



# UNDERSTANDING THE NEEDS OF WOMEN WORKING AT MARKETS IN MUSANZE

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The Global Green Growth Institute  
Jeongdong Building 19F  
21-15, Jeongdong-gil  
Jung-gu, Seoul, 100-784  
Republic of Korea

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## **Acknowledgements**

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## Background

Kigali and Rwanda's secondary cities are currently revising their master plans in response to rapid growth and resultant pressure in urban infrastructure and services. The master plans are designed to achieve green urban development based on green city concepts. Given the rapid urbanization in Rwanda, with an annual rate of urban growth of 4.5%, and fast-tracked economic development of Kigali and secondary cities and other emerging urban centers, the link between rural and urban areas is becoming increasingly important for Rwanda's sustainable development.

Recognizing the importance of integrated development of urban, peri-urban and rural areas, the Ministry of Infrastructure (MININFRA) and Global Green Growth Institute (GGGI) are developing Guidelines for "Implementing District Development Strategies (DDS) by Strengthening Urban-Rural Linkages". These Guidelines would support Rwanda's Districts in understanding the nature of urban-rural linkages on the ground and provide a pathway for implementing DDSs 2018-2024.<sup>1</sup> To successfully implement the DDSs, Rwanda's Districts should be harnessing the combined potential of both urban and rural settings that their combined synergy generates, so that everyone benefits from the circular flow along the urban-rural continuum.

To further strengthen the work on urban-rural linkages, where markets are crucial points of peoples and goods flow, MININFRA and GGGI in collaboration with Rwanda Women's Network (RWN) conducted a rapid assessment on Understanding the needs of women working at markets in Musanze's, agriculture market in the town center, Kariyeri, Muhoza Sector, and another market Karwasa in Gacaca Sector.<sup>2</sup> The Musanze's DDS, leading up to 2024, was prepared using a participatory approach, identified public spaces as one of a number of important socio-economic public assets, where markets as public spaces were highly prioritized. The strategy lists includes Musanze's plans to design and construct modern markets and other selling points along main roads of the District to facilitate trade.

This rapid assessment will also inform the ongoing revision of the "Gender Mainstreaming in Infrastructure Sector Strategy" previously developed and adopted in 2017 by MININFRA with support of GGGI.<sup>3</sup>

## Location

Musanze Secondary City is the main urban hub of Musanze District in the Northern Province of Rwanda. Musanze is strategically located in the foothills of the Virunga chain of Volcanoes which makes up a national

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1 DDSs 2018–2024 are layout guidance for Rwanda's 30 districts to achieve their development vision and objectives, Vision 2020 and Vision 2050, emphasizing strategic interventions to implement the current NST 1. DDSs were the result of a year-long consultation process reviewing what remained from the 2013–2018 District Development Plan and developing new strategic interventions. While for 24 Rwandan districts the Ministry of Local Government (MINALOC) hired consultants to facilitate discussions and draft strategies, in Rwanda's six secondary cities, Global Green Growth Institute seconded its technical district assistants to facilitate discussions.

2 GGGI's supports Secondary Cities of Rwanda in planning the distribution of economic growth, achieving the national urbanization target and supports poverty reduction, inclusive growth and job creation. In Musanze, GGGI facilitated development of the District Development Strategy and supports the City of Musanze in revising its master plan. The Public Bike Sharing system is being piloted in Musanze, to support the city in promoting non-motorized transportation. GGGI also has its staff embedded in the District Government supporting the elaboration of Local Urban Development Plans. With Rwanda Housing Authority and other partners such as the University of Rwanda and Rwanda's Women Network, GGGI mapped public spaces in Musanze showing the underutilized potentials of green open public spaces within the city.

3 This rapid assessment report especially studies women's needs to further contribute to inclusion of women in the urban planning and other decision-making processes and use study to better understand gender mainstreaming in infrastructure sector that GGGI has been continuously working with the Rwanda's Ministry of Infrastructure. For more information about GGGI's work on gender mainstreaming in infrastructure sector, please read: <https://ggi.org/infrastructure-gender-mainstreaming-strategy-review-workshop-held-in-musanze-district/>

park and is attractive to tourism, business and agriculture, with notably fertile land in the surrounding region.

The Musanze agriculture market, Kariyeri, is a planned public space located in central Musanze near major government offices, lodges and shops (Figure 1) while Karwasa is an open agriculture market in Gacaca Sector located along the road from Musanze District to Burera District and is 6.8 km or 10 minute drive from Musanze central business area (Figure 2). Karwasa market is vibrant in the afternoons from around 2:00 p.m. to 8.00 p.m.

The market at the city center was previously mapped as a potential public space that could be well-designed and used as per the joint study by the Rwanda Housing Authority (RHA) and Global Green Growth Institute (GGGI), with the University of Rwanda and Rwanda Women's Network titled "Mapping Public Spaces to Inform Master Plan Revision for Rwanda's Secondary Cities."<sup>4</sup>



**Figure 1:** Kariyeri Agriculture Market Located in Musanze city center © Irene Isingizwe

Both markets are district owned properties (infrastructure) and are run by the market's leadership committee, which is responsible for



**Figure 2:** Karwasa open agriculture market located 6.8km from Musanze city © Irene Isingizwe

Rwanda Revenue Authority (RRA) and Ngali Holdings company are responsible for collecting taxes, fees and compliance. Through the Decentralized Fees Collection Project, there is a partnership between Ngali Holdings and the RRA who have commissioned Ngali to be the sole collector of fees owed to the District on a daily basis while RRA receives taxes owed to the District on a monthly basis. The leasing payment for operating a shop/space in the market is done online through the Irempo platform.<sup>5</sup> The vendors that work in both the markets are residents of Musanze District.

## Objectives

The objective of this rapid assessment is to:

1. Understand the experiences and needs of women working in Kariyeri and Karwasa markets;
2. Highlight the need for urban-rural linkages in order to address women's needs in the market;
3. Provide recommendations to contribute to the development of broader urban

<sup>4</sup> To access the full study on public spaces in Rwanda's secondary cities, please follow the link: <https://gggi.org/gggi-releases-mapping-of-public-spaces-to-inform-master-plan-review-for-secondary-cities-in-rwanda-assessment/>

<sup>5</sup> Irempo is an initiative by the Government of Rwanda aiming at improving its service delivery to the citizens and businesses as one-stop portal.

rural linkages guidelines that are aiming to address the identified needs to be developed, adopted and disseminated by Ministry of Infrastructure and Global Green Growth Institute.

## Methodology

### Design

The rapid assessment was conducted through in-depth interviews, in a private setting, in Kinyarwanda language led by Rwanda Women's Network, encouraging participants to share their experiences and express infrastructure, basic amenities and other needs in the markets in Musanze. The interviews were conducted with 40 women in total i.e. 20 working in Kariyeri market and the other 20 in Karwasa market. The selection of those interviewed was purposeful to ensure that women interviewees were identified from different sections of the market i.e. dealing with different products and potentially different buyers. Also, selection was done strategically to ensure that women of different age groups were among those interviewed as well as single mothers, widows, women with different education levels, and women who live in rural vs urban areas.

### Participants

At the Kariyeri market, out of the 20 women interviewed, 17 have completed primary level education and 3 at secondary school level education. On average, the interviewed women are between the age range of 25-34 years and most of them are married with children. 50% of the women interviewed have been doing their businesses for more than 5 years (including one respondent who is working at the market for the last 20 years) while the other 50% worked less than 5 years (including some respondents with 1 month experience of working at the market). At Karwasa market, of the 20 women interviewed, 13 completed primary level education and 7 have

undergone their education at secondary level. The majority of the participants are between the ages of 25-34 years and are married with children. In Karwasa market, only 25% have been working there for more than 5 years (including one respondent who has worked at the market for 10 years). The majority of respondents worked at the market for less than 5 years.

## Survey Findings

### Information on Products/Goods that Women are Involved in

All the women that participated in interviews for the rapid assessment are involved in selling either agricultural or grocery products. The most traded products/goods include various types of fruits, potatoes, sweet potatoes, cassava, fresh maize, vegetables (tomatoes, carrots and onions), flour, rice, sugar, cooking oil; with a few selling fish and related products.<sup>6</sup>

The women reported making an average earning (money value) per day of RWF 13,750 and RWF 10,725 for Kariyeri and Karwasa respectively with the highest reported earning at RWF 50,000 and lowest at RWF 1,000. The earnings change depends on a number of factors including time/seasons. This uncertainty makes the women's livelihoods unstable and long term planning a challenge - especially when they do not have alternative sources of income.

The women shared that fresh agriculture products are brought to Kariyeri market early in the morning by farmers to supply the market vendors of both Kariyeri and Karwasa markets who then sell at a slightly higher price. Some women working at the Karwasa market as vendors transport their products by bicycle or by foot.

### Commute to markets

All of the women interviewed walk to the market while going to work and leave their

<sup>6</sup> Most products are from the District of Musanze. They are produced in local rural areas, for sale in the urban center. Most women working at markets are retailers, not farmers.

homes by 6:00 a.m. The journey on average takes 40 minutes for those working in Kariyeri market and 20 minutes for women in Karwasa market. At the end of the day, most of the women reach back at home at around 8:00 p.m. and the majority indicated they do not feel safe during this journey at night, as most of the rural roads do not have public/street lighting.<sup>7</sup>

The women also shared that the available means of public transport when returning home are motorcycles and bicycles.<sup>8</sup> The women from Kariyeri market use them occasionally with the highest fee for transport per trip at RWF 1,000 and lowest at RWF 200 which can make as high as 10% of their average daily income at the market.<sup>9</sup> A proper public transportation system connecting urban and rural settlements of Musanze District would increase productivity and safety, especially for women working at markets.



**Photo 1:** Kariyeri market back entrance; where market vendors buy supplies in the morning from Kinigi and other neighboring Sectors and re-sell in the market. Some fruits and vegetables might be home grown products sold by women © Rwanda Women's Network

In addition, while there is only one woman out of 40 interviewed who identified herself as a person with a disability, this challenge still presents itself as a social exclusion example in women's economic empowerment and access to equitable and inclusive services.

### Infant/child care, other Home-Based Care Work & the Market

Majority of the women interviewed (33 out of 40) reported having children with the older ones being at school during the day. One woman, 26 years old, with two children of 9 and 6 said: "when they are not at school e.g. in holidays, they stay at home by themselves." The women that have younger children that they leave at home indicated a shared responsibility of childcare with a house helper, grandmothers and/or their neighbors. Out of 33 women with children, only 3 reported the children being left in the care of the fathers.

Additionally, of the 33 women with children, more than 50% reported that they currently come to the market with their younger children and that they combine work in the market with taking care of the children with most carrying them on their backs. One woman said of her 4 and 1-year old children that she brings to the market: "I carry the baby on my back, I let the other one walk around and look for him when I am preparing to go home." Another woman commented on combining market work and childcare: "it is very difficult, sometimes clients just leave." The women believe men taking on more of the care work would facilitate their productivity at the market.

All the women agreed that having a designated space for childcare near the markets

<sup>7</sup> Women vendors typically walk home with all their money earnings from the day, hence additional fear. They do not save/deposit in town, close to the market before walking home.

<sup>8</sup> Further research could be done to map the areas where women working at markets live in order to better plan and strengthen connectivity/safe mobility.

<sup>9</sup> On January 3<sup>rd</sup>, 2020 when interviews were conducted, according to the National Bank of Rwanda, the exchange rate was 1 USD=929.24 RWF

would be a great help and would facilitate their work.<sup>10</sup> They envisioned the childcare space as one which would have trusted care givers, secure and safe, basic food & drinks available to feed the children, calm and clean environment, space for rest, play facilities, among others. Most of the women suggested between RWF 2,000-RWF 5,000 as an amount that could be paid per month for these services. 95% of the women interviewed are of an active reproductive age range i.e. 15-45 giving an indication of the space needed for childcare facilities at the markets.

### Women's Leadership in the Market

All of the women reported that the markets had leadership structures/committees in place including an elected market leadership committee with a President, Vice President and different representatives on security, hygiene, social affairs, women representative and home guard. Only 1 participant out of the 40 interviewed indicated that she was part of the leadership committee as the social affairs representative, responsible for the social welfare of all people working in the market at Kariyeri. The limited number of women in leadership might also lead to the specific needs of women not being addressed adequately.

The women explained that the main issues the market committees deal with include: conflicts between vendors e.g. over market stalls or between vendors and clients, theft, fights and taxes. A common understanding among most of the women interviewed was that sexual and gender-based violence (SGBV) does not happen in Kariyeri or Karwasa market and that none of them

have heard of an SGBV case being reported. One respondent indicated that they sometimes have discussions on GBV during meetings inside the market.<sup>11</sup>

All the women reported that there are no special safeguarding mechanisms in place to protect women; that they are treated like any other vendor or person in the market "all are treated the same way, no special arrangement" and no specific mechanism in place, protection/security is provided in general;" and all issues can be reported to the market leadership.<sup>12</sup>

The women indicated that training on transformational leadership and confidence building "kwitinyuka haba habayeho amatora nabo bagatorwa - to have confidence and stand for positions during elections" would assist women to participate more in leadership both at the market level and overall enhanced leadership participation in public and private spaces at all levels.

Women identified a decrease in taxes especially on startups, facilitating working arrangements with banks for friendly loan services e.g. no requirement to provide collateral, child care facilities/services, setting up a basket fund for women, lighting inside the market and repair of the leaking roof as some of the most critical things that the market leadership should address to improve the working conditions of women in the market.<sup>13</sup> With regards to sanitation, all the women interviewed from Karwasa market indicated that there is an urgent need for the construction of a modern market and improved sanitation facilities to improve their working conditions.

10 Although it was not mentioned by women during the interview, yet, based on best practices, designated spaces could also include breastfeeding rooms.

11 Much as the Kariyeri and Karwasa market present a favorable environment for women; there is a need to ensure continuous security and safety by providing on-going gender based trainings for both men and women to help everyone understand sexual and gender based harassment and violence in public and working spaces as well as get information on the structures and mechanisms available to address the issue

12 Women referred to a safe space for women and girls and other social groups and security in general.

13 While it was not stressed by interviewed women at both markets (probably as they are bringing at the market only a certain quantity of goods that they could sell during the day) it could be beneficial if a sustainable cold storage unit within the market is located where women and other vendors could store their perishable goods. That would also reduce food waste. Some further research can be done on waste management within the market to be considered as an infrastructure upgrade during the reconstruction of the existing markets or building new ones.



**Photo 2 and 3:** Karwasa market existing situation © Rwanda Women's Network

### Access to financial and information services

In order to assess the financial services available to women in the markets targeted, the survey found that 50% of the women have bank accounts while the other half of respondents indicated limited capacity to open and run a bank account. All women are currently using mobile money accounts. Most of those with bank accounts reported that having bank accounts have not utilized the loan services. Out of the 40 women interviewed, only 4 said they accessed loans ranging from RWF 100,000 – RWF 5,000,000 and seem to be more established as they have been working in the market for 8-20 years.<sup>14</sup>

The majority of the women said they are part of solidarity groups where money is contributed by members on a regular basis (daily and/or weekly), saved/lent to members and shared out by members on a monthly/annual basis. This therefore indicates that more women in the markets have access/opportunities to informal financial services, which are mainly managed through their own mobilization. One woman said, “I am a member of two groups, I con-

tribute RWF 5,000 per day which is saved and total given back to me at the end of the month. In the other group, I contribute RWF 2,000.” Another woman said, “I contribute RWF2,100 every week and this money is returned at the end of the year plus interest.”

From the training/capacity building front, all women targeted in this survey indicated not having received any formal training on savings/basic business management skills. They received access to market information through conversations with their counterparts in the market, and through wholesale traders and farmers. Most also reported that working in the market is the sole income generation/livelihood activity they are involved in, with very few involved in agriculture as an alternative source of income. The survey found gaps in related business capacity especially training needs in business management that could strengthen their skills needed to expand their business opportunities, explore other alternative businesses leading to improved economic and social status for themselves and communities.

<sup>14</sup> Due to the need of certain security measures when applying to access loans, which is usually a limitation to women as might not be having property rights, etc. women tend using cooperative savings or solidarity groups where they can access loans without providing documents for back up paying off options.

## Water & Sanitation

The market in Kariyeri, was found to have had access to water and sanitation facilities, and separate units to cater for the needs of men and women in the market, and units for differently abled vendors and visitors. A fee of RWF 100 is paid for the services, per use. On the other hand, all the women interviewed in Karwasa market shared that they do not have adequate sanitation facilities; what is available is limited in number, is very old and in bad condition. Also, the facilities are not separated to cater for the needs of men and women in the market. The current facilities do not have running water (water is bought when it is needed) making it difficult especially for women and children.<sup>15</sup>



**Photo 5:** Karwasa - toilets currently being used © Rwanda Women's Network

## Conclusions and Recommendations

### Conclusions

This rapid assessment done in January 2020 in Musanze District contributes to filling a gap through evidence-based documentation of experiences and needs of women working in markets in Musanze District. The assessment identifies the type of support needed that could improve the quality of businesses and working environment for the women. Interviews with the women demonstrate the wide spectrum of their experiences working in Kariyeri and Karwasa markets including the know-how they have working in the markets, the long hours at work and their sense of insecurity as they return home at night in areas with no public lighting. It has put a spotlight on the kind of financial services available to women and how that would contribute towards enhancing their economic independence and that of their communities.

Women's burden of combining market work and childcare especially for younger children is very apparent in this assessment. Such circumstances require more mental



**Photo 4:** Karwasa market - Ecosan toilet that is not in use due to failed maintenance © Rwanda Women's Network

<sup>15</sup> This statement is related to the water needed to operate the washrooms/sanitary facilities. The pit latrine or ecosan toilets were constructed without water infrastructure inbuilt.

and physical exertion from the women, affects their productivity and stress levels and can lead to abuse of child rights.

From the study, it is clear that the market has a functioning leadership structure that helps to mediate conflicts and keep order in the market. However, interviewed women suggest that there is a limited number of women participating in a leadership role. It is evident that no mechanism is in place to address gender related and women specific needs/issues, which tend to be complex, normalized and perceived as private in nature.

The study reveals that women (as well as men) do not have access to mainstream financial services and that they have had no training in savings skills, business management and running a small-scale business. However, it is encouraging that women are self-organized and familiar with informal saving and loan operations.

## Recommendations

Following the analysis and conclusions above, the women working in the markets of Kariyeri and Karwaza supported by Rwanda Women's Network would like to recommend the following:

1. Integrate child-friendly spaces within markets. Infrastructure needs to cater for women vendors' need for accessible and affordable childcare services for children under five. This should be included in infrastructure plans and market vendors involved in participatory planning, design, implementation and management of such spaces. Those spaces would facilitate women's productivity, "peace of mind" and it contributes to respect of child rights;
2. Construct a modern facility for Karwaza market including adequate sanitation and hygiene facilities to promote better working conditions, decent work and more job opportunities for women and other Musanze residents;
3. Put security systems, including public lighting, in places on the main streets from market to rural areas to ensure safety of women after market closure and as they go back to their homes at night;
4. Invest in regular and adequate public transport to facilitate movement of people and goods;
5. Support and invest in women's potential by establishing linkages with banks for women-friendly financial services in order to improve women's access to finance;
6. Strengthen/establish mechanisms to deal with women and gender related concerns; for example gender focal persons and gender committees within the market leadership committees to address gender related issues in confidentiality as well as to train all leadership structures in the markets to be aware of gender specific needs and issues including public space based SGBV;
7. Establish women-friendly spaces for self-organizing, discussions and training on relevant topics for women including transformational leadership, confidence building, gender and gender-based violence, savings and business; in order for women to be informed, take up leadership roles and speak on their own behalf;<sup>16</sup>
8. Conduct further research to generate additional and deeper information on the experiences and needs of women in all markets in Musanze District and linkages between those markets.

<sup>16</sup> It is suggested that communal or training spaces designed and built for all, can be available to specially accommodate women's groups initiatives.



**Photo 6:** Space behind city center market, suitable for the green open public space © Ilija Gubic



## About the Global Green Growth Institute

The Global Green Growth Institute was founded to support and promote a model of economic growth known as “green growth”, which targets key aspects of economic performance such as poverty reduction, job creation, social inclusion and environmental sustainability.

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