

# Links between urbanisation and employment in Rwanda

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## Questions

- *What is known in the literature about the impact of urbanisation on the lives of poor people in Rwanda? In particular, focus on the links between urbanisation and employment.*
- *Why do people move/not move to cities (what are the pushes and pulls)?*
- *What are the risks/vulnerabilities of people working and living in cities?*
- *How do opportunities in cities differ for men/women and people with disabilities?*

## Contents

1. Summary
2. Impact of urbanisation on lives of the poor
3. Movement to cities: push and pull factors
4. Risks/Vulnerabilities of people working and living in cities
5. Differences in opportunities in cities for men/women (including youth) and people with disabilities
6. References

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# 1. Summary

Rwanda has an opportunity that may be unique in Africa: to harness urbanisation to its full potential (Murray, 2015). According to the World Bank (2017, 2018), large scale urbanisation has already taken place in Rwanda. The pace of urbanisation is reported to be much faster than official records suggest (World Bank, 2017). However, it has become “relatively muted” more recently, which has limited the potential benefits of urbanisation in terms of long-term economic growth and employment (World Bank, 2018b).

Greater urbanisation is explicit in Rwanda’s plans for becoming a middle-income country by 2020 (World Bank, 2018a). Rwandans living in cities and towns are predicted to double from current estimates of 17%, to 35% by 2024 (Gubic and Baloi, 2019). Therefore, the main goal of the Government is to transform Rwanda’s current agricultural-based economy to one that is industry- and service-based.

This rapid review focuses on literature related to urbanisation and employment due to rural-urban (“inwards”) movement in Rwanda, rather than migration from neighbouring countries. The evidence used in this rapid review is taken from the World Bank Group, the African Development Bank (AFDB), International Growth Centre (IGC), as well as from peer reviewed journals and university analysis from Rwanda. However, there was a dearth of literature explaining why people do not decide to move to cities. Limited information was also found for disabled people and links to employment in urbanised areas. Key points are highlighted below:

Impact of urbanisation on poor people:

- This was mainly positive: improved connectivity to basic services and quality of life; economic growth; boom in the construction sector; new markets; better health, and better education. However, as well as environmental degradation,<sup>1</sup> negative impacts include high population densities (informal settlements), as well as competition for housing (including amenities such as electricity) and employment.
- Within 20km of the capital city (Kigali), and within 5km of secondary cities, a 10% increase in density is associated with higher non-farm employment (World Bank, 2018a).
- The literature on future economy due to urbanisation is contradictory, however: with continued positive (World Bank, 2019) or unsustainable (World Population Review, 2019) outlooks predicted.

Migration to cities - pushes and pulls:

- Most migrators to Kigali are young (18-35 years old) and are pulled towards opportunities for employment (Hitayezu et al., 2018).
- IGC research shows male migrants stated both economic and educational purposes as their main motive for moving to Kigali. However, female migrants emphasised social motivations for moving (Hitayezu et al., 2018: 10).
- World Bank analysis shows that urban population growth is not driven by traditional “push and pull” migration (Hommann and Lall, 2019). Standard models explain rural-to-urban migration by a combination of a *rural push* (conflict, drought, unemployment, and poverty)

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<sup>1</sup> Issues related to climate change and urbanisation are discussed in Price, R.A. (2019). *Climate change and disaster management arising from rapid urbanisation*. K4D Helpdesk Report 660.

and an *urban pull* (better prospects of income and living conditions). IGC research in Rwanda has found that rather than moving to the city because of ‘push’ factors compelling people to leave agriculture, urbanisation can be driven by positive ‘pull’ factors that actively draw people to the city.

#### Urbanisation and employment:

- Analysis for Rwanda shows that urbanisation has accounted for 37% of national structural change (GDP growth through labour reallocation across employment sectors). Urban areas have accounted for 48% of national labour productivity growth over the past 15 years (Diao et al., 2017; World Bank, 2018b).
- Age is not a significant predictor of underemployment (i.e. working less than 35 hours per week), but gender and migration status are (Hitayezu et al., 2018).
- Research from Kigali shows a strong link between where people live and the sector of activity in which they work (Hitayezu et al., 2018). Over 70% of household heads live within 2km from their work place (straight-line distance), with an estimated 44% of employed heads-of-household working in the administrative sector in which they live. This data suggests that different parts of the city specialise in different types of economic activities. This is particularly true for traders, who are more likely to live and work close to the city centre.

#### Poverty and liveability:

- Research shows that Rwanda has been relatively successful in translating urbanisation to poverty reduction, particularly in Kigali (a contribution of more than 10%) (World Bank, 2018a; Hommann and Lall, 2019). However, poverty reduction from urbanisation appears to have “eroded” in recent years (World Bank, 2019a).
- Employment can help with access to health services via insurance schemes. Geographic accessibility of health services has been improved by urbanisation in Rwanda (Jaganyi et al., 2018) – although this may result in overcrowded roads and hospitals (Murray, 2015).
- There is mixed evidence on gender differences and poverty: a large percentage of women work without pay in urban areas (Nabalamba and Sennoga, 2014). Single female-headed households in Kigali are associated with a large drop in income (Hitayezu et al., 2018). However, according to the *National Urbanization Policy*, being in a female-headed household is “increasingly likely to make little difference to poverty status” (Republic of Rwanda, 2015a).

#### Risks/vulnerabilities of groups living and working in cities:

- Youth unemployment tends to be an urban phenomenon, and in Kigali it affects both secondary school and university graduates, particularly females (Stavropoulou and Gupta-Archer, 2017).
- Poor, uneducated migrant women are more at risk from arrest in cities due to their job choices (Berry, 2015).
- Many factors driving old-age poverty and vulnerability, e.g. low level of formal pension savings, the increasing division of household land plots, urbanisation, and informality of work, are predicted to continue over the next 50 years (Sabates-Wheeler and Wylde, 2018).

Opportunities for vulnerable groups:

- Better education is needed to increase employment: Investment is needed in youth literacy, as well as skills development. This is especially for disabled people (National Union of Disability Organizations in Rwanda, 2018); as well as for women, to allow them to compete in the urban labour market and to reduce the male-female wage gap (Nabalamba and Sennoga, 2014).
- Employment opportunities can be included in initiatives aiming to mainstream social inclusion into urban development e.g. *Inclusive Cities Talks*, which can benefit women and children, the elderly, and people with disabilities, living in rapidly urbanising cities in Rwanda (Murray, 2015; Hitayezu et al., 2018; Gubic and Baloi, 2019).
- Institutionalised care facilities through existing social protection programmes could help poor older people. By making care work one of the public works activities under the *Vision 2020 Umurenge Programme (VUP)*, employment opportunities could also be created for younger adults (Sabates-Wheeler et al., 2018).
- Government-collaborated projects such as IDEAL-Rwanda (Inclusive Decisions at the Local Level) aim to focus on achieving gender-related outputs (such as skills development for women) in secondary cities beyond Kigali.

## 2. Impact of urbanisation on lives of the poor

### Population and urbanisation

Rwanda has one of the highest population densities in Africa (1,060/sq mi) with a young, mostly rural population. 2019 figures estimate the country population at 12.68 million, an increase from 2013's estimate of 11.8 million. This puts Rwanda 76th in the world in terms of population.<sup>2</sup>

According to the World Bank (2017, 2018), large scale urbanisation has already taken place in Rwanda. Because the definition of urban areas needs refining, the pace of it is much faster than official records suggest (World Bank, 2017). A 2012 census and 2014 household survey calculated the urban share of the population at 16.5% and 17.3%, respectively (World Bank, 2017). *Rwanda Economic Update: Rethinking Urbanization* researchers (using another, simple definition of urban areas) found that the level of urbanisation had increased far more - from 15.8% to 26.5% between 2002 and 2015, an increase of 132% or almost two million people (World Bank, 2017). However, the pace of recent rural-to-urban migration has been “relatively muted,” according to the joint Government-World Bank Group study on Rwanda’s *Future Drivers of Growth*. This has limited the potential benefits of urbanisation in terms of long-term growth (World Bank, 2018b; 2019a: 47).

Kigali is the most urbanised province (Sabates-Wheeler et al., 2018: 12). The capital is by far the largest city with a population of 745,261, and more than a million people living in the greater metropolitan area.<sup>1</sup> There are very few major towns in Rwanda. Half of the urban population outside Kigali is found along two urban corridors: the Musanze-Rubavu corridor (one-third), and the Muhanga-Huye corridor (18%). Much of Rwanda’s remaining urban population is spread between the roads connecting Kigali to Bugesera, Kayonza, the Burundian border, and the more

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<sup>2</sup> <http://worldpopulationreview.com/countries/rwanda-population/>

isolated settlements of Nyagatare and Rusizi. Almost a quarter of the urban population resides in small settlements of fewer than approximately 15,000 people (Diao et al., 2017).

## Impact of urbanisation

Cities exist because they reduce economic distance by concentrating, in a limited area, workforce, employers, capital, costly infrastructure, ideas, and buyers and sellers (Lall et al., 2017: 64). Greater urbanisation is specific in Rwanda's plans for becoming a middle-income country by 2020 (World Bank, 2018a). However, research shows that urbanisation has had both positive and negative impacts in the country (Jaganyi et al., 2018: 73). The following list explains how these impacts affect poor people, particularly in relation to employment:

### 1. Uncontrolled urban/informal settlements: negative impacts

The first waves of urbanisation were caused by returning refugees and internal (or "inwards") migration, precipitated by fear of conflict and insecurity in post-genocide Rwanda (Hitayezu et al., 2018: 29). The first focus of the post-genocide Government became the establishment of grouped settlements 'imidugudu' as an alternative means of housing the population much closer together, that would in turn catalyse reconciliation (Jaganyi et al., 2018: ix). Besides the grouped settlements, the post-genocide period also saw a significant rise in unplanned urban settlements; uncontrolled urban expansions, and inefficient use of land, all of which impacted heavily on the urbanisation trajectory (MININFRA, 2013).

Most internal migrants during that period - and that are still living in Kigali today - came from the South of the country (56%), about a quarter from a West (27%), 8% from the East and another 8% from the North (Hitayezu et al., 2018: 30). The Rubavu (Gisenyi) area on the border of the Democratic Republic of the Congo (DRC) is the only urban area other than Kigali that has significant appeal for internal migrants, as part of the busy transport corridor that runs from the DRC through Rwanda to the border with Uganda just north of Musanze (World Bank, 2018a).

Currently, low-income groups from different parts of the country migrate to the capital city, seeking a temporary job or income and better living conditions. However, this leads to urban sprawl and ever-growing informal settlements. The only way to reduce this trend and prevent the continuous formation of informal settlements in Kigali is to establish alternative "growth poles," such as the existing secondary cities<sup>3</sup> (Republic of Rwanda, 2019: 29). However, it is expected that Kigali will continue to remain the driver of urbanisation (Hitayezu et al., 2018: 17).

### 2. Economic transformation: mixed impacts

Since the turn of the 21<sup>st</sup> century, Rwanda has been experiencing significant economic growth, largely due to policy reform (Republic of Rwanda, 2015a: 36). The Ministry of Infrastructure (MININFRA)'s *National Urbanization Strategy 2017-2024*, lists economic growth as a key pillar, with "well-coordinated urbanization... [that] provides the basis for socio-economic opportunities" being a main contributor to this goal (Republic of Rwanda, 2015a: 36).

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<sup>3</sup> Musanze (formerly Ruhengeri) in the Northern Province; Nyagatare in the Eastern Province; Rubavu (Gisenyi) and Rusizi (Cyangugu) in the Western Province, and Muhanga (Gitarama) and Huye (Butare) in the Southern Province.

The contribution of urbanisation to growth depends on the productivity gap between similar sectors in rural and urban areas, which occurs because (a) urban workers are generally better educated and higher skilled, and (b) capital-labour ratios tend to be higher in urban sectors where capital investments are more likely to be concentrated. A comparison of wages for similarly educated workers provides a broad estimate of the urban-rural productivity gap: urban workers in Rwanda earn, on average, twice the rural wage for similar work in similar sectors of employment.<sup>4</sup> Using these estimates, analysis shows that urbanisation has accounted for 37% of national structural change (GDP growth through labour reallocation across employment sectors), and urban areas have accounted for 48% of national labour productivity growth over a 15-year period (Diao et al., 2017).

In Rwanda, not only has urbanisation had a positive impact on structural transformation, it has also helped raise the national average of GDP per worker (World Bank, 2018a). The economy expanded at 8.6% in 2018, and headline inflation remained low at 1.2% (as of March 2019), according to the *Lighting Rwanda Economic Update* report (World Bank, 2019b: iii). This report forecasts a favourable economic outlook, with growth expected to be in the range of 7.5%-8% annually. However, other projections show that the current growth is unsustainable because the foundation of the Government is “institutionally weak” (World Population Review, 2019).<sup>5</sup> As Rwanda is on a path to rapid urbanisation, it needs to manage the process well to harness the urban agglomeration economies that are essential for future high growth (World Bank, 2018b: 32).

### **3. Poverty reduction: mixed impacts**

The IFC *Market Scoping Report* (Biallas and Fook, 2016) states that 39.1% of Rwandans live under the poverty line.<sup>6</sup> Although it is reported that urbanisation has done little to reduce poverty in most sub-Saharan African (SSA) countries (Hommann and Lall, 2019: 6), World Bank analysis has found the opposite to be true in Rwanda (Hommann and Lall, 2019: 9). The estimated effect of urban population density on poverty reduction is strong, with a 10% increase in density associated with a 6% drop in the rate of moderate poverty within a 5km radius of a secondary city in Rwanda (World Bank, 2018a). However, poverty reduction from urbanisation and agglomeration appears to have “eroded” in recent years (World Bank, 2019a: 22). Between 2014 and 2017, poverty in Kigali has improved substantially, but nationwide there has been almost no reduction in poverty.

### **4. Employment opportunities: mixed impacts**

About 80% of the population still work in agriculture, although this is on the decline (Nabalamba and Sennoga, 2014; ODI, 2016: 10). Employment in Rwanda is affected by seasonality. Agricultural workers experience a reduction in employment opportunities during July and August - employment rates for July and August are about 10 percentage points lower than in other months (Nabalamba and Sennoga, 2014). The majority of female agricultural workers are engaged in non-wage employment in urban areas. Therefore, the main goal of the Government is to

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<sup>4</sup> However, the higher costs of living in cities also needs to be taken into account.

<sup>5</sup> Aid agencies credit the Kagame government with making big strides in reducing poverty, though critics question the growth numbers and point out that Rwanda is still dependent on foreign aid. See <https://www.ft.com/content/5dda59d0-93df-11e7-a9e6-11d2f0ebb7f0>

<sup>6</sup> Poverty is based on the international poverty line of USD1.25 (in purchasing power parity terms) a day. Calculation based on 2015 CIA data.

transform Rwanda's (low-income) agriculture-based economy to one that is industry- and service-based.<sup>7</sup>

An estimated 63% of recent migrants identified seeking business opportunities or paid employment as one of the main reasons that they moved to Kigali (Hitayezu et al., 2018: 10). An estimated 40% of heads-of-household work in the unmonitored informal job sector (Hitayezu et al., 2018: 11). The most common economic activities for heads-of-household in unplanned settlements are Wholesale and retail trade (29%), Transport and storage (12%), and Construction (11%). Migrant households in Kigali are significantly more likely to work in Public administration (+5 percentage points) (Hitayezu et al., 2018: 36). Rwanda's industrial sector is small, contributing approximately 16% to GDP, and employing less than 3% of the population. The services sector – including tourism - generates almost half of GDP (47%) and has grown at an average annual rate of approximately 8% in recent years.<sup>8</sup> However, larger firms, including manufacturing, report affordability of electricity as a binding constraint. This is an important consideration as these firms are an important contributor to jobs, export, foreign direct investments, and growth (World Bank, 2019: 23).

MININFRA notes that urbanisation offers an opportunity to increase off-farm employment and development of cities.<sup>9</sup> The link between urbanisation and the creation of non-farm jobs is stronger in areas with a higher population density, and better connectivity in terms of transport and access to markets (World Bank, 2018a). Within 20km of Kigali, and within 5km of secondary cities, a 10% increase in density is associated with higher non-farm employment (World Bank, 2018a).

Research shows that people in Kigali's unplanned settlements live close to where they work (Hitayezu et al., 2018: 11). Over 70% of household heads live within 2km from their work place (straight-line distance), with an estimated 44% of employed heads-of-household working in the administrative sector in which they live; the remaining workers transit to nearby areas.

### 3. Movement to cities: push and pull factors

2014 data from the *Drivers of Growth* World Bank report shows that 57% of Kigali's population had migrated to Kigali at some point in their lives, and 14% had migrated from rural areas in the past three years (World Bank, 2018b: 142,144). Sectors bordering Kigali have also seen higher than average population growth.

Employment opportunities and active policies to promote urbanisation are expected to continue to PULL the population towards towns and cities in Rwanda (Sabates- Wheeler et al., 2018: 50). The following examples on pushes and pulls highlight the complex relationship of movement to cities. They are taken from recent research from University of Rwanda (Jaganyi et al., 2018) and Centre for Social Protection (Institute of Development Studies, IDS)/African Population and Health Research Center (APHRC) collaboration on movement to Kigali and Huye district:<sup>10</sup>

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<sup>7</sup> <https://www.weforum.org/agenda/2016/04/5-things-to-know-about-rwanda-s-economy/>

<sup>8</sup> <https://www.export.gov/article?id=Rwanda-Market-Overview>

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[http://www.mininfra.gov.rw/index.php?id=100&tx\\_news\\_pi1%5Bnews%5D=345&tx\\_news\\_pi1%5Bcontroller%5D=News&tx\\_news\\_pi1%5Baction%5D=detail&cHash=9b2a9c91713af86023df7371b7ee526f](http://www.mininfra.gov.rw/index.php?id=100&tx_news_pi1%5Bnews%5D=345&tx_news_pi1%5Bcontroller%5D=News&tx_news_pi1%5Baction%5D=detail&cHash=9b2a9c91713af86023df7371b7ee526f)

<sup>10</sup> Huye is the most densely populated district in the Southern Province, with 565 inhabitants per km<sup>2</sup> (Jaganyi et al., 2018: 49).

## **PULL/PUSH: accessibility to education**

Education is an important PULL factor. It is key in development of urbanisation. This is by producing skilled people who are able to use the available opportunity to create jobs, and who are able to provide the innovation to improve wellbeing (Jaganyi et al., 2018: 78). Financial incomes, coupled with distance from school, constitute the main determinants for parents to choose between public or private schools for their children; the private schools being more expensive but offering relevant quality education (Jaganyi et al., 2018: 21). The Government policy of Education For All in 2000 also had a direct impact on urbanisation, especially formation of KIST (the Kigali Institute of Science, Technology and Management – now the College of Science and Technology, University of Rwanda) in 1997. “Good schools” specialising in science and technology for secondary education located in Kigali became a PULL factor for catalysing urbanisation of the city (Jaganyi et al., 2018: 74).

However, increased costs of living (including study/tuition fees, food, and rent) for both teachers and students, has been reported in both Kigali and Huye (Jaganyi et al., 2018: 79), which is a significant PUSH factor.

## **PULL/PUSH: accessibility to health and social services**

Geographic accessibility of health services has been improved by urbanisation in Rwanda (Jaganyi et al., 2018: 64). Health services can be accessed using employment-based health insurance schemes, and has been shown to help those living under the poverty line (Biallas and Fook, 2016). CBHI offers access to basic yet comprehensive primary health services in return for a small annual premium and modest user fees, administered on a sliding scale.<sup>11</sup> For the poorest (25% of the population), premiums are paid by the Government (in part through external aid) worth RWF 2,000 (USD 2.17) for each member, thereby reducing the economic barrier of user fees. This includes people without houses, hardly earning, and those affected by food insecurity - totalling 376,192 households comprised of 1,480,167 people (Jaganyi et al., 2018: 45). Key services are free, such as HIV and tuberculosis care, as well as malnutrition treatment. Similarly insured patients under the *Rwanda Social Security Board* are allowed to get healthcare from any authorised healthy provider of their choice (including private health providers). Both CBHI and RSSB cover health insurance for at least 95% of the Rwandan population.

However, residents in highly urbanised communities may suffer from traffic congestion and overcrowded hospitals (Murray, 2015: 4).

## **PUSH/PULL: availability of basic infrastructure for liveability**

Both Kigali and Huye have benefited from improvements in water and sanitation due to urbanisation (Jaganyi et al., 2018: 64). This is thanks to urban master plans, created in order to provide better living conditions for the growing urban population, including the extreme poor. In the current master plan (aligned with the Government Vision 2020), low-income earners were

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<sup>11</sup> CBHI is financed both by the state and individuals' contributions through insurance premiums and direct user-fees for services. Members pay annual premiums according to categories of *Ubudehe* (classification of Rwandans based on economic status) while a 10% service fee is paid for each visit to a health centre or hospital.

being “pushed away from the CBD.”<sup>12</sup> However, the updated Kigali master plan (released in August 2019), aligned with Vision 2050, is expected to generate at least 1.7 million jobs in the next 30 years through “specific development activities.”<sup>13</sup>

## **PULL/PUSH: housing availability and land scarcity**

11% of recent migrants mentioned living with family or friends as one of the main reasons they moved to Kigali (Hitayezu et al., 2018: 34). 9% moved to Kigali following a wedding or divorce. Therefore, opportunities in housing and neighbourhood development are also necessary for migrants.

In the *Vision 2020* and *Vision 2050* blueprints, an emphasis is placed on developing basic infrastructure in urban centres to enable the decongestion of agricultural zones, investment in job creation, and service provision to ensure a good quality of life (Gubic and Baloi, 2019: 225).

Adopted in March 2015, the *Rwanda National Housing Policy*<sup>14</sup> has a vision of enabling everyone - independent of income, base of subsistence, and location - to access adequate housing in sustainably planned and developed areas reserved for habitation (Jaganyi et al., 2018: 8). This is a major PULL factor for migrants to cities.

The *Land Tenure Regularization* process guarantees married women 50% ownership of land holdings, as well as mandatory participation in consultations on land use (ODI, 2016: 29-30). However, land scarcity is a major PUSH factor (Sabates- Wheeler et al., 2018: 50). As land has become scarce and expensive due to urbanisation, there are limited houses for most average income households. This has led to poor housing in some areas of Kigali (Jaganyi et al., 2018: 79).

## **PULL/PUSH: industry changes and urban investment**

Due to urbanisation, the Tourism and Hotel business sector has clearly improved, accounting for a great contribution in the economy of Huye district (Jaganyi et al., 2018: 49). However, there has been a decline in some (small scale) industries in Huye due to closure or relocation to Kigali (Jaganyi et al., 2018: 76). This can lead to poor employment chances for those with limited skills who cannot afford to move.

## **PUSH: increased standard of living costs**

Displacement is a major PUSH factor. High out-of-pocket commuting costs disproportionately affect the disadvantaged (poor, young, unskilled) by creating a spatial mismatch. Physical segregation of unskilled workers from job opportunities leads to high commuting and job search costs, which partially explain higher unemployment rates and lower average wages (Lall et al., 2017: 74).

Urban change has attracted new people, it has also resulted in the displacement of existing groups (Jaganyi et al., 2018: 79). For example, many Kavukire (native) people have been forced

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<sup>12</sup> CBD: central business district, Used interchangeably with City Centre. <https://www.newtimes.co.rw/news/new-kigali-city-master-plan-be-unveiled-august>

<sup>13</sup> <https://www.newtimes.co.rw/news/new-kigali-city-master-plan-be-unveiled-august>

<sup>14</sup> MININFRA (Ministry of Infrastructure, Republic of Rwanda (2015). *Rwanda National Housing Policy*.

to relocate since they could not afford the standard costs of the city due to urbanisation. Research shows that some Kiyovu cy' abakene and Kimicanga inhabitants have been forced to move as a result of "public interest" (Jaganyi et al., 2018: 79).

## Conclusion

Research shows that urban population growth is not driven by traditional "push and pull" migration. Although rural-to-urban migration has occurred for decades, the rapid increase in Africa's urban population in recent years is largely attributed to natural growth, i.e. fertility, not economic pull-inducing migration (Hommann and Lall, 2019: 6).

Standard models by the World Bank explain rural-to-urban migration by a *combination of a rural push* - conflict, drought, unemployment, and poverty - and an *urban pull*, when better prospects of income and living conditions make people move to urban centres (Jedwab et al., 2017). Increasingly, however, research has pointed to the stalling demographic transition in explaining urban growth rates in SSA (Hommann and Lall, 2019: 9).

IGC research in Rwanda has found that rather than moving to the city because of 'push' factors compelling people to leave agriculture, urbanisation can be driven by positive 'pull' factors that actively draw people to the city. These pull factors include higher wages and good urban jobs, given effective urban planning, and high rates of urban investment (Murray, 2015: 3).

The only literature available on why (largely low income) people do not move to cities in Rwanda is based on requests for compensation and resisting orders to move from disaster-prone areas,<sup>15</sup> which is not discussed in this rapid review.

## 4. Risks/Vulnerabilities of people working and living in cities

There are several factors that affect the lives of urban poor people:

*High underemployment:* IGC data in Kigali shows a lot of movement in and out of the job-market, which could impact poor people greatly. One out of three working heads-of-household in unplanned settlements due to urbanisation were "underemployed" (i.e. worked less than 35 hours per week); this sub-group were also the most vulnerable to shifting in and out of employment (Hitayezu et al., 2018: 42). Unemployment and underemployment have similar determinants, but there are two key differences:

1. **Age is not a significant predictor of underemployment, but gender and migration status are.** Female heads of household are 9 percentage points more likely to be underemployed than male heads (Hitayezu et al., 2018: 42).
2. **The type of job matters a lot.** Casual wage labourers across all sectors are an estimated 42 percentage points more likely to be underemployed compared to salaried employees; self-employed professionals are also 15 percentage points more likely to be underemployed (Hitayezu et al., 2018: 42).

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<sup>15</sup> Kanamugire, J. (2018). *Kigali City move to relocate those in high-risk areas to resume*. <https://reliefweb.int/report/rwanda/kigali-city-move-relocate-those-high-risk-areas-resume>

*Low access to social protection:* Social protection in low- and middle-income countries tends to focus one-sidedly on people in formal employment, while excluding informal workers. People in the informal economy are not, or only partially, covered by statutory systems of social protection. The community-based health insurance (CBHI) in Rwanda is far from adequate to fully finance the public health system. However, it provides a critical safety net that has dramatically increased uptake of high-value health services, and has reduced catastrophic household spending due to illness (Jaganyi et al., 2018: 18). This is important for low-income residents in high density, rapidly urbanised areas.

*Low work productivity:* Since the 1980s, much of the growth in developing countries has depended on the expansion of exports through industrial production and higher technology. However, urban areas - particularly Kigali - have not generated the kind of productivity gains and agglomeration economies that rapidly growing cities in successful East Asian economies have achieved. The World Bank study *Africa's Cities: Opening Doors to the World* (Lall et al., 2017) identifies a deeper reason for why economic growth has not keep pace with population growth: African cities are closed to the world. Unlike non-tradables,<sup>16</sup> tradable goods and services face elastic global demand. They may also allow for agglomeration economies, which increase returns to employment (Lall et al., 2017: 12). Africa's urban firms employ 20% fewer workers on average than comparable firms elsewhere (Iacovone et al., 2014). The ideal city can be viewed economically as an efficient labour market that matches employers and job seekers through connections (Bertaud, 2014). However, the typical African city fails in this matchmaker role (Lall et al., 2017: 22).

*High electricity costs:* The cost of electricity supply is "excessively high" as Rwanda lacks domestic, low-cost energy resources (World Bank, 2019b: 22). Even though tariffs are subsidised, the high cost of electricity service constraints Rwanda's economic and private-sector development (World Bank, 2019b: 23). This then affects people living in cities.

*Low food supply:* An increase in food supply must match the rate of population increase, yet there is no more space for additional agriculture in highly urbanised areas.<sup>17</sup>

*High health burdens:* Chronic malnutrition and food insecurity remain stubbornly high, and 38% of children have stunted growth.<sup>18</sup> Also, due to urbanisation, the country faces an increasing burden of complex chronic diseases (Jaganyi et al., 2018: 12).

*Poor access to housing:* There is a very large gap in home ownership rates between migrant and non-migrant households. On average, an estimated 89% of native households own the house they live in, compared to 54% of migrant households (Hitayezu et al., 2018: 10). Migrant families live in slightly smaller housing on average. New housing construction over the years has largely taken place in areas further away from the CBD, highlighting Kigali's urban expansion (Hitayezu et al., 2018: 65). This has been noted by low-income citizens working and living in Kigali.

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<sup>16</sup> The non-tradable sector includes certain goods (e.g. beer and cement), the construction trade, the retail trade, and many service sector activities, including informal sector employment (Lall et al., 2017: 26).

<sup>17</sup> <http://worldpopulationreview.com/countries/rwanda-population/>

<sup>18</sup> World Bank (2018). *Tackling Stunting: Rwanda's Unfinished Business*. June 2018. World Bank Group. <https://www.worldbank.org/en/country/rwanda/publication/tackling-stunting-rwandas-unfinished-business>

*Poor access to amenities:* While overall access to basic services is high, access to amenities and public infrastructure - a major determinant of quality of life in unplanned urban areas – does not yet meet the standards set out by MININFRA (Hitayezu et al., 2018: 81).

## **Vulnerability of women living and working in cities**

Analysis on labour outcomes of women and youth by the African Development Bank reveal that women have moved from agricultural self-employment into unpaid low-quality non-farm employment in urban Rwanda (Nabalamba and Sennoga, 2014: 15). Women's employment prospects are constrained by their reproductive and domestic roles. In urban areas, women's employment rate is about 5 percentage points lower than men's rate. To some extent, this may be because urban employment tends to require higher educational attainment, and women's attainment is relatively low. Women's concentration in unpaid family work in rural areas suggests that cultural factors (norms about domestic responsibilities) play an important role in labour market decisions on migration (Nabalamba and Sennoga, 2014: 15). Berry (2015) notes that "state-sponsored abuse" limits the ability of poor, uneducated women to participate in legitimate paid employment. For many, the constant threat of arrest and the poor profit margins from vending does not make for a sustainable career. As a result, many of these women turn to sex work, which is comparably illegal but can result in higher wages, and does not carry the same risk of having one's inventory destroyed by the authorities. They are at an extremely high risk, in part, because of the difficulty finding waged jobs outside of the agricultural sector (Binagwaho et al., 2010; Sommers, 2012). Therefore, including young females in waged off-farm employment opportunities will benefit economic growth in future urbanisation.

## **Risks for people with disabilities living and working in cities**

For all disability types, the prevalence rate is lower in urban areas and in Kigali than in rural areas and in other provinces (NISR/MINECOFIN, 2012: 13). Only 10.3% of households in Kigali are headed by people with disabilities (Jaganyi et al., 2018: x). However, this group are still vulnerable in highly urbanised areas.

Although the MININFRA *Implementing the New Urban Agenda* report (Republic of Rwanda, 2019: 39) has observed that the mobility of disabled people is a safety issue, there are no recommendations, actions or achievements listed. The Third National Urban Forum is expected to address the key issues highlighted in this report, however (Republic of Rwanda, 2019: 36).

## **Vulnerability of older people living in cities**

The Government has put in place policies to promote the well-being of older people (Republic of Rwanda, 2015b: 11). According to the *HABITAT III* report, there is no specific national programme which supports older people or people with disabilities in Rwanda (Republic of Rwanda, 2015b: 13). Therefore, Rwanda's growing number of older people will have little to rely on in terms of private provision of social protection (Sabates-Wheeler et al., 2018: 57). Many of the factors driving old-age poverty and vulnerability – such as the low level of formal pension savings, the increasing division of household land plots, urbanisation, and informality of work – will continue over the next 50 years (Sabates-Wheeler and Wylde, 2018: 2).

The *Vision 2020 Umurenge Programme* provides direct support, with recipients mostly elderly, female, and elders with disabilities (of the beneficiaries, 71% are over the age of 60 years, 65% are female, and 42% have a disability). Vulnerable older people receive a financial support of

FRW 15,000 (USD 16.30) every month to cover basic needs.<sup>19</sup> About 1% of households receive formal social security in the form of a pension from the *Rwanda Social Security Board*, or another old age grant. This formal social security is more widely found in urban than in rural areas, reflecting the greater proportion of people in formal sector employment in urban areas (Republic of Rwanda, 2015b: 11).

## Risks for youth living and working in cities

Youth have high rates of underemployment in Rwanda, especially for females in Kigali (Stavropoulou and Gupta-Archer, 2017: iii). This urban population is characterised by a “youth bulge” i.e. in urban areas, the percentage of people aged 15 to 34 years is higher than in rural areas. This is partly explained by rural-urban migration: 64% of youth in urban areas are migrants, compared with 38% of youth in rural areas (Nabalamba and Sennoga, 2014). After finishing school, tens of thousands of youth migrate to urban areas in the hopes of finding decent paid work in Rwanda’s burgeoning economy (NISR, 2011; Berry, 2015). They are quickly dismayed to learn that good jobs are hard to find, and usually require personal connections.

After searching in vain for jobs, some youth with limited education and skills end up settling for informal work as hawkers. Street hawkers - who sell clothes, vegetables, or fruit - are predominantly women (Berry, 2015). The Government of Rwanda has prohibited this type of work, labeling it a threat to security. Yet thousands of young women (and some young men) still make their living selling these basic items on the side of the street. For most urban hawkers, the only option is to live day to day, selling the small quantities of fruit or vegetables they can purchase with small loans from income-saving co-operatives (Berry, 2015).

Youth-headed households are small in number, but this group is particularly vulnerable (Stavropoulou and Gupta-Archer, 2017: 46; Carter, 2018: 10). They are led by orphaned girls “whose gender leads them to be additionally vulnerable to dispossession of their land, forced labour, exploitation, transactional sex, sexual violence and abuse” (Stavropoulou and Gupta-Archer, 2017: 44).

## 5. Differences in opportunities in cities for men/women (including youth) and people with disabilities

Rwanda is poised to become one of the SSA region’s most urbanised countries if it achieves its urbanisation target of 35% by 2024 (Gubic and Baloi, 2019: 223). In order to achieve this rate, Kigali and Rwanda’s secondary cities are currently revising their master plans in response to the pressure of rapid urban growth in infrastructure and services. By taking a proactive approach to plan and master its urbanisation, Rwanda is positioning itself for the future (Republic of Rwanda, 2015b). It is stated in the vision of the 2015 *National Urbanization Policy* that “Rwanda’s urban agenda encourages multi-institutional co-operation, for the development of safe public space, quality education, medical and transport facilities, and friendly city ambiance offering public services and infrastructure. The Government seeks to prevent unplanned growth in support of the urban development system and an increasing quality of life” (Republic of Rwanda, 2015a: 19). One of the four objectives of this policy is “to support quality of life and equity in human settlement” (Republic of Rwanda, 2015a: 20). However, there are different opportunity options for

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<sup>19</sup> Fourth Integrated Household Living Conditions Survey or Enquête Intégrale sur les Conditions de Vie des ménages (EICV4).

men/women and people with disabilities living in urban areas. The following are possible suggestions found in the literature applicable for these different groups, focussing on employment:

## **Men/Women**

### **Employment opportunity policies for migrants**

As is the case with Rwandan trends, more women than men inhabit Kigali City, 51% and 49%, respectively (Jaganyi et al., 2018: 36). A high proportion of recent adult migrants to Kigali were female (61%) (Hitayezu et al., 2018: 10). Research shows that female migrants emphasised social motivations for moving to Kigali; male migrants stated economic and educational purposes as their main motive (Hitayezu et al., 2018: 10).

For cities to act as integrated labour markets and match jobs seekers and employers, they need to make employment accessible to both genders. African cities are failing to do so (Lall et al., 2017: 79). In Rwanda, the *National Gender Policy* provides guidance for equalising opportunities for men and women in every sector. Rwanda has a *National Gender Policy* and a ministry dedicated to gender issues (World Bank, 2019a: 4). These policies can be used in rapidly urbanised areas to aid historically marginalised groups into the workplace.

### **Underemployment in household-heads**

More than a quarter (27.7%) of the households in Kigali are female headed (Jaganyi et al., 2018: x). Female-headed households (in particular, those divorced or widowed) are associated with a large drop in income (Hitayezu et al., 2018: 11). Female heads of household are 9 percentage points more likely to be underemployed, while internal migrants are less likely to be underemployed compared to Kigali natives (Hitayezu et al., 2018: 10). According to the *National Urbanization Policy*, being in a female-headed household is “increasingly likely to make little difference to poverty status” (Republic of Rwanda, 2015a: 11); however, increasing paid employment in women is an opportunity to improve poverty status.

### **Social protection schemes for household-heads**

The *Ubudehe* is a household database that is constructed through periodic (once every 3 years) social censuses, and covers 100% of the population (World Bank, 2016: 4). It attributes to each household a numerical score of 1, 2, 3, or 4 to characterise their poverty or vulnerability. This social categorisation performed within the community has become the basis for determining household eligibility for a whole range of social benefits (Sabates-Wheeler et al., 2015: 103). Availability of childcare or other forms of social protection schemes would significantly benefit female heads of households, allowing them to enter paid employment in cities (Nabalamba and Sennoga, 2014).

### **Involvement of (low-income) residents to aid in local employment opportunities**

The *Inclusive Cities Talk: Cities for All*, an initiative by Global Green Growth Institute, aims to mainstream social inclusion into urban development. Through keynote sessions, dialogues, and related programmes, the focus is on public space that is safe, inclusive, and accessible. Talks are set up to discuss issues related to women and children, the elderly, and people with

disabilities, living in rapidly urbanising cities in Rwanda (Gubic and Baloi, 2019: 230). Employment options could be added to these talks by exploring the option of building a panel of residents. This panel could be used to periodically collect both quantitative and qualitative data on key issues such as housing affordability, housing prices, interruptions to the access to basic services – such as water cuts – and employment. It could also be used to poll citizens on their preferences and satisfaction levels with respect to city-services (Hitayezu et al., 2018: 88). Informal settlements upgrading should include bold actions by actively involving the residents themselves, both tenants and land owners, for their contribution and participation to improve the physical and social conditions of their neighbourhood through better infrastructure and basic services - especially roads, water, sanitation, education and health facilities (Republic of Rwanda, 2019: 32). For example, the IDEAL-Rwanda project, with help from The Hague Academy for Local Governance, aims to promote (in particular, female) participation in the local government of the six secondary cities, as well as identify agents of change within the district to develop their skills.

## Youth/Older people

### Urban employment opportunities in public works

Traditional family and support mechanisms are further under strain due to processes of urbanisation and a 'modernisation' of Rwandan culture. One way of filling this gap in institutionalised care facilities for older people through existing social protection programmes could be to make care work one of the public works activities under the *Vision 2020 Umurenge Programme*. This would not only provide subsidised care for older people, but also train younger working age adults in a profession which could later on become valuable in the pursuit of paid employment (Sabates-Wheeler et al., 2018: 61).

### Off-farm employment opportunities

An estimated 85% of recent migrant adults are young: aged 18 to 35 years (Hitayezu et al., 2018: 34). Research shows that recent migrants moved to Kigali to find employment opportunities. However, youth unemployment tends to be an urban phenomenon, and in Kigali it affects both secondary school and university graduates, particularly females (Stavropoulou and Gupta-Archer, 2017: iii).

The Government of Rwanda emphasises *kwihangira imirimo*: the idea that youth should try to start to their own business and be self-reliant (Berry, 2015). The *Youth Sector Strategic Plan 2013-2018* (Republic of Rwanda, 2013: 29) shows how the Government worked closely with several domestic and global non-government organisations (NGOs) provides employment opportunities for Rwandan youth. As of February 2019, over 600 youth have been financed by UNDP under youth Konnekt programmes.<sup>20</sup> *Hanga Umurimo* (Create Your Own Job), launched in 2012 by the UNDP, is a competitive programme encouraging the implementation of creative and bankable business ideas for off-farm jobs through credit support from local banks. It has helped reduce unemployment among the youth, and alleviate poverty within communities (Republic of Rwanda, 2015b: 10).

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<sup>20</sup> <https://ktpress.rw/2019/02/undp-exhibits-the-5-year-achievements-in-rwanda/>

## Literacy and skills development

The literacy rate in Rwanda is generally higher in urban areas (82% for females vs. 83% for males) than in rural areas (61% for females vs. 70% for males), but there is also a large difference between females and males within urban areas and within rural areas.

The literature review by Stavropoulou and Gupta-Archer (2017: 17) identifies gender segmentation as well as skills shortage as key barriers to youth employment in the country. Poor children are more disadvantaged: an estimated 10% of youths (aged 14-35 years) in the lowest quintile have never been to school, and 67% did not complete their primary education, according to 2016 National Institute of Statistics of Rwanda data (Stavropoulou and Gupta-Archer, 2017: 4). Meanwhile, young women are concentrated in low-productivity and poorly remunerated jobs, disadvantaged by a combination of “discriminatory norms, self-selection into agriculture or lack of non-farm self-employment, limited vocational and business opportunities, low access to credit, and poor information” (Stavropoulou and Gupta-Archer, 2017: 14; Carter, 2018: 9).

11% of recent migrants listed seeking educational opportunities as reason to move to Kigali (Hitayezu et al., 2018: 34). Therefore, investment in education and skills development is an important opportunity. The need to invest in education persists because of the association between higher education attainment and better jobs (Nabalamba and Sennoga, 2014). Specifically, it is necessary to ensure that young people receive post-secondary education, as this appears to be a prerequisite for high-paying non-farm wage employment. Also, investment is needed in skills development, especially for women, to allow them to compete in the labour market and to reduce the male-female wage gap.<sup>21</sup>

## Disabled/non-disabled people

### Urban employment opportunities

Around 4% of the Rwandan population have a disability; slightly more in rural than in urban areas, with very little difference by gender or across income quintiles (Stavropoulou and Gupta-Archer, 2017: 48; Carter, 2018: 10). However, research from Rwanda shows that finding *any* employment opportunity for people with major disabilities could have positive impacts for urban households (Kiregu et al., 2016).

### Urban living environments and skills

Measures related to accessibility of the built environment for people with disabilities and vulnerability are obligatory for public buildings. These are fixed by the MININFRA *Urban Planning and Building Code*. All measures have improved the quality of life, and some have graduated from the extreme poverty level, which is essential for poor people living in urban areas (Republic of Rwanda, 2015b: 11). In 2011, the Government of Rwanda published a booklet to further operationalise Section 3.3.15 on facilities for persons with disabilities from the building control act.<sup>22</sup> However, such instruments are limited in scope as they do not regulate accessibility for persons with disabilities in urban environment (pavements, streets, etc.), among others. While

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<sup>21</sup> See ILO's *Promoting decent work in Rwanda's informal economy project* for 2017-2021 plans to improve the building and garment sectors for men, women and youth with the aid of the UN and SIDA: <https://beamexchange.org/practice/programme-index/247/>

<sup>22</sup> [http://www.rha.gov.rw/fileadmin/user\\_upload/Documents/publications/Booklet\\_disabilities\\_Eng.pdf](http://www.rha.gov.rw/fileadmin/user_upload/Documents/publications/Booklet_disabilities_Eng.pdf)

accessibility for built environment is somehow regulated, accessibility for persons with disabilities to information and communication technology (ICT) remains largely unregulated (National Union of Disability Organizations in Rwanda, 2018:15-16).

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## About this report

*This report is based on six days of desk-based research. The K4D research helpdesk provides rapid syntheses of a selection of recent relevant literature and international expert thinking in response to specific questions relating to international development. For any enquiries, contact [helpdesk@k4d.info](mailto:helpdesk@k4d.info).*

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