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**UPDATED VERSION OF THE NATIONAL HUMAN
SETTLEMENT POLICY IN RWANDA**

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O. INTRODUCTION

For a long time, human settlement has been confused with housing, while the term refers to a mode through which man organizes and settles in the environment where he lives. Human settlement does not refer only to housing, a dwelling or a house. It is rather a larger and more complex set in constant evolution, consisting of various elements which supplement housing and make it a human settlement, and which distinguish it from the purely residential areas where the absence of such elements impair any socio-economic and cultural life.

Before 2004, our country has never had a coherent policy incorporating all the elements of the human settlement sector. The essential actions carried out in this field since 1962 consisted of housing units built for State employees in administrative centres and real estate credit for the construction of individual houses. These actions affected only a small part of the population. Other dwellings were built from the savings of individuals, both in urban and rural areas.

Various factors, among others, low incomes, absence of any support from Government structures and incentive mechanisms, contributed to the expansion of unplanned health-endangering residential areas in urban centres, bad management of land, and environment degradation.

The October 1990 war with the ensuing big number of displaced people and the 1994 genocide against Tutsi brought about massive destruction of houses and infrastructure. Consequently, Hundreds of thousands of Rwandans found themselves homeless.

To address this worrying situation and with a view to efficiently managing the land so as to increase its productivity in terms of settlement and housing, the Ministry of Public Works, in December 1996, issued instructions to govern the urban planning, the restructuring of unplanned residential areas and the regrouping of the rural population.

The implementation of these instructions made it possible to address emergency situations, including the construction of numerous housing units so that between 1995 and 2001, more than 265,000¹ houses were built under the resettlement programme, mainly in the regrouping settlement centres "imidugudu".

In urban centres, new areas were opened up for urbanization, housing programmes were implemented, decentralization helped to ensure urban management by local administrative structures. However, it was not possible to hold in check the construction of houses in unplanned residential areas.

One of sectoral actions in the strategy for poverty reduction is the unceasing improvement of the quality of life of the population. Improved quality of life requires satisfaction of basic needs of rural and urban populations, namely employment,

¹ Rapid Assessment of immediate Shelter Needs: Task Force of Brookings process, October 2001

decent and accessible housing, cheap transport system allowing them to go to workplace, potable water, lighting and cooking energy, cleaned up environment, schools that are well furnished and not far-off from homes, access to health services and pharmaceutical products, access to consumer goods, access to administration, church and leisure services as well safety and order in public places and in households.

To realize these sectoral actions, the development of a sustainable human settlement policy in Rwanda should aim at a kind of imidugudu-oriented planning based on a participatory approach and an urban planning requiring land security and area allocations. The same planning should take into consideration the complementarity between urban and rural development. Moreover, it should ensure to all Rwandans decent housings as well as more salubrious, viable, equitable, sustainable and productive human facilities. The projected policy is likely to reduce the existing gap in accessing infrastructures and social services; to involve and make local authorities and the community more aware of their responsibilities with regard to the development and management of the settlement by means of endogenous building technologies and production of cheap, sufficient and decent local materials. Besides, the policy shall be a platform to put in place sound mechanisms for mobilizing internal and external resources needed for a long-term funding of affordable settlements. The policy shall be endowed with an institutional framework, adapted and flexible legal and regulatory instruments that meet the great demand and technical requirements of rational planning.

Furthermore, the implementation of the settlement policy should draw on the sectoral actions of the EDPRS 2008-2012, including the design of planning tools enabling the redevelopment of model settlements in Rwanda in compliance with land management and environment protection policies in rural and urban areas. The settlement policy should also take into account the design of master plans for new areas reserved for settlements in "imidugudu", not to mention the development of old small business centers.

This document is an updated version of the national human settlement policy of July 2004 which takes into account the documents of the recent national urbanization policy of 2008 and the Building Control Regulations drafted in February 2009; and incorporates the major policies of human settlement according to the country's new objectives, priorities and main policies for the five coming years (2008-2012).

CHAPTER I. BACKGROUND AND MAJOR POLICIES OF THE GOVERNMENT OF RWANDA

The current situation of human settlement in Rwanda is the result of a great deal of effort made by the Government of Rwanda to devise improved mechanisms for the creation of germane approaches for the development of human settlement at all levels. Therefore, it goes without saying that a word should be said about historical aspects of the development of human settlement in Rwanda as well as the major policies of the Government of Rwanda.

1.1. Development of human settlement in Rwanda

The historical dimension of the development of human settlement systems which underwent significant modifications during the last century in Rwanda enables one to understand the current challenges in this sector.

1.1.1. Pre-colonial human settlement

In Rwanda of old days, human settlements were dominated mainly by agro-pastoral activities. The social life activities of the Rwandan family were completed during the daytime inside the family enclosure composed of *inzu* (the house proper), *urugo* (the most important outside space), *igikali* (the yard behind the house), the granaries for rich families and a boundary made of a hedge or fig or euphorbium hedge, or else of a fence made of reeds.

Each family had its enclosure in the centre of its plot of land so as to ease the cultivation, and planted different crops all around in concentric zones depending on priorities and the intensity of the agricultural activities to be carried out. The building materials used were for the most wood and reeds, straw, clay soil and soil from termite's nests. Partitions inside the house were made of plant fibre-woven mats.

1.1.2. Development of human settlement during the colonial period

Colonization and evangelization brought about the appearance in the country of urban centres born out of some small population clusters where lived the local staff employed by the colonial administration, and rural boroughs around places of worship as well as schools and small business centers.

During this period, there appeared in the layout of the enclosure separate buildings from the main house such as the kitchen and the toilet. With regard to building materials, the colonists and the missionaries introduced the adobe brick, the burnt brick, the tile and the corrugated iron sheet. As a result of cultural exchanges that occurred after the beginning of colonization, the technique of pisé (beaten earth) was introduced in Rwanda from East Africa.

For administrative reasons and in order to provide social services such as education and health care, the colonial authorities decided to create the administrative posts of Kigali, Butare, Gisenyi, Cyangugu, Ruhengeri, Byumba, Nyanza, Kibungo, Gitarama and Kibuye, and opened residential areas in the surrounds for their local employees. The creation of these administrative centres and the settlement of nationals in these centres marked the beginning of urbanization, trade and other services. The expansion of trade activities outside administrative centers created small business centers characterized by settlements in clusters. Such centers were considerable rural economic zones and some of them are Ruhango, Rubengera, Gakenke, Gatsibo, Rwamagana etc...

By the end of the colonial period, three types of human settlement could be identified clearly, namely (i) the pre-colonial and colonial settlements, (ii) the modern urban settlements and (iii) the settlement in small business centers.

1.1.3 Development of human settlement in the post-colonial period

1.1.3.1 Development of human settlement from 1962 to 1994

In 1962, Rwanda regained its sovereignty, established its new administration in Kigali, the capital, and in the provinces. Foreign countries opened their Embassies and technical cooperation started. This situation attracted foreigners and the local population and developed an urban area.

The establishment of infrastructure and other public utilities in urban centres attracted labour in search of employment and social progress and led to rural migration which created considerable housing needs. However, the authorities kept to the procedures of urban planning inherited from the colonizers. Building plots made available by the Government could meet the needs of less than 10% of households only. Low income families settle in unplanned residential areas. For these residential areas, urbanization is generally characterized by the choice of inadequate sites (plots which are liable to flooding or very steep). Moreover, high housing density and lack of community infrastructure and facilities result in very unfavourable conditions in terms of community hygiene and environment protection.

In rural areas, attempts at experimenting with the regrouping of settlements in villages were made in 1978, particularly the rural villages of Gashora and Sake, the pilot village of Rango in Butare. Unfortunately, these attempts at regrouping settlements in villages failed due to lack of supervision and follow up and inadequate basic infrastructure.

During this period, the Government, in trying to improve rural settlements, carried out awareness campaigns among the population for the improvement of roofing by using iron sheets and tiles. The population censuses carried out in 1978 and 1991

showed that there was a tendency towards improved settlements by abandoning thatched houses in favour of roofs in tiles or corrugated iron sheets.

1.1.3.2 Development of human settlement after 1994

The 1994 genocide against Tutsi was a striking event in our history which had considerable impact on human settlement. The challenges in terms of housing were great; there was need to house a big number of returnees arriving in masses and in a very short period, both in urban and rural areas (old refugees most of whom had spent 35 years in exile and new refugees of 1994), reconstruct destroyed houses and stabilize the population displaced by the war.

The problem of resettling a big number of families, the scarcity of land linked with structural poverty of households led the Ministry of Public Works to adopt, in December 1996, instructions on regrouped settlements (*imidugudu*) in the rural area. The instructions aimed at encouraging the development of rural centers into planned settlement and the restructuring of unplanned residential areas in urban areas in order to improve the living conditions of the population.

The resettlement policy involves finding adequate housing for a category of households which are homeless, often poor and vulnerable (widows, orphans, persons with disability...) and bringing all the houses in the *imidugudu* to an acceptable level in terms of housing and access to social and economic services. The programme of settlements in blocks "*imidugudu*" is under way and has made it possible to settle returnees (old and new cases) and displaced persons on planned sites, and to create an environment of social integration for different strata of the Rwandan society.

With regard to urban planning, the mandate in terms of town planning, infrastructure, urban road network and facilities and maintenance was vested in the City of Kigali by the Presidential order N° 8/01 of 20 May 1997. Under the decentralization policy, Act No. 5/2001 of 18 January 2001 governing urban planning in Rwanda provides for the gradual transfer of the same mandate to other towns which already have the responsibility for land management and land registry.

In urban population clusters, particularly in the areas close to the boundaries of urban districts, programmes for the construction of housing units are carried out by real estate developers on behalf of third parties, as well as by private associations for their members.

1.1.3.4. Development of human settlement after 2004

In July 2004, the Government of Rwanda adopted the national human settlement policy. The latter is in line with the major national policies included in the vision 2020 and in the national strategic paper for poverty reduction and takes into consideration the decentralization policy openly implemented since 2001

Some of the satisfactory upshots from measures to implement the national human settlement policy are (i) drafting of bills on human settlement in Rwanda and on urbanization and construction in Rwanda that are in the process of being adopted ;(ii) efficient control and management of urban development and human settlement by allocating planned and improved building plots;(iii) control of anarchic building and of extension of unplanned residential areas;(iv) the restructuring of grouped settlement and consolidation of all thereon undertaken activities ;(v) protection of private developments,(vi) the Rwanda Human Settlement Bank created on February 25,2005, (vii) the Master Plan and development plans for Kigali city that take into consideration urban extension zones, different programs to be implemented in regard to plots and settlement, the rehabilitation of old residential areas and the restructuring of unplanned residential areas by limiting the destruction of the existing facilities; and (viii) model plans for high , medium and low status settlement that are being finished off.

1.2. Major policies of the Government of Rwanda

This section includes 7 and details thereon follow:

1.2.1 Vision 2020

The Government of Rwanda through the declaration on its general policies set itself key objectives for long-term development known as « vision 2020 ». the objectives (i) reinforcing and ensuring good governance;(ii) developing and reinforcing agricultural sector with a view to making it more productive ;(iii) capacity building for human resources;(iv) furthering the progress of information and communication technologies; (v) encouraging internal and foreign investment so as to enable the economic growth and reinforce the private sector;(v) Promoting entrepreneurship and regional integration.

To meet the urbanization rate which will increase from 10 to 30% of the population, objectives of the vision 2020 in regard to human settlement are summarized as follows (i) having urbanization master plans and particular development plans for towns; (ii) using urban land according to adopted plans;(iii) developing basic infrastructure in urban areas and other rural development zones ;(iv) decentralizing economic activities within the country.

1.2.2. Economic Development and Poverty Reduction Strategy (EDPRS 2008-2012).

The objectives of the EDPRS in regard to human settlement and management of public property are worded as follows (i) planning and development of improved human facilities in both rural and urban areas ;(ii) sustainable rational use of land and environment protection;(iii) designing urban master plans ;(iv) construction of

regrouped settlements ; (imidugudu) ;(v) ten thousands hectares of marked out and improved plots;(vi) restructuring of seven districts where the population suffer from bad living conditions;(vii) accommodating public facilities into comfortable buildings in accordance with the need for rapid and quality services.

1.2.3. National Investment Strategy

The national investment strategy aims at improving public and private investments in Rwanda and increasing their impact on beneficiaries. The rate investment will increase up to 60% during five years. The expected increase of investment in the sector of human settlement is 4 .6% of shares of public expenditures for the EDPRS period (2008-2012). The human settlement policy should be prepared according to these available funds.

1.2.4. Sectorial Strategies for the Ministry of Infrastructure.

A document entitled « Strategic Plan of EDPRS implementation 2008-2012 » was prepared and approved in September 2008. The document includes objectives relating to human settlement and urbanization, namely (i) developing housing, construction and maintenance of public buildings; (ii) developing sufficient building plots, in terms of both quality and quantity; (iii) reinforcing institutions in charge of human settlement financing (iv) designing urban master plans for human settlement (v) promoting blocked settlement (*Imidugudu*); (vi) making building plots available and (vii) improving unplanned residential areas.

1.2.5. Good Governance and Decentralization

The mission of the Sector on Decentralization participation and self-government by the citizens, transparency and presentation of accounts consists in equitable, efficient and effective services to the population by favoring local development in a good governance environment. The implementation of the national human settlement will be based on the documents of Strategic Framework for Decentralization in Rwanda and of programmes of implementation of decentralization. The two documents form a harmonized and coordinated framework to orient all current and futures endeavors in terms of decentralization.

1.2.6. Human settlement and crosscutting issues

The EDPRS defines four crosscutting issues that should be mainstreamed into human settlement activities, namely: Gender, Environment, HIV/AIDS and Social Inclusion.

The national human settlement policy will integrate gender issues into all its programmes. However there is still a lot to be done: the choice of beneficiaries should be oriented on youth and women which make the majority of rural and

agricultural population. Both youth and women should be more integrated into cooperatives, training on entrepreneurship in real estate, facilitation to access housing loans, participation in decision making organs and creation of new job opportunities for the youth entering the labor market.

As for the environment, priority will be given to sustainable security of real estate by means of sound planning and management techniques in regard to land registry, rational use of land and soil conservation, reforestation, preservation of biologic diversity as well as adaptation to and mitigation of the impact of climate change. Other priorities include protection of ecosystems, rehabilitation of degraded zones and reinforcement of central and decentralized environmental institutions.

In regard to health, the human settlement policy will take into consideration the major problem of HIV/AIDS posed to the Rwandan society and contribute to the eradication of the disease by means of integrated activities such as home improvement in clustered residential urban areas and support to construction of houses for vulnerable people, especially HIV positive people and those affected by the disease.

1.2.7. Millennium development goals for Africa

The human settlement policy in Rwanda should take into consideration the 11th objective of the 2005 millennium declaration, especially its content on urbanization. « we acknowledge that we are absolutely called upon to promote affordable housing and basic infrastructure for the homeless; prevent forced evictions that are contrary to the law and make it possible for the whole population, especially the poor and vulnerable groups access to the information on laws that govern housing operations, including rights recognized by the law and resorts open to them in the event those laws are violated. ». Increasing the number of people having access to electricity and land security, augmenting the number of vocational training centers and creating non- agricultural employments, will be among priorities of the settlement sub sector.

CHAPTER II. MAJOR CONSTRAINTS AND CHALLENGES

Since human settlement must be considered as part and parcel of the essential physical infrastructure for the overall development of the country, the mechanisms for its management, maintenance and transformation must be clearly defined.

Human settlement plays social and economic roles at the local and regional level and supports the functioning of the economy. The adoption of the human settlement policy must be integrated in this broad environment which is dominated by four major facts:

- (i) An unfavorable economic situation which affects all policy proposals. Accordingly, the human settlement policy must integrate the aspects of

the recovery and transformation of the national economy and become a component of the country's economic policy.

- (ii) A society in emergency situation as a result of the 1994 genocide against Tutsi and its aftermath. The effects of this tragedy are still felt and some actions should be considered as a matter of urgency, particularly the construction of homes for households which still live in poor structures, among others, former refugees that are coming back into their country.
- (iii) A major constraint to adopt the housing policy for a big number of people. In actual fact, following the global financial crisis 80% of Rwandan households cannot afford to build themselves a house in regrouped settlement sites « IMIDUGUDU», especially in urban areas without any mortgage.
- (iv) Inadequate tools to support the implementation of the social housing policy. In Rwanda the nonexistence of a study defining the context and regulative framework of social housing holds back emergency decision-making as regards to this problem.

2.1 Constraints and major challenges in the urban human settlement sector

2.1.1. Considerable housing needs

The figures released from the general population and human settlement census (August 2002) show that the resident urban population increased very rapidly from 391,194 in 1991 to 1,362,312 inhabitants in 2002, representing an increase from 5.5% to 16.7% of the total population of Rwanda. According to statistical projections, in 2020 the urbanization rate will be 29%, that is to say 3 357 310 habitants of urban population, representing an average of 123 839 urban habitants per year ($3\ 357\ 310 - 1\ 747\ 403 = 1\ 609\ 907$ over a period of 13 years); and for the city of Kigali (45%) or 55 728 habitants a year.

This high increase is mainly due to natural growth of the urban population, the recent demarcation of the boundaries of most of the towns which has taken in areas which have typical rural features, increased post-genocide rural migration and international immigration. Considering the objective to achieve 30% of urbanization, the urban population shall be 3 609 162 habitants in 2020, representing 4.5 times greater than the current population of Kigali City. In terms of this growth, one can observe a strong population imbalance between the city of Kigali and the other urban centers. Therefore, in coming 13 years there will be a need to develop and furnish urban centers for a population which is 4 times greater than the current population of Kigali city. This demographic explosion has created huge housing needs.

The absence of reliable and accurate statistics makes housing needs estimates difficult. Annual housing needs are estimated at 25,000 housing units. The city of Kigali alone, in the context of the current growth, needs 15,000 housing units on average each year on top of its existing real estate in order to meet the needs of the natural population growth and cope with the migratory flow. Though indicative, these figures give an idea of the extent of the needs. With the ban of building in unplanned residential areas, the redevelopment of old residential urban areas of Kigali city and new measures in line with the world economic recession, among others, reduction of mortgages, not to mention the new building regulations, do not make easy the resolution of housing problems in urban and rural areas.

2.1.2. Impediments to the implementation of the national human settlement policy

Impediments to the implementation of the national human settlement include the delay in the publication of the Master Plan of the Kigali City which had for consequences the slowdown of building activities in urban areas that engendered negative effect such as shortage of urban housing, excessive rent rise despite the low purchasing power of the population; the world economic recession which caused reduction of economic aid; and lack of sound programs to mobilize social funds to meet the increasing housing demand of the population with small income and vulnerable families.

2.1.3. Poor urban planning

Urban development plans are all outdated, except those for Kigali and Karongi towns adopted by the cabinet and those for Rusizi, Rwamagana and Nyagatare in the process of being adopted. The other enforcement plans, especially local and special development plans and housing development plans are lacking. Lack of planning documents in view of potential urban explosion constitutes a challenge for ensuring a better use of urban space.

2.1.4. Limited public financial resources

Human settlement becomes decent only with good quality neighbourhood infrastructure. Asphalt roads are scarce; earth roads do not have rain water evacuation structures; water supply is inadequate; access to power is still problematic and expensive and the drainage network has just been put in place. The public transport system is poorly organized. However, the Government, through the social security fund of Rwanda (Caisse Sociale du Rwanda) is virtually the only developer while the State budget which should provide the necessary funds for infrastructure and community amenities is limited.

2.1.5. Inadequate urban infrastructure and complementary facilities

Complementary facilities such as feeder roads gardens, small community amenities, trading facilities, parking facilities, pedestrians' pavements, markets, recreation parks, water fountains, trees, etc. are underdeveloped. Efforts to put in place a system of identification and localization of houses so as to guide passengers and facilitate the mail delivery in urban areas are not regulated and expanded across all urban residential areas.

2.1.6. Inadequate decentralization of human settlement management

The management of human settlement is in the hands of public authorities and households. Land management and supervision of construction are the responsibility of the Government (urban planning and follow-up of development, planning and monitoring of settlement, management of property management and land registering). With regard to urban settlement, all the management stages are almost exclusively under the public authorities. Intermediary, private and cooperative structures are not much involved.

Since the passing of the Decentralization Act, most of these responsibilities have been transferred to urban authorities. This new trend involves guidance for new responsibilities and an increased involvement of the local authorities in the development and management of urban settlement.

2.1.7. Inadequate mechanisms to recover the costs invested in human settlement operations

There are no appropriate mechanisms to recover the costs invested in human settlement development operations. Cost recovery should cover costs incurred in development operations, namely costs related to surveys, road construction, electricity, water supply and other land management issues.

2.1.8. Limited human resources

Skilled human resources are scarce in the country: architects, developers and other town planners. The country does not have enough specialized training centres for such manpower. Ministries, local authorities do not have enough qualified personnel to carry out surveys and follow-up of development and improvement operations of human settlement. The existing staff is hardly equal to the task considering the gap between the demand and supply in human settlement issues.

The Association of architecture and construction consultants which is about being created and the limited number of private real estate firms in the country are far from easing the implementation of human settlement programmes.

2.1.9. Insufficient building materials

The country is facing a sizable problem of insufficient building materials, both in terms of quality and quantity, and their high costs. The foreign building technology used requires the importation of expensive materials and equipment. The truth of the matter is that Rwanda being a landlocked country, the importation of building materials becomes expensive due to high custom duties. Moreover, the production of local building materials is still at the experimentation stage and the country has no laboratory to measure whether local materials fit the required construction standards.

2.1.10. Nonexistence of regulation standards governing planning and construction operations

The document published in February 2009 includes reference standards and elaborates on valid planning and building standards both in technical and scientific terms. However, the implementation of these standards in Rwanda would not be easy; and from here it follows that there is a strong and urgent need to adapt these rules to the situation in Rwanda.

2.1.11. Environmental problem

Urban drainage system both for rain and waste water and sewage treatment leave a lot to be desired. Cesspools connected or not to a septic tank constitute the only existing sewers for waste matter from homes. In most cases, the anti-pollution efficiency of the tank is mediocre, especially as regards to groundwater. Moreover, the urban population growth influences the level of water and air pollution, and increases land degradation and contamination.

2.2 Constraints and major challenges in the rural human settlement sector

The ministerial order n° 001/07.05 of May 19, 2009 relating to the implementation of the national programme on regrouped settlement in « IMIDUGUDU » defines settlement, Umudugudu and rural area as follows:

- (i) Settlement is a mode of human populating into groups of dwellings. This populating mode is distinguished by the measurement and physical aspect of the inhabited area and especially by the activities of the population. Therefore, there exist two kinds of settlement: rural and urban settlement.
- (ii) UMUDUGUDU is defined as a mode of planned settlement made of between 100 and 200 houses by site in rural areas. Measurements of plot reserved for « UMUDUGUDU » range from 10 to 20 hectares with a

possibility or capacity of extension and as far as possible a space provided for various nonagricultural activities so as to allow the population to earn their lives. The combination of all these elements constitutes the UMUDUGUDU.

- (iii) The rural area is defined by its geographical situation and activities that are carried out by its population based especially on agriculture and livestock. This rural area is characterized by a low number of houses which in general do not rise high, as well as roomy agricultural fields and pastures. These characteristics allow to differentiate between rural and urban areas.

2.2.1. Inadequate cover rate of *imidugudu*

The Government has always considered that regrouping human settlement represented a solution to population pressure, poor land management and impoverishment of the masses, and this type of settlement should become in the long run the mode of use and development of the national territory. However, the programme implemented after the 1994 genocide against Tutsi of regrouping dwellings for the resettlement of the population in *imidugudu* villages affected only less than 20% of total population. This situation can be explained by poverty at both the government and household level which makes human settlement operations totally dependent on external aid. In fact, after 1994, funds invested in the resettlement and settlement regrouping programmes were provided by foreign donors and NGOs. These programmes were negatively affected when financing sources declined at the end of the emergency period.

Besides, extending the regrouping of settlements over the whole country is impaired by expropriation operations and improvement of the chosen plot as well as insufficient building materials, not to mention limited skilled human resources.

2.2.2. Considerable housing needs

According to the estimates in MININFRA sectoral planning, in 2011, 135 750 vulnerable households will be in need of decent housing. Almost all these households are found in rural areas and live in flimsy structures under plastic sheetings and in huts made of banana leaves called "cabins". There are among them vulnerable families and social cases such as widows, orphans as heads of households, people with disability and the elderly for whom community aid is indispensable. Moreover, the gradual return of those Rwandans who are still in exile increases the housing and resettlement needs.

As stated in the EDPRS, the poverty of families, almost 82% of whom live below the poverty line, enables them to build only flimsy structures, reflecting their low income level.

2.2.3. Inadequate land improvements in regrouping sites

The majority the rural population does not have access to basic services (water, health facilities, electricity, roads, etc) and despite the huge efforts put in the development of infrastructural facilities and the provision of basic services (roads, water, electricity, schools, hospitals, banks, telephones and other socio-economic amenities), rural households on the whole are still far-off from those services.

In the *imidugudu* villages, which were established to correct this situation, there are also differences in terms of access to infrastructure and social services for the people who live there. The distance between houses and water supply points is still one of the most serious problems. Unless families live in a distance of 200 m from the water supply point, water needs cannot be sufficiently catered for. Under these conditions, the EDPRS confirms that 50% of the rural population has full access to potable water.

2.2.4. Inadequate planning and management of human settlement

Human settlement in rural areas was not based on any kind of planning, in other words, the settlement was neither regulated nor controlled. The reason behind the situation is lack of appropriate institutional framework and tools to plan and manage the land in rural areas, which promoted scattered settlement and in most cases far-off basic infrastructures. This lack of specialized frameworks to manage rural settlement and the ineffectiveness of firms and research consultancies in developing appropriate, economic and solid models of human settlement in rural areas impair the improvement of human settlement in Rwanda.

2.2.5. Shortage of financial resources

Funding mechanisms for rural settlement remain underdeveloped and disorganized. Besides, home savings plans are poorly conceived in terms of home and basic infrastructure improvement.

2.2.6. Inadequate legal framework for rural human settlement

The drafting of a specific law governing rural human settlement or rural constructions in Rwanda suffered from long delays. Laws and regulations relating to human settlement are still in the process of being adopted.

CHAPTER III. FUNDAMENTAL PRINCIPLES

In its efforts to ensure decent housing to all Rwandans and make human settlements more secure, salubrious, viable, equitable, sustainable and productive, the

Government will be guided by the following principles in line with the major national policies, the United Nations Charter and the objectives of the United Nations Commission for Human Settlements.

3.1. The Government of Rwanda recognizes the fundamental right to housing for every citizen as specified in international instruments to which Rwanda has subscribed, including the Istanbul Declaration and the Programme for Human Settlements (June 1996), the Millennium Development Goals (February 2002), the World Summit on Sustainable Development (July – August 2002). To this end, it is determined to provide the population with easy access to decent housing and to protect and improve the conditions of housing and residential areas.

3.2. It is committed to establish sustainable human settlements in both urban and rural areas which are economically viable and socially integrated, where the rights of each and everyone are recognized, especially women, children, persons with disability, persons living in poverty, and those who belong to vulnerable and disadvantaged groups. With regard to the latter, they should be provided with special support in collaboration with the International Community and Non Governmental and Community Organizations.

3.3. The type of human settlement recognized in Rwanda is the planned one both in urban and rural areas, as opposed to unplanned and scattered settlement. A thus in urban area, a town development plan is a pre-requisite to any type of development. Master development plans and town plans will be prepared for towns where there is none and upgraded for those that have expired.

According to the provisions of the provisional Ministerial order No. MINITRAPE/01/97 of 9 January 1997 enforcing the national human settlement policy adopted in 1996, the type of resettlement accepted in rural areas is the regrouped settlements (*imidugudu*) to encourage the creation of development centres and break away from the traditional scattered housing.

3.4. Access by everybody to basic goods, infrastructure and services and to collective amenities is a determining element for the quality of life in settlement sites both in urban and rural areas. In particular, the expansion and development of unplanned residential areas should be checked and these should be restructured. Eviction and expropriation operations should be in line with the fundamental rights of tenants, especially the right to a rehousing of almost similar conditions with the previous dwelling in terms of size and to financial conditions compatible with revenues of the households concerned.

3.5. In this country, the development of human settlement should enhance economic development, employment and social progress. Thus, the improvement of the conditions of human settlement has been recognized as an essential component of the Economic Development and Poverty Reduction Strategy 2008-2012.

3.6. Sustainable human settlement must be consistent with environment requirements. National objectives for sustainable development aim at economic and

social development within the framework of a secure environment which should always be protected.

3.7. All the economic players (public sector, private sector, NGOs and households) are required to take an active part in the planning and establishment of sustainable human settlement.

3.8. The Government of Rwanda will strengthen solidarity with the International Community and its organizations with a view to ensuring proper housing for all Rwandans and realizing the objectives set.

3.9. The family is the smallest unit of the Rwandan society. In this regard, in terms of planning human settlements, consideration will be given to the constructive role of the family in their design, development and management.

3.10. Gender equality is a key principle in the development of human settlements. The Government will endeavor to take into account the concerns of gender equality in the legislations, programmes and projects relating to human settlements.

3.11. With an eye to the implementation of the national human settlement policy, the Government of Rwanda will ensure that HIV/AIDS concerns and youth employment are taken into consideration in all endeavors relating to human settlements.

CHAPTER IV. OBJECTIVES, STRATEGIES AND PROGRAMMES

The development objective of the human settlement policy, both in urban and rural areas, is the organization and improvement of the current system of human settlements for sustainable socio-economic development.

This objective implies the integration of the human settlement sector, complete control and good management of the land, which is a scarce resource, and rational restructuring of available resources with a view to preserving the major balance of nature. The economic components which must support the Government's general development policies in the medium and long term include the poverty reduction policy, land-use management policy as well as the programme of recapitalization of the rural areas.

Human settlement is a unique and complex sector, and its two components, the urban and the rural settlement, stand out differently; yet there exist a close correlation between them despite their particularities.

The following section elaborates on objectives and strategic policies in the human settlement sector. From these objectives and policies follow a number of actions and programmes that determine the methods to implement the current policy.

4.1 Objectives, strategies and programmes in the urban human settlement sector

4.1.1 Main objective

The main objective of the national human settlement policy in the urban sector is to improve the settlement conditions of the urban population with a view to boosting the implementation of poverty reduction strategy.

4.1.2. Specific objectives

The specific objectives of this policy in the urban sector, which include the rational use of land, control of the growth of population clusters, matching the demand and the supply of building plots, organizing a financing system, organizing and coordinating structures for the management of human settlement and developing the building industry, have led to the definition of strategic policies and corresponding programmes.

Objective N°.1. Complete control and management of the urban planning and settlement.

The objective is to draw lessons and prepare a five year development plan which favors active participation of the population in decision making, planning and implementation of local development programmes and projects. Good management requires laws and planning approaches that take into consideration actual land concerns.

Strategy 1.1.: Assessment of the socioeconomic environment in urban residential areas.

The assessment of socioeconomic environment in urban residential areas is a precondition for a thorough understanding of problems of city dwellers with a view to adapting policies to beneficiaries' living conditions and safeguarding public interests. To this end, the safeguard of the existing beneficial assets and the implementation of the urban settlement programmes are vital to a good transition towards 2020. Finding tailor-made solutions to the existing problems is a key step toward efficient long and short term planning.

Programme 1.1.1. : Assessment of existing infrastructures and socioeconomic environment of city dwellers.

In regard to urban development plans, the assessment will define infrastructures that should be kept and rehabilitated and those to be destroyed depending on beneficiaries' socioeconomic conditions. Moreover, the study should bring short, medium and long term solutions to urgent problems.

Objective No. 2. Controlling the growth of urban population clusters

The pace and the form of urban development require the control of different parameters of urban extension through better planning and rehabilitation of old residential areas as well as restructuring of precarious residential areas.

Strategy 2.1 Development of urban planning systems

Urban planning must spell out and establish the conditions of land use, the distribution of amenities, and define specific investment programmes in the short, medium and long term.

This planning must take into consideration the complementarities between towns and the countryside and the creation of a dynamic continuum between them. The town will thus be able to become an outlet for rural products and contribute to the realization of the policy of increasing the incomes of the peasants and thus avoid that urban development happens at the expense of the countryside.

Programme 2.1.1 Participation in the study on land-use management in line with the country's Vision 2020

This study must define urbanization trends and the mechanisms of occupation and development of rural areas, propose a scheme for the distribution of the population in various urban centres in the country and a national coherent and complementary urban infrastructure.

Programme 2.1.2 Preparation or updating of urban development plans

This programme will involve updating urban development plans and preparation of plans for new urban centres, and it will take into consideration the component of human settlement. Enforcement plans (local and special development plans) will be prepared.

Programme 2.1.3 Definition of town planning and human settlement standards

These standards must indicate the size of land plots to give out, the level of amenities of the plot, the general location of the area and the purpose of the plot. This definition must be done in consultation with professional construction bodies (engineers, architects, town planners and other building specialists).

Strategy 2.2. Rehabilitation of residential areas

This rehabilitation should give priority to home security for the residents, by means of various solutions including rehousing.

Programme 2.2.1 Rehabilitation of old residential areas

These areas were occupied when land had almost no value. The fact that land has been occupied since a long time has led to an appraisal such that the value of the structures built on it is only the increased land value. Since these areas occupy a central attractive position, there is need for their rehabilitation so as to raise their value, increase the offer of built spaces for service activities and control urban expansion.

Objective No. 3. Matching the supply and the demand of building plots in urban centres

The size of unplanned residential areas, inadequate capacity of public authorities (both central and decentralized) to meet the demand for building plots in urban centres means that in terms of town development, lack of sufficient building plots represents a bottleneck.

Strategy 3.1. Development of mechanisms for producing sufficient building plots in terms of quantity and quality

The classical procedure of land subdivision (marked out and registered plots) carried out by the State which is currently the only legal land developer does not meet the increasing demand from the urban population. There is need to develop other mechanisms of producing plots.

Programme 3.1.1 Diversification of types of plots produced by the Government

This programme includes the production of plots in a land management administrative context adapted to local conditions. Plots must have different levels of facilities: plots with full facilities, with medium facilities and with poor facilities corresponding to the people's income structures.

Programme 3.1.2 Formulation of an institutional and regulatory framework conducive to private land development

A favourable environment should be created to facilitate the emergence of land development activities and the integration of the private sector in this field formerly reserved to the Government. The land developer could also assume the role of the real estate promoter-developer.

The environment thus created must aim at improving the procedures of land acquisition, financing facilities, tax incentives and the publication of standards in line with a varied environment.

Strategy 3.2 Land improvements and provision of facilities in residential areas

Urban expansion requires the opening of new residential areas which are fully developed at suitable costs so as to avoid anarchical occupation.

Programme 3.2.1 Definition of an annual or long term priority programme for residential areas to be developed

This action must guide decision makers and the population. The Government must draw up a programme for residential areas to be fully developed. The programming of priorities must be based on estimated needs.

Programme 3.2.2 Increasing the density of settlements for a better streamlining of urban land use

High standard residential areas have a low density. Land redevelopment is indispensable to enable them to accommodate a bigger population. This increase of the population density can be in two forms: a horizontal increase and a vertical

increase with the construction of storied apartments. This increase must follow town planning and building standards and ensure a reduction of land improvements costs.

Programme 3.2.3 Formulation of a programme for the restructuring of unplanned residential areas

The existence of unplanned residential areas is contrary to the law. Despite this, they are an answer to a housing need. More than 80% of the urban population live there. Specific studies are going to guide developers in putting in place regulations and mechanisms for the management and restructuring of these residential areas.

This option must help to make these areas more viable and check their excessive deterioration so as to significantly improve the living conditions in them. The programme must be carried out with the participation of the people living in these areas as well as the local authorities.

Strategy 3.3 Enforcement of the principle of urban development costs recovery

The costs of land improvements in residential areas will be met by the beneficiaries of the building plots, by communities for secondary infrastructure and by the government for primary infrastructure. A coherent system for costs recovery must be put in place so as to recover all incurred costs at these three levels.

Programme 3.3.1 Economic and financial appraisal of human settlement projects and programmes

The involvement of the Government in human settlement programmes is inevitable, especially with regard to basic infrastructure. It is therefore possible to require a financial appraisal defining the practical modalities of costs recovery before committing any public funds. This regulation must apply to all resources from Government finance.

Programme 3.3.2 Promotion and development of private developers' activities

The promotion of human settlement projects can be done by the private sector as developers capable of making the beneficiaries pay the cost price. The funds obtained will be recycled in new projects. This vision prevents the establishment of upsetting thresholds of programmes and ensures a confidence building continuity.

Plots developed by the Government may be transferred to real estate promoters who will also sell them at cost price.

Objective No. 4. Organizing a human settlement financing system in urban areas

Financing remains the basic problem in the realization of human settlement programmes. Financing mechanisms must enable different operators to have access to financial resources so as to improve the human settlement sector in a context that will enable them to contribute to the development of the national economy. Urban financing should be generated, as a priority, by local resources, the state budget and external aid.

Strategy 4.1 Establishment and strengthening of institutions involved in human settlement financing

The Human Settlement Fund and the Human Settlement Bank of Rwanda, both of which are involved in financing urban human settlement, will be strengthened and, in addition to them, it will be necessary to develop new financial products.

Programme 4.1.1 Strengthening the Human Settlement Fund

The objective of strengthening this Fund is to mobilize domestic and foreign resources for long term financing of human settlement. Resources for this Fund may be from State allocations, contributions from provident companies such as the social security and insurance companies, contributions by employers for the accommodation of their employees, contributions from employees themselves and domestic and foreign loans. The combination of these resources would provide an investment accessible to the Mortgage Loan Fund of Rwanda and other financial institutions which would give long term credits. An urgent study to analyze different possibilities to mobilize funds for promoting human settlement and developing social housing in the form of State grants is called for.

Government royalties consisting of rentals or plots sales to obtain certificates of registration will constitute the basic resources for the future fund. These existing taxes must cover the costs incurred from the State budget in financing infrastructure such as roads, drainage and other basic facilities.

Programme 4.1.2 Support and strengthening of the human settlement bank of Rwanda

The mission of this bank, which is a specialized institution in the sector of human settlement, is mobilizing and saving funds collected from the public and private bodies as well as giving mortgage loans to households. The institution can open a counter giving loans to real estate and land development enterprises and firms. These loans given as commercial investment loans are long term credits governed by particular regulations reinforcing the missions of beneficiary firms. The Bank has to play an important role of formulating sound strategies for the promotion of social housing in Rwanda.

Programme 4.1.3. Support and strengthening of the People's Banks initiative on "home savings"

The People's Banks system has launched a home savings financial product. This product concerns two aspects: the construction of homes and the use of solar energy in home lighting. Once it has been assessed as to its performance, this initiative will be spread all over the country.

Programme 4.1.4 Development of new financial products

These would include credits for: (i) acquisition of plots of land ;(ii)construction and acquisition of new homes; (iii) improvement, extension and finishing of homes; (iv)building materials; (vi)land developers/promoters; (vii)building enterprises and building materials production.

Depending on available resources, mortgage credits would be granted under long term conditions.

Programme 4.1.5. Available resources for local institutions

For coordination and coherence purposes in the implementation of the human settlement policy both at local and national levels, local institutions benefit from their proper resources (human, legal, technical and material), resources of the decentralized institutions and the support from the government and its institutions.

Objective No. 5. Organizing and coordinating human settlement management structures

The role of the local authorities and local groupings involved in the design, implementation and management of human settlement must be strengthened. The law of decentralization allows it, and what is needed is to operationalize this policy at local level. Public investments at local and national levels will be directed towards land management policy, urban planning including establishment of basic facilities, poverty reduction and urban improvement.

Strategy 5.1 Giving responsibilities to local communities in the management of human settlement

This will require the strengthening of their role in the management of human settlement, the establishment of local structures for real estate promotion and putting in place human settlement commissions. The organization and involvement of the civil society and local private developers are key elements for them to become considerable partners in decentralization process.

Programme 5.1.1 Strengthening the role of local authorities in human settlement management

Regulations defining the role of the local authorities in land, construction and human settlement control will be established. These regulations must be in line with the provisions of the law of decentralization and deal with planning, enforcement, supervision and management. Local communities will be the project managers of human settlement operations carried out in their areas.

Programme 5.1.2 Establishment and strengthening of local land and real estate structures

Municipal companies, mixed companies (districts and private groupings) for the production of plots, construction of homes and management of real estates for construction will be established. All along this process social housing will be given a place of choice.

Programme 5.1.3 Establishment of human settlement commissions at all levels of administration

Human settlement commissions will work together with private groupings in supervising the planning, management, construction and maintenance of operations. These commissions will be established at the national, provincial, district and town level and even at the sectoral level. They will have their own and complementary responsibilities at each level.

Strategy 5.2 Promotion and organization of the participation of the beneficiaries of human settlement programmes

Human settlement planning and management and the organization of development procedures involve the participation of human settlement beneficiaries and groupings.

Programme 5.2.1 Introduction of participatory planning methods

Human settlement planning will be done in collaboration with future home beneficiaries. The take-off of a human settlement programme must know the profile of its potential clients. Besides local authorities and households, private land and real estate developing companies, mixed companies, national and urban public companies will participate in the human settlement planning operations. Women participation and youth fulfillment must be particularly encouraged.

Programme 5.2.2 Promotion of human settlement management groupings

The functions of these groupings will be to manage land obtained in the form of plots, supervise construction and manage inhabited residential areas. This should

involve the beneficiaries of land in the internal management of the human settlement system in urban centres. They would correspond to the small administrative cells of the residential area. Ownership of these responsibilities makes vicinity development possible.

Programme 5.2.3 Organization of regulations-based development procedures

The procedures consist of providing beneficiaries with property development technicians who would advise. Beneficiaries are responsible for final decision making once the technical obstacles have been removed.

Objective No. 6. Development of the building industry

The construction of buildings involves several professions and requires the availability of appropriate materials. In this regard, strategies will be applied to the promotion of the production of local building materials, their sale and the training of skilled building technicians.

Strategy 6.1 Promotion of the production and sale of building materials

This strategy concerns more generally support to the building sector. This support is necessary, on one hand, to facilitate access to locally produced materials and, on the other, to obtain a reduction of the building costs.

Programme 6.1.1. Establishment of a national forum of enterprises for the production and sale of building materials.

Enterprises and other players in production and sale of local building materials play a key role in the development of the building industry. Periodical meetings of all these players will bring out technical and concrete suggestions enabling the production of quality and affordable products. However, prior to the establishment of the forum a census of study consultancies, public institutions and private firms specialized in building activities would be carried out.

Programme 6.1.2 Support to small and medium-scale enterprises for the production and sale of building materials

Building materials represent an important component in housing construction. They must be available in quantity, be of a good quality and of an economically accessible cost for the population.

Programme 6.1.3 Studies and research in building materials

These studies must determine the performance of each material and the possibility of finding import substitution materials. Research on performance and opportunities of local materials to be put on the market will be encouraged.

Specifications incorporating local building materials or materials researched on for their utilization will be prepared. Briefings will be issued on existing and new materials, industrial and craft materials, indicating their conditions for use.

Strategy 6.2 Training of building technicians

The training will aim at improving the general technical nature of the profession, efficiency of the methods, compliance with implementation rules and site management.

Programme 6.2.1 Strengthening and establishment of training centres for building technicians

These centres would train a sufficient number of skilled technicians (A3) and intermediary technicians (A2) who are currently not available on the local market. The private sector would participate in this exercise.

Programme 6.2.2 Diversification of courses of study

Trades related to building are many. The same goes with the fields of training. A preliminary list would make it possible to size the levels of the training centres and define the types of training depending on affinities and complementarities.

4.2 Objectives, strategies and programmes in the rural human settlement sector

4.2.1 Main objective

The main objective of the human settlement policy in rural areas is the improvement of the existing system of human settlements for sustainable socio-economic development.

4.2.2 Specific objectives

The specific objectives in the rural human settlement sector, consist of the rationalization of land use, the establishment of new homes, the improvement of their quality, the rational management of land, the improvement of the agricultural production, the creation of other income generating activities, the establishment of basic facilities closer to the population, the strengthening of the role of local communities in the management of human settlement and the organization of the human settlement financing system.

Objective No. 1. Rationalization of national land use

The regrouping of human settlement in rural areas on serviced sites equipped with the basic infrastructure and community amenities will lead to the rational use of land. This regrouping will facilitate the distribution and a more rational use of land, thus improving agricultural productivity and promoting also the creation and development of markets.

Strategy No. 1.1 Promotion of the regrouping of human settlement in rural areas and consolidation of currently established rural centres

Aware that the regrouping of the rural population in *imidugudu* villages has been controversial and despite the problems and obstacles this exercise has been facing, the Government strongly believes that these *imidugudu* constitute the unique alternative solution to the Rwandan land-population equation in a foreseeable future due to the advantages of this mode of human settlement.

The significant advantages derived from this mode of settlement are that maximum arable land is allocated to agriculture, houses and support amenities are built on sites which have been selected and decided by the community, there is easy access to services, the reduction of distances and costs of support amenities and basic infrastructure, security, easy access to information and training, opportunities for mechanized agriculture and easy use of agricultural inputs, opportunities of developing secondary and tertiary sector activities and the development of innovative spirit through competitiveness between villages and between *imidugudu* within the village.

The aim of this strategy is to get the system of the regrouping of human settlement wide spread throughout the country and the provision of amenities and basic infrastructure.

Programme 1.1.1 Consolidation of *imidugudu* and existing rural centres

Consolidation of villages and rural centres aims at providing facilities and other supporting infrastructure in these sites. The objective of this programme is to bring all the sites in *imidugudu* to an acceptable level in terms of access to social and economic services. Lack of access to clean water has been cited as the main complaint against most of the first *imidugudu* established in the past. Priority must therefore be given to water supply in the villages and existing rural centres. Water supply networks established in the framework of scattered settlement system must be readapted to this new fact.

Besides water, villages should be provided with energy sources such as (biogas, solar energy, aeolian, micro-stations) and connected to the national power network, where possible. Research must be carried out on renewable energy such as solar and wind energy so as to improve the housing and work conditions in villages.

Programme 1.1.2 Identification and land improvements of reception centres in regrouped settlement

The identification and development of sites are an essential element for the entire process of regrouped settlement in rural areas. This phase will facilitate the choice of secure and suitable sites using qualitative, quantitative and cartographic studies. Sites must be located near water sources, social services (schools, health centres), roads, markets and arable fertile land. The size of these sites will be established to ensure that the people in the *imidugudu* will live their traditional life style as much as possible. The choice of sites will be done by the population in close consultation with the local authorities and technicians and approved by the sector committee on human settlement. Approved sites will be mapped so as to orient the establishment of infrastructure and facilities by the Ministry of Infrastructure and other bodies in charge of infrastructure.

Programme 1.1.3 Formulation of a space development plan of *imidugudu* sites

The regrouping of settlement centres in the District must be integrated in a coherent whole. The choice of sites and the process of decision making must be based on the development demands in the region or district. This plan would not be necessary where there is an overall plan for the use of land or a General Land-Use Management Plan.

Programme 1.1.4 Establishment of model rural settlement plans

Spreading the regrouping of human settlement in the whole country is a process which involves the preparation of model human settlement plans on the basis of the topographical conditions and the development potential of the regions. These model plans will be proposed to the Districts which could adapt them to their realities.

The model plan represents the model of the plot, the necessary basic infrastructure, the model for their installation depending on physical conditions: slope, climate, type of soil, etc. This model will show the modalities of its execution and preparation of the estimates based on the choices of the execution of the programme: on a contractual basis, under local authority or as self-help housing.

Programme 1.1.5 Definition of structural and organizational modalities for access to plots in regrouped settlement sites

It is difficult to find unoccupied sites in the country. Expropriations have become an essential prerequisite. The major problem is that of finding the necessary funds for compensations. Friendly interaction with the communities must be resorted to in this case and it will be necessary to give importance to exchanges and compensations. Financial expenses should be considered in borderline cases only.

Program 1.1.6. Assessment and restructuring of small business centers in rural areas

There is a need to conduct an assessment of small business centers in rural areas so as to grasp the assets, weaknesses, opportunities and potentialities that, as rural socioeconomic development zones, they represent for rural regrouped settlement. From the assessment results, a restructuring and modernization master plan will be developed and implemented.

Strategy 1.2 Awareness raising

The regrouping of the population is a voluntary, progressive and complex process by which the population settles gradually in the new *imidugudu* villages. It is necessary to raise their awareness so as to bring the authorities and the population to adopt and integrate new thinking, values and standards of regrouped human settlement.

Programme 1.2.1 Awareness raising of the population and the authorities at all levels

Awareness raising concerns first the authorities at different levels so that they understand and hold the same language with regard to the merits of regrouped human settlement. Awareness raising for the population in rural areas consists of making them understand the role they must play in the execution of different regrouping settlement programmes.

Programme 1.2.2 Execution of pilot programmes and dissemination of results

These programmes will involve the development of pilot regrouping sites, amenities, the management of local infrastructure and housing construction. These pilot sites will be used as models and a demonstration of the benefits of *imidugudu* in concrete reply to the detractors of regrouping the rural population in *imidugudu*.

Objective No. 2. Creating new housing units

This objective involves the provision of adequate homes to the many homeless families, particularly those who are vulnerable. Based on the recent history of our country characterized by war and genocide as well as massive destruction of houses, the rapid provision of homes to these families constitutes the centre of gravity of social harmony, ensuring thus sustainable peace and economic development.

Strategy 2.1 Access to housing by vulnerable social groups

This strategy will focus on support measures to identified vulnerable groups and on the mobilization of financial resources for the construction of their homes on developed sites.

Programme 2.1.1 Formulation of a specific support programme for homeless vulnerable groups

This programme aims at resettling 192,000 identified vulnerable families which do not have adequate homes. These families live in plastic sheetings, in makeshift shelters commonly called "blindées", or their members live under the same roof.

They will be given facilities for acquiring building materials, and those families without land will be given land for agro-pastoral production.

Programme 2.1.2 Development of neighbourhood solidarity and traditional interaction

This programme involves the undertaking of a sociological survey for making use of these cultural resources. The spirit of solidarity and traditional friendly interaction "*umuganda*" will be used to help vulnerable families to get a home. Authorities at different levels are called upon to encourage the creation of human settlement cooperatives in rural areas. The sites which will be given to them must integrate other categories of families so as to avoid turning them into ghettos.

Objective No. 3. Improvement of the quality of houses in rural areas

This objective aims at making houses in rural areas decent. Most of those which were built in settlement centres during the emergency period still look incomplete. The materials and the techniques used, the quality of finishing, the surface area of the houses reflect their poor quality.

The programmes for regrouping human settlement must be strengthened through improved construction of houses. This improvement will concern the structure, the roofing, the construction of annexes and the sanitation system such as latrines. This action is a factor for the sustainability of the programme. Houses built as an assistance must be improved upon by the occupants themselves in a perspective of ownership.

Strategy 3.1 Promotion of the production and utilization of local building materials

This strategy aims at creating production units of durable local building materials, the acquisition of production techniques, and the reduction of costs to make them affordable to low income rural households and the organization of marketing channels in order to substitute some imported building materials by locally produced materials.

Programme 3.1.1 Inventory of available local materials resources

This involves the preparation of a map indicating the location of deposits and the features for their exploitation. The technical specifications of these local building materials should be defined. This definition would deal with the technical description

of each material and the mode of its use. Such a description is important so as to define and publicize the product. Cards would be widely publicized and distributed to all the operators and rural families.

Programme 3.1.2 Incentives for the production of local building materials

It will be necessary to organize production and introduce incentive mechanisms so as to get the private sector to invest in this field. Production will be done at the grassroots from associations and cooperatives.

Programme 3.1.3 Establishment and support of shops and other sale points of local building materials

Sale points will be organized. The initiative for the establishment of such sale points will be from associations, cooperatives and other individuals and businessmen. Support, marketing and distribution mechanisms of these local building materials will be identified.

Strategy 3.2 Training and information of the population in appropriate technologies

Local communities and their representatives will be trained in appropriate technologies to enable them to participate fully and usefully in the socio-economic development of *imidugudu* villages and speed-up changes.

Programme 3.2.1 Production of training modules on building materials and techniques

These modules will be produced by specialized centres, associations and other interest groups, particularly companies that produce building materials.

Programme 3.2.2 Staff training

Training will be organized for skilled staff in the design of rural housing. This programme will follow the structures established under decentralization and will include training cycles.

Strategy 3.3 Organizing trades bodies

This strategy aims at identifying technicians/artisans in the building sector, organizing trades' bodies and maximizing capacities and skills of artisans and other building technicians in rural areas.

Programme 3.3.1 Identification of technicians/artisans in the building sector

This identification must result in establishing a list of available skills at the local level and employment opportunities.

Programme 3.3.2 Organization of trades' bodies at the local level

This organization will lead to a structural framework which will facilitate contact, information, training and capacity building in negotiation at the grassroots level.

Objective No. 4. Strengthening the role of local communities in human settlement management

Human settlement management will be the responsibility of decentralized structures with the active participation of all the beneficiaries, particularly women and youth. Community participation makes it possible to take advantage of the knowledge and opinions of the inhabitants, share the responsibilities in the decisions taken between the authorities and the communities and guarantee easy implementation.

Strategy 4.1 Strengthening institutional structures involved in human settlement management

This strategic policy banks on the need to get local authorities involved in the various phases of human settlement operations and operationalize human settlement commissions.

Strategy 4.1.1 Strengthening existing administrative structures

The strengthening of administrative structures must be integrated in the global context of decentralization. Local authorities will monitor construction and will issue building authorizations. A work schedule for technicians in charge of monitoring the human settlement sector will be established. Regulations and laws governing the establishment and operations of such structures will be prepared.

Programme 4.1.2 Reactivation of human settlement commissions

Human settlement commissions which were established at the sectoral, district and provincial level by Ministerial order No. MINITRAP/01/97 of 9 January 1997 will be reactivated at all the levels of administration: national, provincial, district, sectoral and cell level.

The mission of these commissions is overseeing the human settlement sector activities at all stages, namely definition of types of housings, establishment of standards, formulation, implementation and follow-up of all human settlement programmes, as well as policy formulation.

Strategy 4.2 Promotion and organization of the participation of beneficiaries in human settlement programmes

This strategy aims at establishing mechanisms for getting beneficiaries, particularly women, involved in human settlement programmes. Community participation is essential for the improvement of human settlements, meeting needs and priorities, ensuring that beneficiaries agree with the development objectives and cooperate in

their implementation, establishing procedures corresponding to resources, capacities and priorities and creating the feeling of accountability among the people.

Programme 4.2.1 Participation of beneficiaries

The aim of the programme is to contribute to the establishment of acceptable settlements by those who live there. All the people will have to be involved in the design, implementation and management of human settlement programmes and in all implementation phases of the human settlement regrouping operations.

Programme 4.2.2 Strengthening the role of women in the design and management of human settlement programmes

Women will be made aware, trained and informed about the building trades through manuals prepared by professionals in the building sector so as to enable them to participate fully in the human settlement related activities. In collaboration with women associations to encourage their members to become involved in the sector, there will be organized training sessions for various women associations at all levels. Moreover, women will be given responsibilities in the management of the activities of *imidugudu* villages.

Programme 4.2.3 Protection of women with regard to housing

The family, which is the basic unit of the Rwandan society, will be strengthened, protected and assisted. The marriage entered into freely by spouses makes both the husband and the wife equal partners. All the necessary conditions for the integration of the family, its reunification, its preservation and its protection will be created in the context of a suitable home.

Objective No. 5. Organization of a system for rural housing financing

The organization of the system for rural housing financing aims at mobilizing long term resources for adequate financing of the construction and improvement of homes. Such a system is by definition at the crossroads of the financial sector and the housing sector to which it belongs at the same time.

Strategy 5.1 Promotion of the home-savings scheme

The promotion of the home-savings scheme involves the constitution, the channeling and the use of savings funds until their final concretization in the form of a house. The scheme will make most of the community solidarity in resource mobilization.

Programme 5.1.1 Development of the home-savings scheme in the rural microfinance institutions

Some rural microfinance institutions started in the field of housing and solar energy through the organization of its own savings scheme. This experience could be extended and strengthened in the rural areas and involve other components of

human settlement such as connection to water supply network, the construction of sanitation structures: improved latrines, rain water evacuation and gates.

Programme 5.1.2 Use of community solidarity in resource mobilization

Associations will be established which will use the informal system of tontines to enable their members to obtain in rotation the necessary funds for the construction or improvement of their homes. A sociological analysis will be carried out in order to understand and identify mechanisms for the revival of the traditional culture of self-help adapted to today's realities.

Strategy 5.2 Establishment of funds for the promotion and financing rural housing

This strategy will make possible the establishment of a Rural Housing Financing Fund and the use of resources from the Community Development Fund and the Social Security Fund of Rwanda to improve housing conditions in rural areas.

Programme 5.2.1 Establishment of a fund for rural housing financing

The Rural Housing Financing Fund aims mainly at paying out compensations resulting from basic infrastructures installation and development of building sites. The Fund can also grant loans to people for construction, extension or repair of their own houses in rural grouped settlement sites. The fund's revenue comes from subsidies by the government, public financial institutions, private institutions and contributions by beneficiaries.

CHAPTER V. IMPLEMENTATION OF THE NATIONAL HUMAN SETTLEMENT POLICY

The implementation of the human settlement policy requires several players with different responsibilities, various capacities, working in a special legal and institutional context. The reconciliation of these elements leads to the creation of an environment likely to become conducive to the development of adequate human settlement adapted to the Rwandan society.

The actors in human settlement are mainly the households or individuals for the construction of homes, the public authorities for the construction of infrastructure and amenities, for providing the necessary utilities for the community and land development. The civil society, public or private building companies, financing bodies, communities create and strengthen life in residential areas and local authorities who develop a social and human framework.

The combination of all these forces results in the formulation of a human settlement policy which is commensurate with the income capacities of the population and in the formation especially of a strong partnership among all the players.

5.1 Institutional framework

Institutional responsibilities for the implementation of this policy are at several levels: national, provincial, urban or district.

In accordance with the national human settlement policy, the Ministry in charge of human settlement ensures the coordination, organization, management and supervision of the rural and urban human settlement sub-sector through the whole country. This Ministry will be the focal point of this policy and will work in collaboration with other Ministries with a similar mandate to fine-tune this policy especially with the Ministry in charge of land management and the Ministry in charge of decentralized institutions.

Within the framework of consultation in terms of human settlement, new structures will be established: the National Human Settlement Commission, the District or town Settlement Commission (at the level of Kigali City and Districts) and the Sector Settlement Committee (at sectors levels). Besides, a National Settlement Forum will be created and the Ministry in charge of human settlement convenes regular consultation meetings for members of the Forum to debate on technical, judicial and social economic issues in connection with rural and urban human settlement.

For the sake of the implementation of the national human settlement policy, the Unity in charge of human settlement within the Ministry responsible of human settlement will be reinforced in terms of both human and financial resources.

The law governing urban and rural human settlement in Rwanda will determine the responsibilities of different structures in terms of decision making, consultation and execution.

The Ministry responsible for economic planning plays a key role in determining and approving investments to be carried out in the country. It participates in the decision making for the development of the country by establishing priorities for investment in amenities and infrastructure at the national level, especially by integrating them in the public investment programme. In its capacity as budget controller, it controls the pace of disbursements and decides on the availability of financial resources.

Given the magnitude of human settlement problems in Rwanda, especially in urban areas, a financing structure will be set up within the Finance and Economic Planning Ministry to mobilize, organize and utilize funds allocated to human settlement development. The structure is in charge of controlling the supply and management of the funds.

The law governing urban and rural human settlement in Rwanda will determine the responsibilities of different structures in terms of decision making, consultation and execution. Pending the publication of this law, district or town commission will be responsible for coordination of human settlement related activities and work as the technical body of the district or town committee which, through the powers conferred to it by law, orders the formulation of development plans both for urban centers and regrouped villages under its jurisdiction. It demarcates settlement sites, organizes land management and human settlement management.

Local cooperative organizations will also be established for supervising the population in the field of human settlement, urban or mixed interest public establishments the role of which is to carry out land development, servicing and selling plots of land.

Private land and real estate development companies, in agreement with the town for the development of plots of land and the construction of houses, local firms producing building materials, builders trade unions, human settlement groupings and other residents and residential areas associations involved in the promotion and maintenance of human settlement will be established.

5.2 Legal framework

The implementation of this policy requires the establishment of legal instruments which are appropriate and flexible, corresponding to the strong pressure of the demand and local land-use management technical requirements. The following elements define the extent of the tasks to fulfill.

- 5.2.1. Adoption of conducive measures for the implementation of the law governing the land tenure system. Land represents the base of human settlement operations. It determines the general framework and defines the modalities of access to housing.

- 5.2.2. Adoption of the law governing urban human settlement. This law organizes and spells out the conditions of access to urban housing. It will be followed by regulations on contracts allowing the people access to land and housing. Partners must respect the terms and conditions relating to the development, the payment and the deadlines of royalties.
- 5.2.3. Preparation of model contracts and agreements between towns, districts on one hand, and property development companies or enterprises on the other. These contracts are used for the establishment of the participation framework for parastatal or private companies involved in development.
- 5.2.4. Updating regulations on building and plots selling authorization so as to harmonize them with today's realities, particularly the decentralization policy with regard to competencies and limits of various institutions having human settlement in their responsibilities.
- 5.2.5. Definition of a regulatory framework for the organization of trades bodies, architects, engineers and other building technicians and professionals.
- 5.2.6. Preparation of a law on renting residential houses. This law will have to spell out the relationship between landlords and tenants with a view to establishing mechanisms for better management of housing and for making the rental sector a positive contributing factor to decent housing.
- 5.2.7. Definition of responsibilities for public and private employers in providing housing for their employees.
- 5.2.8. Preparation of a regulatory framework for property development.
- 5.2.9. Definition of modalities for the involvement of public authorities in the specific housing programmes.

CONCLUSION

In the context of rapid urbanization and human settlement regrouping in the rural areas, human settlement must go beyond the social aspects and become a vehicle for economic development. In fact, human settlement is more than providing a home to a household. It is a means of creating employment and offering security and facilities for economic production.

With regard to the urban sector, in order to remove serious bottlenecks which today hinder its development, one ought to identify urban extension areas, programme operations for allotting plots and homes and start to gradually rehabilitate old residential areas and restructure unplanned housing areas by reducing the destruction of installed facilities.

Moreover, one ought to apply the principle of costs recovery for urban development. To this end, the production and publication of town planning documents such as master plans for town development, local development plans and special development plans are vital activities. These documents will ease town development activities, namely parceling out of building plots, land consolidation, restructuring, urban redevelopment and real estate restoration.

Concerning the rural human settlement sector, human settlement improvement and regrouping are factors of socio-economic development of the beneficiary population due to better utilization of land, which implies better productivity in the fight against hunger and poverty since this type of human settlement will facilitate access to infrastructure and basic services which lead to the well-being and socio-economic progress.

Due its multisectoral aspect, the implementation of the National Human Settlement Policy requires complementarities of actions and a harmonized approach for the attainment of specified objectives.

- i. Real estate must be controlled and be especially accessible to all categories of incomes.
- ii. The financial sector must be flexible to be able to intervene and adapt itself to various income structures and stages of the realization of human settlement programmes: land development and servicing of residential areas in terms of basic infrastructure, financing of construction and maintenance of housing.
- iii. Urban projects like PIGU have to be developed and strengthened so as towns can benefit from massive and timely investments.
- iv. The development of rural business centers and the construction of more advanced urban business centers is one of key solutions to control migratory flows towards the only large economic capital of Kigali.

- v. Human settlement problems in urban and rural areas constitute a reality that cannot be overlooked and the Government of Rwanda is committed to give them priority treatment.

For efficiency purposes in the implementation of the human settlement policy, a thorough and extensive assessment on this implementation and the creation of a national human settlement forum, with the involvement of all operators in rural and urban human settlement, are called for.

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