



Global Shield
against Climate Risks

Gender Analysis of Climate and Disaster Risk Finance and Insurance in Rwanda

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Preface

This assessment was conducted by Oxford Policy Management Europe GmbH (OPM) on behalf of the Centre of Excellence on Gender-smart Solutions (CoE). The project manager is Alessandro Maggioni. The authors of this assessment are Bimal Regmi and Paula Silva Villanueva.

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The CoE is an initiative in support of the Global Shield against Climate Risks and serves as a hub for advancing gender-responsive approaches within Climate and Disaster Risk Finance and Insurance (CDRFI). Its primary role is to centralise expertise, best practices, and resources to ensure that gender equity is integrated into CDRFI solutions, fostering inclusive resilience against climate risks. To support the Global Shield In-Country Process (ICP), the CoE has commissioned OPM to conduct a gender analysis. This analysis aims to identify gender-specific vulnerabilities and opportunities within the national context, providing critical evidence to inform Rwanda's Global Shield stocktake and gap analysis as well as the Request for Support to the Global Shield. The findings can help pinpoint protection gaps and guide the development and implementation of inclusive, gender-responsive strategies as part of the Global Shield support package.

For more information, visit: [Home | Centre of Excellence](#) and [Rwanda | The Global Shield against Climate Risks](#)

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List of Abbreviations

ARC	African Risk Capacity	RAB	Rwanda Agriculture Board
ARECO	Association Rwandaise des Écologistes	RAIS	Rwanda Agriculture Insurance Scheme
BNR	National Bank of Rwanda	RCCDN	Rwanda Climate Change Development Network
BDF	Business Development Fund	REMA	Rwanda Environment Management Authority
BRIC	Building Resilience through Innovation and Climate Risk Insurance	RSSB	Rwanda Social Security Board
CBHI	Community-based health insurance	RWN	Rwanda Women's Network
CBOs	Community-Based Organisations	SACCOs	Savings and Credit Cooperative Organisations
CDRFI	Climate and Disaster Risk Finance and Insurance	SDGs	Sustainable Development Goals
CFSVA	Comprehensive Food Security and Vulnerability Analysis	SGBV	Sexual Gender-Based Violence
CNFS	Climate and Nature Finance Strategy	Sida	Swedish International Development Agency
ERF	Economic Recovery Fund	SP	Social Protection
EWs	Early Warning Systems	SP-SSP	Social Protection Sector Strategic Plan
GBV	Gender-Based Violence	SRHR	Sexual and reproductive health and rights
GCF	Green Climate Fund	SRSP	Shock-responsive social protection
GDP	Gross Domestic Product	UNDP	United Nations Development Programme
GESI	Gender Equality and Social Inclusion	VSLA	Village Savings and Loan Association
GGCRS	Green Growth and Climate Resilience Strategy	VUP	Vision 2020 Umurenge Direct Support programme
GMO	Gender Monitoring Office	WFP	World Food Programme
GRCF	Gender-Relevant Climate Financing		
ICP	Global Shield In-Country Process		
IFRC	International Federation of Red Cross and Red Crescent		
MFI	Microfinance Institution		
MIGEPROF	Ministry of Gender and Family Promotion		
MINAGRI	Ministry of Agriculture and Animal Resources		
MINECOFIN	Ministry of Finance and Economic Planning		
MINEMA	Ministry in Charge of Emergency Management		
MoE	Ministry of Environment		
MSMEs	Micro, Small, and Medium Enterprises		
NAP	National Adaptation Plan		
NAPA	National Adaptation Programme of Action		
NAIS	National Agriculture Insurance Scheme		
NDC	Nationally Determined Contributions		
NECCP	National Environment and Climate Change Policy		
NFIS	National Financial Inclusion Strategy		
NGOs	Non-Governmental Organisations		
NISR	National Institute of Statistics of Rwanda		
PWDs	People living with disabilities		

Executive Summary

Key Findings on Gender in Climate and Disaster Risk Finance and Insurance (CDRFI) in Rwanda

Rwanda is recognised for its strong commitment to gender equality, ranking among the top ten countries globally for closing gender gaps according to the World Economic Forum (WEF, 2021). Key efforts include a revised constitution emphasising gender equality, a 30% quota for women in decision-making bodies at national level (GMO 2024), the integration of gender equality and women's empowerment in Rwanda Vision 2050 and a National Gender Policy (2021). Policies supporting girls' and women's education (2024), combating Gender-Based Violence (GBV) (2011), promoting gender-responsive planning via Gender Budget Statements, gender-sensitive land reforms for joint titling (2021), and inheritance reforms (2016) have also been implemented (GMO, 2024). Budget allocations tagged to environment, climate change, and gender priorities increased from 0.4% of the national budget in 2009 to 4.6% in 2020, reflecting expanded use of thematic budget tagging rather than standalone funding envelopes (CABRI, 2022).

Rwanda has made significant progress in integrating gender equality and social inclusion (GESI) considerations into climate and financial policies, aligning national strategies with international commitments. These include the National Environment and Climate Change Policy (NECCP), the Nationally Determined Contribution (NDC) and the National Financial Inclusion Strategy (NFIS). The updated NDC 3.0 aims not only to increase Rwanda's climate resilience but also to unlock essential climate financing. It includes concrete actions to ensure gender mainstreaming, such as a GESI Index and Simulation Tool. The NFIS enhances inclusivity by promoting access to finance for women, youth, and vulnerable groups. A key tool intended to support gender mainstreaming across sectors is the Gender Monitoring Office (GMO)-established Gender Management Information System, which aims to collect sex-disaggregated data, although coverage and routine use across sectors remain uneven.

In the financial sector, the National Bank of Rwanda (BNR) operates an electronic data warehouse that collects routine supply-side data from banks, microfinance institutions, insurers, and other regulated financial service providers. This system supports the Financial Inclusion Dashboard and enables regular reporting of sex-disaggregated data on accounts, savings, credit, and insurance uptake, providing a strong foundation for monitoring gender gaps in financial inclusion.

Analysis of climate finance commitments using OECD official development assistance (ODA) gender markers indicates that more than half of Rwanda's gender-relevant climate finance (GRCF) is channelled to the Government of Rwanda as the primary recipient, reflecting donor tagging practices rather than verified gender-transformative outcomes. GRCF refers to climate-related ODA in which gender equality is identified as a significant or principal objective. Nonetheless, a review of existing efforts indicates a gap between commitments and effective implementation (Kvinna till Kvinna Foundation, 2024).

The review also finds that integration of gender and related considerations remains uneven and, in some areas, vague. Gender, youth, population dynamics, family planning, sexual and reproductive health and rights (SRHR), and GBV are not yet systematically embedded across climate and disaster risk frameworks. Key climate and disaster policies do not sufficiently acknowledge the disproportionate impacts of climate-induced shocks on women and girls or the need for targeted responses (BUILD, 2024). Addressing these gaps would strengthen the coherence, inclusivity, and effectiveness of Rwanda's climate and disaster risk governance.

Rwanda has introduced specific CDRFI programmes to improve financial inclusion and mitigate the economic impact of climate-induced disasters, such as floods and droughts. The National Agriculture Insurance Scheme (NAIS), launched in 2019, is a public-private initiative led by the Ministry of Agriculture and Animal Resources (MINAGRI), providing a 40% subsidy on crop and livestock insurance premiums. Local private insurers manage risk and claims under the scheme (MINAGRI, 2023/2024). NAIS also enhances farmers' credit access through bundled insurance-loan products. However, most insurance products, including the NAIS, remain largely gender-neutral in design, with limited systematic integration of gender-responsive targeting, indicators, or incentives. Complementing this, the Ministry of Finance and Economic Planning (MINECOFIN) supports inclusive insurance initiatives under the National Risk Financing Strategy, particularly targeting rural women. Likewise, ACRE Africa, a key NAIS implementation partner since 2014, scaled up customised insurance products and ensured inclusion through financial literacy campaigns for smallholder farmers between 2019 and 2022. Nonetheless, findings of this analysis show that gaps remain in accessibility and uptake of formal insurance by women smallholder farmers and vulnerable groups.

Despite efforts, most farmers remain excluded from insurance services. **Farmers with limited or no access to risk financing remain close to 90 % in 2020** (FinScope, 2020). The absence of systematically published and integrated gender-disaggregated uptake and claims data within agricultural and disaster insurance schemes limits the ability to assess whether climate and disaster risk insurance is benefiting vulnerable populations equitably, despite the availability of gender-disaggregated financial sector data at supervisory level.

Gaps Identified in Gender Inclusion within CDRFI

Rwanda has made significant strides in embedding gender across policy and development planning, yet significant gaps exist in integrating these aspects into CDRFI-related policies, strategies, and programmes. This report identifies four thematic challenge areas:

- 1. Data and evidence gaps constrain effective targeting of the most vulnerable groups.** While Rwanda has relatively strong gender-disaggregated supply-side data for financial inclusion through the BNR supervisory systems, gender- and intersectionality-disaggregated data remain limited within climate finance, climate risk exposure, disaster impacts, and CDRFI programmes. Available gender data is largely from extensive household surveys conducted by the National Institute of Statistics of Rwanda (NISR) (Gender Equity Unit, 2023). Furthermore, climate change policies lack disaggregated gender analyses and fail to analyse the unequal effects on different gender groups (World Bank, 2021). For instance, the 2021 Gender Assessment for the National Adaptation Plan (NAP) revealed that inadequate gender data obstructs efforts to address disasters related to floods and landslides and infrastructure improvements (GGGI, 2021).
- 2. Institutional capacity and implementation gaps.** Government capacity to integrate gender in climate-exposed sectors like agriculture, forestry, and energy is limited, and policy and law enforcement is often weak. While Rwanda's policy framework consistently references gender mainstreaming, implementation remains weak, with limited enforcement, insufficient gender analysis, and inadequate attention to local realities and differentiated needs (Kvinna till Kvinna Foundation, 2021; GMO, 2024). Despite laws supporting equal land ownership, traditional practices hinder women's decision-making regarding land use, affecting their access to credit and insurance. Financial institutions often fail to tailor products to the specific needs of women-owned businesses, complicating investments in climate-resilient

technologies (World Bank Group, 2019). In addition, stakeholder interviews also point to implementation gaps in flagship initiatives such as the NAIS, which currently lack explicit gender-specific targets, quotas, or monitoring indicators within their core design

- 3. Structural barriers to equality and inclusion** continue to constrain inclusive access to finance and risk-management tools in Rwanda, particularly for women and rural populations. Despite a high overall financial inclusion rate of 93 % (FinScope 2020), and a narrow gender gap, women remain disproportionately excluded from accessing formal financial services, including banking, mobile money, micro-finance, and Savings and Credit Cooperative Organisations (SACCOs). This reflects structural factors such as patriarchal societal norms, unequal access to government services, and limited control over productive assets, particularly land and agricultural resources (Kvinna till Kvinna Foundation, 2021). Women in rural areas – especially those outside prime earning ages¹ – are most affected, as gendered divisions of labour and asset ownership restrict their ability to generate income, offer collateral, and transition from subsistence to market-oriented production (FAO and WFP, 2020).
- 4. Structural constraints translate directly into gendered barriers to accessing credit and insurance.** While approximately 71 % of women are employed in agriculture, only 25.5 % of women have access to agricultural loans, compared to 74.5 % of men. Access to insurance remains low in Rwanda, with insurance penetration at just 1.1 % of Gross Domestic Product (GDP) – reflecting both limited market development and unequal access. Interviews and secondary evidence indicate that available agricultural insurance rarely include targeted incentives or delivery mechanisms that address women's specific constraints, such as limited financial capability and low confidence in formal financial services—and restricted physical access to financial institutions, which remain concentrated in urban centres despite over 70 % of the population living in rural areas.
- 5. Gaps in financial literacy** further compound these challenges, particularly for women and youth. Evidence highlights persistent gender gaps in financial knowledge, including among younger age groups, leading women to rely on informal credit sources. (Finscope, 2020). Limited understanding of financial products increases the likelihood of loan default and reduces the sustainability of borrowing, reinforcing exclusion from formal credit and insurance schemes (Gaudence, 2018). As a result, while financial inclu-

1 Under 30 or over 50 years (FinScope, 2024).

sion and climate-risk financing programmes formally target smallholder farmers and climate-vulnerable communities, there is limited evidence that they consistently and effectively reach women and marginalised groups, including people living with disabilities (PWDs), for whom evidence remains particularly limited due to data gaps; or that implementation is systematically informed by gender-disaggregated data.

Together, these constraints limit the inclusiveness and effectiveness of Rwanda's CDRFI ecosystem. Addressing data gaps, institutional capacity constraints, and barriers to inclusive access will be critical to ensuring climate-risk financing equitably benefits all.

Conclusions and Recommendations

While some progress has been made, **gender and social inclusion considerations are inconsistently applied in policies and implementation**. Gaps in gender-disaggregated climate risk, exposure and vulnerability data limit understanding of differentiated climate impacts, and protective measures may not sufficiently address the unique needs of women, girls, youth, and PWDs, potentially worsening existing inequalities during and after disasters. The absence of tailored financial products for vulnerable populations also contributes to their financial exclusion.

Advancing gender-responsive CDRFI instruments requires addressing the structural inequalities in education, productive assets, livelihoods, and financial services, as well as eliminating GBV. Additionally, collecting, and utilising sex-disaggregated data and thorough qualitative information are essential for designing gender-responsive CDRFI instruments. Lastly, challenging the social norms that perpetuate gender exclusion and marginalisation is crucial to enable vulnerable populations to gain equal access to resources and opportunities.

The recommendations below identify priority actions Rwanda policymakers could consider to support an enabling environment for gender-responsive CDRFI.

1. Integrate Gender-responsive CDRFI Across Relevant Policies and Programmes

- › Reinforce the National Gender Policy (2021) to explicitly require gender integration in all climate and disaster policies, including insurance mechanisms, social protection strategies and programmes.
- › Embed gender-responsive requirements across insurance schemes such as NAIS and disaster contingency plans to address gender-differentiated vulnerabilities, risks, and needs.

- › **Introduce new sex-disaggregated CDRFI indicators within the NFIS** to measure uptake and use of other CDRFI instruments by gender, and to assess the gender-differentiated performance and impacts of financial inclusion policies.

2. Strengthen Gender-disaggregated Data Systems for CDRFI

- › Institutionalise routine collection, integration, and use of gender-disaggregated data across financial institutions, insurance providers, and CDRFI programmes, including stronger alignment between BNR's supervisory data systems and sector-level agriculture and CDRFI data platforms.
- › Leverage BNR's electronic data warehouse and Financial Inclusion Dashboard as a backbone for monitoring gender-responsive uptake of CDRFI products.
- › Link gender-disaggregated beneficiary data to **risk, exposure, and impact information** to enable analysis of differentiated climate impacts.
- › Conduct regular risk and needs assessments to identify the real needs of vulnerable communities (women, children, poor etc) to inform inclusive product design, policy targeting, and accountability.
- › Strengthen coordination and data-sharing across sectors, mandates, and other administrative units, including avenues for engagement with Civil Society Organisations, Community-Based Organisations, Non-Governmental Organisations, academia, and the private sector.

3. Expand Access and Affordability of CDRFI

- › Design low-premium, subsidised insurance products which factor in specific needs and affordability barriers of both male and female smallholders and informal workers, building on existing models such as NAIS and social health insurance.
- › Strengthen the integration of critical financial support services – e.g., social protection, savings, credit, and micro-level risk solutions – to enhance affordability and resilience for vulnerable households.
- › Introduce guarantee schemes (like the Business Development Fund, BDF, model) to de-risk women's participation in agricultural and micro-insurance markets.

- › Invest in **innovative distribution channels** to reach underserved and remote populations. Expand the **Social Protection Sector Strategic Plan (SP-SSP)** to better address climate-related shocks and integrate **insurance mechanisms** – both existing and new – to enhance the resilience of women and vulnerable households.

4. Incentivise Private Sector Participation

- › Use fiscal incentives, premium subsidies, and guarantee facilities to encourage commercial banks and insurers to develop inclusive products. Link public support and subsidies to **clear benchmarks for gender inclusion** and reporting requirements.
- › Establish CDRFI design standards and guidelines tailored to different livelihood strategies, genders, and ages.
- › Promote institutional ownership of gender and climate inclusion by embedding these priorities in risk-management and governance structures.

5. Invest in Financial, Insurance and Digital Literacy for Rural and Young Women

- › Expand coordinated **insurance literacy campaigns** in partnership with regulators, insurers, and local women's networks.
- › Embed financial and insurance literacy programmes in disaster risk management and climate change adaptation initiatives, and conversely, embed CRDFI in these financial and insurance literacy programmes.
- › Expand digital training and outreach targeting rural and young women (GFDRR, 2023).
- › Implement advocacy programmes that raise awareness of vulnerable groups' rights to access government services, including insurance and other social protection measures.

1 Introduction

1.1 Purpose of the Analysis: Importance of Integrating Gender in CDRFI

Climate change poses significant challenges, with its impacts disproportionately affecting the most vulnerable groups, including women. These disproportionate impacts partly stem from entrenched inequalities often rooted in uneven development processes and social norms, which heavily influence vulnerability to climate risks. Individuals and communities marginalised across social, economic, cultural, political, and institutional dimensions are especially at risk. This unequal burden underscores the importance of inclusive approaches to climate action and the need for targeted strategies that address underlying vulnerabilities while avoiding unintended negative consequences.

CDRFI is vital for strengthening resilience to climate-related shocks. However, without the deliberate incorporation of gender and intersecting vulnerabilities, its effectiveness may be limited. A deeper understanding of the structural inequalities that underpin people's vulnerability to climate change is crucial in creating effective, tailored solutions. Achieving this requires moving beyond a narrow focus on the physical effects of climate change to include socio-economic analyses.

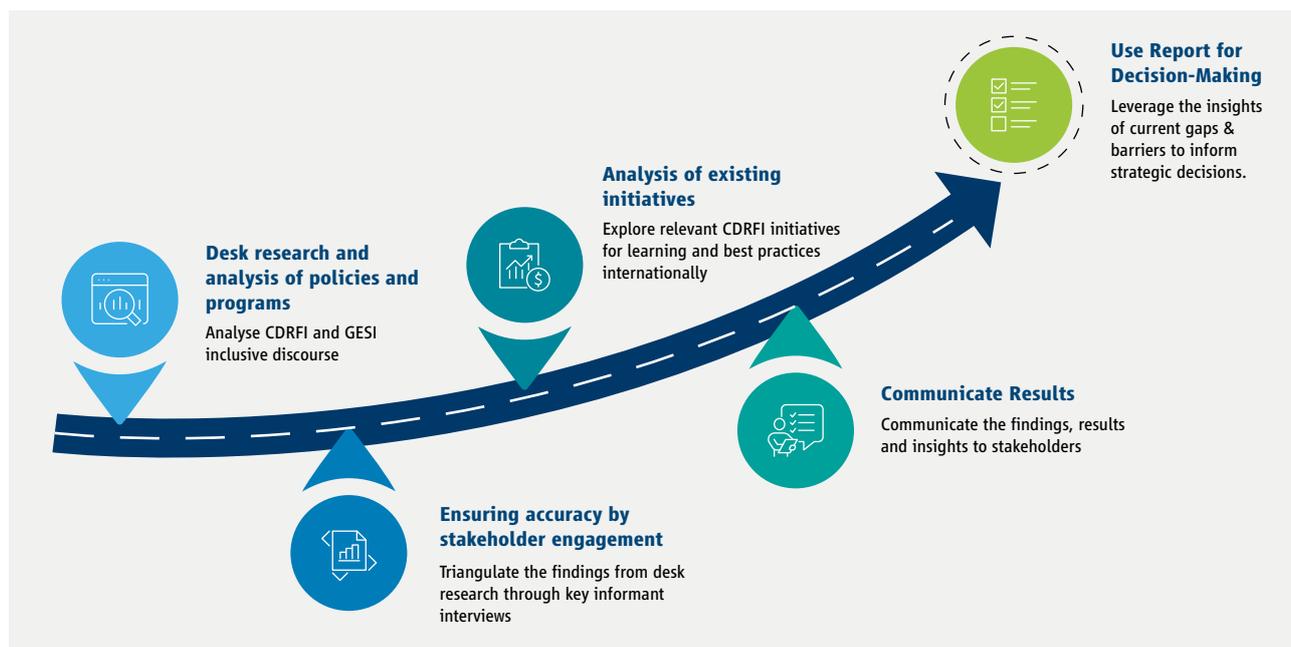
This report reviews and analyses the extent to which gender is integrated into CDRFI policies and programmes in Rwanda, identifying gaps and offering recommendations for improvement. While the focus lies on women, the analysis partly touches on aspects of social inclusion and intersectionality.

1.2 Methodological Approach

The study primarily uses desk research and, to a lesser extent, key informant interviews to assess Rwanda's CDRFI landscape and its incorporation of gender mainstreaming. It started with a comprehensive review of national planning documents, policies, programmes, and insurance models pertinent to CDRFI for vulnerable populations, especially women.

The document review included insights from key informant interviews on CDRFI practices, challenges, and opportunities. A stakeholder review was conducted through virtual discussions with the in-country support structure to identify relevant actors in Rwanda. Three key informants from the focal government and international organisations entity working on women's issues, including a social protection expert (see Annex 1 for details on the informants), were interviewed for this report. The number of key informants interviewed was limited due to a lack of responses.

Figure 1. Review Process



Source: OPM

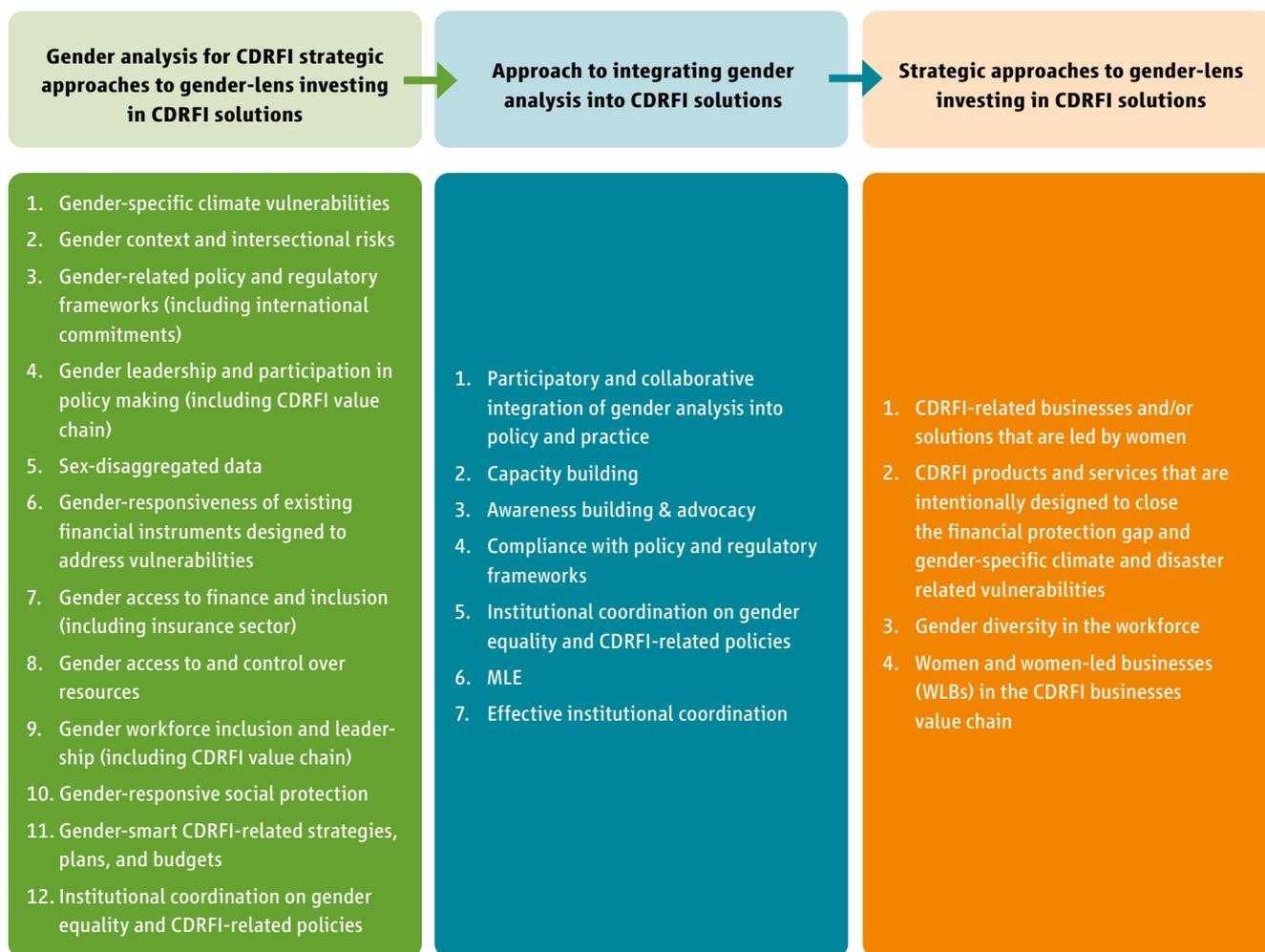
1.2.1 Intersectional Analysis

The study employed an intersectional approach to ensure that gendered vulnerabilities and intersecting forms of discrimination, such as age, disability, ethnicity, socio-economic status, geographic location, income level and employment sector, were considered when reviewing policies and programmes. This method acknowledges the diversity within vulnerable populations, particularly women and girls.

Figure 2 below outlines the three-pillar framework used in this review. Pillar 1 involves a structured analysis with 12 key components, examining factors like climate-specific vulnerabilities, policy frameworks, financial dimensions, and institutional dynamics.

To ensure that an intersectionality lens was applied throughout, the analysis examines gender dimensions in interaction with other social and economic dimensions of vulnerability. Pillar 2 translates these findings into actionable strategies through seven targeted approaches. Pillar 3 shows how these strategies are expected to lead to four strategic outcomes, creating a clear pathway from analysis to implementation. The framework emphasises how an intersectional gender analysis informs integration approaches, ultimately shaping recommendations for inclusive CDRFI systems. This report applies Pillar 1 by systematically assessing intersectional gender vulnerabilities and risks within Rwanda’s CDRFI context, followed by Pillars 2 and 3 to develop strategic recommendations.

Figure 2. Analytical Framework



Source: OPM

1.3 Scope and Limitations

This report reviews how gender is mainstreamed in key CDRFI-related policies and programmes in Rwanda. From an intersectionality perspective, other factors of social exclusion are also considered. It reviews national strategies and programmes to identify existing gaps and opportunities for enhancing gender-responsive CDRFI. In particular, the analysis seeks to:

- › Showcase how climate change impacts men and women differently.
- › Evaluate the level of gender and social inclusion – including identifying gaps – in existing CDRFI frameworks.
- › Identify successful examples of gender mainstreaming in CDRFI.
- › Provide policy recommendations to strengthen gender-responsive CDRFI mechanisms.

The findings aim to ensure that CDRFI strategies effectively reach the last mile and meet the needs of vulnerable populations, especially women and girls, while also fostering equity and resilience.

A key limitation of this study is the limited **gender-disaggregated data and intersectional data on climate risk, exposure and vulnerability across population groups**. Additionally, it was challenging to find institutions for an interview, particularly when examining the gender-related aspects in CDRFI. These gaps limit the assessment of CDRFI's gender-responsiveness and the impact of current programmes on at-risk populations. Moreover, the reliance on desk research within a limited timeframe reduced opportunities to collect direct insights from the community, though some of this was mitigated through stakeholder interviews.

Lastly, while this analysis shows a focus on the consideration of women, due to the importance of intersectional vulnerabilities, aspects of social inclusion are also considered to a smaller scope addressing children, elderly, PWDs, or minority groups that face marginalisation.

2 Country Risk Profile

2.1 Key Climate Risks

Rwanda is a landlocked country that experiences extreme climate variability. Since 1970, the country's average temperature has increased by approximately 1.4°C, exceeding the global average, and is expected to rise by up to 2.0°C by the 2030s (Republic of Rwanda, 2022b). Rwanda is also experiencing changes in rainfall patterns, with rainy seasons becoming shorter and more intense, especially in Northern and Western Provinces. For example, Rwanda's eastern regions have faced significant rainfall deficits in several years over previous decades, alternating with

rainfall excesses in other years (World Bank Group, 2022).

Over the past 30 years, Rwanda has seen an increase in the frequency and intensity of extreme weather events such as floods and droughts. Floods and landslides have been reported more frequently in the high-altitude regions of the Western and Northern Provinces, while droughts have caused severe damage in the Eastern Province (World Bank Group, 2022). A review of historical disaster data from 1900 to 2025 in the EM-DAT catalogue (Table 1) records 57 disaster events in Rwanda.

Table 1. Disasters in Rwanda 1990–2025

Natural Hazard 1900–2025 (%)	Sub Type	Events Count	Total Death	Total Affected (% of the Total Population)
Drought (11 %)	Drought	6	237	4,156,545 (29.80 %)
Earthquake (4 %)	Ground movement	2	81	2,286 (0.02 %)
Epidemic (23 %)	Bacterial disease	11	317	7,259 (0.05 %)
	Viral disease	1	13	45
	Infectious disease	1	5	140
Flood (51 %)	General	16	342	1,972,372 (14.14 %)
	Riverine flood	10	170	85,739 (0.62 %)
	Flash flood	3	106	42,261 (0.30 %)
Storm (4 %)	Convective storm	2	3	6,553 (0.05 %)
Landslide (4 %)	Landslide	5	113	37,979 (0.27 %)
Total		57	1,387	6,311,179 (4.52 %)

Source: EM-DAT, 2025

Rwanda is highly vulnerable to climate hazards, including droughts, floods, earthquakes, landslides, and storms, which have profoundly impacted the lives and livelihoods of its population. Over 80 % of Rwanda's disaster impacts are climate-related, resulting in significant losses of lives, housing, and crops between 2015 and 2022 (World Bank, 2024). Drought-related impacts – driven largely by agricultural crop losses – result in estimated economic losses of around **RWF 8.8 billion (ap-**

proximately USD 6 million) each year (World Bank, 2024). Rwanda's predominantly hilly topography intensifies climate-related risks, heightening susceptibility to soil erosion, drought, and landslides, while low-lying marshland areas face increased flood risk during periods of intense rainfall. These challenging terrain conditions also hinder the expansion of modern agricultural practices, including mechanisation and irrigation systems, thereby constraining productivity improvements.

The 2023 Post-Disaster Needs Assessment showed that Rwanda lost around RWF 222.31 billion (USD 193.32 million) due to floods and landslides alone. The most impacted sectors were transport (RWF 132.61 billion), housing (RWF 26.14 billion), and water resources and environment (RWF 25.87 billion). Climate change is projected to lower Rwanda's annual GDP growth by an average of **0.6% to 2.6% between 2022 and 2050**, with economic losses in particularly severe years estimated to reach 5–7% below baseline levels (World Bank Group, 2022), underscoring the recurrent economic burden of climate and disaster risks for Rwanda.

Socio-political and economic vulnerabilities

Rwanda's socio-political and economic vulnerabilities related to climate risks are significantly heightened by its high dependence on rain-fed agriculture and high poverty rates. The agricultural sector employs most of the working population (59.6%), and accounts for 27% of the GDP. Smallholder farmers, predominantly women, produce most of the country's agricultural output (females, 86%, and males, 63%). Climate change has brought recurrent mid-season droughts and shorter but erratic rainy seasons of higher intensity (GMO, 2024). The droughts have caused agricultural production to decrease, especially in the Eastern Province, whereas the Northern and Southern Provinces suffer from heavy floods.

Climate disruptions translate to diminished agricultural productivity, jeopardising food security and reducing income for the predominantly rural population. Results from the 2024 Comprehensive Food Security and Vulnerability Analysis (CFSVA) indicated that **17% of households face food security challenges**. Yet, the national average masks geographical disparities, with 17 of Rwanda's 30 districts experiencing even higher levels of food insecurity (WFP, 2025). The primary drivers of food and nutrition insecurity are complex and mutually reinforcing, including low productivity in smallholder agriculture, gender dynamics within households and the agricultural sector, food price inflation, and poor dietary diversity. During droughts, women work harder to secure food, water, and energy for their families, often forcing girls to drop out of school to help with household tasks (WFP, 2025). This perpetuates cycles of poverty and inequality.

Additionally, climate-induced water scarcity exacerbates health risks and limits access to clean water, disproportionately affecting vulnerable communities. An example is that climate change influences the prevalence of climate-sensitive diseases like malaria, meningitis, and cholera in Rwanda. Poverty-stricken areas often have inadequate healthcare facilities and poor living conditions, making residents more susceptible to these health risks. The intersection of poverty and climate change thus poses significant public health challenges (WFP, 2025).

Climate-related hazards are also driving increased internal migration, as repeated flooding, soil erosion, and declining agricultural productivity push rural households to seek livelihoods in urban centres. This movement places additional pressure on urban systems, contributing to housing constraints and limited employment opportunities, particularly as many migrants transition away from farming in response to land scarcity, drought, and increasingly unpredictable rainfall patterns (Buheji et al., 2023).

3 Gender Differential Vulnerabilities to Climate and Disaster Risk

3.1 Drivers of Vulnerability

In Rwanda, climate and disaster risks do not affect everyone equally. Women, who make up a majority of the agricultural workforce, are especially vulnerable due to limited land ownership and fewer resources to adapt to climate shocks. Rural women are more

likely than men to engage in subsistence farming and rely directly on natural resources for their livelihoods. As a result, climate change tends to intensify existing social inequalities, making women and girls in Rwanda particularly susceptible to its impacts (Bryan et al., 2024).

Table 2. Key Figures by Demographic Group

Demographic Group	Percentage (of total population 13,246,394)
Rural	72.1%
Male	48.5%
Female	51.4%
People aged 65 and above	3.8%
People aged 15-65	58.5%
Population under 0-14 years	37%
PWDs (above 5 years)	3.4%
People below \$3.00 (2021 PPP) poverty line,	38.6% (44.5% in rural areas)
Percentage (%) of households with internet access, and by sex of the household head	Total 29.8% Male 32.7% Female 21.6%
Mobile phone access	Total 87% Male 90% Female 84%
Percentage (%) of population aged 18+ years with a bank account, and by sex	Total 33.3% Male 41.1% Female 26.7%

Sources: NISR (2022); RPHC – NISR (2023); UNDP (2024a); NISR (2025)

Gendered vulnerabilities in Rwanda are strongly shaped by livelihood patterns and structural constraints, placing women at a higher risk from climate-related disasters. Women in Rwanda make up 72% of the agricultural workforce.

They are predominantly smallholder farmers, and are highly dependent on rain-fed, smallholder agriculture, particularly subsistence food crops, which exposes them disproportionately to droughts, floods, rainfall variability, and crop losses. Climate

shocks therefore have immediate impacts on women’s food security and income (NISR, 2024; FAO, 2022).

Women perform most agricultural tasks, such as sowing, food processing, and transportation, yet earn substantially less than men (NISR 2024). Limited access to land, credit, and education – particularly secure land tenure, affordable finance, and targeted extension services – constrain their ability to invest in and sustain climate-smart agricultural practices, particularly among women and marginalised groups. Additionally, their underrepresentation in environmental policy decision-making processes hinders their capacity to advocate for their specific needs during climate-related disasters (Kvinna till Kvinna Foundation, 2021). Climate impacts also increase the burden of unpaid domestic labour, contribute to higher rates of GBV, and disrupt access to essential services such as sexual and reproductive health care. Despite Rwanda’s strong gender equality frameworks, unequal access to land, finance, and education continue to undermine women’s adaptive capacity.

At the same time, while Rwanda has strong gender-disaggregated financial sector data, gender-disaggregated² evidence linking climate risk, exposure, and vulnerability to financial and insurance outcomes remains limited. As a result, in-depth assessments of gender-differentiated climate impacts are constrained. Addressing this gap is identified as a key recommendation in this report as it limits the country’s ability to assess differentiated exposure to climate shocks and to design gender-responsive CDRFI interventions. Both the National Gender Statistics Report (NISR, 2024) and the State of Gender Equality in Rwanda (UN Women, 2023) highlight the need to strengthen coordination between gender and environment institutions to ensure that future climate and risk-related data collection captures differentiated vulnerabilities and adaptive capacities.

2 Rwanda has strengthened national systems for collecting sex-disaggregated statistics through instruments such as the [National Gender Statistics Framework](#), the [NISR Gender Statistics Strategy \(2020–2024\)](#). In addition, Rwanda’s National Bank has committed to collecting sex-disaggregated financial data. However, these systems primarily capture sector-specific or socioeconomic indicators and do not yet generate [gender-disaggregated data that link climate risks, exposure, and vulnerability to differentiated impacts](#), leaving important evidence gaps for climate analysis. Existing national datasets primarily cover demographics, labour participation, and financial inclusion but do not yet systematically quantify how climate change affects women and men differently across sectors such as agriculture, water, or disaster risk management (NISR, 2024; UN Women, 2023).

Nonetheless, there are some key statistics which provide a broad picture of gender differentiated impacts:

- › Unpredictable and severe shifts and disasters like floods, erosion, and droughts are increasingly linked to increased cases of Sexual and Gender-Based Violence (SGBV). A 2021 study by Kvinna till Kvinna Foundation found that 82% of respondents reported increased SGBV incidents during climate-related disasters. Women in Rwanda, who bear a disproportionate burden of unpaid care work – including tasks like water and firewood collection – face greater exposure to SGBV as climate change intensifies these responsibilities. For instance, prolonged droughts in the Eastern and Southern Provinces have led to longer and more hazardous journeys for these tasks, increasing the risk of sexual assault. Additionally, disruptions to sexual and reproductive health services during climate events further marginalise women and girls, escalating their vulnerability to SGBV (CIF, 2024).
- › Climate change has intensified the burden of unpaid domestic labour on women in Rwanda, who perform at least two-and-a-half times more unpaid household work and care work than men (UN Women Rwanda, 2023). Traditional gender roles assign women the responsibility of cooking, cleaning, fetching water and firewood, and caring for children and other dependent relatives. Climate impacts mean that women must walk farther to collect firewood or water, making these tasks longer and more hazardous. This results in more time spent on unpaid work and limits their time for paid employment or education. (Kvinna till Kvinna Foundation, 2021).
- › Although women play a pivotal role in the agricultural economy, they are predominantly employed in the informal sector. Women have limited access to agricultural inputs and receive fewer loans than men, with only 25.5% of all agricultural loans issued going to women, compared to 74.5% for men (WFP, 2025). These financial constraints further limit women’s ability to invest in climate-resilient practices and to recover from climate-induced shocks.

As mentioned above, the lack of gender-disaggregated data in climate impact assessments limits the depth and quantification of gendered, differentiated impacts. Yet, Table 3 below shows the results of a granular gender and climate change hotspot mapping which captures women and youth experience differentiated exposure, responsibilities, and adaptive needs in the face of climate shocks (Chirry and Atakos, 2022).

Table 3. Gendered Impact of Climate Change

Sectors	Drought	Floods/Landslides
Agriculture	Loss of crops and livestock Men – compromised masculinity; climate induced migration. Women – Increased drudgery; increased Gender-Based Violence (GBV)	Loss of crops and livestock Men – compromised masculinity; climate induced migration; increased poverty Women-Increased drudgery; increased GBV; abandonment; increased poverty, Boys and Girls – school dropout
Infrastructure (roads)		Interrupted access to services Men – increased distance to services Women – increased distance to services
Water and Sanitation	Access to water	Women – Interrupted access to clean water Sanitation/hygiene issues for women; increased care work and burdens; safety concerns when caring for children; longer distances to travel to fetch water, reduced time for productive activities
Energy	Long distances to fetch fuelwood (access)-time.	Firewood/trees get destroyed by floods, with longer distances to travel (time use); wood is wet affects cooking-time.

Source: Chirry and Atakos, 2022

The gendered impacts of climate change are further intensified by disparities in access to resources and decision-making. Female-headed households, particularly in rural areas, face greater agricultural challenges from limited access to diversified practices and climate-resilient techniques. Women’s restricted access to extension services, credit, and climate education further hampers their adaptation to changing conditions (Kvinna till Kvinna Foundation, 2021). Additionally, women’s rights organisations encounter barriers accessing climate finance, including complex application procedures and limited eligibility for large-scale funding, limiting their ability to influence climate action (Kvinna till Kvinna Foundation, 2024).

3.2 Access and Barriers to Financial Resources

Limited access to financial resources restricts small-scale producers, especially poor and women producers, from adopting resilience-building practices. The BNR’s initiatives – such as gender-disaggregated data collection, the WeFinance Code for women-led micro, small, and medium enterprises (MSMEs), and digital linkages between informal savings groups and formal institutions – are important steps toward inclusive finance. However, weak integration between these efforts and risk-transfer mechanisms like agricultural or micro-insurance continues to limit resilience outcomes. From a CDRFI perspective, these insights highlight the need to **bridge financial inclusion and risk financing** agen-

das to ensure that women and vulnerable groups can access protection instruments that are affordable, trusted, and responsive to climate risks.

3.2.1 Access to Financial Resources

Financial inclusion programmes (Microfinance, Saving and Credit, Subsidies)

It is within this context that **the Rwandan government has made significant strides in promoting financial inclusion, particularly for women. It ranks second highest in the African region for financial inclusion** (with 96 % of the population having access to formal or informal financial services). However, challenges remain. For instance, only 17 % of women hold bank accounts, compared to 27 % of men, highlighting deeper structural issues such as low financial literacy, low formal employment opportunities, lack of decision-making power, cultural norms, and other matters constraining women’s economic agency (FinScope 2024).

Access to formal financial services and products – such as credit, insurance, and savings accounts – remains limited due to, for example, requirements related to collateral, documentation, asset ownership etc. As a result, financial inclusion is driven by non-bank providers such as SACCOs and mobile platforms.



The Umurenge SACCO programme was launched in 2008 to enhance financial inclusion and bridge the gap between financial institutions and the population. The programme established at least one SACCO in each of the 416 Umurenge (sectors). The programme's concept was based on the understanding that banks and other financial institutions were more concentrated in urban areas, whilst most of the Rwandan population lives in rural areas and is excluded from formal financial institutions. The FinScope survey findings (2020) reveal that SACCOs are also more likely to have more customers who are farmers (43%), and in the informal sector (28%). The initiative has proven successful in providing services to Rwandans who would most likely not use formal financial services. Today, 90% of Rwandans live within a 5 km radius of a financial institution (GMO, 2024). According to the FinScope 2020 report, approximately 32% of women in Rwanda are members of Umurenge SACCOs. These SACCOs offer **women-focused group lending and savings products designed to lower collateral requirements and improve access to credit**, supporting women's participation in formal financial services³.

Additionally, some microfinance institutions are at the forefront of offering women-friendly products, contributing to a substantial increase in female clients (most notably in rural areas) compared to the baseline year of 2020 (Kvinna till Kvinna Foundation, 2024). Despite great success, as SACCOs evolve and strive to reach a larger population, they face numerous barriers and challenges. These include lack of financial literacy, cultural norms, and gender inequalities, which continue to restrict the effectiveness of financial inclusion initiatives like SACCO (Reach Alliance, 2023). Likewise, the Village Savings and Loan Association (VSLA) has served as a savings and lending programme, helping unbanked women gain access to basic financial support and services. The data from the report published by CARE shows that a total of 682,490 women members have benefited from VSLA (CARE, 2022).

Government programmes such as **"Nkunganire"** – an Agro-input subsidy programme –, and other initiatives, like the **"Zamuka Mugore"** by the Bank of Kigali, offer **financial products** tailored to facilitate women's access to credit and savings either individually or in groups. These products feature a competitive interest rate and provide credit facilities of around \$1,000 without collateral.

On the other hand, the **Joint Programme on Rural Women Economic Empowerment** (2014–2021) established twelve new cooperative groups in Rwanda (with an overall 78% women's mem-

bership). These cooperatives were equipped with climate-resilient improved seedlings, inputs, fertilisers, and technical capacity development (on topics like drought-tolerant techniques), which increased productivity and income for over 1,000 households (CIF, 2024).

The **microfinance sector** is also a key component of Rwanda's financial system. Its role is critical in driving financial inclusion by connecting the rural population and lower-income groups to the financial sector. The Government of Rwanda, along with several private sector players, has been working to increase the penetration of microinsurance products across the country, particularly in rural areas. Yet, FinScope (2024) findings indicate that only 8% of adults have accounts with a microfinance institution (MFI).

Interviewers highlight that the BDF provides a useful model for expanding women's access to finance and could inform similar approaches to **insurance guarantee schemes**. Established by the Government of Rwanda, the BDF aims to enhance access to finance for MSMEs, particularly those which lack sufficient collateral to obtain credit from traditional financial institutions. The BDF covers up to 75% of collateral required for women and youth-owned MSMEs (Africa Press 2023, WomenConnect 2025). This mechanism has helped reduce lending risk for financial institutions and promote women's entrepreneurship. However, a comparable guaranteed framework does not yet exist for **agriculture or micro-insurance**, where affordability and perceived risk remain major barriers to women's participation. Extending the BDF model to CDRFI – for example, through an insurance guarantee facility – could help de-risk insurers, attract private investment, and make coverage more accessible to low-income women farmers and informal workers.

Digital inclusion

Mobile money services have played a significant role in facilitating women's access to financial resources in Rwanda, where 84% of women have access to mobile phones, as opposed to 90% of men. The share of adults using mobile money increased from **around 55% in 2020 to approximately 70% by 2024**, underscoring the growing importance of digital financial services for financial inclusion (FinScope 2024; GSMA, 2025). Furthermore, financial institutions are increasingly offering tailored products to women, such as the Zamuka Mugore and Igire na Equity, aimed at promoting women's business initiatives and increasing their market competitiveness. The availability of these products has led to an increase in women clients, especially in rural areas (Marinho, 2021).

³ Examples of these products include Zamuka Mugore and Urwego group loans group-based lending products designed to reduce collateral requirements for women), Igire na Equity and Umurabyo Uratinda saving groups (tailored savings accounts with flexible deposit conditions) and Nzigamira Nige (a women-focused savings and resilience product).



Private sector initiatives

The Women CEO Forum, launched by the National Bank of Rwanda, addresses gender disparities in financial sector leadership and positions, while also offering women-centric financial products to close the gender gap. Financial inclusion for women has been further supported by initiatives like the Economic Recovery Fund (ERF), which allocated significant funds to women-owned businesses in response to COVID-19. Additionally, capacity-building programmes have focused on empowering women in business and financial management, with most beneficiaries being women and girls.

3.2.2 Barriers to Accessing Financial Resources

Insights from interviewees underscore both the progress and ongoing challenges in advancing gender-inclusive finance and linking financial inclusion to CDRFI. While Rwanda's financial sector is guided by a strong regulatory framework and growing commitment to gender mainstreaming, women's access to formal insurance and financial products remains limited. Insurance penetration nationally is low, with particularly low uptake among women smallholder farmers. Barriers include **affordability, limited awareness, restrictive social norms, and perceptions that low-value assets are not insurable**.

A significant gender gap in access to agricultural loans persists in Rwanda, with 74.5 % of agricultural loan recipients being men and 25.5 % women, despite women comprising most of the agricultural workforce (FinScope 2020). Women-owned or women-led agri-businesses are frequently disproportionately constrained and less frequently operational. This is largely explained by the fact that men have more access and control over agricultural resources at the household level compared to women. Cultural practices assign lower-value subsistence crops to women and attribute cash crops to men (FAO and WFP, 2020).

Key barriers to access include limited financial capability and low confidence in using formal financial services especially among women with little or no knowledge of such services. These challenges also hinder the adoption of mobile money and insurance (FinScope, 2020). An interview with government officials indicated that agricultural insurance lacks targeted incentives for women and vulnerable groups.

Even though over 70 % of Rwandans live in rural areas, large banks are primarily located in urban centres. This disparity leaves most of the country's population without immediate access to these financial institutions unless they have the means and time to travel long distances to urban areas.

Access and use of banking products is limited amongst certain marginalised groups, as explained below (FinScope 2024, GMO, 2024):

- › **Geography:** rural populations still lag behind in the uptake of banking services. They are highly dependent on informal mechanisms, such as mobile money.
- › **Sex:** (male-female): The financial inclusion gender gap remains at 1 %. The gender gap increases to 4 % when we look at the 'formally served' males (94 %) versus females (90 %). Males are more likely to use bank services, 10 % higher than females.
- › **Age** (youth-seniors): while mobile money pushes the boundaries for youth and seniors, the exclusion rate is high among young adults between 16 and 17, who are more likely to be unserved or underserved. Similarly, senior adults (61+) are likely to be excluded, as they may not be technologically savvy enough to adopt mobile financial products.
- › **Disability:** PWDs face exceptional challenges in accessing and effectively using (digital) financial services and, as a result, face disproportionately lower rates of financial inclusion (Santoso, 2023). Regarding mobile money, 45 % of PWDs have an account, compared to 59 % for the general population without disabilities, constituting a difference of fourteen percentage points (Munyegera, 2024).
- › **Refugees:** Refugees have limited access to banking services. Only 37 % of refugees have access to a bank account. Further, 62 % rely on other formal (non-bank) financial products or services to meet their needs, such as mobile money and Umurenge SACCOs (see section 3.2).

Despite progress, several challenges limit financial inclusion in Rwanda. A considerable challenge is the country's high poverty levels, which remain the primary deterrent to opening a bank account. About 83 % of the unbanked population indicates that they do not need banking services because they have insufficient income to justify having an account (Reach Alliance, 2023). In addition, many women and vulnerable groups face financial exclusion due to a lack of financial knowledge. The 2020 FinScope Gender report highlights a 9 % gender gap in financial inclusion among adults aged 16–17, largely driven by educational attainment, with those unfamiliar with financial services more likely to be female. This literacy gap exacerbates the situation, causing women and youth to overlook registered lenders and rely on informal credit sources. Their limited grasp of financial management increases the likelihood of loan defaults, making consistent loan repayments less feasible (Gaudence, 2018).

These overlapping drivers of poverty, inequality, and marginalisation have direct implications for the design and effectiveness of CDRFI mechanisms in Rwanda. Households with limited assets, low financial literacy, or informal livelihoods – particularly female-headed and rural households – are less able to invest in risk reduction or afford insurance premiums, leaving them more exposed to climate shocks.

3.3 Impact of Intersectionality on Vulnerability

Understanding the intersectionality of social identities, such as gender, age, disability, ethnicity, geographical location, and socio-economic status, is essential for addressing the differentiated impacts of climate change and disasters in Rwanda. Vulnerability to climate-related risks such as flooding, and droughts is shaped by various intersecting factors, which exacerbate the impacts on certain groups.

Socio-economic status and gender – Poverty and social marginalisation continue to exacerbate vulnerability to climate change – particularly among rural populations and female-headed households. Recent data indicate that 48.8 % of Rwanda’s population is multidimensionally poor⁴, with over 90 % of poor households located in rural areas (Sida, 2024). Poverty is more prevalent among women, casual wage labourers, PWDs, and households with many dependents. Poverty limits access to assets, savings, and risk-management tools, which constrains households’ capacity to anticipate, absorb, and recover from climate-related shocks. These patterns highlight the intersection of poverty and gender inequality as key drivers of differential vulnerability to climate change in Rwanda.

Smallholder farmers in Rwanda are particularly affected by climate change. In May 2023, severe floods and landslides hit the Northern, Western, and Southern Provinces of Rwanda, causing over 130 fatalities, destroying more than 3,000 hectares of arable land, and displacing more than 18,000 people. The floods also led to significant crop losses (Banjo, 2024). As small-scale farming

becomes increasingly unsustainable, Rwandan women face unrealistic expectations to provide income and food for their families. This strain is particularly pronounced when men migrate to urban areas in search of work, leaving women to fend for themselves and care for their children. As a result, these female-headed households – particularly in the Southern and Eastern Provinces – face notable disparities in terms of farming practices and access to support, compared to male-headed households (Kvinna till Kvinna Foundation, 2021).

Age and vulnerability – Rwanda’s CFSVA, finds that severely food-insecure households dropped to 1% in 2024, while moderately food-insecure households fell to 16% – meaning 17% of households still face food security challenges (NISR, 2024). Findings of this study also highlight persistent vulnerability to environmental shocks, with 40% of households reported being affected by negative events in the past. At the same time, around one-third of children under five are chronically malnourished (stunted)⁵, underscoring persistent nutrition challenges despite overall progress (UNICEF Rwanda 2024). During floods or droughts, agricultural yields drop, food availability declines, and children face an increased risk of undernutrition and related health problems.

The 2023 floods caused by heavy rains led to significant infrastructure damage and displacement, disrupting education, and affecting children’s well-being. A recent study found that girls are disproportionately affected, as girls are often discouraged or prevented from crossing rivers, streams, or damaged bridges during floods due to safety fears (considered more “vulnerable” to drowning). In addition, heavy rains in Ngororero and Burera districts led to girls missing classes or dropping out to undertake additional household tasks and manage post-disaster impacts such as water scarcity and reduced agricultural production (Kvinna till Kvinna Foundation, 2021).

A 2024 survey indicated that 75% of school leaders reported climate-related impacts, with 52% noting damage to school infrastructure, thereby hindering children’s learning outcomes (Fitzpatrick and Muhika, 2023). In Bambaro village, families have faced difficulties accessing clean water and nutritious food due to altered rainfall patterns and droughts. This situation has resulted in health issues such as malnutrition among children (World Relief, 2023).

Also, many Rwandan young people depend on agriculture for their livelihoods. Young farmers, in particular, struggle with reduced agricultural productivity, hindering their economic stability and

4 Multidimensional poverty captures the multiple and overlapping disadvantages that people face beyond monetary poverty. It measures deprivations in key dimensions such as education, health, living standards, employment, and access to infrastructure and social services. The concept recognises that income alone does not fully reflect a person’s ability to lead a dignified and resilient life. Rwanda, like many countries, applies a national Multidimensional Poverty Index (MPI) – aligned with the global MPI developed by UNDP and the Oxford Poverty and Human Development Initiative (OPHI) – to complement income-based poverty measures. The MPI identifies households as multidimensionally poor when they are deprived in a specified proportion of weighted indicators (e.g., schooling, sanitation, electricity, nutrition, etc.). See: UNDP & OPHI (2023). Global Multidimensional Poverty Index 2023: Unstacking global poverty – Data for high-impact action.

5 The number of children under 5 that are stunted dropped to 30% in 2024, according to the same report

development (IIED, 2020). Table 4 below reflects the percentage of Rwandan children exposed to disaster risks.

Table 4. Children’s Exposure to Climate and Disaster Risks

Risk	% of Children exposed
Flooding and landslides	18 %
Drought	21 %
Resource pollution (average of air, pesticide, and lead)	68.3 %
Communicable disease	86 %

Source: UNICEF, 2024

Disability and vulnerability – PWDs encounter greater challenges in achieving positive socioeconomic outcomes due to various factors, including stigma and discrimination, lack of access to inclusive education, and socioeconomic disadvantages, such as lower educational attainment, reduced employment opportunities, and higher poverty rates. Limited knowledge of climate change initiatives, together with a lack of accessible and user-friendly environmental and climate change education materials for PWDs, further exacerbates their vulnerability (Kvinna till Kvinna Foundation, 2021).

Geographic location and Indigenous groups – Rwanda’s rural communities, often with limited financial resources, are more exposed to climate-induced disasters such as floods and landslides. The 2023 floods and landslides in the northern and western regions resulted in numerous casualties and displacement, disproportionately affecting impoverished households. These communities often lack the means to recover and adapt, highlighting the need for targeted support (Republic of Rwanda, 2023).

Climate change is also intensifying pressures on land and natural resources, disproportionately affecting **indigenous communities**, including the historically marginalised Batwa people as they face difficulties in accessing and utilising land resources (Republic of Rwanda 2022a). Increasing rainfall variability, soil erosion, and land degradation are reducing agricultural productivity and triggering competition over shrinking arable land (Search for Common Ground, 2022). At the same time, evolving land policies and formal tenure reforms – while improving land security for many households – have sometimes overlooked customary and collective land-use systems, limiting Indigenous communities’ access to ancestral lands and forest resources (CABRI, 2022; Land Portal, 2022). These overlapping pressures have exacerbated vulnerabilities linked to food insecurity, displacement, and loss of

traditional livelihoods such as pottery, gathering, and small-scale agriculture. Limited participation of Indigenous groups in land governance processes further restricts their ability to influence adaptation measures and secure equitable benefits from climate and environmental programmes (UNDP, 2024b).

About 94 % of refugees rely on humanitarian assistance. Rwanda has a long history of hosting **refugees, asylum seekers**, and returnees. Among the 135,077 refugees and asylum seekers – primarily from the Democratic Republic of the Congo and Burundi – living in refugee camps, 24.4 % are women aged 18 to 59, and 15 % are children under 5 (UNHCR Rwanda 2024). Despite the government’s policy allowing free movement for refugees, livelihood opportunities for those in camps are limited due to a lack of access to land for agriculture and livestock rearing, as well as insufficient funding for livelihood initiatives.

Addressing these risks requires targeted interventions that consider each group’s intersecting vulnerabilities, ensuring inclusive and equitable climate resilience strategies. By implementing policies that clearly acknowledge the intricate interplay of race, gender, class, and ability in increasing individuals’ vulnerability to climate risks, governments can design CDRFI strategies that are more equitable and effective.



4 National Policies and Programmes

This section presents an overview of existing policies and frameworks in Rwanda and the extent to which they integrate gender. Overall, we conclude that while Rwanda's national strategies demonstrate a willingness to integrate gender into climate resilience and financial inclusion efforts, gaps remain, particularly in translating policy provisions into actions by prioritising women and vulnerable groups, including incorporating gender data and analysis, as well as monitoring gender efforts to enhance their impact.

4.1 Review of CDRFI-related National Policies and Strategies

Rwanda is widely recognised for its commitment to gender, underpinned by a comprehensive legal and policy framework. The country has introduced several measures to promote gender equality. These include revising the constitution to enshrine gender equality and establishing a 30% quota for women in decision-making bodies at national level⁶ (Republic of Rwanda, 2015; UN Women, 2023). Gender is integrated as a cross-cutting issue in national policy documents, such as Rwanda Vision 2050, and supported through a National Gender Policy (2021) as well as various sector-specific strategies. Complementary measures – such as the girls' education policy (2008), a national policy against GBV (2011), legal requirements for gender-responsive planning and reporting via Gender Budget Statements, gender-sensitive land reform allowing joint land titling and inheritance rights – have further advanced institutional accountability for gender equality (Republic of Rwanda, 2020; MIGEPROF, 2021; GMO, 2024).

Building on this strong foundation, **Rwanda is well positioned to extend its gender-responsive governance framework into emerging areas of climate and disaster risk management.** In this regard, Rwanda has also made considerable strides in integrating gender considerations into its climate policies, aligning national strategies⁷ with international commitments such as SDGs, Sendai Framework and Climate Change Conventions. **The country's climate policies and instruments emphasise**

gender and inclusivity by integrating these principles into environmental and climate decision-making. Some examples of these efforts include:

- › The **National Disaster Management Policy** recognises the specific needs of PWDs and older persons in emergencies, while the NECCP promote gender analysis across sectors such as water, land, and forestry and encourages the participation of women and youth in climate action (MINEMA, 2023)
- › The **Green Growth and Climate Resilience Strategy** and the **Climate and Nature Finance Strategy** further acknowledge the importance of gender-responsive and inclusive approaches, particularly in relation to health impacts, participation, and access to resources. However, both strategies lack clearly defined and costed actions, which constrains effective implementation (Republic of Rwanda, 2023; MINECOFIN, 2024). Gender is more systematically integrated in Rwanda's **NDCs**, which include action plans and commitments to gender-disaggregated data through monitoring and reporting systems (Republic of Rwanda, 2022b). Earlier frameworks, such as the **National Adaptation Programme of Action**, also emphasise gender-responsive adaptation by prioritising vulnerable groups and integrating gender considerations into disaster risk management and insurance approaches (Republic of Rwanda, 2006).

While the legal frameworks don't always prescribe specific CDRFI instruments, they provide the legal, institutional, and accountability conditions required for gender-responsive CDRFI development and implementation. Translating these policy commitments into actual products for women will depend on operational guidelines, financing instruments, and programme design that build on this legal backing.

In this regard, the Rwanda Environment Management Authority (REMA) **has established** a Monitoring, Reporting and Verification **system to track climate and gender-responsive strategies.** One key initiative is the Gender Information Management System, which collects and disseminates sex-disaggregated data to inform national and district-level decision-making. For example, REMA collaborates with the MINAGRI to access data from the MINAGRI-MIS and relevant reports, enabling the Ministry of Environment (MoE) to monitor adaptation indicators in the agriculture sector (Republic of Rwanda, 2023).

⁶ This is highly surpassed, with women holding 63.8% of seats in the Chamber of Deputies in 2024

⁷ These include, for example, the NECCP (2019); National Strategy for Climate Change (2023-2050); The Climate and Nature Finance Strategy (2024); The National Adaptation Programme of Action (NAPA- 2006); The National Strategy for Transformation Disaster Risk Management Strategy (2016-2030); and two NDCs (NDC, 2016 & 2020)

The MINECOFIN has developed tools to ensure that gender and climate change are incorporated into budget formulation. The planning and budget call circular outlines guidelines for including gender and climate concerns. Since 2013, Rwanda has released gender budget statements, and starting from the 2022/23 period, these will be supplemented by an environmental and climate change budget statement, which will cover climate change and gender-related interventions. Related reforms have led to an increased national budget allocation for the environment, climate change, and gender, rising from 0.4 % in 2009 to 4.6 % in 2020 (CABRI, 2022).

Additionally, Rwanda has ratified key international agreements, such as the Convention on the Elimination of All Forms of Discrimination Against Women, and its policies align with the SDGs. Through these initiatives, Rwanda has made notable progress in reducing poverty rates among women and girls. This progress has been accomplished through social protection initiatives, improved reproductive health, and increased economic inclusion (UN WOMEN, 2023).

Other policies that are critical in promoting gender-responsiveness.

- › The Revised **National Gender Policy** aims to improve gender equality and equity across multiple sectors. It focuses on expanding women’s access to productive economic resources and opportunities, while also guaranteeing that both women and men are protected from all forms of GBV and discrimination (Republic of Rwanda, 2021).
- › **The National Policy on Persons with Disabilities** and the four-year strategic plan (2021–2024)⁸ promote the full participation and inclusion of PWDs in all sectors of Rwandan society. Rwanda has a variety of social protection schemes offering regular cash transfers accessible to PWDs. These include programmes funded through general taxation, donor-funded initiatives, and contributory schemes. Additionally, the Government, through the GMO, continues to monitor the implementation of various programmes for women and girls with disabilities.
- › **The National Youth Policy (2015)** focuses on economic empowerment, particularly in agriculture, the environment, and land management. It emphasises the gendered impact of these sectors on both male and female youth, including those with disabilities. It promotes targeted interventions to address the unique challenges faced by these groups (Republic of Rwanda, 2015).
- › **The NFIS** sits within the Financial Sector Development Programme II (2013–2017; 2018–2024). The BNR is pivotal in its implementation to include women, youth, forcibly displaced persons, and PWDs. In 2022, the Bank published a guideline for financial institutions to incorporate women’s financial inclusion into the strategic goals and plans (Republic of Rwanda, 2018). Women’s financial inclusion has been driven by policy measures such as the mobile money expansion and financial literacy.
- › **The National Digital Inclusion Strategy (2022)** aims to guarantee that by 2030, all Rwandans, businesses, and institutions will have equal access to and capacity to use digital technologies. A few notable examples include Rwanda’s use of SMS-based early warning systems and online platforms like Irembo, which enhance disaster response and recovery by reaching more citizens (MINICT, 2022; MINEMA, 2024).
- › Sectoral policies also have integrated gender dimensions in policy priorities. For example, the **National Water and Sanitation Policy (2023)** specifically target women and girls, improving sanitation access with gender-sensitive facilities, including reproductive health education in schools (Republic of Rwanda, 2023). Likewise, the **National Agriculture Policy Framework (2018–2030)** emphasises the empowerment of youth and women (Republic of Rwanda, 2018).
- › The Central Bank of Rwanda has a National Financial Inclusion Roadmap with a pillar on women, including Financial Inclusion Guidelines. In addition, an electronic data warehouse exists to obtain sex-disaggregated data directly from banks; however, the system is primarily focused on financial inclusion indicators and does not currently collect data on climate impacts. This limitation may influence and refine the recommendations provided. There is also a Working Group on Gender, led by the Ministry of Gender and Family Promotion and the BNR.

8 To date, there is no official new policy replacing the 2021 policy publicly available yet that extends beyond the 2024 strategic period.

4.2 Key Gaps in Gender-responsive CDRFI Policies

Rwanda is putting in place several focused initiatives to strengthen the resilience of women and vulnerable groups. It is the first nation in Africa to receive funding from an International Monetary Fund programme designed to increase resilience to shocks and climate change. In addition, the European Union-funded NARSIRA Risk Sharing Facility helps banks lend to marginalised populations such as women-owned enterprises, young entrepreneurs, and smallholder farmers. Additionally, a World Bank initiative is bolstering recovery efforts and improving access to financing. Additionally, through 2027, a joint programme with UN Women, the International Fund for Agricultural Development, and the World Food Programme (WFP) aims to economically empower rural women by providing climate-resilient seeds, irrigation support, and training to strengthen adaptation to climate-induced disasters⁹.

While Rwanda has made significant strides, gaps remain, particularly in promoting gender-responsive climate and risk financing. **Climate change policies lack a comprehensive and disaggregated gender analysis**, failing to address the disproportionate impacts on different gender groups. **The revised National Gender Policy (2021)** aims to address gender gaps across sectors by accelerating effective gender mainstreaming, gender-responsive interventions, and gender accountability mechanisms. It also seeks to increase women's access to economic resources and opportunities and ensure that women and men are free from any form of GBV and discrimination (MIGEPROF, 2021). Furthermore, **in 2023, the GMO** and the NISR, with support from development partners, produced district gender profile reports to support district authorities in integrating gender analysis into programming, planning, and monitoring (GMO, 2024).

Additionally, **climate and risk financing policies are often designed at the national level, with limited consideration for local realities and the diverse needs of communities.**

Inclusive climate finance should empower local communities to shape and implement adaptation measures tailored to their vulnerabilities (Kvinna till Kvinna Foundation, 2024).

While significant progress has been made, continued efforts are needed to strengthen the effective implementation of policies. According to a study by The Kvinna till Kvinna Foundation, there is limited government capacity to integrate gender across sectors such as agriculture, forestry, and energy. One of the reasons for low integration is due to a lack of disaggregated data in the sectors, demonstrating how climate change impacts gender and vulnerable groups differently. Furthermore, law and policy enforcement are sometimes weak. For example, many policies have promised to conduct gender analysis and assessments to inform gender mainstreaming, but these promises have yet to be realised (Kvinna till Kvinna Foundation, 2021).

⁹ Programme results and/or quantified outcome level data has not yet been publicly reported

5 Gender in CDRFI

5.1 Overview

Given the country's high exposure to climate change, Rwanda has implemented several protection schemes to address key climate risks. Rwanda's insurance sector is relatively young, but it has shown steady growth over the past decade, highlighting expanding demand, improved outreach, and gradual diversification of products. By the end of 2024, **Rwanda's financial sector had continued to expand, with the number of regulated financial institutions increasing to nearly 700, up from around 660 a year earlier.** The sector comprises a relatively small number of banks and insurers alongside a much larger network of **microfinance institutions and SACCOs**, complemented by payment service providers, foreign exchange dealers, and other non-deposit-taking financial institutions.

There is a strong government commitment to support a growing market. Under **Vision 2050**, insurance is positioned as part of a broader agenda to deepen the financial sector and strengthen resilience to shocks, with an emphasis on inclusive growth and risk management. In this context, the country has made progress in regulatory reforms and is actively pursuing inclusive insurance initiatives aimed at expanding coverage among vulnerable populations. Yet, **insurance coverage remains limited, accounting for just over 1% of GDP**, which is lower than in many African countries and well below levels commonly seen in emerging markets.

The gender gap in insurance uptake widened from 4% in 2020 to 7% in 2024 (FinScope, 2024). Although insurance coverage among women increased from 15% to 24% over this period, uptake among men grew more rapidly, widening the gap. A slightly higher share of women (73%) than men (71%) reported experiencing a life event in the past 12 months that made it difficult to meet financial obligations, indicating greater financial vulnerability among women. Women's uptake of life and medical insurance has almost doubled since 2020 (GMO, 2024). In the agricultural sector, the introduction of the NAIS in 2019 contributed to this improvement. However, most farmers remain excluded, with close to 90% having limited or no access to risk financing as of 2020 (FinScope, 2020).

This section presents a summary of existing insurance mechanisms from a gender perspective. **The reviewed programmes primarily target smallholder farmers and rural communities vulnerable to climate risks.** However, detailed information is lacking on how these initiatives specifically target women,

PWDs, and marginalised groups. In addition, there are limited gender-disaggregated beneficiary mapping and specific budget allocations. Building on findings, the following section identifies key gaps and remaining challenges.

5.2 CDRFI Programmes and Initiatives

This section starts with a review of Social Protection programmes as they often represent the first line of defence against climate and disaster risks for vulnerable households that are least able to access formal insurance. Evidence shows that adaptive and shock-responsive social protection helps stabilise livelihoods and reduce negative coping strategies, creating the conditions for more advanced risk-financing instruments such as insurance (World Bank, 2022; IPCC, 2022). This section reviews Rwanda's social protection programmes as a foundational element of the country's CDRFI architecture, with a focus on gender.

5.2.1 Social Protection

Rwanda has a multifaceted social protection system that includes both contributing and non-contributory programmes for vulnerable groups. The following paragraphs highlight how the social protection programme in Rwanda has benefited women and vulnerable groups.

Women in Rwanda have increasingly benefited from various social security programmes, including the national pension system, which has seen steady growth in female participation. A significant initiative in this regard is the **EjoHeza** long-term savings scheme, designed to support individuals working in the informal sector. Since its inception, in March 2023, the scheme has registered 3.1 million individuals, or 23.4% of the Rwandan population, or 38.7% of the working-age population, many of whom are from low-income households. The number of active savers in EjoHeza was 2.6 million as of March 2023. Rwanda Social Security Board (RSSB) data show that as of March 2023, about 49% of the subscribers in #EjoHeza are women, while they account for only 32% of total contributors in the RSSB formal sector scheme (RSSB, 2023).

Shock-responsive social protection (SRSP) and Disaster Risk Management are covered by the SP-SSP 2024–2029. One of the strategic priorities of the SP-SSP 2024–2029 is to 'Strengthen shock-responsive mechanisms for all vulnerable people at risk of

being pushed into poverty as a result of shocks'. Outcome 5 also focuses on SRSP: 'Effective and efficient disaster risk management and shock-responsive social protection, build resilience to shock' and includes asset insurance (e.g. Agri index insurance, health insurance), cash, and in-kind support for affected households and a climate-smart public works scheme.' This is the first time in which a separate pillar of the national Social Protection (SP) strategy has concentrated on SRSP. This is further supported by the establishment of a sub-committee on short-term assistance and SRSP under the SP Sector Working Group, chaired by the Ministry in Charge of Emergency Management (MINEMA) and comprising Ministry of Local Government, Local Administrative Entities Development Agency, MoE, MINAGRI, and development partners (Republic of Rwanda, 2024).

Women constitute most (53%) of the population enrolled in the **Vision 2020 Umurenge Direct Support programme (VUP)** (GMO, 2024). The VUP has incorporated gender-responsive design features, particularly through the introduction of Expanded Public Works (see below) offering year-round, part-time employment close to home and designed specifically to accommodate for caregiving constraints of working-age women. In addition, the programme provides an integrated package of education and health services to vulnerable groups, particularly genocide survivors, marginalised communities, and PWDs (UNDP, 2025), which will provide life-saving mechanisms during disasters. VUP's safety net component includes:

- › Direct support: Unconditional monthly cash transfers to labour-constrained households, including older people and PWDs.
- › Nutrition-sensitive direct support: Conditional cash transfers aimed at tackling acute malnutrition and stunting during the first 1,000 days of life.
- › Classic public works: Short-term employment through community projects to help poor households with labour capacity to meet basic needs. This involves work 'related to environmental management, climate change adaptation, construction and rehabilitation of community access roads, and urban drainage'.
- › Expanded public works: Year-round part-time employment for moderately labour-constrained households living in extreme poverty, particularly those with caring responsibilities. This includes flexible road maintenance and community/home-based early childhood development centres.
- › Categorical grants: VUP is working towards rolling out old-age, disability, and child grants as part of a lifecycle approach. In 2023–2024, a new old-age grant was launched at the national level, reaching over 90,000 individuals (Republic of Rwanda, 2024). The disability and child grants have not yet been launched.

In addition to climate-smart public works and the Shock-Responsive Cash Transfer, the SP-SSP presents other initiatives to address vulnerability to climate shocks, pandemics, and other crises. These are led by MINEMA, which is responsible for responding to all disasters affecting more than 200 households and/or coordinating disaster response.

- › Provision of in-kind support: MINEMA provides disaster response to households affected by shocks, delivering critical supplies such as food, clean water, medical aid, blankets, and building materials, to support recovery and stability (Republic of Rwanda, 2024).
- › Disaster risk preparedness and early warning systems (EWSs): MINEMA is working to strengthen EWSs and disaster preparedness by investing in community awareness and infrastructure for disaster detection, prevention, and response (Republic of Rwanda, 2024).

The other national social protection programmes include social care services which target vulnerable groups, such as orphans, delinquents, street children, victims of abuse and GBV, and PWDs, who receive various social services (including rehabilitation and reintegration) from specialised agencies such as the National Rehabilitation Service, Ministry of Gender and Family Promotion (MIGEPROF), and National Child Development Agency. In addition, the Government of Rwanda recently introduced a new social registry, replacing the 'Ubudehe categorisation'. Using Proxy Means Testing, it will identify households in poverty and support programmes such as VUP and Community-based health insurance (CBHI)¹⁰.

The national social registry contains household information on 99.2% of households in Rwanda (SPDCI, 2025). According to the government, the registry is designed to be constantly updated through interoperability with other systems (e.g. civil registration and vital statistics, ID, lands, tax, etc.) and data update requests from citizens.

Rwanda's comprehensive social protection system provides an opportunity for introducing **shock-responsive mechanisms** that align with CDRFI objectives. While recent reforms have strengthened the system's ability to address climate shocks, stronger integration with formal risk financing and insurance tools and systems is needed to move from reactive support toward **anticipatory and risk-transfer approaches**, particularly for women and rural households most exposed to climate hazards.

¹⁰ The CBHI is a subsidised health insurance scheme which aims to enhance resilience by ensuring affordable healthcare access for vulnerable populations. By reducing out-of-pocket medical expenses, CBHI prevents health-related financial shocks, allowing households to maintain economic stability and invest in long-term well-being (Woldemichael et al, 2019).



The following section examines how insurance design can complement and strengthen these social protection mechanisms, helping to build a more comprehensive and inclusive system for managing climate and disaster risks.

5.2.2 Insurance Products

This section explores the insurance products available in Rwanda with regard to addressing climate and disaster risk for women and vulnerable groups in Rwanda. **Through the National Disaster Risk Financing Strategy (2020)** the MINECOFIN supports inclusive insurance for rural women primarily through system-level financing and coordination mechanisms rather than standalone women-only insurance schemes. The strategy (MINECOFIN, 2020) provides the framework for scaling agricultural and climate risk insurance; support to the NAIS and public-private partnerships with insurers and SACCOs to expand access to affordable agricultural insurance products. While these initiatives target rural and agriculture-dependent populations where women are highly represented, they are not formally designed as gender-responsive insurance schemes, and publicly available reporting provides limited gender-disaggregated outcome data.

Below, we provide a summary of risk insurance schemes in the agricultural sector.

The NAIS (launched in 2019) is the country's primary insurance mechanism addressing climate-related risks. NAIS offers up to 40% subsidies for crop and livestock insurance, while the private sector is responsible for underwriting, risk management, and claims settlement. Despite its potential, participation remains low, with **only around 4% of farmers in Rwanda covered by crop insurance**, underscoring a substantial protection gap (World Bank, 2023).

As of April 2025, the scheme has reached 568,563 crop farmers, 85,398 livestock keepers, and 61 small and medium enterprises. Implementation is led by selected insurers – SONARWA, PRIME, and Radiant – under a multi-agency governance framework. Insurance products are often bundled with agricultural loans, facilitating access to credit for insured farmers. A World Bank study conducted in 2019 reveals that farmers insured under these schemes experience recovery rates from droughts 25-30% higher than those without insurance (World Bank, 2019).

NAIS is implemented in climate-vulnerable, agriculturally focused districts, including Gicumbi, Nyagatare, and Bugesera, where women constitute a large share of the smallholder farming population. However, **NAIS primarily targets smallholder farmers as a broad group**, rather than explicitly designing products or

delivery mechanisms around the differentiated needs of women, PWDs, youth, or marginalised populations. Gender-disaggregated beneficiary data are not yet publicly available, constraining assessment of who benefits from insurance coverage in practice. Available evidence however suggests that women smallholder farmers remain underrepresented in formal agricultural insurance schemes due to persistent barriers related to access to credit, collateral, and information (AMIR, 2024; MINAGRI, 2023).

ACRE Rwanda has been designing and distributing tailored agricultural insurance products for the Rwandan market since 2014. As a key partner of the NAIS, ACRE Africa has sought to scale up existing insurance products through this initiative and has launched financial literacy campaigns targeting smallholder farmers, MFIs, and government extension officers. While Rwanda does not yet have an ARC parametric insurance product in place, the country is a member of the ARC, a specialised African Union disaster risk financing mechanism. ARC supports gender mainstreaming and promotes gender-responsive approaches in its operational support, although its insurance products do not currently guarantee payouts specifically targeted to women or vulnerable groups.

Beyond the NAIS, Rwanda's climate and disaster risk insurance landscape includes weather-index and area-yield insurance products developed through market-building initiatives rather than standalone programmes. These products have been supported primarily through technical assistance and risk-sharing mechanisms under the **Global Index Insurance Facility**, implemented by the World Bank in collaboration with including domestic regulators and insurers (World Bank Group, 2024). Within this framework, insurers participating in NAIS – **SONARWA, PRIME Insurance, and Radiant Insurance** – offer **index-based crop insurance (linked to rainfall and area-yield indices)** and **livestock insurance** covering climate-related risks such as drought, excessive rainfall, floods, and disease outbreaks (AMIR, 2024). These products are typically implemented in agriculture-dependent, climate-vulnerable districts and are often **bundled with agricultural credit** to facilitate uptake (World Bank, 2025).

From a GESI perspective, however, these insurance products are largely gender-neutral in design. There is no publicly available evidence of targeted premium subsidies, tailored delivery mechanisms, or gender-differentiated eligibility criteria that would enable specifically targeting women farmers, PWDs, or marginalised groups. Moreover, gender-disaggregated uptake and claims data are not systematically published, limiting assessment of whether women and vulnerable populations benefit proportionately from climate and disaster risk insurance in practice (AMIR, 2024; MINAGRI, 2023)

5.2.3 Macro-level CDRFI instruments

In addition to social protection and market-based insurance products, Rwanda's CDRFI architecture includes macro-level sovereign risk financing instruments, which provide the government with rapid liquidity after shocks, shaping recovery speed and fiscal space for social protection. These instruments include national contingency funds, pre-arranged contingent credit arrangements such as the World Bank's Catastrophe Deferred Drawdown Option (Cat-DDO), and participation in regional sovereign risk financing mechanisms like the ARC, although Rwanda has not purchased sovereign cover to date (World Bank, 2025). While these instruments exist and form part of the country's disaster risk financing framework, major gaps remain in operational coverage and gender-sensitive design. A more detailed assessment of the integration of gender considerations within these instruments was outside the scope of this study, due in part to limitations in resources and the availability of publicly accessible data.

5.3 Gaps in Gender Inclusion within CDRFI

Despite efforts to expand financial inclusion and significant strides in promoting GESI, gaps and challenges remain in integrating these aspects into CDRFI-related policies, strategies, and programmes. These are presented in detail below.

- › **Data gaps hinder the effective identification and targeting of vulnerable groups** in CDRFI, due to the scarcity of gender-disaggregated information, gender analyses, and relevant climatic and agricultural data. Much of this information relies on extensive household surveys conducted by the NISR (Gender Equity Unit, 2023). While many policies and programmes formally include gender mainstreaming, practical implementation remains limited, as they lack disaggregated gender analyses and fail to assess the unequal impacts of climate and disaster risks on different gender groups (World Bank, 2021). For example, the 2021 Gender Assessment for Rwanda's NAP highlighted that inadequate gender data obstructs efforts to address disasters such as floods and landslides, as well as climate-resilient infrastructure improvements (GGGI, 2021). These gaps reduce the effectiveness of CDRFI initiatives, as insurers and policymakers are unable to target interventions to the most vulnerable women and men or design products that address their specific climate risks.
- › **Limited gender mainstreaming across government policies and capacity gaps** to integrate gender in climate-exposed sectors like agriculture, forestry, and energy are limited, and policy and law enforcement is

often weak. Many policies promise gender analysis to promote mainstreaming but fail to deliver (Kvinna till Kvinna Foundation, 2021). Consequently, while many policies include gender mainstreaming, the practical implementation of a gender perspective remains insufficient. As a result, national climate and risk financing policies often overlook local realities and the varied needs of communities (GMO, 2024). Despite laws supporting equal land ownership, traditional practices continue to hinder women's decision-making regarding land use, thereby affecting their access to credit and insurance. Financial institutions often overlook the unique needs of women-owned businesses, which can complicate investments in climate-resilient technologies (World Bank, 2019). In addition, according to the interviews, there are also gaps in programmes such as the NAIS, which does not have gender targets or quotas.

- › **Inclusion gaps and barriers accessing loans and insurance schemes:** although there is a steady shift towards recognising of women, female youth, and girls within the societal fabric in Rwanda, **traditional gender norms and stereotypes** persist. These continue to limit women's access to information, financial resources, and decision-making power.
- › **The gender gap in access to agricultural loans persists in Rwanda.** While approximately 71% of women are employed in agriculture, only 25.5% of women have access to agricultural loans, compared to 74.5% of men, and women-owned or led agri-businesses are frequently disproportionately constrained and less frequently operational. Key factors driving exclusion include limited access to financial literacy, resources, and access to government services, which restrict women's access to economic assets and income-generating opportunities (Kvinna till Kvinna Foundation, 2021). An interview with government officials indicated that available agricultural insurance lacks targeted incentives for women and vulnerable groups, as it does not address key barriers to access. This includes, for example, limited financial capability and low confidence in using formal financial services – especially among women with little or no knowledge of such services. These challenges also hinder the adoption of mobile money and insurance. (FinScope, 2020). Additionally, even though over 70% of Rwandans live in rural areas, large banks are primarily located in urban centres. This disparity leaves most of the country's population without immediate access to these financial institutions unless they have the means and time to travel long distances to urban areas.

- › **In addition, many women and vulnerable groups face financial exclusion due to a lack of financial knowledge.** The 2024 FinScope Gender report highlights that adults with tertiary education in Rwanda exhibit near-universal formal financial inclusion (with 74 % of women and 76 % of men banked and the remainder using other formal non-bank services). By contrast, among adults with no formal education, 7 % of women are completely excluded from financial services, while 12 % of women rely solely on informal services, compared with 5 % and 8 % of men respectively (FinScope, 2024). This literacy gap exacerbates the situation, causing women and youth to overlook registered lenders and rely on informal credit sources. Their limited grasp of financial management increases the likelihood of loan defaults, making consistent loan repayments less feasible (Gaudence, 2018).
- › **No clear linkages currently exist between SRSP and climate finance or disaster risk financing mechanisms,** as these mechanisms are not integrated with social protection financing. Without integration, social protection programs may fail to provide timely, adequate, or gender-responsive support. Existing programmes primarily target poor households, but their design often does not explicitly address gender or the needs of vulnerable groups. These gaps are compounded by limited gender-disaggregated data and insufficient analysis of differential exposure to climate risks, which constrain the ability of policymakers and insurers to align social protection programmes with CDRFI initiatives effectively.

These constraints collectively weaken the inclusiveness and effectiveness of Rwanda’s CDRFI ecosystem. Although the government has shown leadership in promoting gender-responsive budgeting and community-based resilience programmes, CDRFI frameworks continue to treat gender and inclusion as crosscutting rather than transformative components. Strengthening data systems, institutional capacity, and inclusive access to financial products will be critical to ensuring that climate risk financing mechanisms equitably protect and empower all Rwandans.

6 Conclusions and Recommendations

6.1 Conclusion

GESI is vital for enhancing communities' resilience to climate change. Implementing gender-responsive climate and disaster risk financing instruments is necessary while ensuring that all programmes and policies uphold the principles of gender equality and human rights.

Rwanda is recognised for its strong commitment to gender equality (GMO, 2024), ranking seventh in the world in 2021 for closing gender gaps, according to the World Economic Forum. **Yet, key findings in this report reveal important gaps. While some progress has been made, GESI considerations are inconsistently applied in policies and implementation.** Climate and Disaster risk and impact assessments often lack disaggregated data, hindering understanding of how different groups respond to climate shocks. Protective measures may not sufficiently address the unique needs of women, girls, youth, and PWDs, potentially worsening existing inequalities during and after disasters. The absence of tailored financial products for vulnerable populations also contributes to their financial exclusion.

Advancing gender-responsive CDRFI requires that all programmes and policies uphold the principles of gender equality and human rights. This entails addressing **persistent inequalities** in education, productive assets, livelihoods, and financial services, as well as eliminating GBV. Robust use of sex-disaggregated and qualitative data is critical to inform inclusive CDRFI design, while challenging restrictive social norms remains essential to enable women and vulnerable groups to participate fully in formal financial systems and access resources equitably.

Addressing these structural and operational gaps is essential to ensure that CDRFI delivers equitable protection and resilience outcomes for all.

6.2 Recommendations

1. Integrate Gender-responsive CDRFI Across Relevant Policies and Programmes

- › Reinforce National Gender Policy to explicitly require gender integration in all climate and disaster policies, including insurance mechanisms, social protection strategies and programmes.
- › Embed gender-responsive requirements across insurance schemes such as NAIS and disaster contingency plans to address gender-differentiated vulnerabilities, risks, and needs.
- › **Introduce new sex-disaggregated CDRFI indicators within the NFIS** to measure uptake and use of insurance and CDRFI instruments, and to assess the gender-differentiated performance and impacts of financial inclusion policies.

2. Strengthen Gender-disaggregated Data Systems for CDRFI

- › Institutionalise routine collection of **gender-disaggregated data** collection across financial institutions, insurance providers, and CDRFI programmes (including NAIS) to inform product design and policy targeting.
- › Link gender-disaggregated beneficiary data to **risk, exposure, and impact information** to enable analysis of differentiated climate impacts.
- › Conduct regular risk and needs assessments to identify the real needs of vulnerable communities (women, children, poor etc) to inform inclusive product design, policy targeting, and accountability.
- › Strengthen coordination and data-sharing across sectors, mandates, and Civil Society Organisations, Community-Based Organisations, Non-Governmental Organisations, academia, and the private sector.

3. Expand Access and Affordability of CDRFI

- › Design low-premium, subsidised insurance products which factor in specific needs and affordability barriers of both male and female smallholders and informal workers, building on existing models such as NAIS and social health insurance.
- › Strengthen the integration of critical financial support services - e.g., social protection, savings, credit, and micro-level risk solutions - to enhance affordability and resilience for vulnerable households.
- › Introduce guarantee schemes (like the BDF model) to de-risk women's participation in agricultural and micro-insurance markets.
- › Invest in **innovative distribution channels** to reach underserved and remote populations. Expand the **SP-SSP** to better address climate-related shocks and integrate **insurance mechanisms** – both existing and new – to enhance the resilience of women and vulnerable households.

4. Incentivise Private Sector Participation

- › Use fiscal incentives, premium subsidies, and guarantee facilities to encourage commercial banks and insurers to develop inclusive products. Link public support and subsidies to **clear benchmarks for gender inclusion** and reporting requirements.
- › Establish CDRFI design standards and guidelines tailored to different livelihood strategies, genders, and ages.
- › Promote institutional ownership of gender and climate inclusion by embedding these priorities in risk-management and governance structures.

5. Invest in Financial, Insurance and Digital Literacy for Rural and Young Women

- › Expand coordinated **insurance literacy campaigns** in partnership with regulators, insurers, and local women's networks.
- › Embed financial and insurance literacy programmes in disaster risk management and climate change adaptation initiatives, and conversely, embed CRDFI in these financial and insurance literacy programmes.
- › Expand digital training and outreach targeting rural and young women (GFDRR, 2023).
- › Implement advocacy programmes that raise awareness of vulnerable groups' rights to access government services, including insurance and other social protection measures.

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Annex A – Stakeholders Interviewed

Date	Stakeholder interviewed
16th April	Ministry and GMO
6th June	Chand Anderson, Cowater
15th October	Rita Kayibanda, BNR

Annex B – Inclusive Risk Financing Schemes promoted by organisations examples

The table below provide some examples of inclusive risk financing schemes piloted and implemented by organisations which include government agencies, private sector, and projects.

Organisations	Inclusive Risk Financing Schemes
The Rwandan Ministry of Finance and Economic Planning (MINECOFIN) – Insurance for Rural Women:	Through various initiatives, including the National Risk Financing Strategy, MINECOFIN supports inclusive insurance programmes that aim to enhance the resilience of women in rural areas to climate-related disasters. These initiatives often focus on providing financial protection for women farmers and small business owners who are vulnerable to climate change impacts.
BNR-national Bank of Rwanda	BNR promotes gender-responsive schemes particularly women’s financial inclusion through customised financial products and the expansion of digital financial services, as detailed in its Guidelines for Women’s Financial Inclusion
National Agriculture Insurance Scheme (NAIS)	NAIS offers weather-index insurance through companies like SONARWA, Radiant, and PRIME. The government subsidises a portion of the premium to make coverage affordable for crop and livestock farmers against risks like crop failure and climate-driven disasters.
The African Risk Capacity (ARC):	The African Risk Capacity provides insurance solutions to countries in Africa, including Rwanda, to help them manage the financial risks associated with climate change and disasters. While the ARC works on a national level, it also has specific programmes that focus on the inclusion of women in climate resilience planning, ensuring that insurance products are designed with gender-sensitive approaches to address the specific needs of women in agriculture and rural areas.
The Microinsurance Company of Rwanda (MIKROINSURANCE):	MIKROINSURANCE offers affordable insurance products, including those focused on agriculture and climate risk, with a focus on ensuring that women farmers and rural communities have access to risk mitigation tools. Their programmes are designed to enhance financial inclusion and support women who are disproportionately affected by climate risks.
The Rwanda Agricultural Insurance Scheme (RAIS):	RAIS is a national initiative aimed at providing insurance products to smallholder farmers, including women, to protect them from the financial risks of climate change and disasters. The scheme works with local insurance companies to offer crop, livestock, and weather-indexed insurance products, which specifically target the needs of women farmers who are vulnerable to climate-related shocks.
Swiss Re – Women’s Resilience Bond	Swiss Re has been involved in creating climate resilience bonds, focusing on women’s empowerment in agriculture. Through their collaboration with local organisations and governments, they aim to provide insurance coverage that helps women in Rwanda and other African countries to withstand the impacts of climate-related events, such as droughts and floods, which disproportionately affect women.
Rwanda Insurance Society	RIS supports initiatives that aim to increase women’s access to insurance products, including those related to climate and disaster risks.
Insurers in Rwanda (e.g., SONARWA, Prime Insurance)	These insurers provide parametric and index-based insurance products to protect against climate-related risks.
Munich Climate Insurance Initiative (MCII)	MCII promotes climate risk insurance as a tool for adaptation and resilience. It collaborates with Rwandan stakeholders to develop and implement climate risk insurance solutions.

Organisations	Inclusive Risk Financing Schemes
National Insurance Company of Rwanda (SORAS):	SORAS offer agricultural insurance and weather-indexed insurance products to help farmers and rural communities protect against climate-related risks. SORAS has also been involved in developing customised insurance solutions for businesses and communities at risk of disasters.
The East African Reinsurance Company (EARL):	As a regional reinsurer, EARL provides reinsurance products for local insurers in Rwanda and other East African countries. EARL helps local insurance companies to expand their coverage for climate-related risks, including those related to agriculture and disasters.
Inclusive Green Finance Working Group (IGFWG)	A platform for financial regulators and policymakers to provide policy leadership and regulatory guidance related to inclusive green finance.
ACRE Africa	In Kenya and Rwanda, it provided insurance for farmers against climate-related risks like drought and excessive rain. The company uses automated weather stations to track rainfall, offering weather-based index insurance, with payouts sent directly to farmers' mobile money accounts.
Access to Finance Rwanda (AFR)	Support national strategies and interventions on financial inclusion. AFR's projects span the development of SACCOs and savings groups, risk mitigation, small-holder farmers, digital financial services, and market development. Many of AFR's projects are implemented by the GoR, private sector, cooperatives, or NGOs, and all must have a gender component with a deliberate approach to target women. AFR's ambition is to target 1 million people for AFR interventions in 5 years; at least 30% must be women

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