote women digital safety G4. Enhance Women's Participation and Leadership in Digital Technologies: **G4.1.** Promote Young girls' innovators **G4.2** Promote participation of women in Digital certification programs G5. Enhance Coordination, Monitoring, and Evaluation of Women's Inclusion in ICT & Innovation **G5.1.** Create Sustainable networks, tools and platforms to connect and share data G5.2. Strengthen Multistakeholder - partnership

Figure 11: WEM-TECH STRATEGIC FRAMEWORK

7.4. WEM-TECH Principles model in bridging digital divide.

The eight principles offer practical guidance to meeting the objectives set out in this strategy document. They are designed to support existing policies and strategies or establishing new ones to realize Women's Empowerment through Digital Technologies.

Principle 1: Access

Access is a key foundation to achieve digital inclusion. This includes providing affordable digital technologies and services

Principle 2: Skills

Access and use are not the only ways in which women interact, or should interact, with digital technologies. Women should also be as much involved as men in the design, development and production of digital technologies.

Principle 3: Cost and affordability

Cost of devices and the cost of usage is an important factor and it affects more women than men. As a consequence, women are not able to engage with innovative technologies effectively at every level, starting from basic usage as men do.

Principle 4: Digital Safety and Security

Women and girls need safe spaces where they can have the opportunity and necessary support as they access technology and use digital technologies. Digital technologies can both empower women and foster abuse that disempowers them. Online harassment or even sexual trafficking, cyberstalking, abuse and violence can represent significant barriers to access for many women. So, there is a need to prevent, mitigate and respond to threats that arise from using and accessing Digital technologies.

Principle 5: Relevant content and Application

Due to the fact that lack of relevant content exacerbates the existing digital inequality, there is a need to support the development of relevant content, applications and services by and for women.

Principle 6: Gender Disaggregated Data (by sex, age, location)

Issues related to digital divide have been prominent in discussions of women empowerment. However, the paucity of statistical data on the subject makes it difficult, if not impossible, to make the case for the digital inclusion in ICT policies, plans, and strategies to policy makers. Collecting/analysing data in ICT & Innovation consistently and regularly are a prerequisite to understanding how Digital Technologies impact men and women differently.

Principle 7: The availability of relevant infrastructure

This refers to the physical unavailability or inadequacy of infrastructure, including network coverage and the electricity required to power devices.

Principle 8: Cultural norms and gender stereotypes

Digital technologies are to be used to address inequalities that hinder girls and women from fully participating in and benefiting from the information society.

The stated eight principles to bridging the digital divide are now grouped into sections to emphasize what is needed at each stage in bridging the digital divide. Section 1 is comprised of key factors (which states the basic elements needed), The second one is enabling factors (which contribute to the usability of digital technologies) and lastly success factors (which are considered as output).
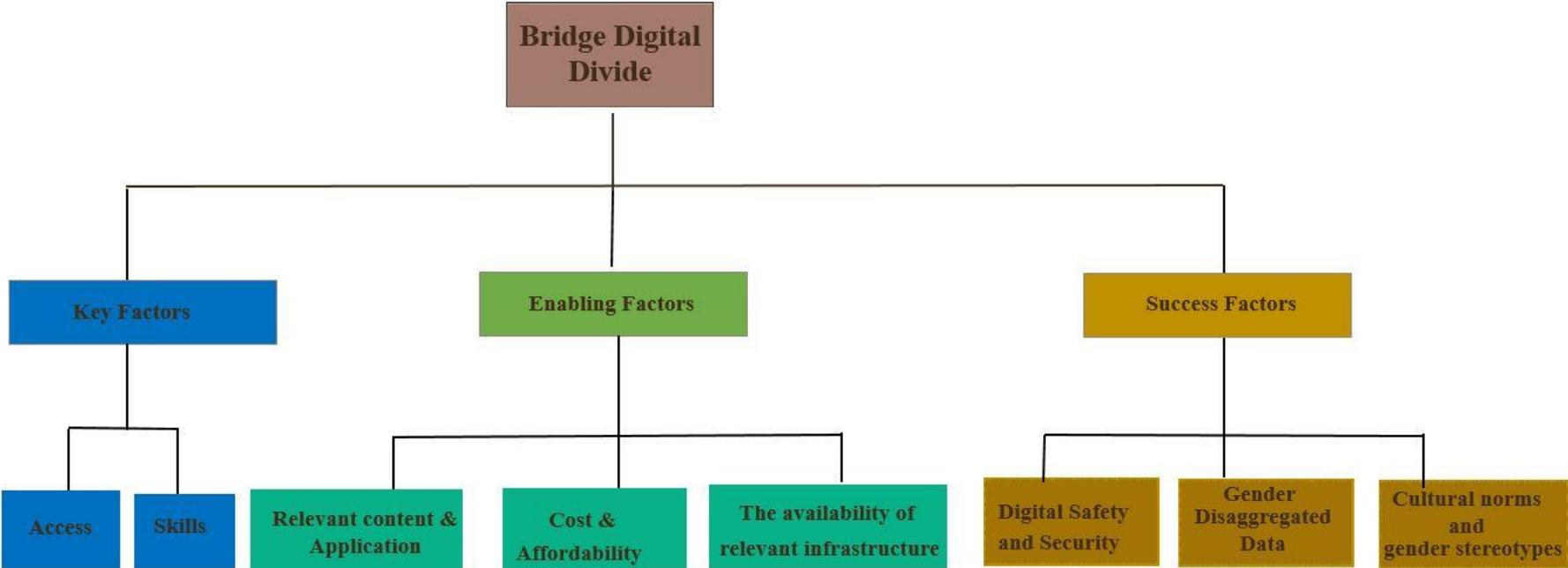
Figure 9: WEM-TECH Model

7.5. Implementation matrix, monitoring and evaluation frameworks

The successful implementation of this Strategy will depend on the collaboration of various stakeholder. If the goals and objectives of WEM-TECH are to be successfully met, an effective governance and implementation structure with clear lines of decision-making and information sharing will be essential in program formulation process and implementation. Effective governance of the strategic plan should enhance better decision making and the efficient use of resources and strengthen accountability.

This section presents a framework detailing the respective indicators, strategic initiatives, targets, roles and responsibilities including the institution responsible for collecting relevant data.

	GENERATION EQUALITY FORUM (GEF) COMMITMENTS IMPLEMENTATION PLAN 2021 – 2026							
Outcome/objective1: *Close the gap in Digital Skills*								
Indicator: *Digital gap in Digital Skills closed.*								
Output	**Performance indicator**	**Targets (2021-2026)**				**Interventions/Activities**	**Stakeholders**	**Budget (M RWF)**
		2022/2023	**2023/2024**	**2024/2025**	**2025/2026**			
Output 1.1: Increased number of women with Digital Literacy skills	Number of women trained for basic digital literacy. **(Baseline: 120,000)**	400,000	800,000	1000,000	500,000	1.Engaging women and girls to participate in different initiated digital literacy program 2.Raising funds for basing digital literacy 3. Initiate program to upscale digital skills especially for women.	**MINICT (Lead),** MIGEPROF, CNF, MINALOC RISA, ICT CHAMBER and DPs	1000
	Number of girls hired as Digital Ambassadors. **(Baseline: 25 Female Vs 92 Male)**	N/A	100	200	200	1. Mobilize young girls to join DA program 2. Enforce gender parity in the recruitment of Digital Ambassadors.	**MINICT (Lead)** RISA, WORLD BANK	600
Output 1.2: Increased number of women in STEM	Percentage of female enrolling in STEM courses at Upper Secondary level. **(Baseline: 44.7% Female Vs 55.3% Male)**	47%	47.5%	48%	49%	1.Training teachers in Gender responsive Pedagogy, 2. Institutionalize Career guidance and coaching to make sure girls are mentored to join STEM 3.Organize world science day 4.STEM-Boot Camp 5. TVET Campaign 6. Community outreach / sensitization of girls in secondary schools (Senior 2	**MINEDUC(Lead),** NCST, RP, REB, NESA, RTB, UNICEF, RAWISE, FAWE, OWSD (Organization for Women in Science for the Developing	N/A

	Indicator					Strategies/Activities	Lead	Budget
						&3) to enroll in STEM courses in their upper secondary studies 7. Mentorship program/ Sensitization to girls and their parents regarding joining STEM 8. Localize the AGCCI (African Girls Can Code initiative) and link it with existing initiatives. 9. Rewarding best performers	World), IRO (SheCanCODE Initiative), UNWOMEN	
	Number of females enrolled in STEM in Higher Education increased **(Baseline: 35.15% females vs 64.84% males)**	36%	36.5%	37%	37.5%	1.Increase in number of students especially girls who receive scholarships to pursue higher education courses, especially in STEM subjects, 2.Marketing of new programs more flexible and seasonal admission. 3.Conduct TVET Campaigns.	**MINEDUC(Lead),** HEC, NCST, UR, RP.	N/A
	Number of best female performers in STEM-related subjects rewarded.	15	15	15	15	1. Mobilization of sponsors. 2. Reviewing criteria and selecting female performers. 3. Review and harmonize existing award schemes for consistency and impact.	**MINEDUC (Lead),** IMBUTO FOUNDATION ,UNICEF	140
	Number of females enrolled in Centers of excellence of UR increased **(Baseline:32% of females vs 68% of Males)**	32.5%	33%	34	35%	1.Fixing the minimum number (30%) of females to be admitted in each cohort 2.Providing additional stipend to female students 3.Providing mentorship to female students for their retention 4.Providing accommodation to interested female students in the college hostel	**MINEDUC (Lead)** HEC, NCST, UR, RP.	N/A

						5.Conducting Community Engagement activities 6.Conducting Radio and TV shows 7. Funding the best innovative projects of female students		
	Number of women/girls completing Digital Technology Certification Programs	100	100	100	100	1. Mobilize partners to sponsor different Digital Technology certification programs for girls/women 2. Link Women/Girls up with career opportunities 3.Increase number of women getting skills in the emerging technologies	**MIGEPROF(Lead),** UNWOMEN, MINICT, MINEDUC	400
Output 1.3: Increased usage of digital financial services by women	Percentage of women using digital financial services. **(Baseline: 29%)**	40%	45%	50%	58%	1.Mainstream gender in digital finance schemes 2.Invest in digitalization of financial services that benefit financially excluded population, especially women by digitalizing MFIs, Umurenge SACCO, and VSLAs. 3.Strengthen existing digital financial literacy programs for women. 4.Review the National Digital Ambassador programs to make sure it is addressing women digital skills gap in the area of finance	**MINECOFIN(Lead),** MINICT, BNR, AFR, CARE, BDF, RDB, BRD, RCA, Participating Financial Institutions, PSF, AMIR.	N/A

Output	Performance indicator	30 women out of 100 trainees (2022/2023)	30 women out of 100 trainees (2023/2024)	30 women out of 100 trainees (2024/2025)	30 women out of 100 trainees (2025/2026)	Interventions/Activities	Stakeholders	Budget (M RWF)
Output 1.4: Embraced use of e-commerce by women	Number of women sensitized and trained to use e-commerce (**Baseline:** 10 out of 67 e-commerce platforms owned by women)	30 women out of 100 trainees	30 women out of 100 trainees	30 women out of 100 trainees	30 women out of 100 trainees	1. Provide training for e-commerce skills and business development skills for women entrepreneurs. 2. Conduct community awareness to boost the number of women benefiting from "50 million African Women Speak Networking Platform (50MAWS)". 3. Facilitate access to e-payments 4. Involve or have women on board in e-commerce value chain	**MINICOM (Lead),** MIGEPROF, MINICT, RISA, CARE, PSF, NWC, RCA, RDB, MFIs	40

Outcome/objective2: *Close the gap in Digital Access*
Indicator: *Gap in access to digital technologies closed.*

Output	Performance indicator	Targets (2021-2026)				Interventions/Activities	Stakeholders	Budget (M RWF)
		2022/2023	**2023/2024**	**2024/2025**	**2025/2026**			
Output 2.1: Increased Affordability of Smart Devices for women.	Number of financing or favorable loans for smart devices targeting women. (**Baseline: 2**	2	2	2	2	1.Support or encourage banks/MNOs/DPs and Private Sector to put up a framework or products aimed at providing innovative financing or favorable loan schemes for smart devices targeting Women 2.Coordinate women beneficiaries' inputs to ensure the proposed loan schemes are structured to respond to the women's need	**MINICT(Lead) MIGEPROF (Co-Lead)** MINECOFIN, BNR, CARE, MFIs, PRIVATE SECTOR, DPs	15,000
Output 2.2: Gender equity enforced in "Connect Rwanda Campaign"	Number of women receiving smart phones under "Connect Rwanda Campaign" (**Baseline: 10,180 females out of**	N/A	25,000	50,000	50,000	1. Mobilize at least 10M USD by 2026 to strengthen "Connect Rwanda Campaign" from different stakeholders 2. Conduct a device penetration study (Dalberg) 3. Bundling telephones as part of technology extending schemes such as off grid electrification	**MINICT(Lead)** RISA, WORLD BANK, MTN, TELECOM, AIRTEL	15,000

	26,599 beneficiaries)					4. Digitalization of 10K cooperatives with an average 5M members. 5. Host regular workshops and targeted meetings to encourage identified stakeholders to advance the key commitments. 6. Provide support for local content developers who will make relevant content for Kinyarwanda speaking population		
Output 2.3: Increased percentage of female headed households who own smart phones.	Percentage of female headed households who own smart phones. **(Baseline: 54.4% female headed households Vs 66% male headed households)**	74.4%	83%	92%	98%	1.Establish quotas for beneficiaries of phone distribution schemes. At least 60% of beneficiaries should be women. 2.Prioritize associations of female household leaders when deciding beneficiaries of phone acquisition programs 3. Promote schemes and models to boost smart phones penetration for female headed households in line with new National Broadband policy	**MINICT(Lead) MIGEPROF (Co-Lead)** MINECOFIN, BNR, CARE, MFIs, PRIVATE SECTOR, DPs, households	80,000
Output 2.4: Broadband internet made affordable and accessible for women.	Percentage of female headed households having access to broadband internet. **(Baseline: 17.7% of female-headed households as of 2021/2022)**	20.2%	26.3%	32.7%	40%	1. Promote and support the Broadband to the homes program (Public & Corporate) 2. Implementation of new National Broadband policy with regards to female headed households 3. Finance last mile Increase internet connectivity for low-income people, especially women.	**MINICT(Lead) MIGEPROF (Co-Lead)** MINECOFIN, BNR, CARE, MFIs, PRIVATE SECTOR, DPs	17,000

Outcome/Objective 3: Combat Barriers Stemming from Social Norms, Stereotypes, and Enhance Digital Safety for Women's Digital Inclusion								
Indicator: Change of attitude for women towards Technology								
Output	Performance indicator	Targets (2021-2026)				Interventions/Activities	Stakeholders	Budget (M RWF)
		2022/2023	2023/2024	2024/2025	2025/2026			
Output 3.1: Tech-facilitated GBV handled efficiently.	Integration of Tech Facilitated GBV in policies, regulations and laws. **(Baseline: Revised Anti-GBV policy)**	N/A	1.Incorporate Tech-facilitated GBV in the Anti GBV policy.	1. Review the Anti-GBV law to incorporate Tech-Facilitated GBV.	1.Review the Anti-GBV policy in relation to Tech-facilitated GBV area.	1. Identify gaps and integrate Tech-facilitated GBV into existing policies, regulations and laws to regulate tech companies and hold offenders to account. 2.Identify and sign relevant international agreements and a common legislative framework to fight cross-border TFGBV	**MIGEPROF(Lead),** MINIJUST, MINICT, RIB	N/A
	Availability of a coordinated mechanism for prevention, complaints, and immediate removal of harmful contents. **(Baseline: N/A)**		1.Dedicated technical team for Tech-facilitated GBV 2. Guide on mandatory Standard Operating Procedures for social media and tech companies.	1.Complaints and Content Removal system.	1.Complaints and Content Removal system.	1. Establish a coordination taskforce (under the existing Anti-GBV subcluster) to classify and flag harmful contents for removal. 2.Include Prevention, mitigation and response to TFGBV in the Standard Operating Procedures of social media and technological companies 3.Ensure clear and transparent content moderation policies and responses are in place	**MIGEPROF(Lead),** MINICT, RIB, RURA	50

					Interventions/Activities	Stakeholders	Budget (M RWF
Availability of awareness tools and campaigns on Tech-facilitated GBV **(Baseline: N/A)**	N/A	1.Anti Tech-Facilitated GBV guidelines. 2.Anti Tech-Facilitated GBV training materials 3.Anti Tech-facilitated GBV multimedia materials 4.Twitter spaces on Anti Tech-Facilitated GBV	1.Training for Anti-GBV service providers. 2. Radio/TV Awareness programs 3.Social Media Messages	1. Radio/TV Awareness programs 2.Social Media Messages	1.Improve digital literacy among adolescent and women professionals with special focus on healthy online behavior and Interactions. 2.Develop and scale up GBV prevention programs that include engagement with men and boys in transforming harmful masculinities to address online behaviors. 3. Development of tools to support women, parents and educators, and enable them to protect the online privacy of children and students. 4.IncorporateTech Facilitated GBV materials in existing ICT awareness programmes and existing Anti-GBV awareness programs	**MIGEPROF(Lead),** MINICT, RIB, RISA	50

Outcome/Objective 4: *Enhance Women's Participation and Leadership in Digital Technologies*

Indicator: Increased % of women as creator, innovator, leader of technology

Output	Performance indicator	Targets (2021-2026)				Interventions/Activities	Stakeholders	Budget (M RWF
		2022/2023	2023/2024	2024/2025	2025/2026			
Output 4.1: Increased number of Women & Girls' innovators.	Number hackathons/challenges organized for girls/women	2	2	2	2	1. Design a detailed concept note for challenges/hackathons for girls. 2. Mobilize partners for sponsorship. 3. Mobilize girls/women for participation. 4. Devise strategies to follow up on awarded ideas/projects for implementation.	**MIGEPROF(Lead)** UNWOMEN, MINICT, RISA, ICT CHAMBER	200

Output	Performance indicator	Targets (2021-2026)				Interventions/Activities	Stakeholders	Budget (M RWF
	Number of Women & Girls innovators supported through innovation ecosystem. **(Baseline: 15% female among teams' members, and 5% among teams' leaders)**	19%, 7%	23%, 8.5%	26%, 11%	30%, 15%	1.Mentorship programs/campaigns and mobilization for young girls to join innovation 2. Support girls innovative project in ICT & Innovation, document and show case their success to inspire other young girls. 3.Scale up innovation hubs especially in rural areas. 4. Scaling up robotics programme by including women into the program	**MINICT(Lead), MIGEPROF (Co-Lead)** RISA, ICT CHAMBER, and DPs	10,000
Output 4.2: Promote participation of women in Digital Certification Programs	Number of women/girls completing Digital Technology Certification Programs	1000	1000	1000	1000	1. Mobilize partners to sponsor different Digital Technology certification programs for girls/women 2. Link Women/Girls up with career opportunities	**MIGEPROF(Lead),** UNWOMEN, MINICT, MINEDUC	400

Outcome/Objective 5: **Enhance Coordination, Monitoring, and Evaluation of Women's Inclusion in ICT & Innovation**
Indicator: Improved, accurate and readily gender disaggregated data

Output	Performance indicator	Targets (2021-2026)				Interventions/Activities	Stakeholders	Budget (M RWF
		2022/2023	2023/2024	2024/2025	2025/2026			
Output 5.1 Sustainable networks and platforms to connect and share information created	Number of coordination workshops organized to bring together key stakeholders for planning, aligning and reporting. **(Baseline: 2 workshops, 1 for**	2	2	2	2	1. Mapping and documenting all ongoing initiatives and corresponding baselines. 2. Organize national consultative events targeting international and regional forum to mobilize multi-stakeholders' partnerships (CSW67, AU STC, WOMEN DELIVER 2023). 3. Comprehensive annual national report on Action Coalition	**MIGEPROF(Lead),** MINICT, GMO, UNWOMEN	100

	GEF and 1for WEM-TECH)					4. Organize bi-annual Reflection Day with all stakeholders. 5. Organize on quarterly basis, monitoring meetings within individual sectors under the supervision of lead ministries. 6. Build a simplified reporting tool to be used by different implementors 7. Establish a permanent technical working group in charge of overseeing all activities related to inclusion of women in ICT and Innovation. 8. Recruit a Digital and Gender coordinator to ensure the implementation and monitoring at both central and local government levels		
	Innovative solution to be used in sharing and producing sex disaggregated data. **(Baseline: A reporting tool without dashboard and a separate dashboard without a backend system to feed data automatically)**	1.Development of a new stakeholders reporting tool and dashboard. 2.Deployement and dissemination	1.Development of analytical tool on top of dashboard.	N/A	N/A	1.Establish procedures to produce and disseminate timely and reliable sex disaggregated data in ICT and Innovation industry 2.Institutionalization of sex disaggregated data (not only limited to ICT and Innovation)	**MIGEPROF (Lead),** MINICT, RISA	50

7.6.Priority projects with focus areas

QUICKWINS	CORE PROJECT	Description
QW1.Digital Ambassadors Program (DAP)	**Project 1.1**	**Strengthen DAP**
	Activities	1. Design awareness programs (consider hybrid model of delivery (physical, audio, online etc.)) aimed at sensitizing and empowering women on the importance of digital technologies. (*To be done before giving them digital literacy skills*).
		2. Develop relevant training materials for basic and advanced digital literacy skills for women in the selected priority sectors (Education, Finance, Trade and Industry, Agriculture and Health)
		3.Design training that adapts to the favorable environments and flexible schedule for women.
		4.Introduce incentive package
	Output	1. Increased % of women with digital literacy skills
	Initiatives	1. Ensure one digitally literate person per Household 2. Develop a Virtual Skills School to ensure that no woman/girl is left behind and this will offer a second chance to learning to those who had to leave formal education)
QW2. Education Sector	**Project 2.1**	**Increase number of women in STEM**
	Activities	1.Develop girl-friendly or gender inclusive Pedagogy 2. Strengthen the reward Scheme for best female performers in STEM -related subjects in primary and secondary level final exams; 3. Establishing professional internships programs for women in STEM.
	Output	% Of women enrolling in STEM courses increased

QW3. Trade and Industry	Project 3.1	Develop and implement entrepreneurial capacity-building program for female Entrepreneurs
		1. Promote women's use of e-commerce services 2. Provide training for e-commerce skills and business development skills for women entrepreneurs. 3. Access / Make use of the "50 million African women speak platform" (*These will be under DAP*) 4.Conduct a study on women's involvement in Trade and Industry sector
QW4. Agriculture	Project 4.1 Gender responsiveness in agriculture sector	**Enhance the gender responsiveness in delivery of agricultural services**
	Activities	**1.**Initiate awareness raising programs for ensuring the usage of the digital services in agriculture sector by the women, **2.** Create a gendered value-chain mapping to identify women's divisions of labor within each stage (for ex: coffee supply chains…) **3.** Support women in opening agro-dealerships and provide training on the use of input. 4. Use digital technologies to encourage women apply for financial products initially designed to improve their access to finance (e.g., agricultural guarantee fund, rural investment facility, post-harvest etc….)
	Output	Enhanced use of digital agriculture platform and services by women (Ikofi, Smartnkunganire, e-soko, weather and crop calendar, cure and feed your livestock, e-nutrifood…)
	Initiative	**1.Initiative of "Buy from and pay women directly** (Creating direct linkages with women in the supply chain is the best way to ensure that women benefit from their work, maintain control over their assets, and can expand their businesses.) **2.**Introduce an electronic **pre-paid voucher system,** which allows women farmers to pre-pay for inputs at a time during the year when money is available. **3.** Introduce Gender-smart solutions in transportation and marketing

QW5. Finance	Project 5.1	Adoption/ Usage of digital financial services by women
	Activities	1. Initiate awareness-raising programs and provide support on the usage of financial digital services 2. Strengthen mobilization of savings in the community (by increasing ownership of saving accounts by young women)
		3. Facilitate access to e-payments (Wave of charges)
QW6. Health	Project 6.1	Relevant Application development
	Activities	**1.1** Development of a MBConnect (Mother Baby) free mobile voice call service that provides culturally appropriate, comprehensive information on pregnancy and parenting to women living in urban area and rural area. 1.1.1 Delivering voice messages timed to: a) match the woman's pregnancy stage (to prevent anemia, reminding women to take iron supplements from their local health clinic and suggests nutritious foods to eat during pregnancy) b) or message related to the age of her infant and continue until her baby's first birthday (duration: twice a week, free of cost) 1.1.2. Provide Content Access Points in the areas that are frequently visited by women like Health Centers whereby they can access updated materials related to maternal and child health and nutrition without need of internet. **1.2** Develop Tech solutions to help in the diagnosis or early detection of some diseases that affect women most (for example: Cancers (Breast cancer /cervix, stomach), solutions to use in reproductive health (especially for young girls)
	Project 6.2	Babyl Project
	Activities	Strengthen Babyl Program to offer a wide range of digital health services to women in rural areas.

8. RISK ASSESSMENT AND MITIGATION MEASURES

The table below describes the risks that may prevent the achievement of outcomes, alongside mitigation measures to be undertaken to address them. Each risk is weighted in terms of potential impact on outcome achievement.

Assumptions & Potential risks	Impact on outcome achievement	Mitigating actions proposed
Objective 1. Close gap in Digital Skills		
1.Resistance to embrace Digital Literacy &Skills due to lack of knowledge about the benefit of digital technologies.	Impact: high	1. Enhancing Awareness campaigns among women in all their diversity, about the risks and opportunities associated with digital skills in the 21st century. 2. Explore public-private partnerships to support the delivery of digital skills and literacy. 3. Encourage Institutions to provide on-the-job training to reduce the skills gaps among Women in Tech industry.
2.Absence of hybrid learning opportunities	Impact: high	1.Provide appropriate learning opportunities (Encourage online learning by providing adapted content and services for women and girls) 2. Promote boot-camps that foster programming skills for young girls
Objective 2: Close gap in Digital Access		
1.Low penetration of Smart Devices, due to associated costs	Impact: high	Explore ways for subsidizing access to smart devices or Make Internet-capable devices more affordable
2.Limited loan schemes due to lack of trust by Bank and other stakeholders.	Impact: Medium	Increase women incentive schemes
3.Limited access of internet	Impact: high	Foster low-cost Internet service packages for low-income people, especially for women.
Objective 3: Fight barriers related to social norms /stereotypes and digital safety that hinder women digital inclusion		
1.Clinging on Cultural norms and gender stereotypes by men and women	Impact: high	Awareness campaigns

2.Lack of enforcement of digital safety laws on tech facilitated GBV for women	Impact: high	1. Strengthen enforcement mechanisms. 2. Awareness-raising efforts to inform women about the risks and opportunities associated with the use of Digital Technologies 3. Promote internet safety for women and girl by tackling all forms of violence against women through social media tools;
3.Limited adoption on use of digital technologies	Impact: high	Awareness-raising and skills development program on the use of digital technologies
4.Limited time by women due to unpaid care work (Household responsibilities)	Impact: high	Introducing caregiving technologies to liberate women from the disproportionate burden of care work
Objective 4: Women's Participation and Leadership in digital technologies		
1.Limited digital skills (Analytics, AI, Blockchain etc.) and training	Impact: high	1.Encouraging girls into STEM professions 2. Advanced digital skills in women
2.Gender not mainstreamed in digital industry	Impact: high	Mainstream the policies of digital inclusion for women and girls into tech industry strategies
3.Unconscious bias/stereotypes		Lobbying to dismantle the unconscious bias and stereotypes
4.Insufficient support of women role model		Mobilise women in tech industry to intervene in the area of women leadership/ women in decision making in tech industry;
Objective 5: Strengthen coordination, monitoring & evaluation of women inclusion in ICT& Innovation		
Absence of gender disaggregated data in ICT and Innovation	High	Collection and dissemination of gender disaggregated ICT data

9. COMMUNICATION PLAN

This communication plan is created to increase stakeholders' awareness and strengthening the mechanism of ownership in the execution of different initiatives suggested in this strategy.

Stakeholder/Target Audience	Goal and expectations	Timeframe	Appropriate Channel
MIGEPROF	- Will ensure overall coordination of this strategy. - Will ensure that all institutions responsible for implementation of this strategy are effectively playing their role to achieve the expected outcomes.	Starting from validation phase, throughout the implementation period.	• Physical Workshops, • Virtual Meetings, • Emails,
MINICT, RISA	- Shall conduct reviews highlighting; progress, challenges and short- to medium-term priorities for achieving the WEM-TECH strategy goals. - Mobilize financial and technical support to ensure women's digital inclusion	Throughout the implementation period.	• Workshops, • Report,
NWC	Shall mobilize women at all levels from village to national level to ensure they effectively participate in initiatives proposed in this strategy.	Throughout the implementation period.	Quarterly Report
Stakeholders (Development Partners, Academia, Private Sector, Civil Society, Private Sector	Implementing the suggested interventions/initiatives to empower women through Digital Technologies	Quarterly	Quarterly Report
GMO	Shall be responsible for collecting and disseminating gender-disaggregated data on the Use and Access of digital technologies by women and monitor effectiveness of programs proposed in this strategy	Quarterly	Report

Table 11: Communication Plan Summary

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