



Focus Group Discussion: Tenants earning less than Rwf 200,000 household income per month






 **6** tenants participated in a focus group held in Kigali, in January 2024.

The six tenants inhabit traditional rental homes, characterized by varying structural integrity and access to basic amenities. While some dwellings boast sturdy mud brick walls and iron sheet roofs, others lack cement floors and proper roofing, resulting in issues like leaking roofs and inadequate insulation. Access to essential services such as water, electricity, and transportation also varies among tenants.






Rent amounts vary, but for many, they represent a substantial portion of their earnings. The fear of potential rent increases adds to the financial strain faced by the group.

To sustain themselves financially, tenants engage in various income-generating activities, including day labor, teachers, small businesses, and agriculture. However, these endeavors often yield insufficient earnings to cover living expenses, exacerbating financial insecurity and housing instability.

Of the 290 000 urban HH earning <RWF 100,000, about 153,000 rent their home. Of these:

	46% live in a formal dwelling*
	0.1% have access to a flush toilet 80% share their toilet with a non-household member
	11% main source of water is piped into their dwelling OR yard
	58% say their main source of lighting is electricity
	1% live in over-crowded** conditions

Of the 260 000 urban HH earning Between RWF 100k – 200k, about 165,000 rent their home. Of these:

	83% live in a formal dwelling*
	1% have access to a flush toilet 89% share their toilet with a non-household member
	33% main source of water is piped into their dwelling OR yard
	87% say their main source of lighting is electricity
	3% live in over-crowded** conditions

Sources: EICV5, Labour Force Survey, National Land Authority

Note*: Formal dwellings are those whose walls are made from durable materials such as cement bricks,, wood and cement, oven fired bricks or stones and roof is made from concrete, tiles or metal

Note**: dwellings are considered to be over-crowded where there are more than three people per sleeping room



Focus group discussion of Tenants, January 2024

The **six** families participating in the focus group discussion were residents of City of Kigali from city outskirts in **Mageragere, Nyarugenge district, Jabana, Gasabo district and Gahanga-Karembure, Kicukiro district.**

The discussion was held on the **20th January 2024**, at the University of Rwanda. The participants were low income female and male house tenants aged **between 28 to 46 years**, composed of subsistence farmers, teachers, and shop attendants. All married with dependents ranging between **4 to 10 people.**

The Focus Group discussion was facilitated by Jean Sauveur Uwintwari and students from University of Rwanda school of engineering, with transcripts, and report writing done by Alphonse Nkurunziza and University students.

Home histories - how respondents came to access their housing

For many, the journey to securing housing began with a search for affordability. Limited by their modest incomes, they sought out rental options in areas where housing costs were lower. This often led them to traditional homes in low-density settlements in the outskirts of the city. Despite the rudimentary nature of these dwellings, characterized by mud-brick walls, iron-sheet roofs, and sometimes lacking cement floors, they offered one distinct advantage: affordability. By opting for these less conventional housing options, individuals and families were able to stretch their limited financial resources to cover rent.

Others pursued alternative arrangements, such as renting single rooms or small houses within shared compounds. These communal living setups, colloquially referred to as "cloths," allowed multiple households to coexist within a single property, thereby reducing individual rental costs. While these homes provided a slight improvement in living conditions compared to traditional settlements, they still posed challenges such as limited space and shared facilities.

Furthermore, some participants navigated informal rental agreements, lacking formal contracts or documentation. In these cases, individuals negotiated directly with landlords, often paying rent in cash without clear terms or legal protections. This informal approach afforded flexibility in payment arrangements but left tenants vulnerable to arbitrary rent increases or eviction without proper recourse.

Despite these challenges, households managed to address their housing needs by employing various coping mechanisms. Many pooled their financial resources, with multiple income earners contributing to rent payments. Additionally, some engaged in income-generating activities within their homes, such as operating small businesses or cultivating vegetable gardens, to supplement their earnings and cover housing expenses.

Moreover, participants demonstrated resilience in adapting to their housing conditions. They found ways to cope with the lack of basic amenities, such as electricity and tap water, by utilizing alternative sources and communal resources. Some relied on shared facilities within their compounds, while others invested in water storage solutions or purchased services like water delivery.



Housing futures – what respondents expect about the future with respect to their housing

Foremost among these expectations was the hope for better housing options. Participants also expressed aspirations for homeownership and the ability to build or purchase their own houses.

Many expressed a desire to upgrade from their current dwellings, which often lacked basic amenities and suffered from structural deficiencies. They envisioned homes with proper flooring, reliable roofing, and access to essential services such as electricity and clean water. Additionally, participants expressed a desire for more spacious accommodations that could comfortably accommodate their families and provide room for privacy and growth.

Furthermore, there was a shared longing for increased affordability and stability in housing arrangements. Participants expressed concerns about rising rental costs and the challenges of meeting financial obligations with limited incomes. They hoped for more affordable housing options that would alleviate the burden of rent payments and provide greater financial security for their households. Additionally, some expressed a desire for

longer-term rental agreements or formalized contracts that would offer greater stability and protection against arbitrary rent increases or eviction.

In terms of infrastructure and urban development, participants expressed optimism about the potential for improvements in their communities. They looked forward to initiatives that would enhance access to basic services, improve transportation networks, and upgrade housing infrastructure. Many hoped for paved roads, expanded access to public transportation, and the installation of utilities such as electricity and water in their neighborhoods. These improvements were seen as essential for enhancing overall quality of life and promoting community development.

Moreover, participants expressed aspirations for homeownership and the ability to build or purchase their own houses. Despite facing significant financial barriers, many expressed a desire to save and invest in homeownership as a means of achieving long-term security and stability for their families. They hoped for government support or assistance programs that would make homeownership more accessible and attainable for low-income households.

ACCESS TO LAND & GOOD LOCATION

For those who had found housing, access to land often played a crucial role in their housing journey. Some participants described purchasing or leasing land as a precursor to constructing their own homes. However, this process was not without its challenges, as obtaining permission documents and navigating land ownership regulations posed significant hurdles. Additionally, some participants recounted instances where their attempts to build on land had been thwarted due to lack of proper documentation or legal disputes over land ownership. These experiences underscored the complexities and obstacles involved in accessing land for housing purposes, particularly for low-income households.

Location was another critical factor shaping participants' housing experiences. Many expressed a preference for urban or peri-urban areas due to proximity to employment opportunities, essential services, and social networks. However, access to well-located housing was often constrained by factors such as affordability and availability. Participants described facing difficulties in finding affordable housing options in desirable locations, forcing them to settle in more remote or underserved

ACCESS TO INFRASTRUCTURE

Access to infrastructure emerged as a central concern during discussions with participants, reflecting the challenges many faced in their daily lives. While some had access to basic amenities like electricity and water, the quality and reliability varied significantly.

Electricity supply was a common issue, with frequent power outages disrupting household activities and impacting productivity. Several participants mentioned relying on candles or kerosene lamps during blackouts, highlighting the need for more reliable electricity infrastructure. The unreliability of power also affected access to other essential services, such as refrigeration for storing food and powering electronic devices.

Similarly, access to clean water was a significant concern for many participants. Some relied on communal water sources, which were often unreliable or contaminated, posing health risks. Others purchased water from vendors at high prices, further straining

their limited budgets. Inadequate access to clean water not only affected daily activities like cooking and bathing but also increased the risk of waterborne diseases.

Sanitation infrastructure was also a pressing issue, particularly for those living in informal settlements or low-income areas. Many participants described using shared or outdoor toilets, which were often unhygienic and lacked privacy. The absence of proper sanitation facilities not only compromised their dignity but also contributed to environmental pollution and health hazards.

Limited access to public transportation made it challenging for residents to commute to work, school, or healthcare facilities. Some described long walks to reach the nearest bus stop or relying on expensive alternatives like motorcycle taxis, which further strained their finances.

HOUSEHOLD BALANCE SHEETS

With incomes often hovering around or below Rwf 200,000, households faced significant challenges in balancing their budgets while covering essential expenses like rent, utilities, and food.

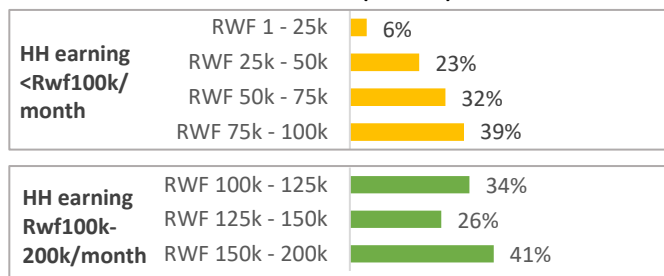
For many participants, housing represented a substantial portion of their monthly expenditures, often consuming a significant portion of their income. Rent payments were a recurring concern, with some struggling to keep up with increasing rental costs or facing eviction threats due to overdue payments. The unpredictability of rental prices and the lack of rent control measures added to the financial strain on households.

Utilities like electricity and water also posed financial challenges, with respondents juggling competing priorities to cover these essential services. High electricity tariffs and unreliable supply meant that households had to allocate a significant portion of their income to cover utility bills, sometimes at the expense of other necessities.

On food security, limited financial resources often forced participants to make difficult choices between purchasing nutritious food and meeting other expenses. Some described relying on cheap, less nutritious options to stretch their budgets, leading to concerns about malnutrition and food insecurity, particularly among children.

Healthcare expenses were also a significant consideration for many households, especially in the absence of comprehensive health insurance coverage. Out-of-pocket payments for medical services and medications added to the financial burden on families.

HOUSEHOLD DISTRIBUTION BY NET MONTHLY HOUSEHOLD INCOME GROUP (Renters)



ACCESS TO FINANCE

Access to finance emerged as a critical issue for many participants, particularly those with limited income and assets. The discussions revealed that accessing formal financial services such as bank loans or mortgages was often challenging due to stringent eligibility criteria, including stable income and collateral requirements. As a result, many households relied on informal sources of finance, such as borrowing from family members,

housing needs.

For those seeking to improve their housing situation or invest in property ownership, the lack of access to formal credit constrained their options.

Furthermore, the discussions highlighted the risks associated with informal borrowing, including high-interest rates, exploitative lending practices, and the potential for debt traps.

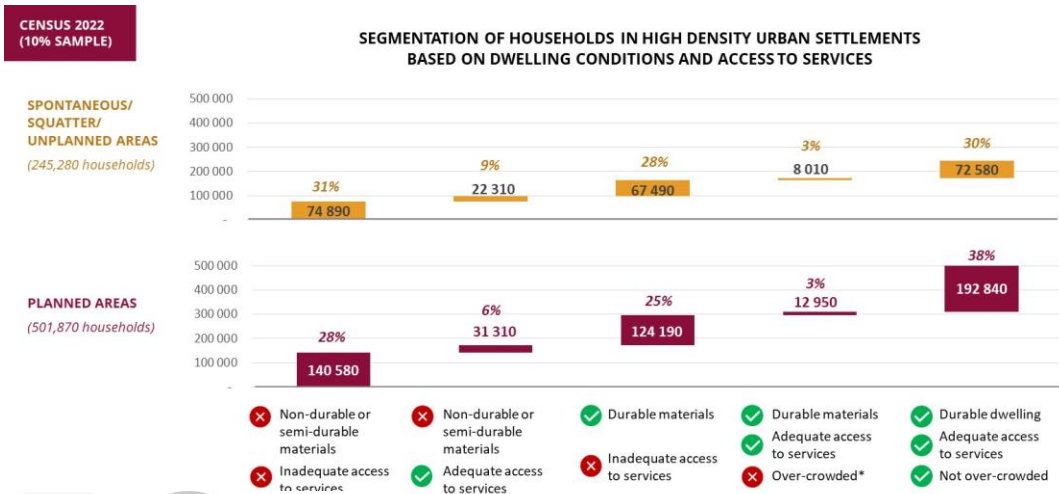
ACCESS TO QUALITY STRUCTURES & SPACE

Several participants described living in substandard housing conditions characterized by inadequate construction materials, poor structural integrity, and limited space. For instance, some mentioned living in houses with mud brick walls, corrugated iron roofs, and dirt floors, highlighting the lack of durable and weather-resistant materials. Additionally, the absence of proper insulation and ventilation contributed to discomfort and vulnerability to extreme weather conditions.

Addressing these challenges requires a multifaceted approach that encompasses both policy interventions and community-based initiatives. Government and relevant stakeholders can play a crucial role in promoting the development of affordable housing solutions that prioritize quality, durability, and spatial adequacy. This may involve incentivizing the use of appropriate construction materials, implementing building codes and standards, and providing financial support for housing improvements.

Many participants reported overcrowded living conditions, with multiple family members sharing small living quarters. In terms of access to quality structures, participants expressed concerns about the affordability of housing options that met their needs and preferences. Many indicated that their limited financial resources constrained their ability to access higher-quality housing or make necessary improvements to their current dwellings. As a result, they were often forced to settle for housing options that were structurally deficient or lacked essential amenities.

Additionally, community-led initiatives focused on housing upgrades, renovations, and infrastructure development can help improve the quality of housing in informal settlements and low-income neighborhoods. By empowering residents to participate in decision-making processes and invest in their communities, such initiatives can foster a sense of ownership and pride while addressing local housing needs.



ACCESS TO MUNICIPAL SUPPORT

Many of the participants mentioned that they had limited or no access to essential municipal services such as water supply, sanitation, and waste management. Some participants expressed frustration with the lack of responsiveness and accountability from municipal authorities regarding housing-related issues. They described difficulties in obtaining permits for home improvements or repairs, navigating bureaucratic processes, and accessing information about available support programs or resources. Despite these challenges, there were

instances where participants reported positive experiences with municipal support initiatives. Some mentioned receiving assistance with infrastructure upgrades, such as road construction or drainage improvements, through community-based projects or government-funded programs. Additionally, a few participants highlighted efforts by local authorities to engage with residents and address their concerns through community (Umuganda) meetings or outreach initiatives.

MAIN HOUSING CHALLENGES



Affordability: Affordability emerged as a significant concern, with many participants struggling to afford the high cost of rental housing in urban areas. Limited incomes, coupled with rising rental prices, often forced households to allocate a significant portion of their earnings towards housing expenses, leaving little room for other essential needs such as food, healthcare, and education. Additionally, irregular or unstable income sources made it challenging for some respondents to meet monthly rent payments consistently, leading to the risk of eviction and housing instability.



Housing Quality: Housing quality was a significant concern for many participants, with issues such as inadequate structural integrity, lack of ventilation, and poor sanitation facilities affecting their living conditions. Many households lived in overcrowded or substandard housing units with inadequate space and ventilation, increasing the risk of health problems and reducing overall well-being. Additionally, the lack of tenure security and the prevalence of informal housing arrangements left many households vulnerable to forced eviction and displacement, further exacerbating housing insecurity and instability.



Access to Finance: Limited access to finance was identified as a key barrier to accessing affordable housing solutions for low-income households. Many participants reported difficulties in accessing formal credit or mortgage options due to lack of collateral, low credit scores, or informal employment arrangements. This constrained their ability to invest in housing improvements or purchase property, perpetuating cycles of poverty and housing insecurity.



Infrastructure and Services: Access to basic services such as water, sanitation, and electricity was another prominent challenge mentioned by the participants. Many households reported unreliable access to clean water, forcing them to rely on expensive alternatives or unsafe water sources. Lack of proper sanitation facilities posed health risks and contributed to environmental pollution in informal settlements. Additionally, limited access to electricity affected households' daily lives, hindering children's study opportunities, compromising safety, and reducing overall quality of life.

HOUSING POSSIBILITIES



Alternative Housing Models: One notable aspect discussed was the exploration of alternative housing models. Participants highlighted the potential of cooperative housing initiatives, microfinance-driven schemes, and self-help housing projects. These models empower communities to pool resources, leverage collective expertise, and actively participate in the design and construction of their homes. By fostering a sense of ownership and community cohesion, these initiatives offer not only affordable housing solutions but also avenues for social empowerment and economic resilience.



Incremental Housing Approaches: Participants emphasized the importance of flexibility and adaptability in housing design, allowing households to gradually improve their living conditions over time. Starting with basic shelter structures and incrementally adding rooms or amenities as financial resources permit enables families to tailor their homes to their evolving needs and preferences. This incremental progression not only reduces upfront costs and financial burdens but also enhances the long-term sustainability and livability of housing solutions.



Collaboration and Partnership: Stakeholders from government agencies, non-profit organizations, private developers, and local communities can combine their resources, expertise, and networks to co-create innovative housing solutions. Public-private partnerships, community land trusts, and social impact investments were cited as examples of collaborative approaches that can unlock financing, expertise, and land for housing development. By harnessing collective action and shared responsibility, stakeholders can address affordability, accessibility, and sustainability challenges more effectively.



Policy and Regulatory Reforms: Participants emphasized the need for reforms in zoning regulations, land tenure systems, building codes, and financial incentives to promote affordable housing provision. Streamlining bureaucratic processes, reducing administrative barriers, and incentivizing private sector involvement were identified as key strategies for creating an enabling environment for housing innovation and investment.

Community Empowerment and Capacity Building: By empowering communities through skills development, technical assistance, and participatory decision-making processes, stakeholders can enhance their ability to plan, implement, and sustain housing initiatives. Inclusive governance structures ensure that marginalized voices are heard, and housing solutions reflect diverse needs and priorities. This bottom-up approach fosters ownership, resilience, and social cohesion within communities.

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Republic of Rwanda
Ministry of Infrastructure



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