

RWANDA

PATHWAYS TO GENDER-INCLUSIVE ECONOMIC DEVELOPMENT IN SUB-SAHARAN AFRICA: A SECTORAL ANALYSIS STAKEHOLDER MAPPING: FINANCE AND INSURANCE SERVICES SECTOR



STEERING COMMITTEE



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SUB-SAHARAN AFRICAN COUNTRIES COVERED BY THE PATHWAYS STUDY

EAST AFRICA



Ethiopia



Kenya



Rwanda



Tanzania



Uganda

WEST AFRICA



Cameroon



Côte d'Ivoire



Ghana



Nigeria



Senegal

SOUTHERN AFRICA



Angola



Botswana



South Africa

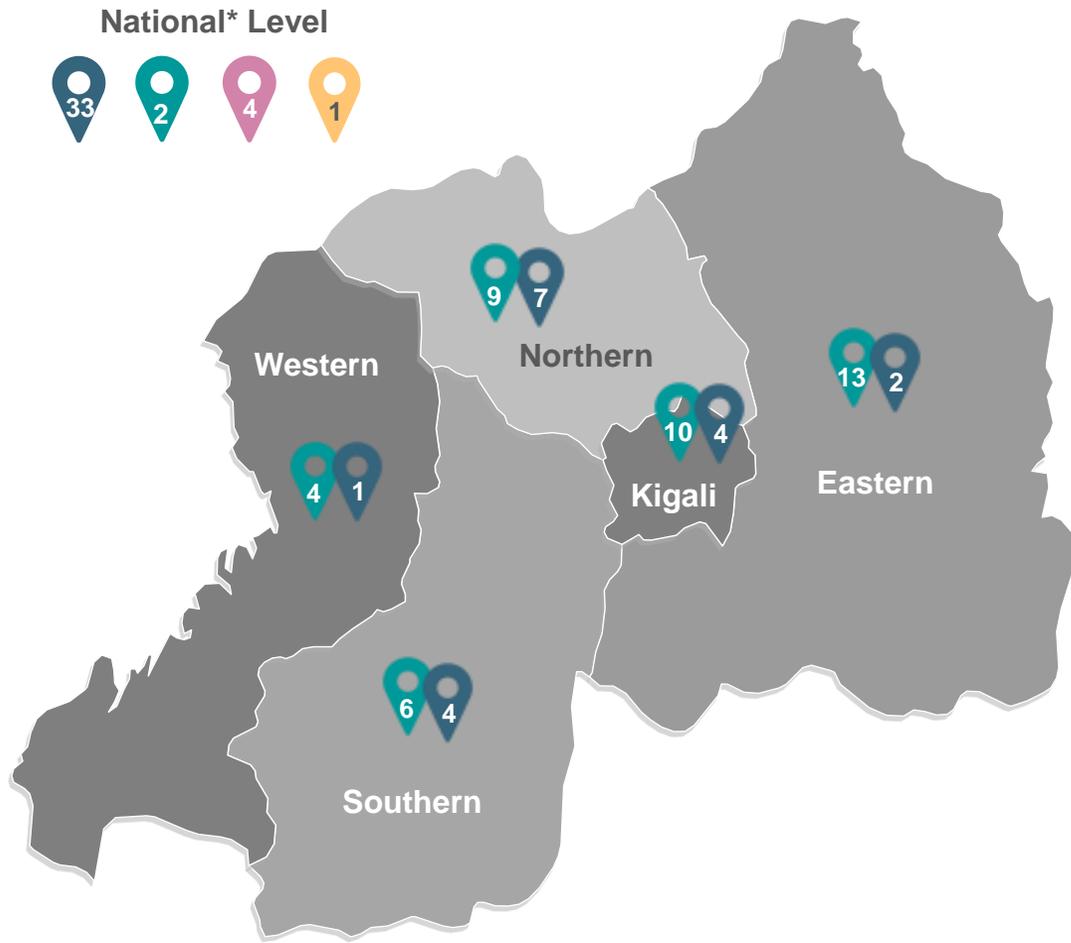
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Rwanda's finance and insurance sector stakeholders are split between associations, credit unions and private sector microfinance companies having a presence all over the country



| # | Stakeholder type | Province | | | | | National* |
|----|--|-----------|-----------|-----------|----------|-----------|-----------|
| | | Northern | Southern | Eastern | Western | Kigali | |
| 44 | Associations, collectives, organizations, rep bodies | 9 | 6 | 13 | 4 | 10 | 2 |
| 4 | Government agencies/departments | - | - | - | - | - | 4 |
| 51 | Private Company | 7 | 4 | 2 | 1 | 4 | 33 |
| 1 | NGOs | - | - | - | - | - | 1 |
| | TOTAL | 16 | 10 | 15 | 5 | 14 | 39 |

* National stakeholder tally includes global stakeholders, who are assumed to operate at a national scale



Finance & Insurance Services Sector

Global level stakeholders in Rwanda's Finance & Insurance Services sector

|  Savings and Credit Union Activities | |  Life Insurance and Banking Activities | |  Capacity building, training, education | |  Lobbying/advocacy/Representation | |  Policymaking and research | |  Women-centric provision(s)/operation(s) | |
|--|---|---|---|--|---|--|---|--|------------------------------|---|--|
| Stakeholder | Brief description | Core activities | | | | | | Key relationships and strengths | Website | | |
| | |  |  |  |  |  |  | | | | |
| Bank of Africa | Private company engaged in providing savings, credit and other financial products | ✓ | ✓ | ✓ | | ✓ | ✓ | <ul style="list-style-type: none"> Offers pro-women products (savings, credits, loans) Women are recruited variably; more than 30% staff and clients are women Partnered with banks in Rwanda and Africa; seeking a gender policy to be implemented | www.boarwanda.com | | |
| Kenya Commercial Banks (KBC) - Rwanda PLC | Private company providing financial products such as savings schemes, credit facilities, loans, etc. | ✓ | ✓ | ✓ | | ✓ | ✓ | <ul style="list-style-type: none"> Have financial products that are tailored towards women Women form over 30% of their staff and clients Partnered with banks in Kenya and Rwanda; seeking gender policy to be instated | www.rw.kcbgroup.com/about-us | | |
| Ecobank - Rwanda PLC | Private company involved in financial leasing activities and providing financial products and services to clients | ✓ | ✓ | ✓ | | ✓ | ✓ | <ul style="list-style-type: none"> Have savings, credit and loan facilities tailored to women's needs Over 30% of staff and clients are women Partnered with banks in Rwanda and Nigeria | www.ecobank.com | | |
| Banque Populaire du Rwanda/Atlasmara | Private bank involved in financial leasing and financial products/services to clients | ✓ | ✓ | ✓ | | ✓ | ✓ | <ul style="list-style-type: none"> Have pro-women financial products in savings, credit and loan facilities Women form over 30% of staff and clients Partnered with banks in Rwanda and other regional banks | | | |
| Guarantee Trust Bank Rwanda (GT Bank) | Private bank providing savings, credit and loan facilities to clients | | ✓ | ✓ | | | ✓ | <ul style="list-style-type: none"> Products are tailored to meet women's needs Over 30% of staff and clients are women Partnered with regional banks, banks in Rwanda and Nigeria | www.gtbank.co.rw | | |

*SACCO = Savings and Credit Co-Operative

CAVEAT: Stakeholder listing is based on secondary research and interviews, So, all stakeholders (especially those with highly localised and/or offline operations) may not have not been captured in the listing. All maps & tables present best-available information as at the time of research.



Finance & Insurance Services Sector

National level stakeholders in Rwanda's Finance & Insurance Services sector



Savings and Credit Union Activities



Life Insurance and Banking Activities



Capacity building, training, education



Lobbying/advocacy/Representation



Policymaking and research



Women-centric provision(s)/operation(s)

| Stakeholder | Brief description | Core activities | | | | | | Key relationships and strengths | Website |
|-------------------------------|--|-----------------|---|---|--|---|---|--|--------------------|
| | | | | | | | | | |
| Bank of Kigali | Private bank involved in financial leasing services, providing savings, credit and loan facilities | ✓ | ✓ | ✓ | | ✓ | ✓ | <ul style="list-style-type: none"> Products are tailored to meet women's needs Over 30% of staff and clients are women; women are readily recruited Partnered with banks in Rwanda and regional banks | www.bk.rw |
| National Bank of Rwanda (BNR) | Government bank involved in the coordination of the banking system in Rwanda | ✓ | ✓ | ✓ | | ✓ | ✓ | <ul style="list-style-type: none"> Produces sex disaggregated data in reporting Recruits women; over 30% of staff and clientele are women Strengths: Tie-ups with many financial institutions | www.bnr.rw |
| I&M Bank | Private bank providing financial services such as savings, credit and loan facilities to clients | ✓ | ✓ | ✓ | | ✓ | ✓ | <ul style="list-style-type: none"> Have financial products tailored towards women's needs Over 30% of staff and clientele are women Partnered with banks in Rwanda and regional banks | www.imbank.co.rw |
| AB Bank Rwanda PLC | Private bank providing saving schemes, credit facilities, loans, etc. to clients | ✓ | ✓ | ✓ | | ✓ | ✓ | <ul style="list-style-type: none"> Financial products offered are pro-women Over 30% of staff and clients are women Partnered with regional banks and banks in Rwanda | www.abbank.rw |
| Urwego Bank | Private company (bank) offering savings, credit, loans and other financial products | ✓ | ✓ | ✓ | | ✓ | ✓ | <ul style="list-style-type: none"> Have tailored financial products to meet women's needs Women are recruited readily; over 30% of staff and clients are women Partnership with banks in Rwanda and regional banks | www.urwegobank.com |
| Unguka Bank | Private bank involved in financial leasing services, providing savings, credit and loan facilities | ✓ | ✓ | ✓ | | ✓ | ✓ | <ul style="list-style-type: none"> Have pro-women products and services (financial) Recruits women readily; over 30% of staff and clientele are women Partnership with banks in Rwanda and regional banks; no gender policy in place | www.ungukabank.com |
| Zigama CSS | Private bank providing financial services such as savings, credit and loan facilities to clients | ✓ | ✓ | ✓ | | ✓ | ✓ | <ul style="list-style-type: none"> Savings schemes, credit and loan facilities tailored to meet women's needs Recruits women; over 30% staff are women Partnered with the Ministry of Defence, other banks in Rwanda and the region; no gender policy in place Strengths: Support of the Ministry of Defence | www.zigamacss.rw |

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Finance & Insurance Services Sector

National level stakeholders in Rwanda's Finance & Insurance Services sector

| Stakeholder | Brief description | Core activities | | | | | | Key relationships and strengths | Website |
|-------------------------------|---|---|---|---|---|---|---|--|--|
| | |  |  |  |  |  |  | | |
| COGEBANK | Private bank providing financial leasing services, loans, credit, savings facilities, etc. to clients | ✓ | ✓ | ✓ | | ✓ | ✓ | <ul style="list-style-type: none"> Have pro-women financial products (savings, credits, loans) Women form over 30% of staff; Partnered with other banks in Rwanda and regional banks | www.cogebank.com |
| Development Bank of Rwanda | Government bank providing savings, credit and loans facility to clients | ✓ | ✓ | ✓ | | ✓ | ✓ | <ul style="list-style-type: none"> Provides women with special financial products Women form over 30% of staff Partnered with banks across Rwanda and the region | www.brd.rw |
| Access to Finance Rwanda | National NGO involved in social work activities and handling national financial policies | ✓ | ✓ | ✓ | | ✓ | ✓ | <ul style="list-style-type: none"> Provide pro-women products to financial institutions Women's role are important; they occupy positions at all levels Over 60% of the staff recruited are women; promotes women economic participation since the start Seeking more partners supporting pro-women products as gender and women empowerment are part of their vision Partnered with NGOs and financial institutions Strengths: Close link with donors for women empowerment | www.afr.rw |
| COPEDU Ltd | Private company involved in microfinancing schemes | ✓ | | ✓ | | ✓ | ✓ | <ul style="list-style-type: none"> Manages pro-women products initiated by Rwandan Government Women form over 60% of their staff; occupy positions at all levels Partnered with commercial and national banks; seeking more pro-women product partners Strengths: High number of clients, government and donors support to programmes | www.coopedu.rw |
| Amasezerano Community Banking | Private microfinancing company engaged in providing financial products to clients | ✓ | | ✓ | | ✓ | ✓ | <ul style="list-style-type: none"> Manages products tailored towards women started by the Rwandan Government Over 45% of their staff are women; most women are at the bottom of their hierarchy and decision-making Partnered with commercial and national banks | www.acb.rw |

Finance & Insurance Services Sector

National level stakeholders in Rwanda's Finance & Insurance Services sector



Savings and Credit Union Activities



Life Insurance and Banking Activities



Capacity building, training, education



Lobbying/advocacy/Representation



Policymaking and research



Women-centric provision(s)/operation(s)

| Stakeholder | Brief description | Core activities | | | | | | Key relationships and strengths | Website |
|--------------------------------------|--|-----------------|---|--|---|--|---|---|--|
| | | | | | | | | | |
| DUTERIMBERE IMF Ltd | Private microfinancing company providing financial services such as savings, credit and loans to clients | ✓ | ✓ | | ✓ | | ✓ | <ul style="list-style-type: none"> Manages pro-women products initiated by the Rwandan Government Women occupy positions at all levels; form 80% of the staff Promotes their economic participation; needs more supporting partners for pro-women products Partnered with commercial and national banks, government and NGOs for pro-women programmes Strengths: Many clients, government and donors support | www.duterimbereimf.co.rw |
| Umutanguha Finance Company "UFC" Ltd | Private microfinance institution engaged in financial services | ✓ | ✓ | | ✓ | | ✓ | <ul style="list-style-type: none"> Manages pro-women products initiated by Rwandan Government; supports women's economic participation Over 60% of staff are women; they occupy all positions Gender and women empowerment are part of their vision; seeking more partners supporting pro-women products Partnered with commercial and national banks, government and NGOs for women empowerment | www.ufinance.co.rw |
| CLECAM EJO HEZA Ltd | Private microfinancing company engaged in providing financial products to clients | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Supports pro-women products initiated by the Rwandan Govt. Over 40% of the staff are women; need partners for training and raising gender awareness Partnered with commercial and national banks, government and NGOs supporting pro-women programmes | |
| Financial Safety Company Ltd | Private microfinancing institution providing credit, savings, loans facilities to customers | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Offers and manages pro-women products in finance Over 50% of the staff are women Partnered with commercial banks, national banks, government and NGOs for support; need partners in training and raising gender awareness | |

Finance & Insurance Services Sector

National level stakeholders in Rwanda's Finance & Insurance Services sector



Savings and Credit Union Activities



Life Insurance and Banking Activities



Capacity building, training, education



Lobbying/advocacy/Representation



Policymaking and research



Women-centric provision(s)/operation(s)

| Stakeholder | Brief description | Core activities | | | | | | Key relationships and strengths | Website |
|---|---|-----------------|---|--|--|--|---|---|--------------------------|
| | | | | | | | | | |
| Vision Fund Rwanda Plc | Private company (microfinancing) providing savings, credits, loans, and other financial products and services | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Offers and manages pro-women financial products and services Women are not in prominent positions in the company Over 40% of the staff are women Partnered with all SACCOs across Rwanda, commercial and national banks, government; needs partners in training and promoting gender awareness | www.visionfundrwanda.org |
| Reseau Interdiocesain De Microfinance (RIM) Ltd | Private microfinancing institution providing a range of financial services and products to clients | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Offers and supports pro-women financial products/services Women comprise 40% of the staff Partnered with SACCOs, Catholic Church, commercial banks and national banks, government Need partners in training and raising gender awareness | www.rim.rw |
| SAGER GANZA Ltd | Private microfinancing company offering financial products such as savings, credits and loans | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Manages pro-women products initiated by the Rwandan Government Women comprise 40% of the staff Partnered with SACCOs in Rwanda, commercial and national banks, Rwandan Government Need partners in training and promoting gender awareness | |
| Axon Tunga Microfinance Ltd | Private microfinancing company involved in financial services and products | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Promotes and offers pro-women products initiated by the Rwandan Government Over 40% of staff are women Partnered with SACCOs, Rwandan Government, commercial and national banks | |
| Inkingi Microfinance Ltd | Private microfinance institution providing financial services to clients | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Provides products tailored to women's needs Women form over 40% of staff Partnered with SACCOs, commercial banks, national banks, etc. Need partners in training and gender awareness | |

Finance & Insurance Services Sector

National level stakeholders in Rwanda's Finance & Insurance Services sector

|  Savings and Credit Union Activities  Life Insurance and Banking Activities  Capacity building, training, education  Lobbying/advocacy/Representation  Policymaking and research  Women-centric provision(s)/operation(s) | | | | | | | | | |
|--|--|---|---|---|---|---|---|--|--------------------------------|
| Stakeholder | Brief description | Core activities | | | | | | Key relationships and strengths | Website |
| | |  |  |  |  |  |  | | |
| ATLANTIS MICROFINANCE Ltd | Private microfinancing institution providing financial services such as savings, credit and loans to clients | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Offers pro-women products to female clients Over 40% of the staff are women Partnered with national SACCOs, commercial and national banks Needs partners in training and raising gender awareness | www.atlantismicrofinance.co.rw |
| ASA MICROFINANCE (RWANDA) Ltd | Private company offering microfinancing solutions across Rwanda | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Manages pro-women products initiated by the Rwandan Government Over 40% of the staff are women; Partnered with SACCOs, commercial banks, national banks Needs partners in training and promoting gender awareness | www.asa-international.com |
| PREFERRED MICROFINANCE Ltd | Private company offering microfinance leasing solutions to clients | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Offers and manages products tailored to women's needs More than 40% staff are women; Partnered with nationwide SACCOs, commercial, national banks Needs partners in training and promoting gender awareness | |
| LETSHEGO RWANDA Plc | Private company offering microfinancing solutions to clients in Rwanda | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Offers and promotes products tailored to women's needs Over 40% of the staff are women; Partnered with SACCOs, national and commercial banks Needs partners in training and gender awareness | www.letshego.com |
| GOSHEN FINANCE Ltd | Private company offering microfinancing solutions in the form of savings, credits, loans, etc. | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Provides pro-women financial products to clients Over 40% of the staff are women; Partnered with SACCOs, government, commercial and national banks; needs training and gender awareness partners | |

Finance & Insurance Services Sector

National level stakeholders in Rwanda's Finance & Insurance Services sector



Savings and Credit Union Activities



Life Insurance and Banking Activities



Capacity building, training, education



Lobbying/advocacy/Representation



Policymaking and research



Women-centric provision(s)/operation(s)

| Stakeholder | Brief description | Core activities | | | | | | Key relationships and strengths | Website |
|---|---|-----------------|---|---|--|---|---|--|--|
| | | | | | | | | | |
| INKUNGA FINANCE Plc | Private company in microfinance, offering financial products such as savings schemes, credit and loan facilities to clients | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Manages pro-women products initiated by Rwandan Government Women comprise over 40% of the staff Partnered with SACCOs, commercial and national banks; needs partners in training and raising gender awareness | www.inkungafinance.co |
| Société Mutuelle De Garantie Et De Financement (SMGF) Ltd | Private company offering microfinancing solutions such as savings, credit and other financial products to clients | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Offers and promotes products tailored to women's needs Women form over 40% of the company staff Partnered with nationwide SACCOs, commercial and national banks, government Needs partners in training and promoting gender awareness | www.smgfrwanda.com |
| CAISSE DES AFFAIRES(CAF) ISONGA Ltd | Private company involved in microfinancing leasing solutions to clients | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Offers and provides pro-women products in finance Over 40% of staff are women Partnered with SACCOs, commercial banks and national banks Needs partners in training and raising gender awareness | |
| UMURIMO FINANCE Ltd | Private company offering microfinancing solutions such as savings, credit and loan facilities to clients | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Provides financial products tailored to meet women's needs Over 40% of the staff are women; Partnered with SACCOs, government of Rwanda, commercial and national banks Seeks partners for training and raising gender awareness | |
| Ministry Of Finance And Economic Planning/Minecofin | Government Ministry involved in the administration of financial markets and framing national financial policies in Rwanda | | | ✓ | | ✓ | ✓ | <ul style="list-style-type: none"> Endorses pro-women programmes; women comprise 30% of the staff Strengths: Has financial authority over all public institutions Needs better gender promotion plan as a Ministry | www.minecofin.gov.rw |

Finance & Insurance Services Sector

National level stakeholders in Rwanda's Finance & Insurance Services sector



Savings and Credit Union Activities



Life Insurance and Banking Activities



Capacity building, training, education



Lobbying/advocacy/Representation



Policymaking and research



Women-centric provision(s)/operation(s)

| Stakeholder | Brief description | Core activities | | | | | | Key relationships and strengths | Website |
|-----------------------------------|--|-----------------|---|---|--|--|--|--|--|
| | | | | | | | | | |
| Caisse d'entraide de Butare/CEB | Cooperative Credit Union providing financial services such as savings schemes, credit and loan facilities to clients | ✓ | | ✓ | | | | <ul style="list-style-type: none"> Women form 60% of the staff; Partnered with commercial and national banks; needs training partners and gender awareness partners | www.ceb.cebms.rw |
| Rwanda Finance Ltd | Government body involved in offering other financial services activities, except for insurance and pension funding | ✓ | | ✓ | | | | <ul style="list-style-type: none"> Women comprise 40% of the staff Partnership with banks in Rwanda and regional banks Strengths: Close collaboration and coordination of financial institutions in the country Challenge: Limited gender awareness and consideration | www.rfl.rw |
| Radiant Insurance company | Private company offering life and non-life insurance facilities, products and services to clients | | ✓ | ✓ | | | | <ul style="list-style-type: none"> Women are part of the clients; About 35 staff are women Partnered with commercial insurance companies; needs training partners and partners in raising gender awareness | www.radiant.co.rw |
| Rwanda Bankers' Association (RBA) | Collective of banks offering financial services, other than insurance and pension funding services | | ✓ | ✓ | | | | <ul style="list-style-type: none"> 1 out of 3 Board Members are women; Partnered with banks in Rwanda and the region; seeking partners in training and raising gender awareness Strengths: Close collaboration and coordination of financial institutions in the country Needs improved gender awareness | www.rba.rw |

Finance & Insurance Services Sector

Regional level stakeholders in Eastern Rwanda



Savings and Credit Union
Activities



Life Insurance and Banking
Activities



Capacity building, training,
education



Lobbying/advocacy/
Representation



Policymaking and
research



Women-centric
provision(s)/operation(s)

| Stakeholder | Brief description | Core activities | | | | | | Key relationships and strengths | Website |
|-------------------------|--|-----------------|--|---|--|--|--|--|---------|
| | | | | | | | | | |
| Kamabuye Sacco | <i>Cooperative for microfinance (savings and credit)</i> | ✓ | | ✓ | | | | <ul style="list-style-type: none"> Manages pro-women products initiated by the Rwandan Govt. Over 40% of the staff are women; Partnered with Umurenge SACCOs, commercial and national banks; needs partners for training and raising gender awareness | |
| Twiyubake Gashora Sacco | <i>Cooperative financial institution engaged in microfinancing loans, credit and savings schemes</i> | ✓ | | ✓ | | | | <ul style="list-style-type: none"> Provides women-centric products in finance Over 40% staff are women; Partnered with all Umurenge SACCOs, commercial and national banks; needs partners in training and promoting gender awareness | |
| Zamuka Juru Sacco | <i>Cooperative engaged in microfinancing schemes</i> | ✓ | | ✓ | | | | <ul style="list-style-type: none"> Provides financial products tailored to women's needs About 40% are women staff; Partnered with Umurenge SACCOs, commercial and national banks; needs partners in training and raising gender awareness | |
| Jyambere Mareba Sacco | <i>Cooperative providing savings schemes, credit, loans and other financial products</i> | ✓ | | ✓ | | | | <ul style="list-style-type: none"> Provides women with special financial services/products About 40% staff are women; Partnered with all Umurenge SACCOs, commercial and national banks; needs partners in training and raising gender awareness | |
| Sacco Mayange | <i>Cooperative providing microfinancing solutions to clients</i> | ✓ | | ✓ | | | | <ul style="list-style-type: none"> Manages and provides pro-women products/services Over 40% are women staff; Partnered with all Umurenge SACCOs, commercial and national banks; needs partners in training and raising gender awareness | |
| Kungahara | <i>Cooperative for microfinance (savings and credit)</i> | ✓ | | ✓ | | | | <ul style="list-style-type: none"> Manages pro-women products initiated by the Rwandan Govt. Over 40% of the staff are women; Partnered with Umurenge SACCOs, commercial and national banks; needs partners for training and raising gender awareness | |

Finance & Insurance Services Sector

Regional level stakeholders in Eastern Rwanda



Savings and Credit Union Activities



Life Insurance and Banking Activities



Capacity building, training, education



Lobbying/advocacy/Representation



Policymaking and research



Women-centric provision(s)/operation(s)

| Stakeholder | Brief description | Core activities | | | | | | Key relationships and strengths | Website |
|---------------|--|-----------------|--|---|--|--|---|--|---------|
| | | | | | | | | | |
| DUKIRE | Cooperative providing savings schemes, credit, loans and other financial products | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Provides women with special financial services/products About 40% staff are women; Partnered with all Umurenge SACCOS, commercial and national banks; needs partners in training and raising gender awareness | |
| ICYOGERE | Cooperative financial institution engaged in microfinancing loans, credit and savings schemes | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Provides women-centric products in finance Over 40% staff are women; Partnered with all Umurenge SACCOS, commercial and national banks; needs partners in training and promoting gender awareness | |
| MURUNDI SACCO | Cooperative SACCO engaged in providing savings schemes, credit, loans and other financial products | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Manages and provides pro-women products/services Over 40% are women staff; Partnered with all Umurenge SACCOS, commercial and national banks; needs partners in training and raising gender awareness | |
| MWILI SACCO | Cooperative for microfinance (savings and credit) | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Manages pro-women products initiated by the Rwandan Govt. Over 40% of the staff are women; Partnered with Umurenge SACCOS, commercial and national banks; needs partners for training and raising gender awareness | |
| TWIYUBAKE | Cooperative providing microfinancing solutions to clients | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Provides women-centric products in finance Over 40% staff are women; Partnered with all Umurenge SACCOS, commercial and national banks; needs partners in training and raising gender awareness | |
| IZERE | Cooperative engaged in microfinancing schemes | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Provides financial products tailored to women's needs About 40% are women staff; Partnered with Umurenge SACCOS, commercial and national banks; needs partners in training and raising gender awareness | |

Finance & Insurance Services Sector

Regional level stakeholders in Eastern Rwanda



Savings and Credit Union Activities



Life Insurance and Banking Activities



Capacity building, training, education



Lobbying/advocacy/Representation



Policymaking and research



Women-centric provision(s)/operation(s)

| Stakeholder | Brief description | Core activities | | | | | | Key relationships and strengths | Website |
|--|--|-----------------|--|---|--|--|---|--|---------|
| | | | | | | | | | |
| IZIGAMIRE | <i>Cooperative financial institution engaged in microfinancing loans, credit and savings schemes</i> | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Manages and provides pro-women products/services Over 40% are women staff; Partnered with all Umurenge SACCOs, commercial and national banks; needs partners in training and raising gender awareness | |
| Coopérative de la Jeunesse pour l'Auto emploi et Développement/COOJAD BUGESERA | <i>Private Credit Union involved in providing savings, credit, loans and other financial products and services</i> | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Provides products/services tailored to meet women's needs About 40% of the staff are women; Partnered with SACCOs across the country, commercial and national banks; needs partners in training and raising gender awareness | |
| COOPEC INGASHYA | <i>Private Credit Union involved in financial leasing and providing financing products/services</i> | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Manages pro-women products initiated by the Rwandan Govt. More than 40% staff are women; Partnered with SACCOs, commercial and national banks; needs partners in training and raising gender awareness | |

Finance & Insurance Services Sector

Regional level stakeholders in Kigali



Savings and Credit Union
Activities



Life Insurance and Banking
Activities



Capacity building, training,
education



Lobbying/advocacy/
Representation



Policymaking and
research



Women-centric
provision(s)/operation(s)

| Stakeholder | Brief description | Core activities | | | | | | Key relationships and strengths | Website |
|-----------------------|---|-----------------|--|---|--|--|---|--|--|
| | | | | | | | | | |
| AMIZERO SACCO GATSATA | Cooperative financial institution engaged in microfinancing loans, credit and savings schemes | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Provides women with special financial services/products About 50% staff are women; Partnered with all Umurenge SACCOs, commercial and national banks; needs partners in training and raising gender awareness | |
| GISOZI SACCO | Cooperative for microfinance (savings and credit) | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Provides women-centric products in finance Over 45% staff are women; Partnered with all Umurenge SACCOs, commercial and national banks; needs partners in training and promoting gender awareness | |
| VISION | Cooperative financial institution engaged in microfinancing loans, credit and savings schemes | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Manages and provides pro-women products/services Over 50% are women staff; Partnered with all Umurenge SACCOs, commercial and national banks; needs partners in training and raising gender awareness | |
| GATENGA | Cooperative providing microfinancing solutions to clients | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Manages pro-women products initiated by the Rwandan Govt. Over 50% of the staff are women; Partnered with Umurenge SACCOs, commercial and national banks; needs partners for training and raising gender awareness | |
| UMWALIMU SACCO | Private Credit Union engaged in providing savings, credit and loan facilities to clients | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Provides products tailored to meet women's needs About 55% staff are women; Partnered with commercial and national banks; need partners in training and raising gender awareness | www.umwalimusacco.co.rw |
| Kimironko SACCO | Cooperative engaged in providing microfinancing solutions | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Provides products tailored to women's financing About 50% of the staff are women; Partnered with Umurenge SACCOs, commercial and national banks; needs partners in training and raising gender awareness | |

Finance & Insurance Services Sector

Regional level stakeholders in Kigali



Savings and Credit Union
Activities



Life Insurance and Banking
Activities



Capacity building, training,
education



Lobbying/advocacy/
Representation



Policymaking and
research



Women-centric
provision(s)/operation(s)

| Stakeholder | Brief description | Core activities | | | | | | Key relationships and strengths | Website |
|--------------------------|---|-----------------|---|--|--|--|---|--|---------|
| | | | | | | | | | |
| Kimironko Umwarimu SACCO | Cooperative engaged in microfinancing schemes | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Provides women-centric products in finance About 50% staff are women; Partnered with all Umurenge SACCOs, commercial and national banks; needs partners in training and promoting gender awareness | |
| GIKOMERO SACCO | Cooperative providing savings schemes, credit, loans and other financial products | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Provides women with special financial services/products About 40% staff are women; Partnered with all Umurenge SACCOs, commercial and national banks; needs partners in training and raising gender awareness | |
| IJABO | Cooperative providing microfinancing solutions to clients | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Provides financial products tailored to women's needs About 40% are women staff; Partnered with Umurenge SACCOs, commercial and national banks; needs partners in training and raising gender awareness | |
| ICYEREKEZO | Cooperative financial institution engaged in microfinancing loans, credit and savings schemes | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Provides women-centric products in finance Over 40% staff are women; Partnered with all Umurenge SACCOs, commercial and national banks; needs partners in training and raising gender awareness | |
| KAGARAMA | Cooperative engaged in providing savings schemes, credit, loans and other financial products | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Manages pro-women products initiated by the Rwandan Govt. Over 40% of the staff are women; Partnered with Umurenge SACCOs, commercial and national banks; needs partners for training and raising gender awareness | |
| COOPEC UBAKA | Private Credit Union involved in providing savings, credit, loans and other financial products and services | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Provides products/services tailored to meet women's needs About 40% of the staff are women; Partnered with SACCOs, commercial and national banks; needs partners in training, raising gender awareness | |

Finance & Insurance Services Sector

Regional level stakeholders in Kigali



Savings and Credit Union Activities



Life Insurance and Banking Activities



Capacity building, training, education



Lobbying/advocacy/Representation



Policymaking and research



Women-centric provision(s)/operation(s)

| Stakeholder | Brief description | Core activities | | | | | | Key relationships and strengths | Website |
|------------------------------|--|-----------------|--|---|--|--|---|--|--|
| | | | | | | | | | |
| Cycle Investment Cooperative | <i>Private Credit Union involved in financial leasing and providing financing products/services</i> | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Manages pro-women products initiated by the Rwandan Govt. More than 40% staff are women; Partnered with SACCOs in Rwanda, commercial and national banks; needs partners in training and raising gender awareness | www.cicrwanda.com |
| COOPEC ZAMUKA | <i>Private Credit Union involved in providing savings, credit, loan and other financial products and services to clients</i> | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Provides financial products tailored to meet women's needs About 40% of the staff are women; Partnered with SACCOs in Rwanda, commercial and national banks; needs partners in training and promoting gender awareness | |

Finance & Insurance Services Sector

Regional level stakeholders in Northern Rwanda



Savings and Credit Union Activities



Life Insurance and Banking Activities



Capacity building, training, education



Lobbying/advocacy/Representation



Policymaking and research



Women-centric provision(s)/operation(s)

| Stakeholder | Brief description | Core activities | | | | | | Key relationships and strengths | Website |
|-----------------------|---|-----------------|--|---|--|--|---|--|---------|
| | | | | | | | | | |
| SONGA | Cooperative engaged in microfinancing schemes | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Provides women with special financial services/products About 40% staff are women; Partnered with all Umurenge SACCOS, commercial and national banks; needs partners in training and raising gender awareness | |
| NDORWA | Cooperative engaged in providing savings schemes, credit, loans and other financial products | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Provides pro-women products and services to clients About 40% staff are women; Partnered with all Umurenge SACCOS, commercial and national banks; needs partners in training and raising gender awareness | |
| IYUNGURE | Cooperative for microfinance (savings and credit) | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Provides women-centric products in finance About 40% staff are women; Partnered with all Umurenge SACCOS, commercial and national banks; needs partners in training and promoting gender awareness | |
| UMURUNGA W'ITERAMBERE | Cooperative providing savings schemes, credit, loans and other financial products | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Manages pro-women products initiated by the Rwandan Govt. Over 40% of the staff are women; Partnered with Umurenge SACCOS, commercial and national banks; needs partners for training and raising gender awareness | |
| AKABANDO | Cooperative financial institution engaged in microfinancing loans, credit and savings schemes | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Provides women with special financial services/products About 40% staff are women; Partnered with all Umurenge SACCOS, commercial and national banks; needs partners in training and raising gender awareness | |
| SACCO TUGIRE UBUKIRE | Cooperative providing microfinancing solutions and services to clients | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Manages pro-women products of the Rwandan Government Over 40% of staff are women; Partnered with Umurenge SACCOS, commercial/national banks; needs partners in training and raising gender awareness | |

Finance & Insurance Services Sector

Regional level stakeholders in Northern Rwanda



Savings and Credit Union Activities



Life Insurance and Banking Activities



Capacity building, training, education



Lobbying/advocacy/Representation



Policymaking and research



Women-centric provision(s)/operation(s)

| Stakeholder | Brief description | Core activities | | | | | | Key relationships and strengths | Website |
|---|---|-----------------|---|--|--|--|---|--|---------|
| | | | | | | | | | |
| UMUSINGI SACCO RUSHASHI | Cooperative engaged in providing savings schemes, credit, loans and other financial products | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Provides women with special financial services/products About 40% staff are women; Partnered with all Umurenge SACCOS, commercial and national banks; needs partners in training and raising gender awareness | |
| INDATWA SACCO | Cooperative financial institution engaged in microfinancing loans, credit and savings schemes | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Provides products tailored to women's financing About 40% of the staff are women; Partnered with Umurenge SACCOS, commercial and national banks; needs partners in training and raising gender awareness | |
| HIRWA SACCO | Cooperative for microfinance (savings and credit) | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Manages and provides pro-women products/services Over 40% are women staff; Partnered with all Umurenge SACCOS, commercial and national banks; needs partners in training and raising gender awareness | |
| MULINDI TEA GROWERS SACCO | Private Credit Union involved in providing savings, credit, loan and other financial products and services to clients | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Manages pro-women products initiated by the Rwandan Govt. More than 40% staff are women; Partnered with SACCOS in Rwanda, commercial and national banks; needs partners in training and raising gender awareness | |
| COOPEC ISHEMA MULINDI | Private Credit Union involved in providing savings, credit, loan and other financial products and services to clients | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Provides financial products tailored to meet women's needs About 40% of the staff are women; Partnered with SACCOS in Rwanda, commercial and national banks; needs partners in training and promoting gender awareness | |
| Caisse de Solidarité de la Population de KINIHIRA/CSPKI | Private Credit Union company involved in providing financing solutions to clients | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Provides pro-women products and services to clients About 40% staff are women; Partnered with SACCOS, commercial/national banks; needs partners in training and raising gender awareness | |

Finance & Insurance Services Sector

Regional level stakeholders in Northern Rwanda



Savings and Credit Union Activities



Life Insurance and Banking Activities



Capacity building, training, education



Lobbying/advocacy/Representation



Policymaking and research



Women-centric provision(s)/operation(s)

| Stakeholder | Brief description | Core activities | | | | | | Key relationships and strengths | Website |
|---|--|-----------------|--|---|--|--|---|--|---------|
| | | | | | | | | | |
| COOPEC ITI | <i>Private Credit Union providing savings, credit, loan and other financial products and services</i> | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Manages pro-women products initiated by the Rwandan Govt. More than 40% staff are women; Partnered with SACCOs in Rwanda, commercial and national banks; needs partners in training and raising gender awareness | |
| Coopérative de Développement de la Masse Rurale/CODEMARU | <i>Private Credit Union involved in providing savings, credit, loan and other financial products and services to clients</i> | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Provides products tailored to meet women's needs About 55% staff are women; Partnered with commercial and national banks; need partners in training and raising gender awareness | |
| Caisse de Solidarité de Théiculteurs CYOHOHA-RUKERI/CSTCR | <i>Private Credit Union providing microfinancing/financial leasing services</i> | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Provides financial products tailored to meet women's needs About 40% of the staff are women; Partnered with SACCOs in Rwanda, commercial and national banks; needs partners in training and promoting gender awareness | |
| COOPEC TRASO | <i>Private Credit Union Company engaged in microfinance and offering financial products to clients</i> | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Manages pro-women products initiated by the Rwandan Govt. More than 40% staff are women; Partnered with SACCOs in Rwanda, commercial and national banks; needs partners in training and raising gender awareness | |

Finance & Insurance Services Sector

Regional level stakeholders in Southern Rwanda



Savings and Credit Union
Activities



Life Insurance and Banking
Activities



Capacity building, training,
education



Lobbying/advocacy/
Representation



Policymaking and
research



Women-centric
provision(s)/operation(s)

| Stakeholder | Brief description | Core activities | | | | | | Key relationships and strengths | Website |
|-----------------|---|-----------------|---|--|--|--|---|--|---------|
| | | | | | | | | | |
| COOPEC IMPAMBA | Private Credit Union providing microfinancing/financial leasing services | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Provides financial products tailored to meet women's needs About 40% of the staff are women; Partnered with Umurenge SACCOs, commercial/national banks; needs partners in training and promoting gender awareness | |
| SACCO TERIMBERE | Cooperative for microfinance (savings and credit) | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Provides products tailored to women's financing About 40% of the staff are women; Partnered with Umurenge SACCOs, commercial and national banks; needs partners in training and raising gender awareness | |
| SACCO IZERE | Cooperative financial institution engaged in microfinancing loans, credit and savings schemes | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Manages pro-women products initiated by the Rwandan Govt. Over 40% of the staff are women; Partnered with Umurenge SACCOs, commercial and national banks; needs partners for training and raising gender awareness | |
| SACCO URUGERO | Cooperative engaged in providing savings schemes, credit, loans and other financial products | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Provides women-centric financial products/services Over 40% staff are women; Partnered with Umurenge SACCOs, commercial/national banks; needs partners in training and raising gender awareness | |
| SACCO URUMURI | Cooperative providing microfinancing solutions and services to clients | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Provides products tailored to women's financing About 40% of the staff are women; Partnered with Umurenge SACCOs, commercial and national banks; needs partners in training and raising gender awareness | |

Finance & Insurance Services Sector

Regional level stakeholders in Southern Rwanda



Savings and Credit Union Activities



Life Insurance and Banking Activities



Capacity building, training, education



Lobbying/advocacy/Representation



Policymaking and research



Women-centric provision(s)/operation(s)

| Stakeholder | Brief description | Core activities | | | | | | Key relationships and strengths | Website |
|--|---|-----------------|---|--|--|--|---|--|---------|
| | | | | | | | | | |
| SACCO INDATWA | Cooperative financial institution engaged in microfinancing loans, credit and savings schemes | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Manages pro-women products as per Rwandan Government Over 40% are women staff; Partnered with Umurenge SACCOs, commercial and national banks; needs training partners and partners for raising gender awareness | |
| SACCO MUGINA JYAMBERE (SAMUJYA) | Cooperative for microfinance (savings and credit) | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Provides financial services tailored to women's needs Over 40% staff are women; Partnered with Umurenge SACCOs, commercial/national banks; needs partners in training and raising gender awareness | |
| CPF INEZA (Cooperative of Progress and Finances) | Private Credit Union involved in providing savings, credit, loan and other financial products and services to clients | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Manages pro-women products initiated by the Rwandan Govt. More than 40% staff are women; Partnered with SACCOs in Rwanda, commercial and national banks; needs partners in training and raising gender awareness | |
| CT NYAMAGABE | Private Credit Union Company engaged in microfinance and offering financial products to clients | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Provides pro-women products and services to clients About 40% staff are women; Partnered with SACCOs, commercial/national banks; needs partners in training and raising gender awareness | |
| COOPEC TWIZIGAMIRE | Private Credit Union offering clients microfinancing products and solutions | ✓ | ✓ | | | | ✓ | <ul style="list-style-type: none"> Provides financial products tailored to meet women's needs About 40% of the staff are women; Partnered with SACCOs in Rwanda, commercial and national banks; needs partners in training and promoting gender awareness | |

Finance & Insurance Services Sector

Regional level stakeholders in Western Rwanda



Savings and Credit Union Activities



Life Insurance and Banking Activities



Capacity building, training, education



Lobbying/advocacy/Representation



Policymaking and research



Women-centric provision(s)/operation(s)

| Stakeholder | Brief description | Core activities | | | | | | Key relationships and strengths | Website |
|---------------------------|--|-----------------|--|---|--|--|---|--|---------|
| | | | | | | | | | |
| BWISHYURA SACCO | Cooperative SACCO engaged in providing savings schemes, credit, loans and other financial products | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Provides products tailored to women's financing About 40% of the staff are women; Partnered with Umurenge SACCOs, commercial and national banks; needs partners in training and raising gender awareness | |
| INDATSIKIRA SACCO GASHALI | Cooperative involved in providing microfinancing solutions for clients | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Provides women-centric financial products/services Over 40% staff are women; Partnered with Umurenge SACCOs, commercial/national banks; needs partners in training and raising gender awareness | |
| GISHYITA SACCO | Cooperative for microfinance (savings and credit) | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Provides products tailored to women's financing needs About 40% of the staff are women; Partnered with Umurenge SACCOs, commercial and national banks; needs partners in training and raising gender awareness | |
| SACCO GITESI | Cooperative involved in financial leasing such as savings, credits and loans to clients | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Provides pro-women products and services to clients About 40% staff are women; Partnered with all Umurenge SACCOS, commercial and national banks; needs partners in training and raising gender awareness | |
| AMIZERO SACCO GISAKURA | Private Credit Union providing savings, credit, loan and other financial products and services | ✓ | | ✓ | | | ✓ | <ul style="list-style-type: none"> Manages pro-women products initiated by the Rwandan Govt. More than 40% staff are women; Partnered with SACCOs in Rwanda, commercial and national banks; needs partners in training and raising gender awareness | |