NATIONAL CONSULTATIVE WORKSHOP TO INFORM THE DEVELOPMENT OF REGIONAL INFORMATION PLATFORMS FOR WOMEN IN TRADE IN RWANDA

Final Report

Prepared for

TradeMark East Africa



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TABLE OF CONTENTS

EXE	ECUTIVE SUMMARY	V
<u>I.</u>	INTRODUCTION	1
<u>II.</u>	WORKSHOP STRUCTURE AND METHODOLOGY	2
Μ	Иетнороlogy	2
<u>III.</u>	FINDINGS	4
<u>IV.</u>	RECOMMENDATIONS	
ANI	INEXES	20
A	A. SCOPE OF WORK	
A. Di	A. SCOPE OF WORK	20
A. Di B.	A. SCOPE OF WORK Deliverables	20 20 21
A Di B. C.	A. SCOPE OF WORK Deliverables 3. Workshop Agenda C. Survey instruments	
A. Di B. C.	A. SCOPE OF WORK Deliverables 3. Workshop Agenda C. Survey instruments) Women Traders Survey	
А. Di B. C. i)	A. SCOPE OF WORK Deliverables 3. Workshop Agenda C. Survey instruments	20 20 21 23 23 31

TABLE OF FIGURES

Figure 1: Summary profile of surveyed women businesses	4
Figure 2: Summary business profile of surveyed women businesses	5
Figure 3: Business information required by women traders	6
Figure 4: Business information required per segment	7
Figure 5: In their voices: How information is used	8
Figure 6: Current sources of information1	.1
Figure 7: Preferred channels and familiarity with technology devices	2
Figure 8: Familiarity with technology devices per business segment1	2
Figure 9: Preferred channels of communication per business segment1	2
Figure 10: Average spend on acquiring information vs Average monthly revenue	3
Figure 11: Heads of Households Owning ICT Assets 1	3

LIST OF ABBREVIATIONS AND ACRONYMS

CWNK	Career Women Network Kigali
EICV5	Integrated Household Living Conditions Survey
ICT	Information Communication Technology
MINICOM	Ministry of Trade and Industry
NFNV	New Faces New Voices
PSF	Private Sector Federation
RCA	Rwanda Cooperative Agency
RCWE	Rwanda Chamber of Women Entrepreneurs
RSB	Rwanda Standards Board

EXECUTIVE SUMMARY

This report presents the results of a needs assessment exercise aimed at understanding the information needs of women in trade in Rwanda and how these needs can be addressed using different options including ICT. The needs assessment exercise was carried out through a combination of extensive desk review and a mixed method approach that combined both quantitative and qualitative methods.

Information on market, training, networking and finance emerged as the top three information needs with variations across different segments. Access to finance, was a popular for all business segments apart from cross border traders. Administrative information was similarly not a priority for cross border traders. Likewise, producers seemed to prioritise most sources of information apart from information on procedures, business environment trends and regulatory information. On the other hand, processors' demand for training and networking information was not as high as other business segments. This segment however recorded higher demand for information on raw materials, packaging, and procedures.

Respondents on average spend USD70 per month searching for information. The highest spending is from the urban traders at USD118 per month, while cross border traders spent the least amount of money, approximately USD10 per month. All the respondents expressed familiarity with smart phones/tablets while 71% mentioned they were familiar with computers and/or laptops. Urban traders and processors demonstrated a preference for using SMS/USSD, while one cross border trader singled out the use of social media as a preferred channel for her. Word of mouth and the Internet were reported a preferred channel of communication for both producers and processors.

It emerged that often times, available information is not accurate, updated, comprehensive and easy to understand. There is limited awareness of existing solutions, for example, none of the women traders were familiar with the SheTrades App and only three were familiar with the Sauti App. Available information is usually accessed mainly through associations, fellow traders, and through a mix of the internet, social media, SMS/USSD and radio to a marginal extent.

Group discussions revealed cross cutting and business segment specific challenges that hinder women traders from accessing relevant and timely information. Cross cutting challenges include; lack of time due to other household responsibilities that women are required to fulfil, low literacy and English language levels, poor reading culture and poor coordination and dissemination of information by content generators. Segment specific challenges are recommendations are detailed per business segment and potential recommendations suggested.

As part of the recommendations, a list of existing platforms and national strategies are outlined in this report. In addition, cross cutting and segment specific recommendations are highlighted. The first recommendation is to establish an aggregator for relevant trade related information. Second, to build capacity for information generating government agencies and PSF. Third, is to build capacity of women traders so that they acknowledge the importance of information as a key ingredient to business success: Fourth is to partner with banks and MFIs that have a special focus on women and fifth is to support banks and relevant institutions to translate information into Kinyarwanda and make offline accessibility of this information available.

I. INTRODUCTION

Women owned businesses account for 33% of all establishments in Rwanda¹. An estimated 98% of these businesses are small or micro in terms of number of employees² while less than 1% is large³. A TradeMark East Africa (TMEA) 2018 capacity needs assessment of women owned/led businesses in Rwanda highlighted key informational gaps and challenges. The report noted that women exporters cite lack of linkages to foreign clients and lack of information on foreign export markets as the main barriers to export trade⁴. Similarly, surveyed cooperatives opined that whereas the Rwanda Cooperative Agency (RCA) was supportive, it lacked a functional platform for knowledge and information sharing for business and cooperative development⁵. The same study also revealed that the main barrier to accessing business development support, including platforms and programs, is lack of awareness⁶.

Literature assessing how women access business networks and information in Rwanda highlights that women tend to construct their relationships around family and friends while men tend to create business oriented relationships and networks⁷. It is also noted that women are likely to acquire information through informal female networks. The quality and frequency of information received by women depends on the strength of their networks. Women who have weaker business networks receive less information on training, education, networking activities, trends and updates on their commercial sectors⁸ than women with stronger business networks.

This report explores the information needs of women traders in Rwanda, and highlights the constraints and limitations they encounter when accessing information. The following section will detail the approach and methodology of the assignment. Section III will present the findings of this assignment. The last section of this report, section IV, outlines some recommendations and existing platforms that could be leveraged to address the identified challenges.

¹ National Institute of Statistics of Rwanda (NISR), 2018, The Establishment Census 2017.

² Micro businesses employ less than 3 employees while small businesses employ between 4-29 employees.

³ Large businesses employ more than 100 employees

⁴ Self Help Africa & Vangaurd Economics, Capacity Needs Assessment Report for Women Owned/Led Businesses in Rwanda, 2018 ⁵ Ibid

⁶ Ibid

⁷ Ibid

⁸ International Trade Centre, " Unlocking markets for women to trade", 2015

II. WORKSHOP STRUCTURE AND METHODOLOGY

The overall goal of this assignment was to facilitate a national consultative workshop in Kigali with targeted stakeholders in order to determine the information needs⁹ of women in trade in Rwanda and how these needs can be addressed using different options including ICT.

The specific assignment objectives include:

- To identify gaps in the information needs of women traders what kind of information do women traders need:
- To identify in which forms the women traders prefer to receive this information;
- To determine the channels currently being used and other potential channel/s that can be used to share information with women traders;
- To identify the specific content required by women and how often it is required;
- To determine the costs (monetary and/or time) that women traders incur as they find the necessary information to trade effectively;
- To analyse the existing information sources and their effectiveness and credibility;
- To analyse and provide prioritised recommendations on which channels respond best to the information needs identified for the women traders and which channels cover the largest number of them.

Methodology

This needs assessment was carried out through a combination of extensive desk review and a mixed method approach that combined both quantitative and qualitative methods. The study methodology consisted of the following five stages: i) conducting an extensive desk review from various data sources; ii) conducting stakeholder mapping and creating a shortlist of stakeholders to participate in the workshop; iii) facilitating a consultative workshop with shortlisted stakeholders for quantitative and qualitative data collection; iv) collating and analysing primary and secondary data and v) preparing a draft and final report.

Quantitative data was used to give a high-level picture of the information needs. Based on the assignment's specific objectives and consequent research questions, a quantitative questionnaire was created using Google Forms. The Rwanda questionnaire built on the previously implemented questionnaire in Tanzania, to allow for cross comparison of results. To be more precise, the Rwanda questionnaire did not alter any of the questions but rather modified the choices to align with the country context.

⁹ Information need is defined as a state or process started when one perceives that there is a gap between the information and knowledge available to solve a problem and the actual solution of the problem. Information competencies are defined as the capabilities developed to reach the solution of a problem by searching for new information or knowledge that could fill the perceived gap. Women in Trade Information Needs Final Report 2

Two broad groups of stakeholders were interviewed. The first group consisted of women traders across various economic activities and from different parts of the country. The second group consisted of representatives from institutions that provide information to women traders.

The traders' questionnaires assessed four key areas. First, demographics of the business, second, operational variables of the business, third, informational needs including demand for different types of information, current sources of information and, lastly, preferred sources and frequency of information. The stakeholders' questionnaire assessed the type of information provided, the channels used and the frequency of disseminating information. The detailed questionnaires can be found in Annex C.

The needs assessment workshop was carried out over a period of two and a half days. A detailed agenda is presented in Annex B. The traders' questionnaire was filled in on the first day while the stakeholders' questionnaire was filled in on the second day. Data was collected in the Google Form and relevant graphs were extracted from the results. Plenary and small group discussions among similar traders were used to collect qualitative data, to confirm generated quantitative data and to get a deeper understanding of emerging issues and areas of particular interest to TMEA.

The next section will discuss the findings of the quantitative and qualitative research.

III. FINDINGS

Firmographics

Twenty-two (22) women traders and seven (8) institutional stakeholders participated in the workshop and responded to the questionnaire¹⁰. Urban traders constituted the majority (32%) of the represented businesses while 23% were cross border traders. Producers, processors and those in the service industry constituted 14%, 14% and 13%, respectively. Only one of the participants was solely in the category of an exporter.

A third of the businesses were sole proprietorships, with the remaining two thirds split between being a private limited company (29%), a cooperative (19%), a limited partnership (9%) and between not being legally registered (5%). In terms of the size of business, 52% of the respondents were micro (i.e. employing less than five employees), 38% were small and employed less than twenty employees, while 10% of the businesses were medium sized and employed more than twenty but fewer than one hundred employees. All the surveyed businesses have a female top manager.

Majority of the respondents (76%) were members of associations, for example with membership at the Rwanda Chamber of Women Entrepreneurs (RCWE), district associations, Pro-Femmes Twese Hamwe, Cooperatives and the International Women Coffee Alliance (ICWA).

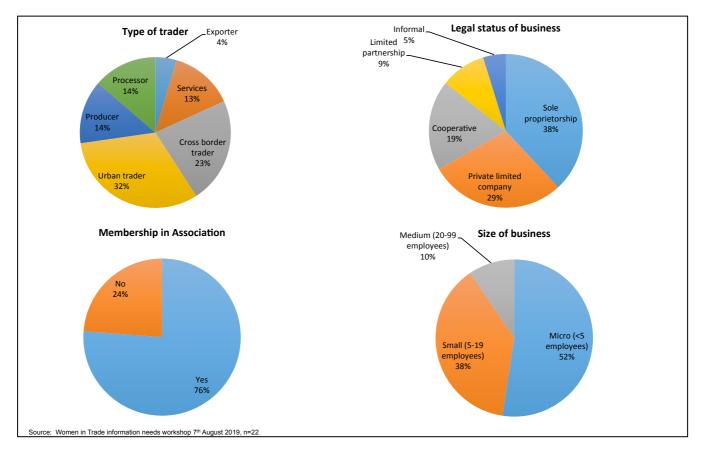


Figure 1: Summary profile of surveyed women businesses

Women in Trade Information Needs

¹⁰ Three additional institutional stakeholders participated in the workshop but did not fill in the questionnaires. One stakeholder was new in her role and therefore did not have any of the required information while the second stakeholder explained that the institution she represented did not directly work with entrepreneurs but rather targeted institutions that supported entrepreneurs. The third stakeholder has not responded to requests to fill in the survey even after follow up.

Surveyed businesses have been in operation for a number of years, ranging from as early as 1998 and as late as 2018. However, the years of formalisation (i.e. the year the business was officially registered at either RDB, RRA or RCA) for the businesses range from as early as 2006 and as late as 2019.

Lastly, the surveys also indicated that 41% of the women entrepreneurs mostly source their products or inputs from different provinces within the country or from countries outside of the EAC/DRC. Those who source products or inputs from within their provinces and from countries within the EAC/DRC make up 36% and 32%, respectively. In contrast, very few of the entrepreneurs sell their products outside of the country, as displayed in figure 4 below. The top three sources of new customers are referrals from existing clients (85%), third party contact such as a relative, supplier or friend (62%) and walk-ins (52%).

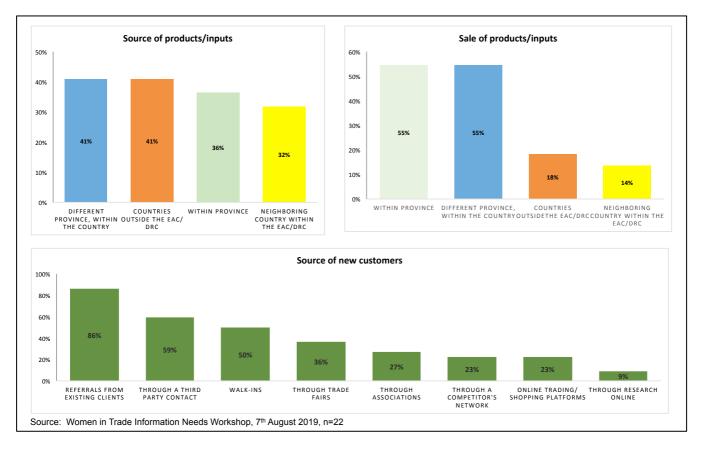


Figure 2: Summary business profile of surveyed women businesses

Stakeholders:

Four of the eight stakeholders who filled in the questionnaires were from a government agency. These included *Rwanda Revenue Authority (RRA), Rwanda Bureau of Standards (RBS), Ministry of Trade and Industry (MINICOM)* and the *Directorate General of Immigration and Emigration*. Three of these agencies have a trade development mandate while the fourth has a border control and management mandate. Another stakeholder, *Duterimbere IMF* is a Micro Finance Institution whose mission is to provide financial services tailored to low-income entrepreneurs, primarily women. Three of the remaining stakeholders were NGOs (*New Faces New Voices, International Alert and Pro-Femme Twese Hamwe*) with relevant mandates, including advocating for women's access to finance and strengthening cross border trade with a special focus on addressing the inclusion of women CBTs.

Information needs

Information on market, training and networking opportunities are the top three information needs of the surveyed businesses. All the surveyed businesses indicated that they require information on access to finance. It was however the fourth highest priority. Information on the availability of packaging materials, customer and market intelligence and raw materials availability were the least prioritised needs. It is important, however, to reconcile the prioritisation of the needs with the types of businesses surveyed. Overall, the ranking of information on packaging and raw materials could be a reflection of the businesses the surveyed respondents run, which might simply not require this information.

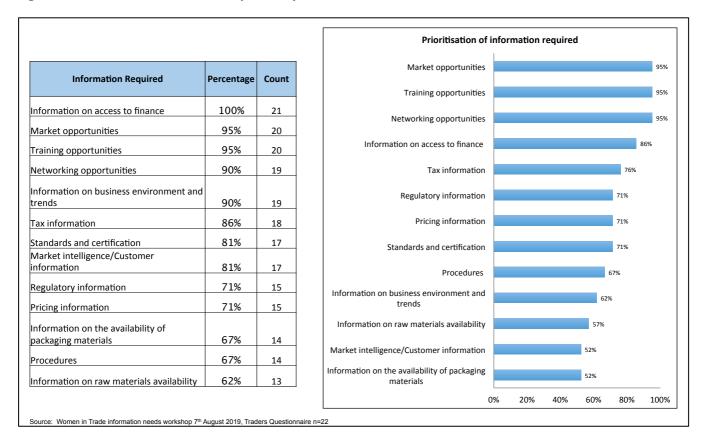


Figure 3: Business information required by women traders

There are some variations in information needs within different segments of women traders. Urban traders who were the largest number of respondents reported access to finance and training opportunities as their top information needs. Cross border traders on the other hand showed the least overall demand for information. The top needs for this segment were information on markets, training and networking opportunities. Access to finance, which was a popular need for all the other business segments was not a priority for cross border traders. Administrative information was similarly not a priority for cross border traders. Producers seemed to prioritise most sources of information apart from information on procedures, business environment trends and regulatory information. Processors' demand for training and networking information was not as high as other business segments. This segment recorded higher demand for information on raw materials, packaging, and procedures. It is worth noting that all the respondents in this category did not demand for information on standards.

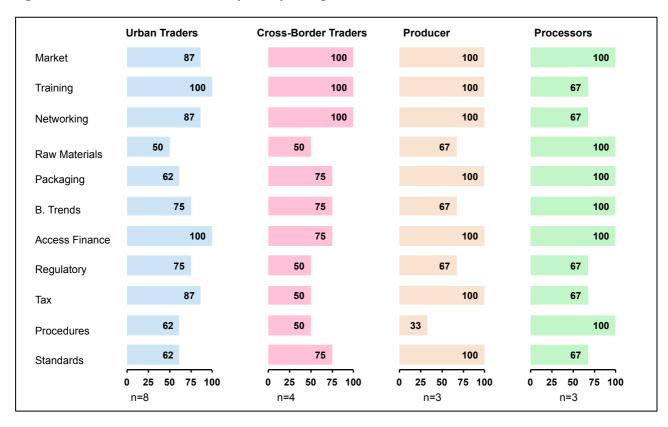


Figure 4: Business information required per segment¹¹

Women traders use the required information to grow and expand their businesses. Respondents opined that they leverage the information to improve their processes and boost productivity and sales. In addition, the information enables them to satisfy customer needs and enhances their ability to compete both nationally and internationally while complying with required standards, laws and guidelines.

¹¹ This analysis does not include information from 1 exporter that reported 100% for all segments and for the services sector as this is not a focus segment for TMEA

Figure 5: In their voices: How information is used

"To improve processes, to grow and to be able to compete strategically."

"To improve productivity and sales"

"Grow my business, Change business mindset, Decision making and setting new objectives."

"Expand the business, innovating and improving techniques so that we can take our business to an international level."

"Position my company well in the market and compliance with standard and laws doing business"

"Grow the business, get the required standards, improve operations of the business and satisfaction of the customers"

"Daily routine in my business, those information are very helpful as they help us to innovate and improve our businesses."

Source: Women in Trade information needs workshop 7th August 2019, Traders Questionnaire n=22

Market opportunities

Plenary discussions revealed that information on market opportunities should not only detail where market opportunities are but also include information relevant to closing the deal - especially with regards to foreign markets. The women traders in the export and processing segments for example require information on how to best negotiate deals, prices to be offered and other socio-cultural insights that impact the ability to acquire customers and to sell their products.

"I received an opportunity to meet potential customers and sell my products in Dubai. When I arrived, I did not know how best to move from my hotel room to where the potential buyers were. I also realised that I didn't know how best to position myself vis-à-vis other sellers from Kenya. I didn't know the size of the products I should sell, didn't know how to negotiate or even the best time to meet the potential sellers. Needless to say, I came back from Dubai with all my products".

Market opportunities need to be backed by thorough market research and accurate information on pricing and/or size of the markets. Women traders stressed the need for thorough research by officials charged with export promotion, explaining that shallow and unreliable research on market opportunities has caused traders huge losses. Women exporters explained that export promotion officials have previously based their information on pricing and market size on a survey of one or two high-end establishments. It also emerged that this research is usually carried out by government officials and representatives of the private sector selected by the Private Sector Federation (PSF).

"We received information on the demand for meat products in a neighboring country. We were informed that we could fetch very high prices for our meat based on the prices that meat is sold for in that country. On arrival, we were shocked that there were other establishments that were selling meat for far less prices that we had been previously been informed. We could not compete with these other prices on offer and incurred huge losses".

Women traders stressed the need for having current and updated market opportunities information, especially whenever there is a change in policy. They also advised that this information should be made available to all relevant staff and not remain at the level of high-ranking officials. Accurate information will ensure that traders are able to expand their markets and not miss out on pertinent market opportunities. The snippet below from a woman exporter highlights this critical point.

" I went to customs to get the required documentation to exports my leather products to the USA. I was however informed by an official that my products were not eligible due to the ban on AGOA products. I am grateful to have met a member of the Africa Women Entrepreneurship Programme (AWEP) who gave me the right information that arts and handicrafts were not banned. I am still exporting to the USA thanks to the right information I received"

Plenary discussions also revealed that none of the women traders had heard of the SheTrades App. In addition, only three cross border traders present had heard of the Sauti App. It was unclear, however, whether they were using this app or not.

Networking and training opportunities

The women traders revealed that the information they receive on training and networking opportunities was sufficient and readily available. The traders receive information on these opportunities through the chamber of women entrepreneurs or through other networks that they are part of. One participant shared the importance of being connected to the right network to access information on training and networking opportunities.

"The most important piece of information that traders need is which networks and/or groups they should be part of to increase their likelihood to receive information on training and networking opportunities. I personally receive a lot of this information as an alumni of Inkomoko and as a member of a Whatsapp group that was sent up after receiving their support". If you are not in a group, you might not get the information."

Information on access to finance

Both urban and cross border traders stressed the need for accurate information on the costs involved in acquiring loans. In addition, cross border women traders opined that they also need comprehensive information on requirements and any documentation that is required at the beginning of their engagement with the bank and not in a "piece-meal" fashion. These cross border traders shared that they struggle to comprehend bank documents, which are in English and oftentimes in very small font size. These traders fear that they have signed or will sign on documents without fully understanding what they are signing up for.

"We are made to believe that the interest loans is 18% only to have it gradually increase to 22.5% by the time one is signing for the loan. As you go through the loan application process, charges keep increasing. Why don't the bank officials reveal the real cost of the loan up front? "

"The banks keep on asking for additional documents each time I visit them to complete the loan application. This is not only inconveniencing but also costly as I have to incur transport costs to submit each new required document. Is it not possible for the bank to give me a list of all required documents at the beginning of my loan application?"

> "Sign here!" "Sign here!", "Sign here!" But what exactly am I signing for? All the papers am signing are in English. I fear for what I have signed for".

Urban women traders expressed the need for reliable and genuine information on access to finance. The respondents shared their frustration about experiences with bank officials, over what they see as lack of transparency. The cited two instances where they had been invited in meetings and told of women- specific products only for them to later find out that the bank actually offered those products to few women and stopped after a short while. They also cited another instance where several women were rounded up to receive loans in anticipation of a high-ranking official visiting. After the visit, the issuance of these loans was stopped.

All the women traders had not heard of the financial products and/or access to finance initiatives offered by New Faces New Voices and Duterimbere MicroFinance. In addition, district women entrepreneurs representatives present had neither heard of nor were they consulted when one of the institution was implementing a relevant program in their districts. The institution explained that they had worked with the local government but for one reason or another, these women leaders were not informed. Lastly, the women had not heard of the financial products offered by a participating MFI that offers targeted financial services to low-income entrepreneurs, especially women.

Standards and Certification

The processors expressed that the Rwanda Standards Board (RSB) had constantly improved their communication with entrepreneurs. They, however, asked for more information on the certification process. Specifically, these processors requested for information on the length and cost of the certification process as well the relevant officials to follow up with. They explained that this information will them to realistically gauge whether or not to compete for markets that require the RSB certifications. In addition, this information will enable processors to allocate the right resources to the certification process.

Tax information

Plenary discussions revealed limited tax information across all segments. For example, one cross border trader shared that she attempted to use someone else's Taxpayer Identification Number (TIN), not knowing that this was not only illegal but also potentially dangerous to her and her business.

There were also misconceptions around filing for declarations and around newly introduced legislations for both urban traders and cross border traders. The women shared that the fear of the tax institution and numerous half-truths and/or lies about tax enforcement perpetuates the lack of tax information. The women traders acknowledged the use of SMS by Rwanda Revenue Authority (RRA) to remind and thank taxpayers of monthly declarations and urged the body to also regularly share other relevant information using SMS.

Cross border traders expressed the need for sensitization campaigns on the use of the *Irembo* platform. They cautioned against the assumption that "everyone" understands when and how to use this platform. The following quote captures the urgent need for detailed explanations to rural women traders of new initiatives.

" I was instructed to go and pay my bill at *Irembo*, I dutifully went back to the gate and was very confused since I did not see a place to pay from or someone to facilitate my payment. I stood at the gate for quite some time wondering what to do. I finally mustered the courage to ask for clarification and that is when I learnt that *Irembo* is not the gate but an agent that facilitates payments"

Information sources

The survey revealed that a majority of the traders do not receive information on raw materials availability, availability of packaging materials, business environment and trends, pricing information and market intelligence or customer information. Traders acquire the remaining information chiefly through their associations, fellow traders, and then through a mix of the Internet, social media and SMS/USSD and radio to a marginal extent.

	Fellow traders	Radio	Television	Newspaper	Printed materials	Associations/ Information Centres	Internet (Website/ Email)	Social Media	SMS and/or USSD	l don't receive this info	Other
Market opportunities	24%	24%	19%	33%	0%	57%	14%	14%	14%	14%	5%
Training Opportunities	19%	5%	5%	0%	5%	62%	19%	14%	24%	0%	0%
Networking opportunities	29%	10%	10%	10%	0%	48%	14%	14%	10%	19%	0%
Raw Materials Availability	29%	0%	5%	0%	0%	10%	14%	10%	10%	62%	0%
Availability of packaging materials	33%	10%	10%	0%	0%	10%	14%	10%	5%	67%	0%
Business Environment & Trends	38%	14%	14%	10%	0%	14%	19%	24%	10%	38%	0%
Access to Finance	24%	10%	10%	10%	0%	48%	24%	19%	14%	14%	10%
Regulatory Information	24%	24%	19%	19%	0%	29%	10%	10%	10%	24%	19%
Tax Information	19%	14%	19%	5%	0%	33%	33%	19%	29%	14%	19%
Procedures	29%	5%	0%	0%	0%	14%	19%	10%	24%	24%	10%
Standards and Certification	24%	14%	10%	0%	0%	38%	19%	14%	10%	33%	5%
Pricing Information	38%	5%	5%	0%	0%	14%	19%	5%	10%	43%	0%
Market Intelligence/ Customer Information	29%	5%	0%	5%	0%	19%	5%	14%	14%	43%	10%

Figure 6: Current sources of information

Source: Women in Trade information needs workshop, 7th August 2019, n=22

All the respondents expressed familiarity with smart phones/tablets while 71% mentioned they were familiar with computers and/or laptops. It is worth noting that cross border traders reported very low levels (25%) of familiarity with a computer or a tablet. Only 24% expressed familiarity with feature phones.

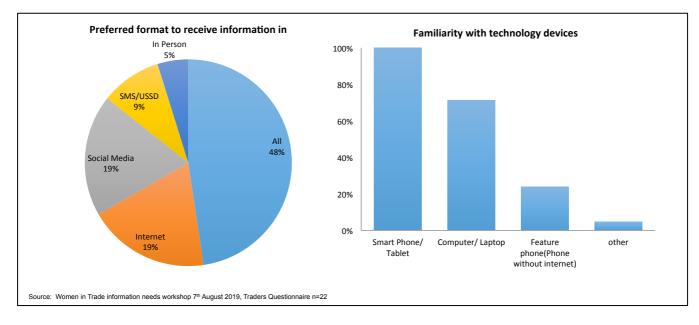
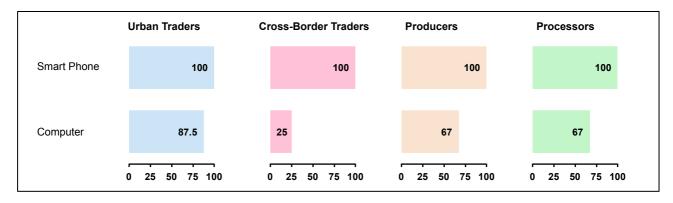
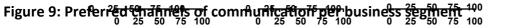


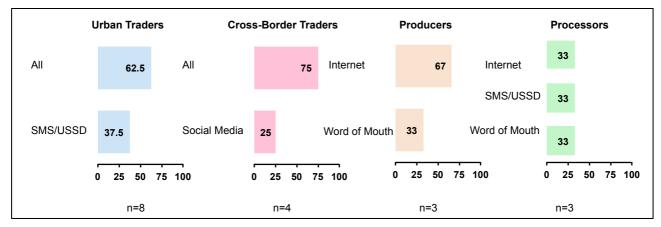
Figure 7: Preferred channels and familiarity with technology devices





Approximately half of the respondents would prefer to receive information using all available ICT and illustrated in Fi over exist in the 33 fforent business ovo Variati technology de segments. Ur 100 process 100 ated a ¹⁰⁰ or using 100 while one cross border trader singled out the use of social media as a preferred channel for the word of mouth and the Inte 37.5 erred channel of orted a nication fo producers and 2 87.5 25 67 67 processors. 75 100





25 50

50 75 100

25

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Respondents on average spend USD70 per month searching for information. The highest spending is from the urban traders at USD118 per month, followed by the exporters at USD111 and the producers at USD100. Women in the services sector spend USD80 per month, while those in the processor category spent an average of USD 33 per month. Cross border traders spent the least amount of money to access information, reporting a spend of USD10.

Category	Average Spend (Rwf)	Average Spend (USD)	Average Monthly Revenue (Rwf)	Average Monthly Revenue (USD)	Percentage Spend
Urban Trader	105,750	118	3,063,636	3,404	3.45%
Cross Border Trader	9,250	10	225,000	225	4.57%
Producer	99,000	110	39,000,000	43,333	0.25%
Processor	30,000	33	2,000,000	2,222	1.50%
Services	72,000	80	550,000	611	13.09%
Exporter	100,000	111	7,000,000	7,778	1.43%

Figure 10: Average spend on acquiring information vs Average monthly revenue

Ownership of ICT devices and Internet

The Fifth Integrated Household Living Conditions Survey (EICV5) revealed, as shown in figure 11, that female-headed households' ownership of ICT devices is lower than that for male-headed households¹². A small majority of the female-headed households own a radio (59%) and a mobile phone (54%), while only 2% own a computer and 6% own a TV set¹³. As would be expected, mobile phone ownership is the highest in households in Kigali city (88%), followed by the Eastern Province (66%) and the least mobile phone ownership in the Southern Province with 58% of the households. Finally, the lowest economic quintiles register ownership of 44% and 55% respectively.

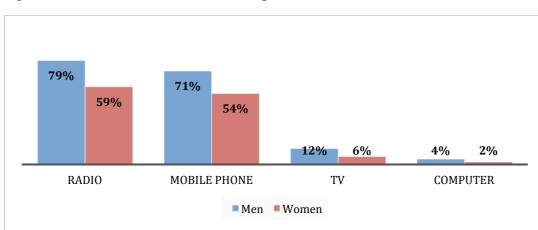


Figure 11: Heads of Households Owning ICT Assets¹⁴

The same survey revealed that overall, 17% of the households have access to Internet at home. Of these, 38% are urban and 12% are rural households. Mobile phones are the most common used modes of accessing Internet at home (96%) followed by modems (4%). As with mobile phone ownership, Internet access at home is mostly predominantly in the highest quintile (40.9%), with the lowest quintiles reporting access rates of 4% and 6%.

These data points are critical to consider when determining which channels and formats of communication to use for different women business segments. It is for example important to consider

14 Ibid

¹² Ownership in this case refers to at least one member of the household with an ICT device. Therefore, estimates of ICT penetration at household level may be higher than the penetration at individual level.

¹³ National Institute of Statistics of Rwanda (NISR), EICV5_Utilities and Amenities Thematic Report, December 2018

as shown above that not all households in both urban and rural areas own mobile phones and that furthermore, a very small percentage of households have access to Internet at home or through their mobile phones. It is also useful to consider using radio, as this device has more equitable ownership that other devices. This will be discussed in more detail in the recommendations section.

Challenges hindering access to information

Cross border traders: Group discussions with cross border traders and organisations supporting them (Ministry of Immigration and Emigration, Pro-Femme Twese Hamwe, and International Alert) revealed the following challenges that hinder women traders from accessing relevant and timely information.

- Limited business knowledge as evidenced by not having clarity on the information that they need to be successful in the businesses they engage in
- Limited awareness and knowledge of where to find relevant information
- Lack of knowledge and skills to use ICT
- Use of channels such as websites which most of the traders do not know how to navigate or do not have the confidence to even consider as a source of information.
- Low literacy levels as evidenced by inability to read and/or write
- Poor English language skills
- Lack of motivation and/or willingness to read and look for information
- General lack of confidence to even appreciate that information is their right and that information shared is also for them
- Limited access to Smartphones and Internet
- Limited time to commit to the pursuit of information due to competing priorities.

Urban traders: Group discussions with urban traders revealed the following challenges that hinder women traders from accessing relevant and timely information.

- Poor reading culture
- Lack of information sharing among women entrepreneurs evidenced by the perception that women traders prefer to keep information to themselves rather than share with others
- Limited time to search for information due to other household responsibilities
- Low literacy levels due to not having the opportunity to attend formal schooling
- Lack of coordination between partners to ensure that information is shared accurately and in a timely manner
- Lack of information among those responsible for sharing information such as those in decentralized units of Governments due to poor institutional information dissemination.

Processors: Group discussions with processors revealed the following challenges that hinder women traders from accessing relevant and timely information

- Poor reading culture
- Reluctance to embrace ICT due to perceived prohibitive costs and means of access
- Limited time to dedicate to reading and analysing technical information for compliance with standards and procedures
- Perceived low levels of education to understand technical information

• Language barrier due to poor English language skills.

Services: Group discussions with women in the service sector revealed the following challenges that hinder women traders from accessing relevant and timely information

- Lack of ICT skills to access information
- Limited time to commit to searching for information due to competing priorities
- Poor language skills
- Partners who do not effectively and proactively engage women traders to share information or update them on what is relevant for them to know

Producers: Group discussions with women producers revealed the following challenges that hinder women traders from accessing relevant and timely information

- Limited time to search for information due to other household responsibilities
- Lack of prioritisation or dedication to look for information evidenced by the fact that women traders do not give weight to the importance of information to their business success
- Reluctance to read or participate in activities that increase access to information and knowledge
- Shallow understanding of what activities are required for business success and prioritizing other activities that do not lead to business success.

Summary of key challenges

Group discussions revealed eight challenges that hinder women traders from accessing relevant and timely information. First, the women revealed that whereas stakeholders are moving towards leveraging technology to share information, not all women can afford smart devices and some of those who can are not digitally literate to explore and take advantage of all the benefits that technology can offer. For example, some of the information is shared on the institutions' website and not all the women traders have the skills to go online and search for information on different websites.

Second, women traders revealed that some of them might not proactively search for information due to lack of time. They report already being stretched between managing their business, their households and their personal lives. The traders find that they do not have enough time in a day to distribute within these activities let alone go out and search for information.

Third, language barrier is another key constraint that the women traders identified hinder them from either accessing or making meaning of available information. These traders note that majority of business information is offered in English, which they do not understand, and for those who understand English, some of the information is very technical in nature for them to comprehend, interpret and apply in their businesses.

Fourth, group discussions revealed that some successful women traders are not able to access information because they cannot read. These women traders though successful have to rely on third parties to find relevant information and to interpret it for them. Fifth, there was consensus that Rwanda has a poor reading culture such that those women traders who are literate do not have a

habit of reading. This culture means that majority of women entrepreneurs are passive consumers of information as opposed to being active users of communication.

Sixth, it was noted that some women traders lack the confidence to acknowledge that certain information has been provided for them, let alone to put this information to use. An example was shared of cross border traders who would not look at leaflets at the border let alone a computer screen or TV screen as they think that this information is way above their level. In addition, some women do not know how or where to start looking for information.

Seventh, the women highlighted that scattered information greatly hinders their ability to access timely and relevant information. As was evidenced in the workshop, there are no streamlined channels for sharing information and one has to be connected to certain group or network to access certain information. The lack of a centralized source of information means that women traders have to spend considerable time and money to find the information.

This problem is further exacerbated by the fact that even in the institutions sharing the information, not all employees have the same information. Lastly, it emerged that the slow speed of sharing and updating information by institutions is another constraint in accessing useful information.

Initiative	Institution	Description	Target
Buy From Women Platform	UN Women	Digital, mobile-enabled platform that connects small holder farmers (men and women) to the agricultural supply chain, and provides them with critical information on market prices, sensitization on gender equality, and other incoming opportunities via text messages. <u>https://www.unwomen.org/en/digital- library/publications/2017/3/buy-from-women- platform-brochure</u>	Producers
Career Women's Network Kigali (CWNK)	CWNK	The membership-based network provides access to information on tenders and markets as well as networking and mentorship opportunities. <u>http://careerwomensnetwork-kigali.com</u>	Corporate professionals, entrepreneurs and business owners (urban traders)
African Women Entrepreneurship Program (AWEP)	AWEP with support from International Visitor Leadership Programme	Outreach, education and engagement initiative that targets African women entrepreneurs to promote business growth and increase trade both regionally and in the USA. AWEP offers trainings mentorship and networking opportunities. https://web.facebook.com/pg/AWEP-Rwanda- 999841123436501/about/?ref=page_internal	Exporters
E-Soko	National Agricultural Export Board (NAEB)	Aims to empower farmers to enable them make more informed market pricing decisions and ultimately more successful farming. Farmers can access this information by USSD and online. E- Soko was first launched in 2010 and has since	Producers

Existing and upcoming platforms/networks

		stalled but there are advanced plans at National Agricultural Export Board (NAEB) to re-launch this platform	
50 Million African Women Speak (50MAWS) platform	New Faces New Voices (Rwanda), AFDB, EAC, COMESA, & ECOWAS.	The platform is intended to empower millions of women in Africa to start, grow, and scale up businesses by providing a one-stop shop for their specific information needs by building a community of women entrepreneurs who will act as peers, mentors, advisors and financiers to each other. The platform is available via web and on mobile devices as an app. It has a membership of 38 countries. <u>https://wew.womenconnect.org/platform</u> <u>https://web.facebook.com/50MAWSP/?_rdc=1&_</u> rdr	All women
W Initiative	Access Bank	Provide innovative banking solutions that address the needs of women through training, workshops, financial advisory and a maternal support scheme. One of the programs of this initiative is the Women Connect program, that leverages an online community that provides online training resources, a chatroom and portal. http://www.thewcommunity.com	Urban traders
Invest2Impact 2X Connect	DFIs of Canada, France, UK, and USA in partnership with the MasterCard Foundation	Online competition for women-led businesses in Ethiopia, Kenya, Rwanda, Tanzania and Uganda. Among other initiatives, Invest2Impact will also launch the 2X connect business network, a digital community for women entrepreneurs in Africa. www.invest2impact.africa	All Women

Existing government programs and draft strategies

Digital Ambassadors Program: The Ministry of ICT and Innovation is keen to narrow the digital divide and increase citizens' digital literacy. The program's goal is to train at least one million Rwandans in ICT every year, half of whom are expected to be women. The Government has completed the recruitment of digital ambassadors who will be deployed in the districts to impart digital skills to citizens.

Local Digital Content Strategy (Draft): The draft strategy aims to ensure that local digital content is produced, disseminated and consumed in all priority sectors namely Education, Agriculture, Healthcare, Industry and Women and Youth. It is projected that the implementation of this strategy will a result in local digital content being significantly affordable, accessible and visible on the Internet.

WEM-TECH (Women Empowerment in Technology) Strategy (Draft): The draft strategy is being developed to address digital gender divide, which limits women's ability to fully participate towards building an equitable knowledge based society. The strategy will therefore increase women's access to and use of technologies.

IV. Recommendations

The first part of this section of recommendations will highlight cross-cutting recommendations while the second part of this section will outline segment specific recommendations.

Cross-cutting recommendations

Establish an aggregator for relevant trade related information: As has been highlighted, one of the challenges with regard to accessing timely and accurate information is the scattered nature of available information. The RCWE could develop an aggregator of all relevant trade related information for women and collect, aggregate and disseminate information to its members. The RCWE could also partner with other institutions to ensure they receive compensation for performing this service.

Capacity building for information generating government agencies and PSF: To ensure accuracy and reliability of information, a capacity building program that targets public sector officials who generate market opportunities should be rolled out. These officials could be trained on basics of market research as well as effective communication. In addition, they could receive capacity reinforcement to upgrade websites and develop and design message blasts that can be sent on SMS for suitable communication with women entrepreneurs.

Build capacity of women traders so that they acknowledge the importance of information as a key ingredient to business success: Some women may not proactively search for information because it is not clear to them what the benefits are that they may accrue from timely and reliable information. This might help women to prioritize searching for information even amid competing business and personal priorities. These capacity building exercises could be followed by skills building on finding and using market information, so as to also address the skills gap challenge.

Partner with banks and MFIs that have a special focus on women: Specifically, TMEA and/or the Chamber of women entrepreneurs could partner with Access Bank on the "W" initiative, which could reach urban women traders and with *Duterimbere* IMF which could reach rural women traders. A specific capacity building program could be developed for *Duterimbere* IMF to enable them upgrade their offering and positioning so as to better serve women entrepreneurs. The partnership with Access Bank could focus on expanding their "W" initiative to include an online portal as the Access Bank Nigerian Chapter.

Translate relevant information into Kinyarwanda: Banks and other institutions could be sensitized to translate and distribute available and relevant information from English into Kinyarwanda. This will address the language barrier that majority of women traders across different segments face.

Business Segment Specific recommendations

Cross-Border Traders:

Leverage varied forms of ICT to effectively reach a wide range of cross border traders: As has been elucidated in the findings above, a "one size fits all" approach to delivering information to women will not be effective. Cross border traders have low levels of literacy and English language skills. In addition, not all cross border traders might be able to afford a Smart Phone and consistent Internet connection.

- Information for this segment should therefore leverage illustrations, videos, songs and theatre.
- Information sources should be expanded to include radios, big TV screens at the border or through loud speakers at the border points.
- In addition, to translating websites into Kinyarwanda, institutions could be supported to provide offline accessibility of information on websites. In addition, institutions should leverage the use of USSD/SMS to communicate to CBTs.

Partner with relevant institutions to improve targeted digital literacy skills: TMEA could partner with the Ministry of ICT and Innovation as well as other relevant institutions to support the implementation of the Digital Ambassadors Program, among other relevant initiatives. TMEA's contribution could be specific to building capacity on how to identify and obtain relevant trade information using ICT for the cross-border women segment.

Support border officials and those manning the Trade Information Desks at border points to create and update a repository of information sources. TMEA could partner with the Ministry of Trade and Industry and the Ministry of Immigration to create a simple information repository that details critical information that CBTs need and how to access this information. This will complement previously highlighted activities and also address the challenge of CBTs not knowing where to start looking for information from.

Processors:

Implement a shared resource to facilitate women processors to understand and implement technical information related to receiving relevant standards and certifications. TMEA in partnership with RCWE and RBS could implement a shared resource scheme that is aimed at supporting women processors to understand and apply technical relevant information leading to receiving required certifications.

Annexes

A. Scope of Work

- This assignment will be conducted in Kigali, Rwanda
- Conduct desktop review on but not limited to surveys and reports done by TMEA and its partners on Women in Trade activities. Review of the literature on the information needs of women in trade and on various interventions that have been implemented to address this across the region.
- Facilitate a consultative workshop to establish and /or validate what the women trader's challenges and information needs are. During this workshop, the consultant will:
- i. Obtain key attributes about the women traders participating in the workshop in terms of level of education, size of business, location, nature/items of trade, source and market for the goods, annual income
- ii. In the different categories of women traders present in the workshop (including exporters, processors, urban traders, cross border traders and producers), establish how the women currently trade, what kind of information do they need? How do they currently get the information and new clients? What technology devices are they familiar with? How do they currently use the information?
 - Compile the workshop report that contains the following:
 - An analysis of findings to understand the dynamic information needs of women involved in trade participating in the consultative workshop; what content is relevant, in what format, channels currently used to relay the content, how often is the content is relayed and how often the women need it, number of users of specific content
 - An analysis on the type of technology/technologies that could be used to address the information challenges of the different kinds of women traders. This will include an assessment of the available technologies suitable for hosting and transmitting content – radio, mobile devices, digital signage among others. Affordable and easily accessible solutions that can be used by both formal and informal traders with varying literacy levels will be a key requirement.
 - An analysis of the relationship between the information women traders consume and their trading activities in terms of scale and commodity
 - Assess the viability and utility of alternative ICTs and other channels of communicating information that will be aligned to women traders' needs;

Deliverables

The deliverables expected in this assignment will include

- 1. Concept note detailing how the consultant intends to execute the assignment including the data collection tools and approach
- 2. Comprehensive Workshop Report that will include,
 - Analysis and prioritisation of the information needs established

- Detailed recommendations to address the information challenges identified.
- Sustainability plan for the proposed platforms including potential partners that may implement the initiatives

B. Workshop Agenda

	Day I	Responsible
0900	Welcome remarks from TradeMark East Africa (TMEA)	TMEA
	— Patience Mutesi – Country Director Rwanda	
	– Gloria Atuheirwe – Director, Women in Trade Programme	
	— David Butera- Programme Manager, Rwanda	
0920	Scene setting for the day's agenda	Consultant
0930	Introductions of participants and Ice Breaker	Consultant
1015	Break out in groups and survey administration	Consultant and
	(To include a health break)	TMEA Rwanda
	(Team
1145	Discussion on survey impressions/arising questions	Consultant
1215	Lunch break	
1330	Survey Deep Dive (Plenary Discussion)	Consultant
1500	Health break	
1515	TMEA Communications Session	TMEA
1545	Survey Deep Dive (Group Discussions and Reporting)	Consultant
1645 -	Wrap Up	Consultant
1700	Summary of key learnings of the day and plans for the next session.	
	Day 2	Responsible
0900	Introduction and detailing of the day's agenda	Consultant
0910	Introduction of participants and expectations	Consultant
0930	Survey Administration	Consultant
1015	Presentation of survey results from traders including Q&A (To	Consultant
	include a health break)	
1115	Establishing and validating existing channels	Consultant
	Consultations with traders and other stakeholders to establish	
	existing channels of accessing information and the nature of	
	information that can be accessed.	
1230	Lunch break	
1400	Potential solutions to informational challenges	Consultant
	This session will focus on the participants' recommendations for	
	various solutions to the traders' informational challenges.	
1615	Health break	

1630 -	Wrap Up	Consultant
1700	Summary of key learnings of the day and plans for the next session.	
	Day 3	Responsible
0900	Provide participants with details of the day's proceedings.	Consultant
0915-	Briefing workshop participants on findings collected throughout the	
1250	workshop; followed by discussions	
1250	Closing Remarks	TMEA
1300	Lunch and departure	

C. Survey instruments

i) Women Traders Survey

Informational Needs of Women Trading in the EAC - Traders' Survey

BACKGROUND: TradeMark East Africa (TMEA) is a not for profit organisation funded by governmental development agencies from Belgium, Canada, Denmark, European Union, Ireland, Finland, the Netherlands, Norway, the United Kingdom, and the United States. TMEA has supported the East African Community (EAC) and National governments in reducing barriers to trade and improving business environment in the region since 2010. We are conducting this targeted survey with women trading in the EAC region and stakeholders for input on the informational challenges faced by traders and possible solutions offered by the stakeholders' entities.

WHAT TO EXPECT: You have been selected to take part in this survey because you are a representative of one of TMEA's targeted groups of women trading in the EAC. The survey should take no longer than 20-25 minutes to complete.

Use of information gathered: The information we gather will help us understand the informational challenges faced by women trading in the Eastern Africa region, and what initiatives stakeholders have in place aimed at addressing these issues. In addition to the survey, the workshop will aim to draw out additional insight from both traders and stakeholders through structured discussions.

BENEFITS: There will be no direct benefit to you from this survey. However, aggregated information gathered from this survey will be used to inform policy makers on areas of focus to improve informational access for women trading in the EAC. The analysed information may be used in various communication products like short feature stories, publications, proposals, annual reports and appeals. Depending on the relevance, these products will be used in our annual reports, power points, meeting briefs, website and social media. Your information is valuable to us and we will treat it with respect and confidence.

YOUR RIGHTS: If the survey tool has question(s) that you don't want to answer, please feel free to indicate as such and skip it. If you decide not to provide some or any information, there will be no effect on your relationship with TMEA or any of its partners.

RISK: We do not anticipate that you will suffer ill effects from participating in this survey. But if you have any questions or concerns please write to info@trademarkea.com

CONSENT TO USE INFO: All answers you give will be treated with respect and confidence. The aggregated information we receive may be used to develop public information materials like short videos, feature stories, annual reports, and other publications and disseminated to TMEA's audiences. Should we choose to utilise information attributable directly to you, we will share with you the draft products related to your unique responses and seek approval.

* Required

CONSENT

Please answer the questions below to give us your consent to participate in this survey. Thank you!

1. 1. Date of consent *

Example: December 15, 2012 11:03 AM

2. 2. Do you agree to participate in this survey? *

Mark only one oval.

C	\supset	Yes
C	\supset	No

3. 3. Can TMEA use your responses anonymously in public information materials including short videos, annual reports, feature stories, power points, appeals; which will be disseminated through our website, Facebook, twitter, newsletters, meetings? * Mark only one oval.

C	\supset	Yes
Ċ)	No

FIRMOGRAPHICS

Please provide your information in the questions below

4. 1. What type of trader are you? Mark only one oval.			
	*		
Cross border trader			
Urban trader			
Producer			
Processor			
Exporter			
Services (Accommodation	n, restaurants, ICT)		
Other:			
O What is the level status of us			
 2. What is the legal status of yo Mark only one oval. 	our business?"		
Private limited company			
Sole proprietorship			
Partnership			
 Limited partnership 			
Informal			
Cooperative			
. 3. What are the main reasons fo			
7. 4. If you are NOT a sole proprie the name of your company? *	torship, what is		
(If you ARE a sole proprietorship)	please input 999)		
. 5. Is your company a member o	of an association? *		
Mark only one oval.			
Yes			
No			
Prefer not to say			
 Prefer not to say 6. If your company is a member 	r of an ame(s) of the		
Prefer not to say	r of an ame(s) of the		
Prefer not to say G. If your company is a member association, please enter the na association. * If your company is not a member	ame(s) of the		
Prefer not to say O. If your company is a member association, please enter the na association. *	ame(s) of the		
Prefer not to say G. If your company is a member association, please enter the na association. * If your company is not a member	ame(s) of the		
Prefer not to say Prefer not to say Solution, please enter the na association. * If your company is not a member please input 999	ame(s) of the		
Prefer not to say Prefer not to say Solution, please enter the na association. * If your company is not a member please input 999	ame(s) of the of an association, business does		
Prefer not to say Solution P	ame(s) of the of an association, business does		
Prefer not to say 6. If your company is a member association, please enter the no association.* If your company is not a member please input 999 4. 7. What percentage(%) of your 1 the largest owner (or owners) o	ame(s) of the of an association, business does		
Prefer not to say 6. If your company is a member association, please enter the na association. * If your company is not a member please input 999 7. What percentage(%) of your 1 the largest owner (or owners) o If 100%, input 100	ame(s) of the of an association, business does own? *		
Prefer not to say four company is a member association, please enter the na association.* If your company is not a member please input 999 7. What percentage(%) of your l the largest owner (or owners) o If 100%, input 100 8. What percentage(%) of this b	ame(s) of the of an association, business does own? *	ach of the following; - *	
Prefer not to say 6. If your company is a member association, please enter the na association. * If your company is not a member please input 999 7. What percentage(%) of your 1 the largest owner (or owners) o If 100%, input 100	ame(s) of the of an association, business does own? *	ach of the following; - *	
Prefer not to say four company is a member association, please enter the na association.* If your company is not a member please input 999 7. What percentage(%) of your l the largest owner (or owners) o If 100%, input 100 8. What percentage(%) of this b	ame(s) of the of an association, business does own? *	ach of the following; - * 0% - 100% I don't know	
Prefer not to say Oregonal and the second	ame(s) of the of an association, business does own? *		
Prefer not to say O 6. If your company is a member association, please enter the na association.* If your company is not a member please input 999 O 7. What percentage(%) of your I the largest owner (or owners) o If 100%, input 100 B. What percentage(%) of this b Mark only one oval per row. Private domestic individuals, companies or organisations	ame(s) of the of an association, business does own? *		
Prefer not to say Prefer not	ame(s) of the of an association, business does own? *		
Prefer not to say Private domestic individuals, Companies or organisations Private foreign individuals, Privat	ame(s) of the of an association, business does own? *		
Prefer not to say Private domestic individuals, Companies or organisations Private foreign individuals, Companies or organisations Private or organisations Private foreign individuals, Companies or organisations Private	ame(s) of the of an association, business does own? *		

	Example: December 15, 2012
14.	11. How many years of experience working in this sector does the top manager have? *
5.	12. What is the gender of the top manager? *
	Mark only one oval.
	Female Male
6.	13-a. Does this business/product have a nationally-recognized (local) quality certification? * (e.g. SMark certification etc) Mark only one oval.
) Yes
	No
	Still in process
	Don't know
7.	13-b. Please specify the nationally-recognized quality certification. * If None, enter 999
8.	14-a. Does this business have an internationally-recognized quality certification? * (e.g. ISO9000 or 14000) Mark only one oval.
8.	(e.g. ISO9000 or 14000)
8.	(e.g. ISO9000 or 14000) Mark only one oval. Yes
8.	(e.g. ISO9000 or 14000) Mark only one oval. Yes No
	(e.g. ISO9000 or 14000) Mark only one oval. Yes No Still in proces
	(e.g. ISO9000 or 14000) Mark only one oval. Yes No Still in proces Don't know 14-b. Please specify the internationally-recognized quality certification. *
	(e.g. ISO9000 or 14000) Mark only one oval. Yes No Still in proces Don't know 14-b. Please specify the internationally-recognized quality certification. *
	(e.g. ISO9000 or 14000) Mark only one oval. Yes No Still in proces Don't know 14-b. Please specify the internationally-recognized quality certification. *
9.	(e.g. ISO9000 or 14000) Mark only one oval. Yes No Still in proces Don't know 14-b. Please specify the internationally-recognized quality certification. *
9.	(e.g. ISO9000 or 14000) Mark only one oval. Yes No Still in proces Don't know 14-b. Please specify the internationally-recognized quality certification. * If None, enter 999 15. What is your highest education level? * Mark only one oval.
9.	(e.g. ISO9000 or 14000) Mark only one oval. Yes No Still in proces Don't know 14-b. Please specify the internationally-recognized quality certification. * If None, enter 999 15. What is your highest education level? * Mark only one oval. Primary school
19.	(e.g. ISO9000 or 14000) Mark only one oval. Yes No Still in proces Don't know 14-b. Please specify the internationally-recognized quality certification. * If None, enter 999 15. What is your highest education level? * Mark only one oval. Primary school Secondary school
19.	(e.g. ISO9000 or 14000) Mark only one oval. Yes No Still in proces Don't know 14-b. Please specify the internationally-recognized quality certification. * If None, enter 999 15. What is your highest education level? * Mark only one oval. Primary school Secondary school Undergraduate
19.	(e.g. ISO9000 or 14000) Mark only one oval. Yes No Still in proces Don't know 14-b. Please specify the internationally-recognized quality certification. * If None, enter 999 15. What is your highest education level? * Mark only one oval. Primary school Secondary school Undergraduate Graduate
19.	(e.g. ISO9000 or 14000) Mark only one oval. Yes No Still in proces Don't know 14-b. Please specify the internationally-recognized quality certification. * If None, enter 999 15. What is your highest education level? * Mark only one oval. Primary school Secondary school Undergraduate

21. 16-a. What has been the average monthly income for your business in the last 3 months? (Rwf) *

(Revenue/Turnover) Mark only one oval.

- Less or equal to 100,000
 100,001 200,000
 200,001 500,000

- 500,001 1,000,000
- ______ 1,000,001 5,000,000
- More than 5,000,0000

22. 16-b. Please enter the average monthly income for your business in the last 3 months? *

(Rwf)

23. 17. What is the size of your business, in terms of employees?*

Mark only one oval.

- Micro (<5 employees)
- Small (5 19 employees)
- Medium (20 99 employees)
-) Large (More than 100 employees)
- Prefer not to say

24. 18. Where is your business located? *

Mark only one oval.

- Kigali Province
- Eastern Province
- Western Province
- Southern Province
- Northern Province

25. 19. Which other countries does your company operate in?*

(Check all that apply) Check all that apply.

Kenya Uganda Burundi Uganda Tanzania DRC South Sudan Ethiopia Congo Brazzaville Angola Burkina Faso None Prefer not to say Other:

26. 20. What markets does your business target? *

- Mark only one oval.
- Primarily to serve the local market
- Primarily for export
- For both the local market and for export
- Prefer not to say

26

27. 21-a. Based on the industry your business is in, please select whether it operates with domestic markets, import markets or export markets. Check all that apply.

	Domestic markets	Import markets	Export markets	Not applicable	Prefer not to say
Food processing					
Mining					
Textiles					
Handcrafts					
Manufacturing					
Wholesale					
Retail					
Transport & Logistics					
Hospitality (Restaurants, Accommodation					
Other					

28. 21-b. Specify the "other" industry * If "Other" was not selected, enter 999

29. 22-a. What products/services do you trade? and in what markets? Tick all that apply. If "Other" is selected, specify in next question. Check all that apply.

	Domestic markets	Import markets	Export markets	Not applicable	Prefer not to say
Fresh produce					
Grains					
Cosmetics					
Textiles					
Meat (including fish, beef etc)					
Mining					
Transport & Logistics					
Other					

30. 22-b. Specify the "other" products/services traded *

If "other" was not selected, enter 999

31. 23. Where do you source the products/inputs you trade $\ensuremath{^*}$ Check all that apply.

Within province

- Different province, within the country
- Neighboring country within the EAC/DRC
- Countries outside the EAC/DRC

32. 24. Where do you sell the products/inputs you trade? * Check all that apply.

- Within region
- Different region, within the country
- Neighboring country within the EAC/DRC
- Countries outside the EAC/DRC

33. 25. How do you get new customers?	*
---------------------------------------	---

Check	011	that	00	nhe	
Check	all	urat	ap	μıγ.	

- Referrals form existing clients
- Social media
- Online trading/shopping platforms (Jumia, Alibaba, e-soko etc)
- Through research online
- Through a third party contact (Relative, friend, supplier etc)
- Through a competitor's networks
- Through trade fairs (Annual Expo etc)
 Through Associations (PSF, District Associations etc)
- Walk-ins
- Other:

INFORMATIONAL NEEDS

34. 1. What information do you require as a trader? * Tick all answers that apply

Ch	eck all that apply.
	Market opportunities
	Training opportunities
	Networking opportunities
	Information on raw materials availability
	Information on the availability of packaging materials
	Information on business environment and trends
	Information on access to finance (Loans, Capital, Grants & Competitions)
	Regulatory information (Licenses, permits etc)
	Standards and Certification
	Tax information
	Procedures (Customs processes etc)
	Pricing information
	Market intelligence/customer information
	Option 14
	Other:

35. 2. How do you use the information? *

36. 3-a. Rank the priority of the information you require, with 1 being the highest priority.

Tick boxes that apply and rank from 1 - 14 *Mark only one oval per row.*

	Not Applicable	1	2	;	3	4	5	6	7	8 9	9 1	10 1	1 1	2	13 1	14
Market opportunities	\bigcirc	\square	$) \subset$)($\supset ($	$\supset \subset$	\supset	\supset	$\supset \subset$	\supset	$\supset \subset$	\supset				
Training opportunities	\bigcirc	\square													$\supset \subset$	\supset
Networking opportunities	\bigcirc	\square														\supset
Raw materials availabiltiy	\bigcirc	\subset													$\supset \subset$	\supset
Availability of packaging materials	\bigcirc	\subset													$\supset \subset$	\supset
Business environment and trends	\bigcirc	\square													$\supset \subset$	\supset
Access to finance (Loans, Capital, Grants and Competitions)	\bigcirc	\subset														\supset
Regulatory information	\bigcirc	\subset														\supset
Standards and Certification	\bigcirc	\square						$\supset \subset$								\supset
Tax information	\bigcirc	\subset	$) \subset$	C	\bigcirc	$\supset \subset$	\mathbb{D}	$\supset \subset$	$\supset \subset$	\square	$\mathbb{D}C$	\square	$\mathcal{D}\mathcal{C}$	\square	$\supset \subset$	\supset
Procedures (Customs processes etc)	\bigcirc	\subset														\supset
Pricing information	\bigcirc	\subset	$) \subset$)C	$\supset ($	$\mathbb{D}\mathbb{C}$	\mathbb{D}	$\supset \subset$	\mathbb{D}	\supset	$\supset \subset$	\supset				
Market intelligence/customer information	\bigcirc	\square														\supset
Your "Other" Option	\bigcirc	\square	$) \subset$)C	\bigcirc	$\mathbb{D}($	$\mathbb{D}($	\bigcirc	\bigcirc	\bigcirc	$\mathbb{D}($	$\mathbb{D}($	$\mathbb{D}($	\bigcirc	$\supset \subset$	\supset

37. 3-b. What format do you most prefer to receive your information in? * Mark only one oval.

SMS / USSD In person (Information desks, word of mouth etc) Printed materials (Magazines etc) Internet (Websites, Emails, Newsletters) Social Media Radio Television (TV) All Newspaper Other: 38. 4. Check the technology devices you are familiar with. * Check all that apply. Feature phone (phones without internet access)

- Smart phone / Tablet
- Computer / Laptop

Other:

39. 5-a. How do you CURRENTLY receive information on the following; -* Tick all answers that apply. If "Other" is ticked, specify in next question. Check all that apply.

	Fellow traders	Radio	Television (TV)	Newspaper	Printed materials (Magazines)	Associations / Information centres (e.g. PSF, KWC etc)	Internet (Websites/Emails)	Social Media	SMS/USSD	l don't receive this information	Other
Market opportunities											
Training opportunities											
Networking opportunities											
Raw materials availability											
Availability of packaging materials											
Business environment and trends											
Access to finance (Loans, Capital, Grants, Competitions)											
Regulatory information											
Standards and Certification											
Tax information											
Procedures (Customs processes etc)											
Pricing information											
Market intelligence/customer information											

40. 5-b. Please specify the "Other" channel you checked in the previous question? * Input 999 if you did not check "Other" in previous question

41. 6-a. How would you PREFER to receive information on the following; - * Tick all answers that apply. If "Other" is ticked, specify in next question. Check all that apply.

	Fellow traders	Radio	Television (TV)	Newspaper	Printed Materials (Magazines etc)	Associations / Information centres (e.g. PSF, KWC etc)	Internet (Websites/Emails)	Social Media	SMS/USSD	l don't receive this information	Other
Market opportunities											
Training opportunities											
Networking opportunities											
Raw materials availability											
Availability of packaging materials											
Business environment and trends											
Access to finance (Loans & Capital)											
Regulatory information											
Standards and Certification											
Tax information											
Procedures (Customs processes etc)											
Pricing information											
Market intelligence/customer information											

42. 6-b. Please specify the "Other" channel you checked in the previous question? * Input 999 if you did not check "Other" in previous question

43. 7. How often do you receive information on the following; - * Mark only one oval per row.

	Daily	Weekly	Monthly	Quarterly	Semi- annually	Annually	l don't
Market opportunities	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Training opportunities	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Networking opportunities	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Raw materials availability	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Availability of packaging materials	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Business environment and trends	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Access to finance (Loans & Capital)	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Regulatory information	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Standards and Certification	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Tax information	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Procedures (Customs processes etc)	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Pricing information	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Market intelligence/customer information	\bigcirc	\bigcirc	\bigcirc	$\overline{\bigcirc}$	$\overline{\bigcirc}$	\bigcirc	\bigcirc

44. N/A8. How often would you PREFER to receive information on the following; - * Mark only one oval per row.

Semi-annually Daily Weekly Monthly Quarterly Annually N/A Market opportunities Training opportunities Networking opportunities Raw materials availability Availability of packaging materials Business environment and trends Access to finance (Loans, Capital, Grants and Competitions) Regulatory information Tax information Standards and Certification Pricing information Procedures (custom processes etc) Market intelligence and customer information

45. 9. On average, in the last 3 months, how much TIME did you spend searching for information?

Hours per day/week/month

46. 10. On average, in the last 3 months, how much MONEY did you spend searching for information? *

Rwf per day/week/month

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ii) Stakeholders' Survey

Informational Needs of Women Trading in the EAC - Stakeholders' Survey

BACKGROUND: TradeMark East Africa (TMEA) is a not for profit organisation funded by governmental development agencies from Belgium, Canada, Denmark, European Union, Ireland, Finland, the Netherlands, Norway, the United Kingdom, and the United States. TMEA has supported the East African Community (EAC) and National governments in reducing barriers to trade and improving business environment in the region since 2010. We are conducting this targeted survey with women trading in the EAC region and stakeholders for input on the informational challenges faced by traders and possible solutions offered by the stakeholders' entities.

WHAT TO EXPECT: You have been selected to take part in this survey because you represent an institution that is a stakeholder in the "Women trading in the EAC" domain. The survey should take no longer than 20-25 minutes to complete.

Use of information gathered: The information we gather will help us understand the informational challenges faced by women trading in the Eastern Africa region, and what initiatives stakeholders have in place aimed at addressing these issues. In addition to the survey, the workshop will aim to draw out additional insight from both traders and stakeholders through structured discussions.

BENEFITS: There will be no direct benefit to you from this survey. However, aggregated information gathered from this survey will be used to inform policy makers on areas of focus to improve informational access for women trading in the EAC. The analysed information may be used in various communication products like short feature stories, publications, proposals, annual reports and appeals. Depending on the relevance, these products will be used in our annual reports, power points, meeting briefs, website and social media. Your information is valuable to us and we will treat it with respect and confidence.

YOUR RIGHTSS: If the survey tool has question(s) that you don't want to answer, please feel free to indicate as such and skip it. If you decide not to provide some or any information, there will be no effect on your relationship with TMEA or any of its partners.

RISK: We do not anticipate that you will suffer ill effects from participating in this survey. But if you have any questions or concerns please write to info@trademarkea.com

CONSENT TO USE INFO: All answers you give will be treated with respect and confidence. The aggregated information we receive may be used to develop public information materials like short videos, feature stories, annual reports, and other publications and disseminated to TMEA's audiences. Should we choose to utilise information attributable directly to you, we will share with you the draft products related to your unique responses and seek approval.

* Required

CONSENT

Please answer the questions below to give us your consent to participate in this survey. Thank you!

1. 1. Date of consent *

Example: December 15, 2012 11:03 AM

2. 2. Do you agree to participate in this survey? * Mark only one oval.



3. 3. Can TMEA use your responses anonymously in public information materials including short videos, annual reports, feature stories, power points, appeals; which will be disseminated through our website, Facebook, twitter, newsletters, meetings? * *Mark only one oval.*

Mark Only One Ova



INFORMATIONAL NEEDS

Please provide your information in the questions below

4. 1-a. Select the organisation you represent *

If "Other", specify in next question. *Mark only one oval.*

- Ministry of Industry & Trade Rwanda Revenue Authority (RRA) Rwanda Bureau of Standards (RBS) Ministry of Local Government Rwanda Development Board (RDB) Ministry of Agriculture UN Women Pro-Femmes These Hamwe Chamber of Women Entrepreneurs Access to Finance Rwanda International Trade Center German International Cooperation (GiZ) United States Agency for International Development (USAID) International Organization for Migration (IOM) Inkomoko Search for Common Ground Department for International Development (DFID) Rwanda Cooperative Agency (RCA) New Faces New Voices Business Development Fund (BDF) Private Sector Federation (PSF)
 - Other

5. 1-b. If you selected "other", please specify *

If you did not select "Other", enter 999

6. 2. Select the type of your organisation * Mark only one oval.

\bigcirc	Private Sector
\bigcirc	Local not-for-profit organisation
\bigcirc	International not-for-profit organisation
\bigcirc	Trade or professional association
\bigcirc	Government office or public agency
\bigcirc	Other:

7. 3. What kind of information does your organisation provide to traders? *

Спеск	all	tnat	appiy.	

Market opportunities
Training opportunities
Raw materials availability
Business environment and trends
Access to finance (Loans & Capital)
Regulatory information
Tax information
Procedures (Customs and border processes etc)
None
Other:

8. 4-a. What medium does your organisation use to provide information to traders? *

If "Other" is selected, please specify in next question. *Check all that apply.*

	SMS and/or USSD	In person (Information desk)	Printed materials (newspapers, magazines, pamphlets etc)	Official website	Social media	Not Applicable	Other
Market opportunities							
Training opportunities							
Raw materials availability							
Business environment & trends							
Access to finance (Loans & Capital)							
Regulatory information (Permits, Licenses etc)							
Tax information							
Procedures (Customs and border processes etc)							

9. 4-b. Please specify the "Other" medium *

If you did not select other, enter 999

10. 5-a. What social media channels does your organisation use to disseminate information? *

If "Other" is selected, please specify in next question. *Check all that apply.*

	Facebook	Instagram	WhatsApp	Twitter	E- Soko	Does not use social media	Other
Market opportunities							
Training opportunities							
Raw materials availability							
Business environment & trends							
Access to finance (Loans & Capital)							
Regulatory information (Permits, Licenses etc)							
Tax information							
Procedures (Customs and border processes etc)							

11. 5-b. Please specify the "Other" medium *

If you did not select "Other", enter 999

12. 6. How often does your organisation provide information to traders? *

Mark only one oval per row.

	Daily	Weekly	Monthly	Quarterly	Semi- annually	Annually	Does not provide	As is Available/When Needed
Market opportunities	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Training opportunities	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Raw materials availability	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	
Business environment & trends	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Access to finance (Loans & Capital)	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Regulatory information (Permits, Licenses etc)	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Tax information	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc
Procedures (Customs and border processes etc)	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc	\bigcirc

13. 7. what steps does your organisation take to ensure accuracy and reliability of the information provided to traders? *

_			
_			
	8. Does your organisation have any plans to enh provide? *	ance traders' access to the informatic	on y
٨	Mark only one oval.		
	Yes		
	No		
	Don't know		
	9. Briefly describe how your organisation plans a provided? *	o enhance traders' access to informa	tio
	f you selected NO in the previous question, input 99	99	
_			
-			
or	kshop participants		
	wese Hamwe		
ml	ber of Women Entrepreneurs		

D. List of

Pro-Femm Rwanda C GiZ Rwand DFID MINICOM RDB RRA Duterimbere IMF RSB

Directorate of Immigration & Migration **New Faces New Voices** International Alert Inkomoko Entrepreneur Development **Dalso Investment** CF Premium Company Ltd Ishyo Foods Ltd Nova Coffee Nyamurinda Coffee Growers SE&KA Company Ltd Papeterie La Fontaine Eden Gates store Ltd **Promota Creations Ltd** Jotete Investment Ltd Sheja Clothing Ltd Taifa Trading & General Services Ltd Tulimbe Socoges **TVP Studio** Intermix Ltd LYV Ltd Dokmai Rwanda Co Ltd **Etablissement Mbonye**