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**Rwanda**  
**Country Position Paper**

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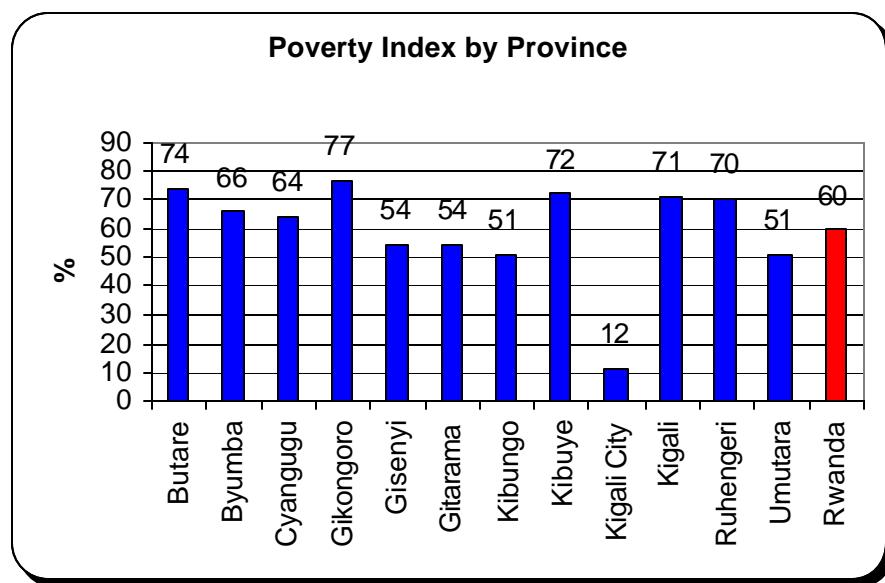
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## Section A: Summary Overview of Status of National Poverty Policy and Strategy

### a) Background

The EICV (Household Living Conditions Survey) established that 60% of the adult equivalent population in Rwanda lived below the poverty line and 42% in extreme poverty. Using households as the unit, 57% live below the poverty line. When one considers gender disparities, 62% of female-headed households lie below the poverty line as opposed to 54% of male-headed households. Poverty rates in Rwanda were increasing in the late 1980s and early 1990s and stood at 47.5%<sup>4</sup> in 1990. Because of the 1994 genocide, the poverty rate rose dramatically in that year peaking at 78%. Since then, the rate has been falling steadily every year but remains much higher than it was before the genocide. The incidence of poverty is much higher in the rural areas (66%) than in urban areas, 12% in Kigali and 19% in other urban areas. The EICV survey shows that the provinces with the highest poverty rates are Gikongoro (77%), Butare (74%), Kibuye (72%), Kigali Rural (71%), and Ruhengeri (70%).

**Fig. 1: Poverty Index by Province (% of population below the poverty line)**



The share of the poorest quintile (poorest 20% of the population) in national consumption is only 4% and the poorest 40% account for just 10% of national consumption. The Gini coefficient for consumption is 0.451. This shows that there is great inequality in Rwanda.

### b) Poverty Monitoring

In the recent past, Rwanda has conducted quite a number of surveys that provide a good basis for poverty analysis within the country. The most relevant surveys for poverty monitoring were the EICV (Household Living Conditions Survey) in 2000, the DHS survey (Demographic and Health Survey) in 2000, the CWIQ (Core Welfare Indicators

<sup>4</sup> 1990 data refers to % of households under the poverty line whereas 2000 data refers to individuals.

Survey) in 2001, the PPA (Participatory Poverty Assessment survey) in 2001, and several annual Agricultural Surveys on food production (in 2000, 2001, and 2002). Rwanda also conducted a national census in 2003 and the results will be released within one month. The reports of these surveys often report the data disaggregated by gender and region but not by age. However, it is possible to report the data by age should a statistician be available to analyze the data, considering age.

The poverty-monitoring task falls under the **Poverty Observatory Unit** within the Strategic Planning and Poverty Monitoring Department (SPPMD) of the Ministry of Finance and Economic Planning. The Poverty Observatory Unit acts as the overall coordinator of the monitoring system, ensuring that the selection of indicators reflects the direction of the Poverty Reduction Strategy (PRS), and developing an agenda of research to examine the causes of poverty. The Observatory is also responsible for disseminating the results of monitoring. This includes both formal publications, informal exchanges with sectoral ministries and dissemination of information to the public. Table 1 presents the poverty monitoring indicators and the source of the data.

**Table 1: Poverty Monitoring Indicators<sup>5</sup>**

1. Outcome Indicators (Gender-Disaggregated wherever possible)		Source
	<b>Health/Nutrition</b> Life Expectancy Infant Mortality Rate Under 5 Mortality Rate Maternal Mortality Ratio Malnutrition Vaccine cover Births attended by qualified personnel Rate of contraceptive use HIV/AIDS Incidence Rate of use of health services Rate of satisfaction	Census DHS DHS DHS DHS DHS DHS, CWIQ DHS, CWIQ DHS, CWIQ DHS, CWIQ DHS, CWIQ DHS, CWIQ CWIQ
	<b>Education</b> Adult Illiteracy Rate Level of education Enrolment rate Drop-out rate Repetition rate Rate of satisfaction	Census DHS, CWIQ CWIQ
	<b>Income/Consumption Poverty</b> Poverty Incidence/Depth/Severity for Select Groups Unemployment rate Time Use Agricultural productivity Fertiliser use Access to extension services Marketed agricultural production Imported fertiliser volume Cattle ownership Differences in the cost of living	EICV EICV, CWIQ EICV, CWIQ Agricultural Survey Agricultural Survey Agricultural Survey Agricultural Survey NBR Agricultural Survey EICV, PASAR
	<b>Time Poverty</b>	

<sup>5</sup> Table taken from PRSP.

	Time use data (especially gender disaggregated)	EICV
<b>2. Access Indicators (Gender-Disaggregated wherever possible)</b>		
	<b>Health/Nutrition</b> Number per doctor/population Proportion of population per hospital bed Number of meals per day Satisfaction of calorific needs	MINISANTE MINISANTE CWIQ MINAGRI
	<b>Education</b> Teacher/pupil ratio Book/pupil ratio Number of pupils per class Rate of retention from primary to secondary	MINEDUC MINEDUC MINEDUC MINEDUC
	<b>Housing and settlements</b> Population with Access to Safe Water Population with Access to hygienic facilities Lighting source Energy source Possession of a radio Possession of a mattress	CWIQ
<b>3. Process Indicators (Gender-Disaggregated wherever possible)</b>		
	<b>Growth and Distribution</b> GDP Growth Agricultural Production Growth Rate Changes in size distribution of landholding (or summary inequality index, Gini)	Stats Dept. Ag Survey (MSU) Ag Survey (MSU)
	<b>Employment/Wages</b> Change in Real Wage Rate of Casual Labour (On-Farm) Active population	PASAR CWIQ
	<b>Public Expenditure Data (Health and Education)</b> As % of Total Government Expenditure Primary Health and Education as % of all levels	Budget
<b>4. Proxy Indicators (Gender-Disaggregated wherever possible)</b>		
	Correlates of Poverty (Sensitive to Change) Characteristics of the Poor (Sensitive to Change)	EICV NPA

### c) Policy Instruments

The main policy instrument for poverty reduction and monitoring is the Poverty Reduction Strategy Paper (PRSP). However, there are several other key documents as well such as the Vision 2020, the Medium Term Expenditure Framework (MTEF), and the Millennium Development Goals Report (MDGR), which inform national poverty policy and strategy.

## **Section B: Overview of Current Social Policy/Strategy With Respect to Older Persons**

### **a) Vulnerability and social protection**

Recent surveys and living experience show that Rwanda has a large number of vulnerable groups and the character of vulnerability take on many forms. A number of policy interventions, especially those related to social protection are being enacted so as to reduce vulnerability of the Rwandan population to poverty..

After the war in 1994, 34% of all households were headed by widows, mostly as a result of the genocide. Everywhere in the poor world women headed households are the most vulnerable to poverty as are child headed households. Households headed by a person of less than 20 years constituted 0.7% of the Rwandan population in 2001. Those who are landless are estimated to be at 11.5%. Most of the groups in these categories are susceptible to poverty, especially if they are living in rural areas. Other categories of vulnerability in Rwanda are uneducated young people, large households with only one adult and more than 3 children, households headed by old people who are above 60 years (estimated at about 0.4%), orphans, street children and prisoners.

#### *Long-term objective*

Social protection is a priority within the PRSP and in the long run Rwanda should be able to have a comprehensive social protection programme that is economy wide and challenges vulnerability to poverty. A long-term form of protection being designed is accumulation of social capital. Social cohesion was destroyed during the genocide. The post genocide has offered a new opportunity underlining the importance of mutual support. The PRSP in 2002 initiated participatory programs that will also promote social cohesion and offer protection to vulnerable groups in the community. This program is called *ubudehe* and involves community activities within the responsibilities of decentralized structures.

#### *Policy, planning, and strategies*

Social protection like insurance in developing countries is restricted to the small sector of the labour force in wage employment in the form of pensions that are deferred to the time of retirement. A Victim of Genocide Fund has been operating to support children in difficulties and is financed by government grants amounting to 5% of the recurrent budget. The development of policy to protect vulnerable groups (widows, child-headed households, the ageing, etc.) is the responsibility of the Ministry of Local Government and Social Affairs (MINALOC).

Traditionally mutual help in terms of *umusanzu* and *umuganda*, all different forms of reciprocal support were used as strategies of social protection. These strategies are articulate in the PRSP and have been introduced in the new local administrative structures. Current efforts are also underway to decentralize the administration of funds for victims of genocide.

### *Access to economic opportunities*

The *Ubudehe* programme has played a key role in improving access to economic opportunities for the poorest households. In each cellule the community identifies the poorest household. In total 679 households in Butare province were given a maximum amount of 200 Euros in financial support for a project of their own identification.

Due to the tragic genocide that Rwanda underwent in 1994, there has developed very many vulnerable groups and the government had to prioritize which groups it would lay more focus on. Inevitably, there has been more of a focus on orphans and widows than on the old people. This is why it is difficult to find the old people mentioned as a group with policies towards them in the PRSP. However, the Ministry of Local Government and Social Affairs (MINALOC) is in charge of the department of ageing persons and for that matter has the responsibility of drawing up policies that cater for the welfare of older persons. Below are some of the specific policies that are being put in place. These policies are in line with the poverty reduction strategy and reflect the social protection of older people in Rwanda and more importantly they show the government's position regarding ageing people.

### **b) Guiding principles and objectives**

Listed below are the guiding principles and objectives of the Government of Rwanda policy towards ageing people.

- The government of Rwanda believes that older persons should play an important role in building their country by participating in political, social and economic activities of their nation.
- Older persons should be assisted in their daily activities, such as catering for their health, sheltering them, and to make sure that they can get access to loans as any other citizen.
- The government believes that first and foremost, it is the responsibility of the family members of the ageing people to look after them.
- The government of Rwanda believes that ageing persons must first be consulted on matters concerning them.
- The government emphasizes that there should be a mechanism to facilitate the delivery of services accorded to ageing persons.
- The government believes that, the ageing group must play a leading role in determining their destiny and other partners should play a complimentary role.
- Rwandan people should be aware of the ageing problem, right from childhood, and this should be the concern of all Rwandans.
- People who have reached retiring age should have equal rights as other sections of the population.

**c) Strategies to achieve the above objectives**

The Government of Rwanda has adopted the following eight strategies to achieve the above listed objectives with regard to ageing persons.

***I To enact retirement /ageing laws***

- To amend insurance laws regarding pension schemes to suit the demands of people who have reached retirement age.
- Enact laws that protect ageing persons.
- Enact laws that govern the ageing persons' forum/association.
- Enact laws that govern the government institution that is in charge of ageing persons.

*Activities to achieve this strategy:*

- The ageing persons' forum shall establish branches in all provinces of the country down to the sector level.
- To work hand in hand with public and private media to facilitate the sensitization of ageing people's rights to the entire population.
- To provide cards to persons who have reached old age to enable them to get easy access to services such as medication, transportation, loans, commercial activities, etc.

***II Good health and feeding programmes for ageing people***

It is a fact and common knowledge that ageing people more often have health and feeding problems. Due to their age they begin to develop health problems and are therefore selective in what type of food they eat.

*Activities to achieve this strategy:*

- A department to cater for ageing persons to be created in all health centers in Rwanda.
- Train medical personnel in Rwanda about the diseases that are common to ageing persons.
- Include lessons on ageing in primary and secondary schools in Rwanda.
- Mobilize ageing people to subscribe to medical insurance.
- Organize regular seminars meant for ageing people about diseases that commonly affect them, so that they can be aware of how to protect themselves against such diseases.
- Train ageing people about proper nutrition that matches with their age.
- Promote traditional doctors/medicines that are approved by the ministry of health.
- Fight food insecurity among the ageing population.

### **III      *Shelter***

Shelter is one of the basic needs for everyone at whatever age and for ageing people their lives become very complicated if they do not have proper shelter. The government of Rwanda has paid much attention to providing better shelter for ageing people.

*Activities to achieve this strategy:*

- To make sure that ageing people get access to loans to build houses (the loan burden may be passed on to the offspring).
- The national housing programme should address the housing needs of ageing persons.
- The government of Rwanda in partnership with the private sector should address the housing needs of ageing persons.
- To assist ageing persons in their families but if this is not possible, they can be sent to housing centers managed by NGOs or the government of Rwanda.

### **IV.     *Work***

It is wrong to believe that people who have reached the retirement age cannot perform any work at all, contrary to this, it is believed that the experience acquired by people who have worked in a certain profession for a long time can perform better than the inexperienced persons. It is against this background that the retirement age in Rwanda has been moved from 55 years to 65 years.

*Activities to achieve this strategy:*

- To organize the ageing persons into producer associations.
- Design productive activities for ageing people.
- Enact laws prohibiting ageing persons from being discriminated against in hiring.
- Put in place a transparent mechanism where people who would wish to continue working above the retirement age can be allowed to do so as long as they are still physically fit to perform their duties.

### **V.      *After-Retirement Programmes***

The government of Rwanda strongly believes that after retirement people can do other jobs.

*Activities to achieve this strategy:*

- Ensure that people are aware of and can engage in their private business after retirement.
- Encourage people to form associations before retirement so that they can be employed by the associations upon retirement.

- Encourage employers such as private companies, church organizations, and NGOS to put in place sound retirement benefits for their employees.

## **VI. *Programmes for non-salaried ageing people***

Eighty four percent (84%) of the Rwandan population live in rural areas, and depends on agriculture. Older persons engaged in this activity are increasing every year. The government also recognizes that ageing people from this sector cannot support themselves since they cannot till the land due to their age and since many people are illiterate and are not aware of how they can form associations, the government has developed programmes for them.

*Activities to achieve this strategy:*

- Extension of information technology to rural areas.
- To encourage them to form associations.
- To encourage ageing persons in rural areas to join medical insurances and also join education fund associations.
- To encourage investors to invest in rural areas, so that the exodus of young people moving to urban areas can reduce which will result in the ageing having young people to look after them.
- To make sure that land laws do not exclude older people from owning land.
- To encourage insurance companies to extend their life assurances to rural areas.
- Train rural people about saving schemes.

## **VII. *Saving and pension scheme***

The concept of accumulating personal savings is still lacking among the Rwandan society, as is the case for other developing nations and neither is the population aware of pension schemes. Currently, it is only salaried and contracted employees that are members of the national social security fund (CAISSE SOCIALE DU RWANDA) and people who are not civil servants are not members of this social security fund, yet they are the majority of the population. It is very important that such schemes reach the entire population.

*Activities to achieve this strategy:*

- To enact a law that shall enable every citizen in Rwanda to be a member of a savings and pension scheme.
- To sensitize the population about the importance of such schemes.
- To ensure that those who reach old age get their monthly pay as it is supposed to be i.e. without imposing any condition.
- To ensure that the pension scheme fund rewards its members by producing interest.
- To demand CAISSE SOCIALE DU RWANDA to update current contributions so that they reflect the current economic reality.

### **VIII. Education, culture, & training**

Without culture, there cannot be sustainable development, as development hinges on culture. Science and technology are constantly changing, that is the reason why those who have reached retirement, should at all times struggle to continue learning and remain informed and update themselves with new changes that take place around the globe. The ageing persons who are illiterate should be taught how to read and write.

*Activities to achieve this strategy:*

- To carry out research on Rwandan culture and write about it.
- To put in place life-long education.
- To use the media to present cultural programmes that can be delivered by older people.
- School curriculums should include culture lessons (principles and spiritual values) to be taught by older people.
- Ageing people who have been able to have a good retirement should teach young people how one plans to retire in a comfortable manner.
- To prepare a report on retirement.
- To put in place programmes of teaching the ageing people how to read and write.

### **Section C: Evidence on Poverty-Ageing Linkages**

#### **a) Background**

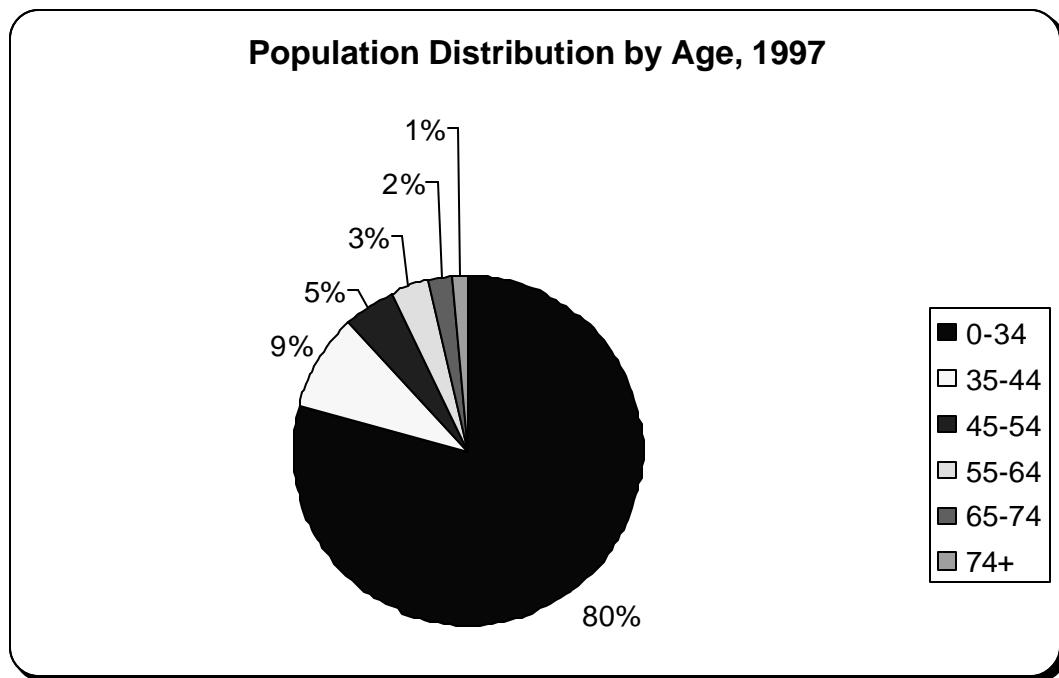
There is evidence to suggest that as time goes by the number of ageing people is increasing and that 64% of the ageing live in rural areas. It is also noted that the number of females is greater than that of males, females are 55% whereas males are 45% of the population above 55 years old. It is believed that the number of ageing shall continue to increase, despite the genocide that took place in 1994 and the occurrence of HIV/AIDS. This is supported by the ageing figures between 1997 and 2002. In 1997 the number of aged persons was 428,300 (7.1% of the total population), and in 2002, the number grew to 627,427(7.2% of the population). It is estimated that by 2025, the population of Rwanda shall have doubled from the current one and it is in this line that the number of ageing people shall also continue to grow.

**Table 2: The Structure of Ageing Groups in Rwanda (30/11/1997)**

Age Group	Males	Females	Total	% of Pop.
35-44	243,200	307,300	550,500	8.9
45-54	127,000	178,400	305,400	4.9
55-64	86,100	119,100	207,200	3.4
65-74	64,800	78,300	143,100	2.4
74 +	36,000	42,000	78,000	1.3

Source: WHO survey in, 1997

**Fig.2: Population Distribution by Age in Rwanda, 1997**



## **Section D: Possible Poverty Strategy Linked to Older Persons' Poverty**

As mentioned in section B, the Ministry of Local Government and Social Affairs (MINALOC) is currently developing social protection policy which will also assess the roles, management, and effectiveness of existing special funds that have been created to support vulnerable groups (including ageing people). Some of these funds include the fund for the Survivors of Genocide and Massacres, a fund for the protection of children in difficult circumstances, a proposed fund for the handicapped, and one for the needy at district level.

Many of the key actions to support vulnerable groups have to be undertaken by communities at local levels. The development of social capital, by community managed activities, is also important in order to generate a sense of solidarity. Some groups, particularly the elderly may be unable to participate fully in community activities, and there is a risk that their needs will be overlooked. That is the reason why special attention must be paid to them.

In accordance with these principles, the Ministry of Local Government and Social Affairs has changed its approach to the management of the special fund under its control. It also no longer deals with projects for vulnerable groups directly. It is responsible for disbursing funds to the Provinces and consequently to the Districts which are then responsible for allocating the funds among associations. Individual projects must be under the umbrella of an association so as to ensure better management of the project and its funds. At the local level, associations have to coordinate with NGOs that are carrying out vulnerable group projects in their area to limit duplication and resource wastage. The Ministry is now able to focus on policy formulation and setting up of funds for various vulnerable groups. A new proposal under consideration by government is to develop the existing mechanisms into a social solidarity fund into which the government and the private sector would both contribute.