



Republic of Rwanda



Establishment Census 2020



Thematic Report on Gender

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Foreword

The government of Rwanda needs updated information for monitoring progress on programs and policies, taking into account the gender aspects (as one of cross-cutting issue) as stipulated in the first National Strategy for Transformation (NST1) 2017-2024, Sustainable Development Goals (SDGs) as well as vision 2050. To monitor progress towards these goals and targets, relevant, reliable, coherent, timely and accessible gender statistics have to be produced to facilitate evidence-based policies and decisions making that take into account women and men in the community.

It is from the above background that the National Institute of Statistics of Rwanda (NISR) in collaboration with the Ministry of Gender and Family Promotion (MIGEPROF) and the Gender Monitoring Office (GMO) with the support of UN Women through ONE UN embarked on establishing and strengthening a comprehensive Gender Statistics Framework (GSF) resulting in the production of gender thematic reports from main surveys among others. The aim of the framework is not only to encourage policy debates in particular around gender gaps but also provide quantitative evidences for planning, monitoring and evaluation of gender related programs.

In the same framework, NISR is pleased to publish a gender thematic report from the results of the fourth establishment census conducted in the end of the year 2020. This establishment census follows the 2011, 2014 and 2017 establishment census series. It covers all establishments irrespective of the institutional sector they belong to.

NISR congratulates all those who contributed in one way or the other in the production of this thematic report. In particular, NISR expresses its gratitude to UN Women and European Union for the continuous support in gender statistics production and use.

The National Institute of Statistics of Rwanda invite policy makers especially those from gender machinery institutions, program managers, researchers and all users to play an important role in using the valuable data related to business ownership and management by women and men showcased in this report from the Establishment census rounds.



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We also appreciate the valuable technical support in the design and proof reading of this report provided by Mr. Jean Luc KABERA, Data Portals Management Officer under the guidance of Mr. NYIRIMANZI Jean Claude, Director of the SMRP Unit.

To all the above, we say thank you

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Executive Summary

Gender is one of the cross-cutting issues under the national strategy for transformation (NST1 2017-2024). This gives an opportunity to all priority sectors to ensure that gender is mainstreamed in all sector priorities and interventions. Availing sex disaggregated and gender relevant data is of paramount importance in the journey of leaving no one behind. It is in this context that this gender thematic report from the Establishment Census provides information on all economic activities by size of establishments and by sex of the manager or owner of the business in Rwanda.

Number and characteristics of establishments

The total number of establishments found in the year 2020 amounts to 232,283; of which 37.1 percent have a female manager compared to 62.8 percent with a male manager. Out of the total number of establishments with female manager, 82 percent operate in two economics activities; namely wholesale and retail trade (64.5 percent) and accommodation and food services (16.5 percent). The same pattern is observed among establishment with a male manager with 53.3 percent and 21.8 percent respectively. These two economic activities represent 75.1 percent of all establishments with male manager.

The result revealed that the majority of enterprises in Rwanda regardless of the sex of the manager were Micro enterprises (94.5 percent for those with female manager and 91.6 percent for those with male manager).

Employment

The results of the Establishment Census 2020 show that, the total number of workers for all establishments was 706,140 persons among whom 39.1 percent of them were females. It has been found that about 77.8 percent of the female workers were engaged in five economic activities (28.1 percent of female workers work in wholesale and retail trade; repair of motor vehicles and motorcycles; 16.6 percent were employed in educational activities, 11 percent are employed in manufacturing, 10.9 percent were engaged in accommodation and food service activities, and 11.2 percent were involved in other services activities). The same pattern is observed among male workers where 74.5 percent of male workers were engaged in the same five economic activities as their female counterparts.

Economic activities with more than 80 percent of male workers out of the total number of employees are classified as male-dominated. Those are: Mining and quarrying with 85.4 percent; electricity, gas, stream and air conditioning supply with 85 percent; and construction with 84.0 percent.

The trend of the number of establishments since 2017

A comparison of the results of 2017 and 2020 Establishment Censuses shows that there was an increase of 38.7 percent in the number of establishments with a female manager at the helm, while those with a male as manager increased by only 14.3 percent. The percentage increase in number of establishments with a female manager is much greater in rural area

than urban areas (49.3 percent against 31 percent), while for establishments with a male manager, the percentage increase is much greater in urban area than in rural area (18.7 percent against 12.4 percent).

As far as private and business oriented mixed establishments are concerned, the number of establishments with a female manager increased by 39.4 percent in total business-oriented establishments, while for establishments with a male manager, the increase is 15 percent.

With regard to economic activity the findings show that, with the exception of the Administrative and support services activities which registered a negative growth (-51.6 percent), all other establishments with female manager in the rest of economic activity categories have registered a positive growth in terms of number of establishments from 2017 to 2020. The number of establishments with female manager in transportation and storage activities increased by 1070 percent, followed by Financial and insurance activities by 500.8 percent. For establishments with male manager, the economic activities which registered a negative growth is the Accommodation and food service activities (-15.4 percent), all other establishments with male manager in the rest of economic activity categories registered a positive growth.

Considering the size of the enterprise, there was an increase in all size categories. However, among establishments with female manager, the highest increase was observed in medium enterprises, while micro size enterprises experienced the lowest increase. Among establishments with male manager, the highest increase was observed in large enterprises, while micro size enterprises have achieved the lowest increase.

Formal and informal sector

As adopted in the 2014 and 2017 establishment censuses, the formal or informal establishment was defined according to the criteria of maintaining operational accounts and Rwanda Revenue Authority (RRA) registration in addition to the production of goods or services for sale or barter in non-agricultural activities. On the basis of the above definition criteria, formal enterprises with female manager account for 2.5 percent while those with male manager account for 4.9 percent of all eligible enterprises operating in Rwanda in 2020.

The formal enterprises are concentrated in urban areas regardless of the sex of the manager (74.8 percent for enterprise with female manager and 66.9 percent for those with male manager). The results show also that for informal enterprises with male manager their distribution is 71.1 percent and 28.9 percent in rural and urban areas respectively.

With regards to employed capital, 58 percent of formal enterprises with female manager use a capital ranging between 500,000 – 15,000,000 Rwanda francs compared to 53.7 percent of formal enterprises with male manager. Among informal enterprises, majority (80.9 percent) of enterprises with female manager use a capital less than 500,000 Rwanda Francs compared to 77.9 percent of informal enterprises with male manager.

Considering the annual turnover, 53.8 percent of formal enterprises with female manager at the helm reported an annual turnover ranging between 300,000 to 12,000,000 Rwandan Francs during 2019 compared to 47.4 percent of formal enterprises with male manager. However, among the informal enterprises, 58.6 percent of enterprises with female manager reported an annual turnover of less than 300,000 Frws in 2019 compared to 58.5 percent of enterprises with male manager.

Ownership of sole proprietor establishment

In Rwanda, the data show that 37.6 percent of sole proprietor establishments are owned by female compared to 62.4 percent owned by male.

CHAPTER 1. INTRODUCTION

The importance of women entrepreneurs in the development of national economies has been recognised by a number of international organisations including the European Union (EU), the Organisation for Economic Co-operation and Development (OECD), the International Labour Organisation (ILO) and the World Trade Organisation (WTO). At a national level, many countries have instigated a variety of support mechanisms specifically designed to assist women in business¹.

Empowering women to engage in productive activities is one of the driving factors for transforming Rwanda into an upper-income country as envisaged by the vision 2050. The Government of Rwanda has repeatedly emphasized that Rwanda can only develop if men and women are equally empowered to exercise their rights and contribute to the achievement of the national long-term development aspirations.

Gender is one of the cross-cutting issues under the national strategy for transformation (NST1 2017-2024). This gives an opportunity to all priority sectors to ensure that gender is mainstreamed in all sector priorities and interventions. A number of other gender promoting initiatives such as high representation in the parliament and in decision making organs as well as reforming the legal law to provide equal rights between men and women have been implemented.

Despite the above achievements, studies show that there are still a number of differences between men and women especially in terms of ownership and management of businesses, employment and financial inclusion.

The trend for women in business is growing. It is fueled by women determined to “lean in” and get into the big business game, millennials looking to define their own career paths, and many others who are more entrepreneurial in nature. Mentorship programs are helping pull women up, further than ever before. At the same time, women are pulling together and creating their own networking, meet-ups, etc — but they still have a way to go. Women looking to start businesses or expand existing ones have less opportunity for funding, and overall, they earn less than men. Women must be considered seriously in business, be it as executives or entrepreneurs².

The main objective of this report is to use the 2020 establishment census to identify women entrepreneurs in Rwanda, their characteristics, the potentials for growth as well as the trends in since 2014.

¹[https://www.researchgate.net/publication/253378610 WOMEN'S BUSINESS OWNERSHIP RECENT RESEARCH AND POLICY DEVELOPMENTS](https://www.researchgate.net/publication/253378610_WOMEN'S_BUSINESS_OWNERSHIP_RECENT_RESEARCH_AND_POLICY_DEVELOPMENTS) , Accessed on 14th December 2021

² <https://businessdegrees.uab.edu/blog/women-in-business-a-trend-that-is-and-should-be-growing/>. Accessed on 11th October 2021.

Key Concepts

The concepts used in the Establishment Census 2020 follow the international standards. In order to avoid confusion, hereafter are the definitions for some concepts that have been considered during data collection and data analysis.

(a) Enterprise:

According to the International Standards of Industrial Classification of all Economic Activities, an enterprise is an economic transactor with autonomy in respect of financial and investment decision-making, as well as authority and responsibility for allocating resources for the production of goods and services. It may be engaged in one or more productive activities. An enterprise may be a corporation (or quasi-corporation), a non-profit institution or an unincorporated enterprise. The enterprise is the level of statistical unit at which all information relating to its transactions, including financial and balance sheet accounts, are maintained, and from which international transactions, an international investment position (when applicable), consolidated financial position and net worth can be derived (United Nations, 2008, p.16).

(b) Establishment:

The System of National Account (SNA) describes the statistical unit to be defined and delineated for industrial or production statistics as the establishment. In this Census the establishment is defined as an enterprise or part of an enterprise that is situated in a single location and in which only a single (non-ancillary) productive activity is carried out or in which the principal productive activity accounts for most of the value added (United Nations, 2008, p.16).

The establishments which are considered in the Establishment Census 2020 are:

- Private establishment: all private establishments belonging to private individual or organization rather than state or public body.
- Public establishment: All public institutions and business owned by government,
- Religious establishment: The institutions that have the objective of proclaiming the gospel and the good news according to their belief,
- NGO: Non-profit, citizen-based group that functions independently of Government. These organizations include National (Local) as well as International Non-Governmental Organization

(C) Formal and informal sector

According to ILO (2000), the informal sector for enterprises is defined on the basis of the following criteria³:

³ <http://www.ilo.org/public/english/bureau/stat/download/papers/meas.pdf> consulted on the 22nd March 2018

They are private unincorporated enterprises (excluding quasi-corporations), i.e. enterprises owned by individuals or households that are not constituted as separate legal entities independently of their owners, and for which no complete accounts are available that would permit a financial separation of the production activities of the enterprise from the other activities of its owner(s). Private unincorporated enterprises include unincorporated enterprises owned and operated by individual household members or by several members of the same household, as well as unincorporated partnerships and cooperatives formed by members of different households, if they lack complete sets of accounts.

- All or at least some of the goods or services produced are meant for sale or barter, with the possible inclusion in the informal sector of households which produce domestic or personal services in employing paid domestic employees.
- Their size in terms of employment opportunities is below a certain threshold to be determined according to national circumstances, and or they are not registered under specific forms of national legislation (such as factories’ or commercial acts, tax or social security laws, professional groups’ regulatory acts, or similar acts, laws or regulations established by national legislative bodies as distinct from local regulations for issuing trade licenses or business permits), and or their employees (if any) are not registered.
- They are engaged in non-agricultural activities, including secondary non-agricultural activities of enterprises in the agricultural sector

The term “enterprise” is used here in a broad sense, referring to any unit engaged in the production of goods or services for sale or barter. It covers not only production units, which employ hired labour, but also production units that are owned and operated by single individuals working on own account as self-employed persons, either alone or with the help of unpaid family members. The activities may be undertaken inside or outside the enterprise owner’s home, and they may be carried out in identifiable premises, unidentifiable premises or without fixed location.

In the light of the above clarifications, the formal sector for enterprises comprises corporations, non-profit institutions, unincorporated enterprises owned by government units, and those private unincorporated enterprises producing goods or services for sale or barter which are not part of the informal sector (ILO, 2000).

Table 1: The ILO distinction between formal and informal sectors

Criterion	Formal Sector	Informal Sector
Complete accounts	Yes	No
Employment size	5 +	1-4
Registration	Yes	No
Production of goods/services for sale or barter in non-agricultural activities	Yes	Yes

Source: Establishment census 2020, NISR

Formal and informal sector in Rwanda

As adopted in the 2014 establishment censuses, the formal or informal establishment was defined according to the criteria of maintaining operational accounts and Rwanda Revenue Authority (RRA) registration in addition to the production of goods or services for sale or barter in non-agricultural activities.

CHAPTER 2: MAIN RESULTS OF THE ESTABLISHMENT CENSUS 2020

This chapter depicts the main Establishment Census 2020 results with regard to Establishment characteristics, Employment and Changes in the private sector since 2017. For the trend analysis of business environment in Rwanda and the use of the results of the Establishment Census 2020, a comparison with the Establishment Censuses of 2014 and 2017 has been included

2.1. Enterprises Management

The business benefits of gender balance accrue when a gender-inclusive culture begins to flourish. A gender-inclusive culture requires a critical mass of women in management, senior leadership and on boards of directors, of at least 30 per cent. The benefits can be dramatic when there is gender balance on the board of directors. A board with few, or no, women is more likely to have a male-dominated culture and greatly reduced chances of achieving gender equilibrium. When enterprises have gender-balanced boards, the positive effects on enhanced business outcomes are the largest⁴.

Results in table 2 show that, overall 37.1 percent of all enterprises in Rwanda have a female manager compared to 62.8 percent. Considering the size of the enterprise, the results show that 37.7 percent of micro enterprises have a female manager compared to 62.2 percent with a male manager. It should be noted that, as the size category of enterprise based on the number of workers increases, the number of enterprises with a female manager decreases. For example, only 10.9 percent of enterprises with more than hundred workers (large) have a female manager compared to 70.4 percent of enterprises with a male manager in this category.

Table 2: Distribution of enterprises by size and by sex of manager

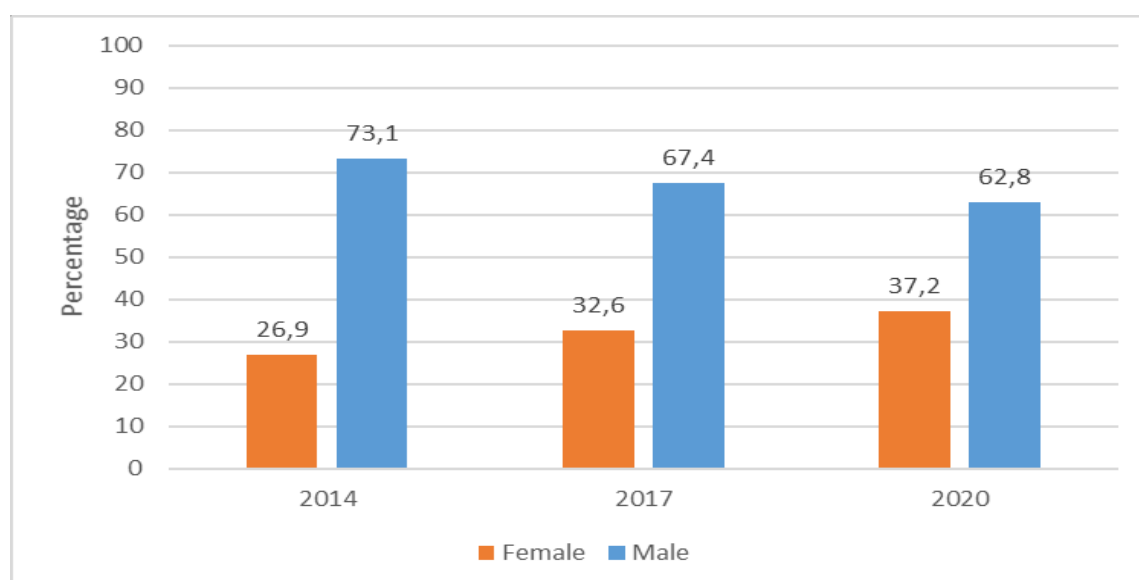
Size	Count				Percent			
	Female	Male	Not stated	Total	Female	Male	Not stated	Total
Micro (1-3)	79.351	130.357	0	209.708	37,8	62,2	0,0	100
Small (4-30)	4.179	10.093	24	14.296	29,2	70,6	0,2	100
Medium (31-100)	403	1.512	38	1.953	20,6	77,4	1,9	100
Large (100+)	44	283	75	402	10,9	70,4	18,7	100
Total	83.977	142.245	137	226.359	37,1	62,8	0,1	100

Source: NISR, Rwanda Establishment Census 2020

Figure 1 shows the trend in distribution of enterprises by sex of the manager since 2014. The data shows that, the number of enterprises with a female manager have been increasing over time since 2014 where only 26.9 percent of enterprises had a female manager to 37.2 percent enterprises/ businesses with a female manager in 2020.

⁴ https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_700964.pdf ; accessed on 6 December 2021

Figure 1: Trends in Distribution of enterprises by sex of manager from 2014 to 2020



Source: NISR, Rwanda Establishment Census 2014, 2017 and 2020

2.2. Economic activity

Findings in the table 3 show that, wholesale and retail trade (65.5 percent) and accommodation and food services (16.5 percent) are the most predominant economic activities for establishments with a female manager in Rwanda. The same pattern is observed among establishment with a male manager with 53.3 percent and 21.8 percent respectively. These two economic activities represent 82 percent of all establishments with a female manager, while for male managed enterprises, they constitute 75.1 percent of all establishments. The remaining economic activities share the remaining 18 percent for female and 25 percent for male managed establishments and are scattered over the rest of economic activities.

Table 3: Distribution of establishments (Number and %) by economic activity by sex of the manager

Economic Activity	Female		Male		Not stated		Total	
	Number	%	Number	%	Number	%	Number	%
Agriculture, forestry and fishing	100	0.1	305	0.2	0	0.0	405	0.2
Mining and quarrying	34	0.0	250	0.2	0	0.0	284	0.1
Manufacturing	6785	7.9	9832	6.7	0	0.0	16617	7.2
Electricity, gas, steam and air conditioning supply	13	0.0	56	0.0	1	1.4	70	0.0
Water supply; sewerage, waste management and remediation activities	559	0.7	759	0.5	1	0.1	1319	0.6
Construction	17	0.0	153	0.1	0	0.0	170	0.1
Wholesale and retail trade; repair of motor vehicles and motorcycles	55081	64.5	78192	53.3	0	0.0	133273	57.4
Transportation and storage	118	0.1	558	0.4	0	0.0	676	0.3
Accommodation and food service Activities	14055	16.5	32052	21.8	0	0.0	46107	19.8
Information and communication	203	0.2	944	0.6	0	0.0	1147	0.5
Financial and insurance activities	728	0.9	1644	1.1	0	0.0	2372	1.0

Economic Activity	Female		Male		Not stated		Total	
	Number	%	Number	%	Number	%	Number	%
Real estate activities	41	0.0	102	0.1	0	0.0	143	0.1
Professional, scientific and technical Activities	709	0.8	1235	0.8	0	0.0	1944	0.8
Administrative and support service Activities	283	0.3	920	0.6	0	0.0	1203	0.5
Public administration and defence; compulsory social security	1	0.0	3	0.0	123	96.9	127	0.1
Education	1102	1.3	3075	2.1	9	0.2	4186	1.8
Human health and social work activities	676	0.8	1232	0.8	3	0.2	1911	0.8
Arts, entertainment and recreation	62	0.1	353	0.2	0	0.0	415	0.2
Other service activities	4849	5.7	15065	10.3	0	0.0	19914	8.6
Activities of households as employers; Undifferentiated goods- and services-producing activities of households for own use	0	0.0	0	0.0	0	0.0	0	0.0
Activities of extraterritorial organizations and bodies	0	0.0	0	0.0	0	0.0	0	0.0
Total	85,416	100	146,730	100	137	0.1	232,283	100

Source: NISR, Rwanda Establishment Census 2020

2.3. Enterprise's size

For the enterprise size, the following four categories have been used in the Establishment Census 2020 based on the number of workers: Micro (1-3 workers), Small (4-30 workers), Medium (31-100 workers) and Large (more than 100 workers). The results have revealed that the majority of enterprises with female manager in Rwanda are Micro (94.5 percent) followed by small (5 percent). The same pattern is observed for enterprises with male manager with 91.6 percent enterprises being micro followed by small enterprises with 7.1 percent (see Table 4).

Table 4: Distribution of enterprises (Number and %) by size based on the number of workers by sex of the manager

Size	Female		Male		Not stated		Total	
	Number	%	Number	%	Number	%	Number	%
Micro (1-3)	79,351	94.5	130,357	91.6	0	0.0	209,708	92.6
Small (4-30)	4,179	5.0	10,093	7.1	24	17.5	14,296	6.3
Medium (31-100)	403	0.5	1,512	1.1	38	27.7	1,953	0.9
Large (100+)	44	0.1	283	0.2	75	54.7	402	0.2
Total	83,977	100	142,245	100	137	100	226,359	100

Source: NISR, Rwanda Establishment Census 2020

2.4. Establishment by Legal Status

The prevalence of sole proprietorships as a legal status is the highest among establishments with a female manager as well as among establishments with male manager (92.1 percent and 91 percent respectively), distantly followed by the 'limited by shares' category of legal status (1.5 percent among establishments with a female manager and 2.3 percent among establishments with a male manager. Establishments which are limited by guarantee or both shares and guarantee are very few for both establishments with a female and a male manager (see Table 5).

Table 5: Distribution of Establishment in Private and mixed sector by Legal status by sex of the manager

Legal status	Number				Percent			
	Female	Male	Not stated	Total	Female	Male	Not stated	Total
Sole proprietorship	77,274	128,967	0	206,241	92.1	91.0	0.0	91.4
Limited by shares	1,267	3,318	0	4,585	1.5	2.3	0.0	2.0
Limited by guaranty	46	115	0	161	0.1	0.1	0.0	0.1
Limited by shares	38	92	14	144	0.0	0.1	100.0	0.1
Unlimited	194	423	0	617	0.2	0.3	0.0	0.3
None	5,113	8,872	0	13,985	6.1	6.3	0.0	6.2
Total	83,932	141,787	14	225,733	100	100	100	100

Source: NISR, Rwanda Establishment Census 2020

2. 5. Registration of Enterprise

All enterprises in Rwanda are supposed to be registered by the concerned administrative entities such as the Administrative Sector, the District, the Social Security Board, the Rwanda Cooperative Agency, the Private Sector Federation, the Rwanda Governance Board, the Rwanda Development Board and the Rwanda Revenue Authority. Results in the table 6 shows that, in terms of absolute numbers the level of registration of establishments with a female manager is the highest at Rwanda Revenue Authority (50,721) followed by at the administrative Sector (36,122). The same pattern is observed among establishments with a male manager with 90,793 establishments registered at Rwanda revenue authority followed by 62,670 registered at the administrative sector. It should be noted that there are more enterprises with male manager with no registration than those with a female manager.

Table 6: Level of registration of Enterprises registered at different administrative and public/private authorities by sex of the manager

Level of registration of Enterprises	Count			Percent		
	Female	Male	Total	Female	Male	Total
Sector	36122	62670	98792	36.6	63.4	100
District	32420	56137	88557	36.6	63.4	100
Rwanda cooperative Agency (RCA) only Co-operative	534	1617	2151	24.8	75.2	100
Private sector Federation (PSF)	4986	10216	15202	32.8	67.2	100
Rwanda Governance Board (RGB) only NGO	751	2438	3189	23.5	76.5	100
Social Security Board (RSSB)	2172	6001	8173	26.6	73.4	100
Rwanda Development Board (RDB)	8959	16558	25517	35.1	64.9	100
Rwanda Revenue Authority (RRA)	50721	90793	141514	35.8	64.2	100
Directorate of Immigration and Emigration	167	434	601	27.8	72.2	100
Other	129	447	576	22.4	77.6	100
No registration	26654	40039	66693	40	60	100

Source: NISR, Rwanda Establishment Census 2020

2.6. Employment

In the year 2020, the total number of all establishments' workers was 706,140 persons (see Table 7). In general, the distribution of female workers by district is largely consistent with the distribution of the establishments by district. For Districts, the percentage of female employed personnel shows relative high percentage of female workers in districts of Kigali City where the percentage ranges from 7.4 percent (Kicukiro) to 11.7 percent (Gasabo), while for male employed personnel in Kigali, it ranges from 6 percent (Kicukiro) to 13.5 percent (Gasabo). In the rest of the country the percentage of female workers is as low as 1.3 percent in Burera and as high as 4.5 percent in Rubavu. For male workers is as low as 1.6 percent in Gisagara and as high as 4.4 percent in Rubavu.

Table 7: Distribution of establishments' workers by district and by sex

District/Province	Count			Percent		
	Female	Male	Total	Female	Male	Total
Nyarugenge	26,514	40,089	66,603	9.6	9.3	9.4
Gasabo	32,292	58,211	90,503	11.7	13.5	12.8
Kicukiro	20,470	26,013	46,483	7.4	6.0	6.6
Kigali City	79,276	124,313	203,589	28.7	28.9	28.8
Nyanza	6,266	8,207	14,473	2.3	1.9	2.0
Gisagara	6,179	6,950	13,129	2.2	1.6	1.9
Nyaruguru	6,099	7,509	13,608	2.2	1.7	1.9
Huye	10,774	16,941	27,715	3.9	3.9	3.9
Nyamagabe	6,631	9,737	16,368	2.4	2.3	2.3
Ruhango	4,993	7,226	12,219	1.8	1.7	1.7
Muhanga	8,009	11,873	19,882	2.9	2.8	2.8
Kamonyi	6,315	9,879	16,194	2.3	2.3	2.3
South Province	55,266	78,322	133,588	20.0	18.2	18.9
Karongi	8,523	10,474	18,997	3.1	2.4	2.7
Rutsiro	4,899	9,496	14,395	1.8	2.2	2.0
Rubavu	12,451	19,098	31,549	4.5	4.4	4.5
Nyabihu	3,790	7,739	11,529	1.4	1.8	1.6
Ngororero	4,210	8,190	12,400	1.5	1.9	1.8
Rusizi	7,769	14,216	21,985	2.8	3.3	3.1
Nyamasheke	8,041	11,690	19,731	2.9	2.7	2.8
West Province	49,683	80,903	130,586	18.0	18.8	18.5
Rulindo	9,829	12,852	22,681	3.6	3.0	3.2
Gakenke	4,429	9,735	14,164	1.6	2.3	2.0
Musanze	11,848	17,014	28,862	4.3	4.0	4.1
Burera	3,616	8,616	12,232	1.3	2.0	1.7
Gicumbi	7,462	14,726	22,188	2.7	3.4	3.1
North Province	37,184	62,943	100,127	13.5	14.6	14.2
Rwamagana	8,199	12,158	20,357	3.0	2.8	2.9

District/ Province	Count			Percent		
	Female	Male	Total	Female	Male	Total
Nyagatare	8,563	13,106	21,669	3.1	3.0	3.1
Gatsibo	7,194	10,933	18,127	2.6	2.5	2.6
Kayonza	7,638	12,296	19,934	2.8	2.9	2.8
Kirehe	5,346	10,835	16,181	1.9	2.5	2.3
Ngoma	6,951	10,893	17,844	2.5	2.5	2.5
Bugesera	10,614	13,524	24,138	3.8	3.1	3.4
East Province	54,505	83,745	138,250	19.8	19.5	19.6
Total	275,914	430,226	706,140	100	100	100

Source: NISR, Rwanda Establishment Census 2020

The distribution of workers by sex at national level indicates that 39.1 percent of workers in enterprises are female compared to 60.9 percent of male workers. The prevalence of female workers varies to some extent over districts; it ranges from 29.6 percent in Burera to 47.1 percent in Gisagara. The prevalence of male workers varies from 52.9% in Gisagara to 70.4 percent in Burera District. For provinces, the highest prevalence of female workers is observed in the Southern Province with 41.4 percent while the lowest is in Northern province with 37.1 percent. On the other hand, male workers are more predominant in the Northern Province with 62.9 percent while the lowest is observed in Southern province with 58.6 percent (see Table 8).

Table 8: Distribution of workers by district and sex

District/ Province	Count			Percent		
	Female	Male	Total	Female	Male	Total
Nyarugenge	26,514	40,089	66,603	39.8	60.2	100
Gasabo	32,292	58,211	90,503	35.7	64.3	100
Kicukiro	20,470	26,013	46,483	44.0	56.0	100
Kigali City	79,276	124,313	203,589	38.9	61.1	100
Nyanza	6,266	8,207	14,473	43.3	56.7	100
Gisagara	6,179	6,950	13,129	47.1	52.9	100
Nyaruguru	6,099	7,509	13,608	44.8	55.2	100
Huye	10,774	16,941	27,715	38.9	61.1	100
Nyamagabe	6,631	9,737	16,368	40.5	59.5	100
Ruhango	4,993	7,226	12,219	40.9	59.1	100
Muhanga	8,009	11,873	19,882	40.3	59.7	100
Kamonyi	6,315	9,879	16,194	39.0	61.0	100
South Province	55,266	78,322	133,588	41.4	58.6	100
Karongi	8,523	10,474	18,997	44.9	55.1	100
Rutsiro	4,899	9,496	14,395	34.0	66.0	100
Rubavu	12,451	19,098	31,549	39.5	60.5	100
Nyabihu	3,790	7,739	11,529	32.9	67.1	100
Ngororero	4,210	8,190	12,400	34.0	66.0	100

District/ Province	Count			Percent		
	Female	Male	Total	Female	Male	Total
Rusizi	7,769	14,216	21,985	35.3	64.7	100
Nyamasheke	8,041	11,690	19,731	40.8	59.2	100
West Province	49,683	80,903	130,586	38.0	62.0	100
Rulindo	9,829	12,852	22,681	43.3	56.7	100
Gakenke	4,429	9,735	14,164	31.3	68.7	100
Musanze	11,848	17,014	28,862	41.1	58.9	100
Burera	3,616	8,616	12,232	29.6	70.4	100
Gicumbi	7,462	14,726	22,188	33.6	66.4	100
North Province	37,184	62,943	100,127	37.1	62.9	100
Rwamagana	8,199	12,158	20,357	40.3	59.7	100
Nyagatare	8,563	13,106	21,669	39.5	60.5	100
Gatsibo	7,194	10,933	18,127	39.7	60.3	100
Kayonza	7,638	12,296	19,934	38.3	61.7	100
Kirehe	5,346	10,835	16,181	33.0	67.0	100
Ngoma	6,951	10,893	17,844	39.0	61.0	100
Bugesera	10,614	13,524	24,138	44.0	56.0	100
East Province	54,505	83,745	138,250	39.4	60.6	100
Rwanda	275,914	430,226	706,140	39.1	60.9	100

Source: NISR, Rwanda Establishment Census 2020

As far as the economic activity distribution of workers is concerned (Table 9), it has been found that about 77.8 percent of the female workers are engaged in five economic activities (28.1 percent of female workers work in wholesale and retail trade; repair of motor vehicles and motorcycles; 16.6 percent are employed in educational activities, 11 percent are employed in manufacturing, 10.9 percent are engaged in accommodation and food service activities, and 11.2 percent are involved in other services activities). The same pattern is observed among male workers where 74.5 percent of male workers are engaged in the same five economic activities as their female counterparts.

Table 9: Distribution of workers by economic activities and by sex

Economic Activities	Count			Percent		
	Female	Male	Total	Female	Male	Total
Agriculture, forestry and fishing	8,699	8,114	16,813	3.2	1.9	2.4
Mining and quarrying	2,300	13,494	15,794	0.8	3.1	2.2
Manufacturing	30,344	43,194	73,538	11.0	10.0	10.4
Electricity, gas, steam and air conditioning supply	174	989	1,163	0.1	0.2	0.2
Water supply, sewage, waste management and remediation activities	2,111	3,032	5,143	0.8	0.7	0.7
Construction	746	3,911	4,657	0.3	0.9	0.7
Whole sale and retail trade; repair of motor vehicles and motorcycles	77,397	111,275	188,672	28.1	25.9	26.7

Economic Activities	Count			Percent		
	Female	Male	Total	Female	Male	Total
Transportation and storage	2,525	9,132	11,657	0.9	2.1	1.7
Accommodation and food service activities	30,173	53,580	83,753	10.9	12.5	11.9
Information and communication	1,190	2,572	3,762	0.4	0.6	0.5
Financial and insurance activities	5,670	6,988	12,658	2.1	1.6	1.8
Real estate activities	464	832	1,296	0.2	0.2	0.2
Professional, scientific and technical activities	2,079	4,679	6,758	0.8	1.1	1.0
Administrative and support services activities	3,872	16,571	20,443	1.4	3.9	2.9
Public administration and defense; compulsory social security	9,959	21,051	31,010	3.6	4.9	4.4
Education	45,915	62,426	108,341	16.6	14.5	15.3
Human health and social work activities	20,922	17,650	38,572	7.6	4.1	5.5
Arts, entertainment and recreation	415	950	1,365	0.2	0.2	0.2
Other services activities	30,959	49,786	80,745	11.2	11.6	11.4
Total	275,914	430,226	706,140	100	100	100

Source: NISR, Rwanda Establishment Census 2020

With regard to the nature of certain economic activities which are mostly male dominated; the percentage of female workers is as low as 14.6 percent in mining and quarrying; 15 percent in electricity, gas, steam and air conditioning supply; 16.0 percent in construction (table 10). However, the percentage of female workers attains its highest score in Human health and social work activities (54.2 percent), Agriculture, forestry and fishing (51.7 percent), Education (42.4 percent), wholesale and retail trade; repair of motor vehicles and motorcycles, entertainment and recreation (41.0 percent), and Manufacturing (41.3 percent). On the other hand, male workers are more predominant in mining and quarrying (85.4 percent), electricity, gas, steam and air conditioning supply (85.0 percent) and construction (84.0 percent)

Table 10: Distribution of workers (counts and percentages) by sex and by economic activities

Economic Activities	Count			Percent		
	Female	Male	Total	Female	Male	Total
Agriculture, forestry and fishing	8,699	8,114	16,813	51.7	48.3	100
Mining and quarrying	2,300	13,494	15,794	14.6	85.4	100
Manufacturing	30,344	43,194	73,538	41.3	58.7	100
Electricity, gas, steam and air conditioning supply	174	989	1,163	15.0	85.0	100
Water supply, sewage, waste management and remediation activities	2,111	3,032	5,143	41.0	59.0	100
Construction	746	3,911	4,657	16.0	84.0	100
Whole sale and retail trade; repair of motor vehicles and motorcycles	77,397	111,275	188,672	41.0	59.0	100

Economic Activities	Count			Percent		
	Female	Male	Total	Female	Male	Total
Transportation and storage	2,525	9,132	11,657	21.7	78.3	100
Accommodation and food service activities	30,173	53,580	83,753	36.0	64.0	100
Information and communication	1,190	2,572	3,762	31.6	68.4	100
Financial and insurance activities	5,670	6,988	12,658	44.8	55.2	100
Real estate activities	464	832	1,296	35.8	64.2	100
Professional, scientific and technical activities	2,079	4,679	6,758	30.8	69.2	100
Administrative and support services activities	3,872	16,571	20,443	18.9	81.1	100
Public administration and defense; compulsory social security	9,959	21,051	31,010	32.1	67.9	100
Education	45,915	62,426	108,341	42.4	57.6	100
Human health and social work activities	20,922	17,650	38,572	54.2	45.8	100
Arts, entertainment and recreation	415	950	1,365	30.4	69.6	100
Other services activities	30,959	49,786	80,745	38.3	61.7	100
Total	275,914	430,226	706,140	39.1	60.9	100

Source: NISR, Rwanda Establishment Census 2020

When the institutional sector is considered (table 11), the public private partnership sector shows the highest number of female employees (46.3 percent) than any other institutional sector, while the lowest is the private sector (37 percent). The reverse pattern is observed for male workers where the highest number is in private sector (63 percent) and the lowest in public private partnership (53.7 percent).

Table 11: Number of Employees by sex and by institutional sector

Institutional sector	Count			Percent		
	Female	Male	Total	Female	Male	Total
Private sector	167,387	285,446	452,833	37.0	63.0	100
Cooperative	32,706	41,743	74,449	43.9	56.1	100
Public sector	37,973	55,903	93,876	40.5	59.5	100
Public Private Partnership	24,119	27,979	52,098	46.3	53.7	100
NGO (Rwanda)	12,150	16,937	29,087	41.8	58.2	100
NGO(International)	1,579	2,218	3,797	41.6	58.4	100
Total	275,914	430,226	706,140	39.1	60.9	100

Source: NISR, Rwanda Establishment Census 2020

The distribution of the number of workers based on the establishment's year of starting operations (table 12) shows that majority of female employees (33.7 percent) are employed in the establishments created between 2018-2020. This is also noted for male employees (32.7 percent).

Table 12: Number of Employees by Establishment's year of starting operation and by sex

Year of starting operations	Count			Percent		
	Female	Male	Total	Female	Male	Total
Below 1970	28,517	32,040	60,557	10.3	7.4	17.8
1970-1972	2,306	2,529	4,835	0.8	0.6	1.4
1973-1975	6,148	5,032	11,180	2.2	1.6	3.8
1976-1978	1,693	3,968	5,661	0.6	0.9	1.5
1979-1981	1,631	2,612	4,243	0.6	0.8	1.4
1982-1984	2,626	3,596	6,222	1.0	0.8	1.8
1985-1987	2,552	4,643	7,195	0.9	1.1	2.0
1988-1990	1,342	2,241	3,583	0.5	0.5	1.0
1991-1993	2,212	4,820	7,032	0.8	1.1	1.9
1994-1996	2,820	6,637	9,457	1.0	1.5	2.6
1997-1999	5,683	8,849	14,532	2.1	2.1	4.1
2000-2002	11,284	12,306	23,590	4.1	2.9	7.0
2003-2005	7,903	10,526	18,429	2.9	2.4	5.3
2006-2008	10,689	21,621	32,310	3.9	5.0	8.9
2009-2011	18,500	35,504	54,004	6.7	8.3	15.0
2012-2014	21,412	38,606	60,018	7.8	9.0	16.7
2015-2017	43,459	69,486	112,945	15.8	16.2	31.9
2018-2020	93,041	140,661	233,702	33.7	32.7	66.4
Not stated	12,096	24,549	36,645	4.4	5.7	10.1
Total	275,914	430,226	706,140	100	100	100

Source: NISR, Rwanda Establishment Census 2020

2.7. Changes in establishments' characteristics

A comparison of the Establishment Census 2017 with the Establishment Census 2020 shows that there was an increase of 38.7 percent in the number of establishments with a female manager at the helm from 61,567 establishments in 2017 to 85,416 establishments in 2020, while those with a male as manager increased by only 14.3 percent from 128,347 to 146,730 establishments in the same period (table 13). The percentage increase in number of establishments with a female manager is much greater in rural area than urban areas (49.3 percent against 31 percent), while for establishments with a male manager, the percentage increase is much greater in urban area than in rural area (18.7 percent against 12.4 percent). As far as private and business oriented mixed establishments are concerned, the number of establishments with a female manager increased by 39.4 percent in total business-oriented establishments, while for establishments with a male manager, the increase is 15 percent. Similarly, for all establishments, the number of business-oriented establishments with a female manager has increased more in rural areas (50.7 percent) than in urban areas (31.4 percent), while for business-oriented establishments with a male manager, the number increased more in urban area (19.4 percent) than in rural areas (13.1 percent).

Table 13: Change of all establishments and business-oriented establishments from 2014 to 2020 by residence (rural/urban) by sex of manager

Year		All establishments			Business oriented establishments		
		Total	Urban	Rural	Total	Urban	Rural
2014	Total	154,236	58,438	95,798	148,376	56,795	91,581
	Female	41,398	16,218	25,181			
	Male	112,716	79,570	33,145			
	Not Stated	122	122				
2017	Total	190,288	75,449	114,839	183,867	73,720	110,147
	Female	61,567	35,598	25,969	60,246	35,206	25,040
	Male	128,347	39,477	88,870	123,366	38,259	85,107
	Not Stated	256	255				
2020	Total	232,283	93,622	138,661	225,919	91,954	133,965
	Female	85,416	46,639	38,777	84,003	46,268	37,735
	Male	146,730	46,846	99,884	141,902	45,672	96,230
	Not Stated	137	137				
% increase from 2017 to 2020	Total	22.1%	24.1%	20.7%	22.9%	24.7%	21.6%
	Female	38.7%	31.0%	49.3%	39.4%	31.4%	50.7%
	Male	14.3%	18.7%	12.4%	15.0%	19.4%	13.1%

Source: NISR, Rwanda Establishment Census 2020

2.8. Changes of the number of establishments by economic activity

The distribution of establishments according to economic activity by sex of the manager shows that, with the exception of the Administrative and support services activities which registered a negative growth (-51.6 percent), all other establishments with female manager in the rest of economic activity categories have registered a positive growth in terms of number of establishments from 2017 to 2020 (Table 14). The number of establishments with female manager in transportation and storage activities has increased from 10 to 117 establishments (1070 percent), followed by Financial and insurance activities of which increase went from 120 to 721 establishments from 2017 to 2020 (500.8 percent). For establishments with male manager, the economic activities which showed a negative growth is the Accommodation and food service activities (-15.4 percent), all other establishments with male manager in the rest of economic activity categories have registered a positive growth. The number of establishments with male manager in Financial and insurance activities has increased from 296 to 1630 establishments (450.7 percent), followed by transportation and storage activities 138 to 550 establishments in the same period (298.6 percent).

Table 14: Change of private establishments and business oriented mixed establishments from 2017 to 2020 by economic activity by sex of the manager

Economic Activity	2017				2020				% Change	
	Female	Male	NS	Total	Female	Male	NS	Total	Female	Male
Agriculture, forestry and fishing	25	111	0	136	95	297	0	392	280.0	167.6
Mining and quarrying	21	155	0	176	34	249	0	283	61.9	60.6
Manufacturing	5,169	7,970	0	13,139	6,778	9,802	0	16,580	31.1	23.0
Electricity, gas, steam and air conditioning supply	11	39	0	50	12	45	1	58	9.1	15.4
Water supply, sewage, waste management and remediation activities	120	248	0	368	507	677	1	1,185	322.5	173.0
Construction	6	63	0	69	17	152	0	169	183.3	141.3
Whole sale and retail trade; repair of motor vehicles and motorcycles	34,859	58,705	0	93,564	55,079	78,188	0	133,267	58.0	33.2
Transportation and storage	10	138	0	148	117	550	0	667	1070.0	298.6
Accommodation and food service activities	13,290	37,864	0	51,154	14,050	32,043	0	46,093	5.7	-15.4
Information and communication	82	922	0	1,004	203	930	0	1,133	147.6	0.9
Financial and insurance activities	120	296	1	417	721	1,630	0	2,351	500.8	450.7
Real estate activities	18	50	0	68	41	102	0	143	127.8	104.0
Professional, scientific and technical activities	248	667	0	915	705	1,204	0	1,909	184.3	80.5
Administrative and support services activities	572	722	0	1,294	277	909	0	1,186	-51.6	25.9
Education	132	339	0	471	273	704	9	986	106.8	107.7
Human health and social work activities	163	318	0	481	303	611	3	917	85.9	92.1
Arts, entertainment and recreation	27	254	0	281	59	343	0	402	118.5	35.0
Other services activities	2,230	9,288	0	11,518	4,732	13,466	0	18,198	112.2	45.0
Total	57,103	118,149	1	175,253	84,003	141,902	14	225,919	47.1	20.1

Source: NISR, Rwanda Establishment Census 2020

2.9. Change of the number of enterprises by size

With regard to the enterprise's size, there is an increase in numbers in all size categories regardless of sex of the manager (table 15). Among establishments with female manager, the highest increase is observed for medium enterprises, from 22 in 2017 to 156 enterprises in 2020, followed by large enterprises from 12 to 38 enterprises, followed by small enterprises from 2037 to 3752 enterprises, while micro size enterprises have achieved the lowest increase from 55,032 to 80,057 enterprises in the same period. Among establishments with male manager, the highest increase is observed for large enterprises, from 47 in 2017 to 253 establishments in 2020, followed by medium enterprises from 166 to 779 establishments,

followed by small enterprises from 5,024 to 8,925 establishments, while micro size enterprises have achieved the lowest increase from 112,912 to 131,945 establishments in the same period.

Table 15: Change of private enterprises and public business-oriented enterprises by size categories from 2014 to 2020 by sex of the Manager

Size	2017				2020			
	Female	Male	NS	Total	Female	Male	NS	Total
Micro (1-3)	55,032	112,912	0	167,944	80,057	131,945	0	212,002
Small (4-30)	2,037	5,024	1	7,062	3,752	8,925	0	12,677
Medium (31 -100)	22	166	0	188	156	779	2	937
Large (100+)	12	47	0	59	38	253	12	303
Total	57,103	118,149	1	175,253	84,003	141,902	14	225,919

Source: NISR, Rwanda Establishment Census 2017 and 2020

CHAPTER 3: FORMAL AND INFORMAL SECTOR

3.1. Prevalence of formal and informal enterprises in Rwanda

Overall, 35 percent of business-oriented enterprises with female manager are in informal sector compared to 57.5 percent of enterprises with male manager. Formal enterprises with female manager account for 2.5 percent of enterprises while those with male manager accounts for 4.9 percent of all eligible enterprises operating in Rwanda at the time of data collection (Table 16). While public and public private partnership (PPP) enterprises are all classified as formal, 35.3 percent of private sector enterprises with female manager are classified as informal compared to 2.3 percent classified as formal, while 58 percent of private sector enterprises with male manager are classified as informal compared to only 4.4 percent classified as formal enterprises. On the other hand, 20.3 percent of cooperative enterprises with female manager are classified as informal compared to 10.5 percent classified as formal. It should be noted that for cooperatives enterprises with male manager, 37 percent are classified as formal compared to 32.1 percent classified as informal.

Table 16: Prevalence of Formal/Informal enterprises according to formality status by sex of the manager

Institutional sector	Count					Percent			
	Female		Male		Total	Female		Male	
	Formal	Informal	Formal	Informal		Formal	Informal	Formal	Informal
Private sector	4,968	76,597	9,630	125,765	216,960	2.3	35.3	4.4	58.0
Cooperative	260	501	914	792	2,467	10.5	20.3	37.0	32.1
Public sector	83	0	155	0	375	22.1	0.0	41.3	0.0
Public Private Partnership	95	0	138	0	233	40.8	0.0	59.2	0.0
Total	5,406	77,098	10,837	126,557	220,035	2.5	35.0	4.9	57.5

Source: NISR, Rwanda Establishment Census 2020

3.2. Distribution of formal and informal enterprises by size

Findings in table 17 show that about 2 percent of micro enterprises with female manager are formal enterprises compared to 3.1 percent of micro enterprises with male manager. On the other hand, 36.1 percent of micro enterprises with female manager are informal compared 58.9 percent of micro enterprises with male manager. Sixty two percent of medium enterprises with male manager are formal enterprises compared to 12 percent of enterprises with female manager. It should be noted that, less than 7.2 percent of enterprises employing more than 100 employees (large enterprises) with female manager are formal compared to 52.7 percent of large enterprises with male manager. A limited number of large enterprises for both female and male manager are classified as informal (2.5 percent and 10.8 percent enterprises respectively).

Table 17: Distribution of enterprises into formal and informal by size and by sex of the manager

Size	Counts							Percent			
	Female		Male		Not stated		Total	Female		Male	
	Formal	Informal	Formal	Informal	Formal	Informal		Formal	Informal	Formal	Informal
Micro (1-3)	3,936	75,063	6,451	122,578	0	0	208,028	1.9	36.1	3.1	58.9
Small (4-30)	1,357	1,995	3,761	3,823	24	0	10,960	12.4	18.2	34.3	34.9
Medium (31-100)	93	33	478	126	38	0	768	12.1	4.3	62.2	16.4
Large (100+)	20	7	147	30	75	0	279	7.2	2.5	52.7	10.8
Total	5,406	77,098	10,837	126,557	137	0	220,035	2.5	35.0	4.9	57.5

Source: NISR, Rwanda Establishment Census 2020

3.3. Distribution of formal and informal enterprises according to economic activity

Table 18 displays the distribution of economic activities within formal and informal sectors by sex of the manager of the enterprise. Overall, 66.4 percent of all informal enterprise with female manager are in the whole sale and retail trade; repair of motor vehicles and motorcycles economic activities compared to 56.2 percent for informal enterprises with male manager. The same pattern is observed among formal enterprises, where 59.1 percent of enterprises with female manager are in the whole sale and retail trade; repair of motor vehicles and motorcycles economic activities compared to 48 percent of formal enterprises with male manager. Twelve percent of formal enterprises with both female and male manager are in accommodation and food service activities, while 17 percent of informal enterprises with a female manager are in accommodation and food services activities compared to 23.9 percent of informal enterprises with male manager in this economic activity.

Table 18: Distribution of Formal/informal enterprises by economic activity by sex of the manager

Economic activity	Counts							Percent			
	Female		Male		Not stated		Total	Female		Male	
	Formal	Informal	Formal	Informal	Formal	Informal		Formal	Informal	Formal	Informal
Agriculture, forestry and fishing	9	13	28	46	0	0	96	0.2	0.0	0.3	0.0
Mining and quarrying	14	19	95	112	0	0	240	0.3	0.0	0.9	0.1
Manufacturing	271	6,452	952	8,572	0	0	16,247	5.0	8.4	8.8	6.8
Electricity, gas, steam and air condition	6	2	29	3	1	0	41	0.1	0.0	0.3	0.0
Water supply; sewerage, waste management	125	316	170	386	1	0	998	2.3	0.4	1.6	0.3
Construction	12	3	106	35	0	0	156	0.2	0.0	1.0	0.0
Wholesale and retail trade; repair of motor vehicles and motorcycles	3,197	51,171	5,197	71,175	0	0	130,740	59.1	66.4	48.0	56.2

Economic activity	Counts						Total	Percent			
	Female		Male		Not stated			Female		Male	
	Formal	Informal	Formal	Informal	Formal	Informal		Formal	Informal	Formal	Informal
Transportation and storage	68	32	280	165	0	0	545	1.3	0.0	2.6	0.1
Accommodation and food service activities	670	13,222	1,329	30,244	0	0	45,465	12.4	17.1	12.3	23.9
Information and communication	30	156	144	730	0	0	1,060	0.6	0.2	1.3	0.6
Financial and insurance activities	215	323	495	655	0	0	1,688	4.0	0.4	4.6	0.5
Real estate activities	18	22	53	46	0	0	139	0.3	0.0	0.5	0.0
Professional, scientific and technical activities	132	553	361	789	0	0	1,835	2.4	0.7	3.3	0.6
Administrative and support service activities	66	200	246	623	0	0	1,135	1.2	0.3	2.3	0.5
Public administration and defense; compulsory social security	1	0	0	0	123	0	124	0.0	0.0	0.0	0.0
Education	148	100	418	209	9	0	884	2.7	0.1	3.9	0.2
Human health and social work activities	164	114	289	252	3	0	822	3.0	0.1	2.7	0.2
Arts, entertainment and recreation	12	25	29	206	0	0	272	0.2	0.0	0.3	0.2
Other service activities	248	4,375	616	12,309	0	0	17,548	4.6	5.7	5.7	9.7
Total	5,406	77,098	10,837	126,557	137	0	220,035	100	100	100	100

Source: NISR, Rwanda Establishment Census 2020

3.4. Distribution of formal and informal enterprises according to urban and rural residence

Findings from table 19 show that 74.8 percent of formal enterprises with female manager are located in urban area compared to 66.9 percent of formal enterprises with male manager, while 53.8 percent of informal enterprises with female manager are located in urban area compared to 28.9 percent of informal enterprises with male manager. The reverse pattern is observed in rural area, where among informal enterprises with male manager, 71.1 percent are located in rural area compared to 46.2 percent of enterprises with female manager. It should be noted however that, informal enterprises with female manager are more concentrated in urban area than in rural area.

Table 19: Distribution of Formal/Informal enterprises by location (Urban/Rural) by sex of the manager

Residence	Count						Percent			
	Female		Male		Not stated	Total	Female		Male	
	Formal	Informal	Formal	Informal	Formal		Formal	Informal	Formal	Informal
Urban	4,046	41,493	7,254	36,604	137	89,534	74.8	53.8	66.9	28.9
Rural	1,360	35,605	3,583	89,953	0	130,501	25.2	46.2	33.1	71.1
Total	5,406	77,098	10,837	126,557	137	220,035	100	100	100	100

Source: NISR, Rwanda Establishment Census 2020

3.5 Distribution of formal and informal enterprises by district

The highest concentration of formal enterprises with female and male managers is in Nyarugenge District with 21 percent and 18.5 percent respectively, and the lowest in Rutsiro District with 0.3 and 0.5 percent respectively (table 20). On the other hand, the informal enterprises with female manager are more concentrated in Nyarugenge District with 11.6 percent while for informal enterprises with male manager are concentrated in Gasabo District with 6.5 Percent. The lowest concentration of informal enterprises with female manager are found in Nyaruguru District with 0.9 percent, while for informal enterprises with male manager are in Gisagara District with 1.9 percent.

Table 20: Distribution of formal and informal enterprises by District and by sex of the manager

District	Count						Percent			
	Female		Male		Not stated	Total	Female		Male	
	Formal	Informal	Formal	Informal	Formal		Formal	Informal	Formal	Informal
Nyarugenge	1,135	8,910	2,007	7,311	14	19,377	21.0	11.6	18.5	5.8
Gasabo	912	8,253	1,599	8,208	63	19,035	16.9	10.7	14.8	6.5
Kicukiro	442	7,578	875	5,476	10	14,381	8.2	9.8	8.1	4.3
Nyanza	74	1,626	163	2,753	2	4,618	1.4	2.1	1.5	2.2
Gisagara	102	1,042	183	2,414	1	3,742	1.9	1.4	1.7	1.9
Nyaruguru	29	695	83	2,760	1	3,568	0.5	0.9	0.8	2.2
Huye	264	1,866	486	2,702	9	5,327	4.9	2.4	4.5	2.1
Nyamagabe	57	1,716	96	3,957	2	5,828	1.1	2.2	0.9	3.1

District	Count						Percent			
	Female		Male		Not stated	Total	Female		Male	
	Formal	Informal	Formal	Informal			Formal	Informal	Formal	Informal
Ruhango	39	1,562	122	3,094	1	4,818	0.7	2.0	1.1	2.4
Muhanga	219	2,641	302	4,090	3	7,255	4.1	3.4	2.8	3.2
Kamonyi	230	2,295	286	4,043	1	6,855	4.3	3.0	2.6	3.2
Karongi	106	1,321	232	2,948	3	4,610	2.0	1.7	2.1	2.3
Rutsiro	15	1,310	56	4,135	1	5,517	0.3	1.7	0.5	3.3
Rubavu	130	4,803	363	6,082	1	11,379	2.4	6.2	3.3	4.8
Nyabihu	31	1,103	122	2,883	3	4,142	0.6	1.4	1.1	2.3
Ngororero	32	1,275	108	3,346	1	4,762	0.6	1.7	1.0	2.6
Rusizi	133	1,900	354	4,699	1	7,087	2.5	2.5	3.3	3.7
Nyamasheke	76	1,329	199	4,406	1	6,011	1.4	1.7	1.8	3.5
Rulindo	33	1,366	87	3,448	2	4,936	0.6	1.8	0.8	2.7
Gakenke	52	962	152	3,692	1	4,859	1.0	1.2	1.4	2.9
Musanze	237	4,054	614	5,888	4	10,797	4.4	5.3	5.7	4.7
Burera	24	832	117	3,442	1	4,416	0.4	1.1	1.1	2.7
Gicumbi	90	2,106	160	5,191	1	7,548	1.7	2.7	1.5	4.1
Rwamagana	174	3,265	331	3,909	3	7,682	3.2	4.2	3.1	3.1
Nyagatare	157	2,456	370	4,901	1	7,885	2.9	3.2	3.4	3.9
Gatsibo	165	1,693	395	4,117	1	6,371	3.1	2.2	3.6	3.3
Kayanza	157	2,170	363	4,008	1	6,699	2.9	2.8	3.3	3.2
Kirehe	109	2,005	244	4,265	1	6,624	2.0	2.6	2.3	3.4
Ngoma	83	1,718	146	3,577	2	5,526	1.5	2.2	1.3	2.8
Bugesera	99	3,246	222	4,812	1	8,380	1.8	4.2	2.0	3.8
Total	5,406	77,098	10,837	126,557	137	220,035	100	100	100	100

Source: NISR, Rwanda Establishment Census 2020

3.6. Distribution of formal and informal enterprises by year of starting operations

Table 21 shows the time trend of the year of starting operations for formal and informal enterprises by sex of the manager. The findings reveal that almost half (50.5 percent) of formal enterprises with female manager started operations in Rwanda between 2018 and 2020 compared to 39.6 percent of formal enterprises with male manager. On the other hand, 69.7 percent of informal enterprises with a female manager started operations between 2018 and 2020 compared to 65.1 percent of informal enterprises with male manager. This shows, to some extent, that female taking management of businesses is very recent compared to their male counterparts.

Table 21: Distribution of formal/Informal enterprises according to year of starting operations in Rwanda by sex of the manager

Year of starting operations	Count					Total	Percent			
	Female		Male		Not stated		Female		Male	
	Formal	Informal	Formal	Informal			Formal	Informal	Formal	Informal
Before 1970	26	19	54	61	0	160	0.5	0.0	0.5	0.0
1970 -1999	108	607	362	1,045	0	2,122	2.0	0.8	3.3	0.8
2000 - 2011	708	4,714	2,065	7,803	0	15,290	13.1	6.1	19.1	6.2
2012 - 2014	558	3,784	1,360	7,352	0	13,054	10.3	4.9	12.5	5.8
2015 - 2017	1,275	14,128	2,701	27,642	0	45,746	23.6	18.3	24.9	21.8
2018 - 2020	2,728	53,758	4,291	82,418	0	143,195	50.5	69.7	39.6	65.1
Not stated	3	88	4	236	137	468	0.1	0.1	0.0	0.2
Total	5,406	77,098	10,837	126,557	137	220,035	100	100	100	100

Source: NISR, Rwanda Establishment Census 2020

3.7. Distribution of formal and informal enterprises in private and public partnership by level of capital employed

The capital employed is in this case referred to as the value of the assets that contributes to the establishment ability to generate revenue. In other words, it is the value of fixed assets plus current assets minus current liabilities (NISR, 2014).

Results in table 22 show that majority (58 percent) of formal enterprises with female manager use a capital ranging between 500,000 – 15,000,000 Rwanda francs compared to 53.7 percent of formal enterprises with male manager. Among informal enterprises, majority (80.9 percent) of enterprises with female manager use a capital less than 500,000 Rwanda Francs compared to 77.9 percent of informal enterprises with male manager. It should be noted that, only 5.5 percent of formal enterprises with female manager use a capital of more than 75 million Rwandan Francs compared to 10.9 percent of formal enterprises with male manager. It is observed in general that, the capital employed for formal enterprises is greater than the one of informal enterprises regardless of the sex of the manager of the enterprise.

Table 22: Distribution of formal and informal enterprises in private and public partnership by employed capital by sex of the Manager

Employed capital (Frws)	Count					Total	Percent			
	Female		Male		Total		Female		Male	
	Formal	Informal	Formal	Informal			Formal	Informal	Formal	Informal
Less than 500.000	1,391	62,339	2,288	98,614	164,632	26.3	80.9	21.5	77.9	
500.000 - 15.000.000	3,070	14,462	5,722	27,271	50,525	58.0	18.8	53.7	21.5	
More than 15 to 75 million	547	258	1,483	573	2,861	10.3	0.3	13.9	0.5	
More than 75 million	289	36	1,163	97	1,585	5.5	0.0	10.9	0.1	
Total	5,297	77,095	10,656	126,555	219,603	100	100	100	100	

Source: NISR, Rwanda Establishment Census 2020

3.8. Distribution of formal and informal enterprises in private and public private partnership which started operations in or before 2019 by the category of reported turnover in 2019

In this establishment census, annual turnover was used to mean the value of all supplies that are made within an entity in the past twelve-month period. Turnover is meant to adjust for the inflows and outflows of cash and report on the level of trading activity. This section intended therefore to make a comparison between female and male owned establishments on the 2019 turn-over, the year prior to the census.

Enquiry about annual turnover is very sensitive. In most of cases respondent are reluctant to respond and even if they give the response, they may underestimate the reality. This question was designed in categorical format, as appear in the table 23. The findings show that, majority of formal enterprises with female manager at the helm (53.8 percent) reported an annual turnover ranging between 300,000 to 12,000,000 Rwandan Francs during 2019 compared to 47.4 percent of formal enterprises with male manager. However, among the informal enterprises, 58.6 percent of enterprises with female manager reported an annual turnover of less than 300,000 Frws in 2019 compared to 58.5 percent of enterprises with male manager. The results also show that 10.6 percent of formal enterprises with female manager reported a turnover of over 50 million Rwandan Francs in 2019 compared to 17.1 percent of formal enterprises with male manager.

Table 23: Distribution of Formal/Informal enterprises in private and public private partnership which started operation in or before 2019 according to turnover category in 2019 by sex of the Manager

Turnover in 2019 (in Frws)	Count					Percent			
	Female		Male		Total	Female		Male	
	Formal	Informal	Formal	Informal		Formal	Informal	Formal	Informal
Less than 300.000	560	23,205	1,149	42,200	67,114	15.1	58.6	13.9	58.5
300.000 - 12.000.000	1,991	15,606	3,916	28,346	49,859	53.8	39.4	47.4	39.3
12 - 20 million	454	588	1,012	1,141	3,195	12.3	1.5	12.2	1.6
More than 20 to 50 million	303	133	779	284	1,499	8.2	0.3	9.4	0.4
More than 50 million	394	44	1,411	112	1,961	10.6	0.1	17.1	0.2
Total	3,702	39,576	8,267	72,083	123,628	100	100	100	100

Source: NISR, Rwanda Establishment Census 2020

CHAPTER 4: CHARACTERISTICS OF SOLE PROPRIETORSHIP ENTERPRISES

The prevalence of sole proprietorship enterprises is the highest (91.4 percent) in terms of legal status, with female owned sole proprietor enterprises accounting for 92.1 percent compared to 91 percent for male owned sole proprietor enterprises. The second most prevalent (distantly) category of enterprise by legal status is the ‘limited by shares’ with 2.0 percent, where female enterprises account for 1.5 percent compared to 2.3 percent for male (Table 24).

Table 24: Distribution of establishment in Private and mixed sector by Legal status

Legal status	Number				Percent			
	Female	Male	Not stated	Total	Female	Male	Not stated	Total
Sole proprietorship	77,274	128,967	0	206,241	92.1	91.0	0.0	91.4
Limited by shares	1,267	3,318	0	4,585	1.5	2.3	0.0	2.0
Limited by guaranty	46	115	0	161	0.1	0.1	0.0	0.1
Limited by shares	38	92	14	144	0.0	0.1	100.0	0.1
Unlimited	194	423	0	617	0.2	0.3	0.0	0.3
None	5,113	8,872	0	13,985	6.1	6.3	0.0	6.2
Total	83,932	141,787	14	225,733	100	100	100	100

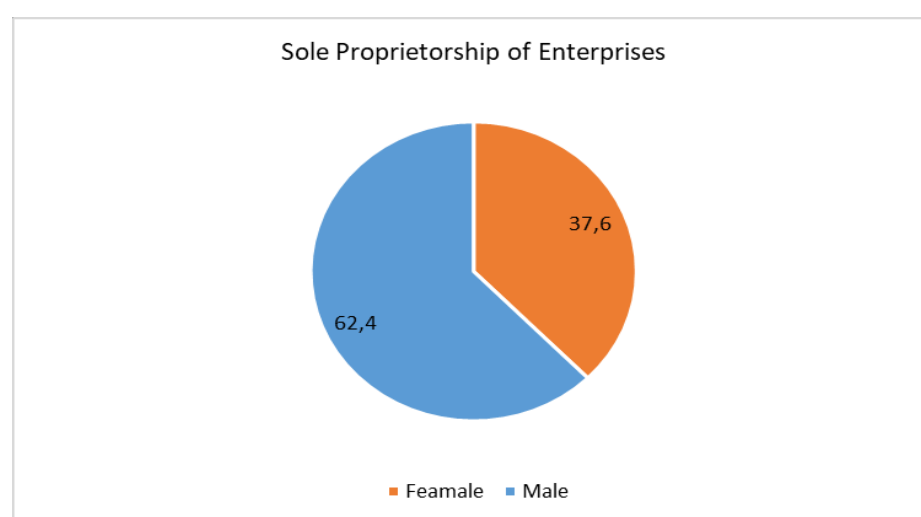
Source: NISR, Rwanda Establishment Census 2020

4.1. Ownership of sole proprietor establishments

Globally, only 1 in 3 small, medium, and large businesses are owned by women. This rate varies across and within regions, from a low of 18% in South Asia to a high of 50% in Latin America & Caribbean⁵.

In Rwanda, findings from figure 2 shows that 37.6 percent of sole proprietor establishments are owned by female compared to 62.4 percent owned by male.

Figure 2: Distribution of sole proprietor enterprises by sex of owner



Source: NISR, Rwanda Establishment Census 2020

⁵ <https://blogs.worldbank.org/opendata/women-entrepreneurs-needed-stat>, accessed on 14 December 2021.

4.2. Sole proprietor enterprises by size

The 2020 establishment census shows that 96.6 percent of female owned and 95.7 percent of male owned private establishments in the sole proprietorship category fall under the category of micro enterprises (table 25). This suggests that there is no significant difference in the size of female and male owned establishments as medium and large establishments represent less than 0.5 percent for both female and male owned enterprises. This calls for more interventions to stimulate the development of the private sector if it has to play its central role in helping the country to attain medium- and long-term development goals.

Table 25: Distribution of sole proprietor enterprises by size and by sex of the owner

Size	Count		Percent	
	Female	Male	Female	Male
Micro (1-3)	74,791	123,271	96.6	95.7
Small (4-30)	2,534	5,321	3.3	4.1
Medium (31-100)	57	214	0.1	0.2
Large (100+)	8	45	0.0	0.0
Total	77,390	128,851	100	100

Source: NISR, Rwanda Establishment Census 2020

4.3. Sole proprietor enterprises by economic activity

In addition to the size of sole proprietor establishments owned by female and male entrepreneurs, this report also intended to assess the main economic activities⁶ of female and male entrepreneurs in Rwanda. The classification of main economic activities was one based on the 2008 International Standard Industry Classification version (ISIC-2008).

Table 26 displays the distribution of sole proprietor establishments by economic activities by sex of the owner. Overall, water supply, sewage, waste management is the economic activity with the highest proportion of women owned establishments in sole proprietor category with 44.1 percent while the lowest is the construction with 9.2 percent. On the other hand, the opposite pattern is observed for men, where the construction is the economic activity with the highest proportion of men owned establishments with 90.8 percent while the lowest is Water supply; sewerage, waste management with 55.9 percent.

Table 26: Distribution of sole proprietor establishments by economic activity and by sex of the owner

Economic activity	Count				Percent		
	Female	Male	Total	%	Female	Male	Total
Agriculture, forestry and fishing	29	83	112	0.1	25.9	74.1	100
Mining and quarrying	25	155	180	0.1	13.9	86.1	100
Manufacturing	6,260	8,533	14,793	7.2	42.3	57.7	100
Electricity, gas, steam and air condition	1	8	9	0.0	11.1	88.9	100

⁶ Main economic activities based on ISIC classification

Economic activity	Count				Percent		
	Female	Male	Total	%	Female	Male	Total
Water supply; sewerage, waste management	286	362	648	0.3	44.1	55.9	100
Construction	9	89	98	0.0	9.2	90.8	100
Wholesale and retail trade repair of motor vehicles and motorcycles	51,291	73,410	124,701	60.5	41.1	58.9	100
Transportation and storage	51	186	237	0.1	21.5	78.5	100
Accommodation and food service activities	13,242	29,881	43,123	20.9	30.7	69.3	100
Information and communication	171	814	985	0.5	17.4	82.6	100
Financial and insurance activities	372	802	1,174	0.6	31.7	68.3	100
Real estate activities	26	61	87	0.0	29.9	70.1	100
Professional, scientific and technical a	631	943	1,574	0.8	40.1	59.9	100
Administrative and support service active	223	725	948	0.5	23.5	76.5	100
Education	180	333	513	0.2	35.1	64.9	100
Human health and social work activities	228	441	669	0.3	34.1	65.9	100
Arts, entertainment and recreation	43	222	265	0.1	16.2	83.8	100
Other service activities	4,322	11,803	16,125	7.8	26.8	73.2	100
Total	77,390	128,851	206,241	100.0	37.5	62.5	100

Source: NISR, Rwanda Establishment Census 2021

The findings in table 27 show that irrespective of the sex of owner, the majority of establishments (more than 90 percent) are concentrated in three major economic activities: (1) Wholesale, retail trade, repair of motor vehicles, (2) Accommodation and food service activities and (3) Manufacturing. In terms of differentiation of female and male owned sole proprietor establishments, the results show that 66.4 percent of female owned businesses are in the profession of Wholesale, retail trade, repair of motor vehicles as compared to 57.1 percent of male owned businesses. In the other hand, there are more male owned establishments (23.3 percent) falling in the category of “Accommodation and food service activities” than female owned (17.1 percent). Other significant economic activities involving more female and male business operators are “Manufacturing” and “Other services”. The manufacturing sub-sector represents a share of 8.1 percent female owned establishments, compared to 6.6 percent are male owned, while the category of other services, is dominated by male owned establishments (9.2 percent)

Table 27: Distribution of sole proprietor enterprises by economic activity, size and sex of the owner

Economic Activity	Female						Male					
	Micro	Small	Medium	Large	Total	%	Micro	Small	Medium	Large	Total	%
	(1-3)	(4-30)	(31-100)	(100+)			(1-3)	(4-30)	(31-100)	(100+)		
Agriculture, forestry and fishing	14	14	1		29	0.0	47	29	4		80	0.1
Mining and quarrying	6	14	3	1	24	0.0	39	76	8	10	133	0.1
Manufacturing	5,840	379	7	3	6,229	8.1	7,565	786	46	8	8,405	6.6
Electricity, gas, steam and air condition	0	0	0	0	0	0.0	3	2	0	0	5	0.0
Water supply; sewerage, waste management	253	1	0	0	254	0.3	307	14	2	0	323	0.3
Construction	5	3	0	0	8	0.0	48	28	5	2	83	0.1
Wholesale and retail trade; repair of moto vehicles	50,454	463	6	1	50,924	66.4	71,376	1,131	23	3	72,533	57.1
Transportation and storage	26	16	0	0	42	0.1	89	53	2	1	145	0.1
Accommodation and food services activities	12,394	741	8	1	13,144	17.1	28,075	1,517	26	2	29,620	23.3
Information and communication	154	7	0	0	161	0.2	735	53	2		790	0.6
Financial and insurance activities	328	2	0	0	330	0.4	699	21	1	2	723	0.6
Real estate activities	18	7	0	0	25	0.0	42	19	0	0	61	0.0
Professional, scientific and technical	597	20	1	0	618	0.8	815	95	2	1	913	0.7
Administrative and support service activities	204	14	0	0	218	0.3	626	64	7	4	701	0.6
Education	36	112	17	1	166	0.2	77	187	29		293	0.2
activities	104	104	2	0	210	0.3	224	168	5	2	399	0.3
Arts, entertainment and	29	2	0	0	31	0.0	176	11	0	0	187	0.1
Other service activities	3,780	505	1		4,286	5.6	10,962	716	13	3	11,694	9.2
Total	74,242	2,404	46	7	76,699	100	121,905	4,970	175	38	127,088	100

Source: NISR, Rwanda Establishment Census 2020

4.4. Sole proprietor enterprises by Annual turnover

The results in table 28 show no substantial difference between the proportion of female and male owned establishments in the sole proprietorship category falling under different turn-over categories and sizes. For instance, 56.6 percent and 57.1 percent of female and male owned micro establishments respectively registered an annual turnover of less than 300,000 Rwandan Francs in 2019. In both female and male owned micro enterprises cases, 97 percent have registered turnover of an amount not exceeding 12 million Rwandan Francs. Sixty one percent of female owned medium enterprises have registered an annual turnover ranging from 300,000 to 12 million compared to 58.7 percent of male owned small enterprise category. This again highlights the need for making finances accessible through existing channels as well as through potential innovative approaches that fit the need of the market.

Table 28: Distribution of sole proprietor business-oriented enterprises, which started before 2019 by size and annual turnover category by sex of the owner

	Annual turnover (Frws)	Count					Percent				
		Micro (1-3)	Small (4-30)	Medium (31-100)	Large (100+)	Total	Micro (1-3)	Small (4-30)	Medium (31-100)	Large (100+)	Total
Female	Less than 300.000	20,628	233	1		20,862	56.6	15.0	2.4	0.0	54.8
	300.000 - 12.000.000	14,875	949	10	1	15,835	40.8	61.1	23.8	14.3	41.6
	12 - 20 million	683	173	6	1	863	1.9	11.1	14.3	14.3	2.3
	More than 20 to 50 million	191	104	4	1	300	0.5	6.7	9.5	14.3	0.8
	More than 50 million	94	94	21	4	213	0.3	6.1	50.0	57.1	0.6
	Total	36,471	1,553	42	7	38,073	100	100	100	100	100
Male	Less than 300.000	37,731	468	9		38,208	57.1	13.3	5.8	0.0	54.8
	300.000 - 12.000.000	26,491	2,064	32	2	28,589	40.1	58.7	20.5	5.6	41.0
	12 - 20 million	1,262	404	20	3	1,689	1.9	11.5	12.8	8.3	2.4
	More than 20 to 50 million	356	276	21	5	658	0.5	7.8	13.5	13.9	0.9
	More than 50 million	189	304	74	26	593	0.3	8.6	47.4	72.2	0.9
	Total	66,029	3,516	156	36	69,737	100	100	100	100	100

Source: NISR, Rwanda Establishment Census 2020

4.5. Sole proprietor enterprises by Employed Capital

As earlier mentioned, the majority of the female and male owned establishments in the sole proprietorship category in Rwanda are micro (about 96%). Of these, 78.1 percent of female and 75.3 percent of male owned establishments employed a capital of less than 500,000 Rwandan Francs. Establishments that employed a capital that ranges between 500,000 to 15 million Rwandan francs represent 20.9 percent and 23.3 percent of female and male owned establishments respectively. About 1 percent of both female and male owned establishments employed a capital of more than 15 million Rwanda francs (table 29). There is a strong link between

what is investment as assets and the income that is generated. The higher the employed capital, the higher the income generated. Access income and finance is therefore crucial to support the investment in the employed capital and therefore in earnings of the establishments.

Table 29: Distribution of business-oriented sole proprietor enterprises by employed capital by sex of the owner

Employed capital (Frws)	Count		Percent	
	Female	Male	Female	Male
Less than 500.000	59,923	95,659	78.1	75.3
500.000 - 15.000.000	16,058	29,672	20.9	23.3
than 15 to 75 million	558	1,294	0.7	1.0
More than 75 million	157	463	0.2	0.4
Total	76,696	127,088	100	100

Source: NISR, Rwanda Establishment Census 2020

Findings in table 30 show that, 79.7 percent of female owned and 77.4 percent of male owned micro establishments in the sole proprietorship category employed a capital of less than Frw 500,000. About sixty percent of small enterprises owned by female and 58.9 percent of male owned respectively employed a capital that ranges between Frw 500,000 and 15 million. With no surprises, the employed capital of large enterprises is greater than that of micro, small and medium ones regardless of the sex of the owner.

Table 30: Distribution of sole proprietor business-oriented enterprises by size and employed capital by sex of the owner

	Employed Capital (Frws)	Count					Percent				
		Micro (1-3)	Small (4-30)	Medium (31-100)	Large (100+)	Total	Micro (1-3)	Small (4-30)	Medium (31-100)	Large (100+)	Total
Female	Less than 500.000	59,200	721	2	0	59,923	79.7	30.0	4.3	0.0	78.1
	500.000 - 15.000.000	14,613	1,429	14	2	16,058	19.7	59.5	30.4	28.6	20.9
	More than 15 to 75 million	367	178	13	0	558	0.5	7.4	28.3	0.0	0.7
	More than 75 million	60	75	17	5	157	0.1	3.1	37.0	71.4	0.2
	Total	74,240	2,403	46	7	76,696	100	100	100	100	100
Male	Less than 500.000	94,344	1,303	12	0	95,659	77.4	26.2	6.9	0.0	75.3
	500.000 - 15.000.000	26,693	2,925	52	2	29,672	21.9	58.9	29.7	5.3	23.3
	More than 15 to 75 million	730	513	43	8	1,294	0.6	10.3	24.6	21.1	1.0
	More than 75 million	138	229	68	28	463	0.1	4.6	38.9	73.7	0.4
	Total	121,905	4,970	175	38	127,088	100	100	100	100	100

Source: NISR, Rwanda Establishment Census 2020

4.6. Buying or selling goods and services abroad by Sole proprietor enterprise

This section intended to capture the share of different types of female and male owned sole proprietor establishments that buy or sell goods and services abroad. The findings in table 31 indicate that only a tiny share of female (0.1 percent) and male (0.2 percent) owned establishments in the sole proprietorship category export goods and services abroad. About one percent of female and male owned establishments import goods and services. It should be noted that a tiny fraction (0.1 percent) of both female and male owned sole proprietor establishments export and import goods and services. Majority (99 percent) of both female and male owned establishments are not involved in neither import nor exports of goods and services.

Table 31: Distribution of sole proprietor establishments by whether they buy or sell goods abroad or not, by sex of the owner

Establishments buy or sell goods abroad or not	Count		Percent	
	Female	Male	Female	Male
Yes, Export	86	243	0.1	0.2
Yes, Import	653	1,141	0.8	0.9
Yes, Export and Import	51	85	0.1	0.1
No	76,600	127,382	99.0	98.9
Total	77,390	128,851	100	100

Source: NISR, Rwanda Establishment Census 2020

4.7. Sole proprietor enterprises by year of starting operations

As highlighted in table 32, majority of female owned (68.6 percent) and male owned (63.7 percent) sole proprietor establishments were created between 2018 and 2020. In total, about 99 percent of female and male owned establishments were created from 2000.

Table 32: Distribution of sole proprietor establishments by year of starting operations by sex of the owner

Year of starting operations	Count			Percent		
	Female	Male	Total	Female	Male	Total
Below 1970	23	59	82	0.03	0.05	0.04
1970-1972	9	19	28	0.01	0.01	0.01
1973-1975	14	30	44	0.02	0.02	0.02
1976-1978	10	44	54	0.01	0.03	0.03
1979-1981	13	53	66	0.02	0.04	0.03
1982-1984	32	61	93	0.04	0.05	0.05
1985-1987	33	64	97	0.04	0.05	0.05
1988-1990	65	125	190	0.08	0.10	0.09
1991-1993	44	83	127	0.06	0.06	0.06
1994-1996	163	225	388	0.21	0.17	0.19
1997-1999	257	402	659	0.33	0.31	0.32
2000-2002	651	1,125	1,776	0.84	0.87	0.86
2003-2005	749	1,179	1,928	0.97	0.92	0.93
2006-2008	1,120	1,864	2,984	1.45	1.45	1.45

Year of starting operations	Count			Percent		
	Female	Male	Total	Female	Male	Total
2009-2011	2,348	4,446	6,794	3.03	3.45	3.29
2012-2014	4,059	7,936	11,995	5.24	6.16	5.82
2015-2017	14,570	28,765	43,335	18.83	22.32	21.01
2018-2020	53,144	82,132	135,276	68.67	63.74	65.59
Not stated	86	239	325	0.11	0.19	0.16
Total	77,390	128,851	206,241	100	100	100

Source: NISR, Rwanda Establishment Census 2020

4.8. Sole proprietor enterprises by area of residence

The 2020 establishment census shows that 95.3 percent of female owned sole proprietor establishments and 90.3 percent male owned establishments in urban area fall under the category of micro enterprises (table 33). In rural area, 98 percent of both female and male owned sole proprietor establishments fall in micro enterprise category. This suggests that there is no significant difference in the size of female and male owned establishments as medium and large establishments represent less than 0.5 percent for both female and male regardless of the area of location.

Table 33: Distribution of sole proprietor enterprises by size and location areas by sex of the owner

Size	Count						Percent					
	Female			Male			Female			Male		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
Micro (1-3)	39,858	34,933	74,791	35,604	87,667	123,271	95.32	98.19	96.64	90.37	98.00	95.67
Small (4-30)	1,906	628	2,534	3,650	1,671	5,321	4.56	1.77	3.27	9.26	1.87	4.13
Medium (31-100)	44	13	57	119	95	214	0.11	0.04	0.07	0.30	0.11	0.17
Large (100+)	6	2	8	24	21	45	0.01	0.01	0.01	0.06	0.02	0.03
Total	41,814	35,576	77,390	39,397	89,454	128,851	100	100	100	100	100	100

Source: NISR, Rwanda Establishment Census 2020

4.9. Sole proprietor enterprises by type

The fact that many establishments were created after the year 2010 is a reflection of the outcomes of a series of business reforms initiated by the government of Rwanda, especially those related to starting a business. These include but not limited to reducing the costs and time related to opening a business.

The analysis further shows that about 96 percent of both female and male created establishments are single unit establishments. These constitute about 99 percent of the micro establishments (table 34). The single unit establishments are in most cases stand-alone establishments which does not belong to any bigger enterprise located in Rwanda.

Table 34: Distribution of sole proprietor private business - oriented enterprises by establishment type, size and by sex of the owner

Sex of the owner	Size	Head office	Single unit establishments	Branch	Sub-branch	Total
Female	Micro (1-3)	72	74,170	309	240	74,791
	Small (4-30)	42	2,362	110	20	2,534
	Medium (31-100)	4	42	10	1	57
	Large (100+)		7	1		8
	Total	118	76,581	430	261	77,390
Male	Micro (1-3)	221	121,684	715	651	123,271
	Small (4-30)	168	4,802	302	49	5,321
	Medium (31-100)	16	159	37	2	214
	Large (100+)	7	31	5	2	45
	Total	412	126,676	1,059	704	128,851

4.10. Sole proprietor enterprises by registration

This section assesses the extent to which the surveyed establishments have registered with different administrative level. The findings from table 35 show that about 44 percent of establishments owned by both female and male regardless of the sizes are registered at different level of administration. It should be noted that, as the size of employees of an enterprise increase, the likelihood of registration increases as well.

Table 35: Distribution of sole proprietor enterprises by registration status at different levels and size, by sex of the owner

Size	Count						Percent					
	Female			Male			Female			Male		
	No	Yes	Total	No	Yes	Total	No	Yes	Total	No	Yes	Total
Micro (1-3)	42,340	31,901	74,241	68,897	53,008	121,905	57.0	43.0	100	56.5	43.5	100
Small (4-30)	898	1,506	2,404	1,890	3,080	4,970	37.4	62.6	100	38.0	62.0	100
Medium (31-100)	14	32	46	54	121	175	30.4	69.6	100	30.9	69.1	100
Large (100+)	1	6	7	8	30	38	14.3	85.7	100	21.1	78.9	100
Total	43,253	33,445	76,698	70,849	56,239	127,088	56.4	43.6	100	55.7	44.3	100

Source: NISR, Rwanda Establishment Census 2020

4.11. Sole proprietor enterprises by maintaining regular accounting

Lack of knowledge to manage businesses including, lack of accounting skills is a serious threat to business development. In this study we wanted to assess whether female and male owned establishments have maintained regular accounting for their businesses. The findings in table 36 show that only 6.6 percent of female and 7 percent of male owned establishments maintain regular accounting of their business.

Table 36: Distribution of sole proprietor enterprises by size and maintaining regular account status, by sex of the owner

Size	Count						Percent					
	Female			Male			Female			Male		
	Yes	No	Total	Yes	No	Total	Yes	No	Total	Yes	No	Total
Micro (1-3)	4,138	70,104	74,242	6,674	115,231	121,905	5.6	94.4	100	5.5	94.5	100
Small (4-30)	881	1,523	2,404	2,074	2,896	4,970	36.6	63.4	100	41.7	58.3	100
Medium (31-100)	41	5	46	145	30	175	89.1	10.9	100	82.9	17.1	100
Large (100+)	5	2	7	34	4	38	71.4	28.6	100	89.5	10.5	100
Total	5,065	71,634	76,699	8,927	118,161	127,088	6.6	93.4	100	7.0	93.0	100

Source: NISR, Rwanda Establishment Census 2020

ANNEX TABLES

Table 37: Distribution of establishments by institutional sector and urban/rural areas and the sex of the Manager

Institutional sector	Female		Male		Not stated		Total
	Urban	Rural	Urban	Rural	Urban	Rural	
1. Private sector	45.801	37.088	44.709	94.561	0	0	222.159
2. Cooperative	415	523	843	1.496	0	0	3.277
3. Public sector	123	491	276	1.304	137	0	2.331
4. Public Private Partnership	131	512	199	1.191	0	0	2.033
5. NGO (Rwanda)	144	127	730	1.172	0	0	2.173
6. NGO(International)	25	36	89	160	0	0	310
Total	46.639	38.777	46.846	99.884	137	0	232.283

Table 38: Distribution of enterprises by institutional sector, by size and by sex of the manager

	Institutional sector		Micro (1-3)	Small (4-30)	Medium (31-100)	Large (100+)	Total
Female	1. Private sector	Count	79.540	3.234	96	19	82.889
		%	96,0	3,9	0,1	0,0	100
	2. Cooperative	Count	383	480	56	19	938
		%	40,8	51,2	6,0	2,0	100,0
	3. Public sector	Count	159	337	114	4	614
		%	25,9	54,9	18,6	0,7	100,0
	4. Public Private Partnership	Count	95	404	142	2	643
		%	14,8	62,8	22,1	0,3	100,0
	5. NGO (Rwanda)	Count	77	173	19	2	271
		%	28,4	63,8	7,0	0,7	100,0
Male	6. NGO(International)	Count	10	47	4	-	61
		%	16,4	77,0	6,6	0,0	100,0
	1. Private sector	Count	131.011	7.575	534	150	139.270
		%	94,1	5,4	0,4	0,1	100,0
	2. Cooperative	Count	774	1.248	222	95	2.339
		%	33,1	53,4	9,5	4,1	100,0
	3. Public sector	Count	197	914	424	45	1.580
		%	12,5	57,8	26,8	2,8	100,0
	4. Public Private Partnership	Count	122	852	395	21	1.390
		%	8,8	61,3	28,4	1,5	100,0
Note stated	5. NGO (Rwanda)	Count	659	1136	90	17	1902
		%	34,6	59,7	4,7	0,9	100,0
	6. NGO(International)	Count	80	145	21	3	249
		%	32,1	58,2	8,4	1,2	100,0
Note stated	1. Private sector	Count	0	0	0	0	0
		%	0,0	0,0	0,0	0,0	0,0
	2. Cooperative	Count	0	0	0	0	0

	Institutional sector		Micro (1-3)	Small (4-30)	Medium (31-100)	Large (100+)	Total
		%	0,0	0,0	0,0	0,0	0,0
	3. Public sector	Count	0	24	38	75	137
		%	0,0	17,5	27,7	54,7	100,0

Table 39: Distribution of business-oriented establishments which started operations in Rwanda before 2020 by institution sector and level of annual turnover in 2019 by sex of the manager

	Institutional sector	Less than 300.000	300.000 - 12.000.000	12 - 20 million	More than 20 to 50 million	More than 50 million
Female	1. Private sector	23.645	17.422	1.002	402	387
	2. Cooperative	183	285	56	38	51
	3. Public sector	22	8	1		3
	Public Private Partnership	10	4		2	6
	NGO (Rwanda)					
	Total	23.860	17.719	1.059	442	447
Male	1. Private sector	43.328	31.702	2.030	958	1.321
	2. Cooperative	324	958	176	125	230
	3. Public sector	26	11	4	3	5
	Public Private Partnership	11	23	5	4	12
	NGO (Rwanda)	1	1		1	0
	Total	43.690	32.695	2.215	1.091	1.568

Table 40: Distribution of enterprises by institutional sector and registration status by sex of the manager

Institutional sector		Total	Private sector		Cooperative		Public sector		Public Private Partnership		NGO (Rwanda)		NGO (International)	
			Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
Sector	Total	224.393	81.862	136251	864	2094	11	24	546	1257	174	1141	30	139
	Yes	98.792	35.062	59582	530	1368	7	13	394	913	108	707	21	87
District	Total	224.393	81.862	136251	864	2094	11	24	546	1257	174	1141	30	139
	Yes	88.557	31.238	52702	553	1425	8	16	462	1090	137	807	22	97
Rwanda cooperative Agency (RCA) only Cooperative	Total	2.958	864	2094										
	Yes	53.074	372	52702										
Private sector Federation (PSF)	Total	218.113	81.862	136251										
	Yes	14.496	4.818	9678										
Rwanda Governance Board (RGB) only NGO	Total	1.370	76	1141	14	139								
	Yes	233	98	28	16	91								
Social Security Board (RSSB)	Total	226.219	81.867	136264	865	2094	491	1330	547	1261	176	1155	30	139
	Yes	8.173	910	2470	126	468	491	1330	547	1261	78	417	20	55
Rwanda Development Board (RDB)	Total	226.219	81.867	136264	865	2094	491	1330	547	1261	176	1155	30	139
	Yes	25.517	7.676	13146	186	516	491	1329	547	1261	47	272	12	34
Rwanda Revenue Authority (RRA)	Total	225.732	81.862	136266	864	2094	11	1330	546	1261	174	1155	30	139
	Yes	90.960	157	85967	4	1516	0	1330	3	1261	2	644	1	75

Table 41: Distribution of establishments by institutional sector and whether they buy or sell goods abroad or not, by sex of the manager

	Institutional sector	Yes, Export	Yes, Import	Yes, Export and Import	4. No
Female	1. Private sector	109	878	62	81.840
	2. Cooperative	19	15	4	900
	3. Public sector	2	1	1	610
	Public Private Partnership	1	4	1	637
	5. NGO (Rwanda)	1	3		267
	6. NGO(International)	1	6		54
	Total	133	907	68	84.308
Male	1. Private sector	358	1.697	193	137.022
	2. Cooperative	46	32	6	2.255
	3. Public sector	6	12	2	1.560
	Public Private Partnership	7	8	6	1.369
	5. NGO (Rwanda)	4	20	1	1.877
	6. NGO(International)	2	3	1	243
	Total	423	1.772	209	144.326
Total	1. Private sector	467	2.575	255	218.862
	2. Cooperative	65	47	10	3.155
	3. Public sector	8	13	3	2.170
	Public Private Partnership	8	12	7	2.006
	5. NGO (Rwanda)	5	23	1	2.144
	6. NGO(International)	3	9	1	297
	Total	556	2.679	277	228.634

Table 42: Distribution of establishments by institutional sector and whether they buy or sell service abroad or not, by sex of the manager

	Institutional sector	Yes, Export	Yes, Import	Yes, Export and Im- port	4. No
Female	1. Private sector	100	214	46	82.529
	2. Cooperative	9	8	1	920
	3. Public sector	3	2	1	608
	Public Private Partnership	1	1	2	639
	5. NGO (Rwanda)	1	4		266
	6. NGO(International)	1	2	2	56
	Total	115	231	52	85.018
Male	1. Private sector	324	544	132	138.270
	2. Cooperative	20	25	6	2.288
	3. Public sector	11	5	7	1.557
	Public Private Partnership	7	6	6	1.371
	5. NGO (Rwanda)	5	9	5	1.883
	6. NGO(International)	3	7	1	238
	Total	370	596	157	145.607
Total	1. Private sector	424	758	178	220.799
	2. Cooperative	29	33	7	3.208
	3. Public sector	14	7	8	2.165
	Public Private Partnership	8	7	8	2.010
	5. NGO (Rwanda)	6	13	5	2.149
	6. NGO(International)	4	9	3	294
	Total	485	827	209	230.625

Table 43: Distribution of establishments by institutional sector and maintaining regular account status by sex of the manager

Institutional sector	Female		Male		Note stated		Total			Total
	Yes	No	Yes	No	Yes	No	Fe- male	Male	NS	
1. Private sector	6.414	76.475	12.891	126.379			82.889	139.270		222.159
2. Cooperative	468	470	1.560	779			938	2.339		3.277
3. Public sector	614		1.580		137		614	1.580	137	2.331
Public Private Partnership	643		1.390				643	1.390		2.033
5. NGO (Rwanda)	188	83	1.184	718			271	1.902		2.173
6. NGO(International)	50	11	167	82			61	249		310
Total	8.377	77.039	18.772	127.958	137		85.416	146.730	137	232.283

Table 44: Distribution of establishments by institutional sector and year of starting operations by sex of the manager

Year of starting operations	Female				Male				Total			
	Private sector	Cooperative	Public sector	Public, Private Partnership	Private sector	Cooperative	Public sector	Public, Private Partnership	Private sector	Cooperative	Public sector	Public, Private Partnership
Below 1970	32	2	128	285	144	4	342	627	176	6	470	912
1970-1972	10		17	7	33	3	29	18	43	3	46	25
1973-1975	19		21	22	66	5	51	34	85	5	72	56
1976-1978	12		14	11	65	4	36	33	77	4	50	44
1979-1981	15	1	10	9	70	8	38	24	85	9	48	33
1982-1984	37		18	15	93	5	48	36	130	5	66	51
1985-1987	43	1	18	12	119	4	68	34	162	5	86	46
1988-1990	74		10	9	161	9	28	40	235	9	38	49
1991-1993	51		10	20	132	9	34	42	183	9	44	62
1994-1996	184	6	18	5	294	8	53	38	478	14	71	43
1997-1999	292	6	31	22	510	24	118	47	802	30	149	69
2000-2002	709	10	19	21	1.254	44	75	39	1963	54	94	60
2003-2005	843	12	23	15	1.403	53	85	42	2246	65	108	57
2006-2008	1.223	47	30	23	2.170	155	87	57	3393	202	117	80
2009-2011	2.588	185	63	36	4.951	592	96	59	7539	777	159	95
2012-2014	4.391	92	41	19	8.826	353	119	59	13217	445	160	78
2015-2017	15.502	170	51	35	30.817	439	107	53	46319	609	158	88
2018-2020	56.770	405	92	76	87.920	616	164	100	144690	1021	256	176
Not stated	94	1		1	242	4	2	8	336	5	2	9
Total	82.889	938	614	643	139.270	2.339	1.580	1.390	222159	3277	2194	2033

Table 45: Distribution of private business-oriented establishments by legal status and by the sex of the manager

	legal status	Rwandan Only	Joint and Foreigners	Not stated
Female	1. Sole proprietorship	76.335	939	
	2. Limited by shares	1.029	148	1
	3. Limited by guarantee	30	2	1
	4. Shares and by guarantee	23	6	
	5. Unlimited	103	11	
	6. None	5.062	51	
	Total	82.582	1.157	2
Male	1. Sole proprietorship	127.436	1.531	
	2. Limited by shares	2.479	680	4
	3. Limited by guarantee	89	12	
	4. Shares and by guarantee	50	29	
	5. Unlimited	236	35	
	6. None	8.757	116	
	Total	139.047	2.403	4
Total	1. Sole proprietorship	203.771	2.470	
	2. Limited by shares	3.508	828	5
	3. Limited by guarantee	119	14	1
	4. Shares and by guarantee	73	35	
	5. Unlimited	339	46	
	6. None	13.819	167	
	Total	221.629	3.560	6

Table 46: Distribution of business –oriented establishments which started operation in or before 2019 by legal status and annual turnover by sex of the manager

		Annual total turnover in 2019				
	legal status	Less than 300.000	300.000 - 12.000.000	12 - 20 million	More than 20 to 50 million	More than 50 million
Female	Sole proprietorship	22.248	16.483	886	289	212
	Limited by shares	54	274	81	95	150
	Limited by guarantee	6	11	1		2
	Limited by shares and by Guarantee	1	4	1	1	4
	Unlimited	9	28	8	9	4
	None	1.509	906	81	46	65
Male	Sole proprietorship	41.321	29.622	1.708	679	600
	Limited by shares	103	586	224	230	646
	Limited by guarantee	17	31	5		5
	Limited by shares and by Guarantee	6	8	2	3	16
	Unlimited	30	58	19	13	19
	None	2.170	2.350	246	157	262
	Sole proprietorship	63.569	46.105	2.594	968	812

Annual total turnover in 2019						
	legal status	Less than 300.000	300.000 - 12.000.000	12 - 20 million	More than 20 to 50 million	More than 50 million
Total	Limited by shares	157	860	305	325	796
	Limited by guarantee	23	42	6		7
	Limited by shares and by Guarantee	7	12	3	4	20
	Unlimited	39	86	27	22	23
	None	3.679	3.256	327	203	327

Table 47: Distribution of enterprises by size and location areas by sex of the manager

Size	Female			Male			Total		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
Micro (1-3)	43.426	36.439	79.865	39.193	92.495	131.688	82.619	128.934	211.553
Small (4-30)	2.640	1.048	3.688	5.735	3.036	8.771	8.375	4.084	12.459
Medium (31-100)	94	56	150	420	332	752	514	388	902
Large (100+)	18	20	38	120	123	243	138	143	281
Total	46.178	37.563	83.741	45.468	95.986	141.454	91.646	133.549	225.195

Table 48: Distribution of enterprises by economic activity, size and sex of the manager

Economic activity	Size based on workers				
	Micro (1-3)	Small (4-30)	Medium (31-100)	Large (100+)	Total
Female					
Agriculture, forestry and fishing	30	50	11	3	94
Mining and quarrying	8	15	6	4	33
Manufacturing	6.149	557	29	9	6.744
Electricity, gas, steam and air condition	2	3	2		7
Water supply; sewerage, waste management	422	4			426
Construction	8	6	1		15
Wholesale and retail trade; repair of motorcycles	53.911	645	18	4	54.578
Transportation and storage	37	57	2	1	97
Accommodation and food service activities	13.068	849	16	3	13.936
Information and communication	169	16			185
Financial and insurance activities	384	128	6	1	519
Real estate activities	21	18		1	40
Professional, scientific and technical a	637	49	2		688
Administrative and support service activities	243	26	2		271
Public administration and defence; compulsory social security		1			1
Education	83	717	246	3	1.049
Human health and social work activities	153	321	48	8	530

Economic activity	Size based on workers				Total
	Micro (1-3)	Small (4-30)	Medium (31-100)	Large (100+)	
Arts, entertainment and recreation	28	10			38
Other service activities	3.998	707	14	7	4.726
Total	79.351	4.179	403	44	83.977
Male					
Agriculture, forestry and fishing	90	142	32	20	284
Mining and quarrying	47	114	27	21	209
Manufacturing	8.193	1.221	139	47	9.600
Electricity, gas, steam and air condition	4	6	2		12
Water supply; sewerage, waste management	518	29	4	2	553
Construction	69	53	14	4	140
Wholesale and retail trade; repair of motorcycles	75.168	1.679	100	13	76.960
Transportation and storage	170	222	27	22	441
Accommodation and food service activities	29.890	1.762	64	11	31.727
Information and communication	792	81	9	2	884
Financial and insurance activities	747	370	8	10	1.135
Real estate activities	54	39	5	1	99
Professional, scientific and technical a	968	207	5	5	1.185
Administrative and support service active	717	129	21	15	882
Public administration and defence; compulsory social security			1		1
Education	180	1.841	879	18	2.918
Human health and social work activities	289	562	74	43	968
Arts, entertainment and recreation	213	26	8		247
Other service activities	12.248	1.610	93	49	14.000
Total	130.357	10.093	1.512	283	142.245

Table 49: Distribution of private business - oriented enterprises by owners' nationality and size, by sex of the manager

Size	Ownership nationality			
	Total	Rwandan Only	Joint and Foreigners	Not stated
Female				
Micro (1-3)	79.132	78.267	865	
Small (4-30)	3.372	3.244	127	1
Medium (31-100)	140	119	21	
Large (100+)	37	33	4	
Total	82.681	81.663	1.017	1
Male				
Micro (1-3)	129.694	128.476	1.217	1
Small (4-30)	7.725	7.138	586	1
Medium (31-100)	644	543	101	

Size	Ownership nationality			
	Total	Rwandan Only	Joint and Foreigners	Not stated
Large (100+)	213	174	38	1
Total	138.276	136.331	1.942	3
Grand Total				
Micro (1-3)	208.826	206.743	2.082	1
Small (4-30)	11.097	10.382	713	2
Medium (31-100)	784	662	122	
Large (100+)	250	207	42	1
Total	220.957	217.994	2.959	4

Table 50: Distribution of business-oriented enterprises by legal status and size by sex of the manager

Size based on workers	Legal status						
	Total	Sole proprietorship	Limited by shares	Limited by guarantee	Limited by shares and by guarantee	Unlimited	None
Female							
Micro (1-3)	79.132	74.226	528	21	7	32	4.318
Small (4-30)	3.372	2.358	377	7	4	41	585
Medium (31-100)	140	34	35	1	2	2	66
Large (100+)	37	5	13				19
Total	82.681	76.623	953	29	13	75	4.988
Male							
Micro (1-3)	129.694	121.921	977	63	16	76	6.641
Small (4-30)	7.725	5.016	1.170	13	22	71	1.433
Medium (31-100)	644	187	194	2	7	16	238
Large (100+)	213	40	69	1	5	2	96
Total	138.276	127.164	2.410	79	50	165	8.408
Grand Total							
Micro (1-3)	208.826	196.147	1.505	84	23	108	10.959
Small (4-30)	11.097	7.374	1.547	20	26	112	2.018
Medium (31-100)	784	221	229	3	9	18	304
Large (100+)	250	45	82	1	5	2	115
Total	220.957	203.787	3.363	108	63	240	13.396

Table 51: Distribution of business-oriented enterprises, which started before 2019 by size and annual turnover category by sex of the manager

Size	Annual turnover					
	Total	Less than 300.000	300.000 - 12.000.000	12 - 20 million	More than 20 to 50 million	More than 50 million
Female						
Micro (1-3)	38.683	21.796	15.733	776	235	143
Small (4-30)	2.259	334	1.265	249	186	225
Medium (31-100)	129	14	38	11	12	54
Large (100+)	35	2	11	4	5	13
Total	41.106	22.146	17.047	1.040	438	435
Male						
Micro (1-3)	70.114	39.650	28.327	1.412	453	272
Small (4-30)	5.806	700	2.958	690	551	907
Medium (31-100)	583	51	165	54	52	261
Large (100+)	199	19	53	15	14	98
Total	76.702	40.420	31.503	2.171	1.070	1.538

Table 52: Distribution of business-oriented enterprises by size and employed capital by sex of the manager

Employed capital	Size based on number of workers				
	Total	Micro (1-3)	Small (4-30)	Medium (31-100)	Large (100+)
Female					
Less than 500.000	63.877	62.884	969	22	2
500.000 - 15.000.000	17.661	15.702	1.893	52	14
More than 15 to 75 million	810	458	326	18	8
More than 75 million	330	86	183	48	13
Total	82.678	79.130	3.371	140	37
Male					
Less than 500.000	101.443	99.616	1.733	70	24
500.000 - 15.000.000	33.444	28.976	4.193	216	59
than 15 to 75 million	2.118	905	1.060	128	25
More than 75 million	1.269	195	739	230	105
Total	138.274	129.692	7.725	644	213
Grand Total					
Less than 500.000	2.702	92	26	165.320	162.500
500.000 - 15.000.000	6.086	268	73	51.105	44.678
than 15 to 75 million	1.386	146	33	2.928	1.363
More than 75 million	922	278	118	1.599	281
Total	11.096	784	250	220.952	208.822

Table 53 Distribution of enterprises by size and whether they buy or sell good abroad, by sex of the manager:

	Did you have any transaction of goods with a foreign country									
	Female				Male				Not stated	Total
	Yes, Export	Yes, Import	Yes, Export and Import	No	Yes, Export	Yes, Import	Yes, Export and Import	No		
Micro (1-3)	77	625	30	78.619	144	842	47	129.324		209.708
Small (4-30)	32	170	22	3.955	143	574	68	9.308	24	14.296
Medium (31-100)	6	18	6	373	24	92	33	1.363	38	1.953
Large (100+)	3	8	4	29	20	41	23	199	75	402
Total	118	821	62	82.976	331	1.549	171	140.194	137	226.359

Table 54: Distribution of enterprises by size and whether they buy or sell services abroad, by sex of the manager

	Did you have any transaction of service with a foreign country									
	Female				Male				Not stated	Total
	Yes, Export	Yes, Import	Yes, Export and Import	No	Yes, Export	Yes, Import	Yes, Export and Import	No		
Micro (1-3)	56	137	16	79.142	128	214	39	129.976		209.708
Small (4-30)	34	46	15	4.084	126	184	35	9.748	24	14.296
Medium (31-100)	4	15	3	381	18	55	23	1.416	38	1.953
Large (100+)	2	4	3	35	6	33	11	233	75	402
Total	96	202	37	83.642	278	486	108	141.373	137	226.359

Table 55: Distribution of sole proprietor enterprises by age of owner, by size and sex of the manager

Age of owner	Size based on number of workers				
	Total	Micro (1-3)	Small (4-30)	Medium (31-100)	Large (100+)
Female					
15-24	9.749	9.581	166	2	
25-29	14.076	13.799	274	3	
30-34	15.764	15.303	452	9	
35-39	13.470	12.949	514	6	1
40-44	9.433	9.055	368	9	1
45-49	6.013	5.754	250	8	1
50-54	3.751	3.548	196	4	3
55-59	2.098	2.008	88	1	1
60-64	1.369	1.308	57	4	
65 +	974	935	39		
Not stated	2	2			
Total	76.699	74.242	2.404	46	7
Male					
15-24	16.607	16.364	241	2	
25-29	22.255	21.627	618	10	
30-34	24.655	23.736	900	14	5
35-39	23.531	22.525	969	35	2
40-44	15.292	14.528	719	37	8
45-49	9.693	9.078	584	28	3
50-54	6.476	6.037	405	22	12
55-59	3.995	3.750	229	13	3
60-64	2.690	2.499	181	8	2
65 +	1.885	1.752	124	6	3
Not stated	9	9			
Total	127.088	121.905	4.970	175	38
Grand total					
15-24	26.356	25.945	407	4	0
25-29	36.331	35.426	892	13	0
30-34	40.419	39.039	1.352	23	5
35-39	37.001	35.474	1.483	41	3
40-44	24.725	23.583	1.087	46	9
45-49	15.706	14.832	834	36	4
50-54	10.227	9.585	601	26	15
55-59	6.093	5.758	317	14	4
60-64	4.059	3.807	238	12	2
65 +	2.859	2.687	163	6	3
Not stated	11	11	0	0	0
Total	203.787	196.147	7.374	221	45

Table 56: Distribution of enterprises by size and maintaining regular account status, by sex of the manager

Size	Female			Male			Not stated		
	Yes	No	Total	Yes	No	Total	Yes	No	Total
Micro (1-3)	4.836	74.515	79.351	8.193	122.164	130.357	0	0	0
Small (4-30)	2.237	1.942	4.179	6.258	3.835	10.093	24	0	24
Medium (31-100)	371	32	403	1.385	127	1.512	38	0	38
Large (100+)	35	9	44	257	26	283	75	0	75
Total	7.479	76.498	83.977	16.093	126.152	142.245	137	0	137

Table 57: Distribution of private business – oriented establishments by economic activity by owners' nationality and by sex of the manager

Economic activity	Nationality of owners recorded						
	Total	Rwandan Only		Joint and For- eigners		Not stated	
		Fe- male	Male	Female	Male	Fe- male	Mal e
Agriculture, forestry and fishing	387	28	84	9	20	56	190
Mining and quarrying	279	20	160	12	48	2	37
Manufacturing	16.554	6.167	8.626	87	356	522	796
Electricity, gas, steam and air condition	33	1	8	7	14	3	
Water supply; sewerage, waste management	877	277	371	40	72	49	68
Construction	167	11	87	6	52		11
Wholesale and retail trade; repair of motorcycles	133.175	51.459	73.242	575	1.177	3.016	3.706
Transportation and storage	640	50	187	51	181	11	160
Accommodation and food service activities	46.072	13.180	29.943	131	299	730	1.789
Information and communication	1.117	174	811	19	75	6	32
Financial and insurance activities	2.266	386	788	150	411	149	382
Real estate activities	143	29	58	9	28	3	16
Professional, scientific and technical a	1.908	636	938	39	192	29	74
Administrative and support service active	1.183	228	720	29	109	19	78
Education	946	139	374	73	181	55	124
Human health and social work activities	873	222	447	45	106	16	37
Arts, entertainment and recreation	379	38	227	13	62	5	34
Other service activities	18.196	4.229	11.896	59	231	442	1.339
Total	225.195	77.274	128.967	1.354	3.614	5.113	8.873

Table 58: Distribution of private business – oriented establishments by economic activity by legal status and by sex of the manager

Economic activity	Legal status											None	
	Total	Sole proprietorship		by limited shares		by limited guarantee		by limited shares and by guarantee		Unlimited			
		Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
Agriculture, forestry and fishing	387	28	84	9	18				1		1	56	190
Mining and quarrying	279	20	160	12	44		2				2	2	37
Manufacturing	16554	6.167	8.626	77	314	4	8	2	15	4	19	522	796
Electricity, gas, steam and air condition	33	1	8	7	11						3	3	
Water supply; sewerage, waste management	877	277	371	31	53	1	1	1	3	7	15	49	68
Construction	167	11	87	6	51				1				11
Wholesale and retail trade; repair of motorcycles	133175	51.459	73.242	517	1.070	18	46	11	21	29	40	3.016	3.706
Transportation and storage	640	50	187	51	171		1		4		5	11	160
Accommodation and food service activities	46072	13.180	29.943	98	249	2	20	3	5	28	25	730	1.789
Information and communication	1117	174	811	16	70	1		1	3	1	2	6	32
Financial and insurance activities	2266	386	788	137	373		5	8	10	5	23	149	382
Real estate activities	143	29	58	9	28							3	16
Professional, scientific and technical a	1908	636	938	37	187				1	2	4	29	74
Administrative and support service activities	1183	228	720	29	107		1		1			19	78
Education	946	139	374	52	136	3	5	2	7	16	33	55	124
Human health and social work activities	873	222	447	34	92	2	4	1	1	8	9	16	37
Arts, entertainment and recreation	379	38	227	9	48	1	4		4	3	6	5	34
Other service activities	18196	4.229	11.896	47	141	1	4		2	11	84	442	1.339
Total	225195	77274	128967	1178	3163	33	101	29	79	114	271	5113	8873

Table 59: Distribution of business-oriented establishments, which started before 2016 by economic activity and by annual turnover category by sex of the manager

Economic activity	Legal status												Not stated	
	Total	Less than 300,000		300,000 - 12,000,000		12 - 20 million		More than 20 to 50 million		More than 50 million		Not stated		
		Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	
Agriculture forestry and fishing	346	17	48	39	130	13	25	3	13	3	21	5	29	
Mining and quarrying	244	4	14	14	76		21	4	11	3	31	6	60	
Manufacturing	11.509	2.183	2.671	1.371	2.916	45	185	20	89	20	188	705	1.116	
Electricity gas steam and air conditioning supply	33	2	1	2	3	1	2	1		1	4	4	12	
Water supply; sewerage, waste management and remediation activities	741	189	210	53	83		6		3		3	70	124	
Construction	140		9	2	26	2	15		13	6	50	2	15	
Wholesale and retail trade; repair of motor vehicles and motorcycles	83.026	13.985	20.878	11.856	19.565	749	1.269	262	494	207	545	5.427	7.789	
Transportation and storage	575	7	36	43	190	5	44	16	36	10	66	17	105	
Accommodation and food service activities	28.058	4.034	11.576	2.032	4.650	99	199	38	106	28	114	1.571	3.611	
Information and communication	750	42	172	51	256	5	21		9	7	25	29	133	
Financial and insurance activities	1.890	79	195	137	289	29	60	27	77	63	194	211	529	
Real estate activities	124	2	5	13	34	3	13	5	8	7	26	1	7	
Professional, scientific and technical activities	1.501	100	151	313	478	26	79	6	45	9	51	101	142	
Administrative and support service activities	896	53	152	85	321	4	32	9	27	11	43	42	117	

Economic activity	Legal status												
	Total	Less than 300,000		300,000 - 12,000,000		12 - 20 million		More than 20 to 50 million		More than 50 million		Not stated	
		Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
Education	855	26	60	111	262	26	66	26	72	27	78	23	78
Human health and social work activities	671	15	44	114	203	13	29	5	22	17	47	55	107
Arts, entertainment and recreation	200	1	25	10	43	1	5	1	3	1	5	17	88
Other service activities	10.672	1.407	4.173	801	1.978	19	100	15	42	15	47	530	1.545
Total	142.231	22.146	40.420	17.047	31.503	1.040	2.171	438	1.070	435	1.538	8.816	15.607

Table 60: Distribution of business-oriented establishments by economic activity and employed capital by sex of the manager

Economic activity	Current employed capital										
	Total	Less than 500,000		500,000 - 15,000,000		More than 15 to 75 million		More than 75 million		Not stated	
		Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
Agriculture, forestry and fishing	387	30	74	49	152	8	31	3	22	3	15
Mining and quarrying	279	13	32	11	118	7	25	2	30	1	40
Manufacturing	16.554	5.538	5.617	1.133	3.572	44	192	23	184	38	213
Electricity, gas, steam and air condition	33	2	2		2	1	1	4	5	4	12

Economic activity	Current employed capital										
	Total	Less than 500,000		500,000 – 15,000,000		More than 15 to 75 million		More than 75 million		Not stated	
		Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
Water supply; sewerage, waste management	877	278	343	41	66		6		2	47	94
Construction	167	1	21	9	66	1	22	4	31	2	10
Wholesale and retail trade; repair of mo	133.175	41.293	53.653	12.635	21.862	512	1.022	116	385	494	1.203
Transportation and storage	640	20	86	57	245	11	53	8	51	16	93
Accommodation and food service activities	46.072	12.102	28.160	1.733	3.256	53	180	35	115	118	320
Information and communication	1.117	90	460	87	361	3	28	5	17	14	52
Financial and insurance activities	2.266	252	533	151	258	46	162	64	169	172	459
Real estate activities	143	6	13	17	48	8	9	9	29	1	3
Professional, scientific and technical a	1.908	226	406	433	665	21	63	4	26	20	44
Administrative and support service activities	1.183	113	334	133	456	14	52	6	29	10	36
Education	946	53	91	129	304	34	115	26	93	25	76
Human health and social work activities	873	54	148	174	288	24	54	8	32	23	68
Arts, entertainment and recreation	379	19	133	15	85	1	8		6	21	91
Other service activities	18.196	3.787	11.337	854	1.640	22	95	13	43	54	351
Total	225.195	63.877	101.443	17.661	33.444	810	2.118	330	1.269	1.063	3.180

Table 61: Employment by Nationality and institutional sector by sex of the manager

Institutional sector	Nationality								
	Total			Rwandan			Foreigners		
	Female	Male	Not stated	Female	Male	Not Stated	Female	Male	Not stated
Private sector	125709	327124		123787	322150		1922	4974	
Cooperative	20416	54033		20312	53762		104	271	
Public sector	12047	45906	35923	11995	45422	35899	52	484	24
Public Private Partnership	13931	38167		13881	37961		50	206	
NGO (Rwanda)	4203	24884		4116	24616		87	268	
NGO(International)	636	3161		578	2901		58	260	
Total	176942	493275	35923	174669	486812	35899	2273	6463	24

