

Study of Kigali's Informal Economy

Action Plan to Improve the Business Environment & Resilience for Informal Operators



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Contents

Highlights	1
1. Introduction	3
1.1 Terms of reference.....	3
1.2 The challenge	3
1.3 Our approach	3
2. Methods.....	4
2.1 Study methods	4
2.2 Key findings from Phase 1	4
2.2 Phase 2 interviews.....	5
2.3 Discussion LABs	5
3. Assessment of Kigali's Informal Economy in Focus Informal Sectors.....	6
3.1 Women working in basket weaving and other handicrafts	6
3.2 Street vendors and hawkers.....	7
3.3 Waste pickers	8
3.4 Unskilled youth in construction	9
3.5 Bar workers	9
3.6 Telecoms and mobile credit agents	10
3.7 E-delivery Workers	11
3.7 Gender and informality.....	11
3.8 Comparison	11
4. Action Plan.....	13
4.1 Towards the Action Plan	13
4.2 Part 1: Governance	13
4.2.1 Create an Informal Economy Task Force	14
4.2.2 Build an evidence base.....	14
4.2.3 Master planning	14
4.2.4 Festival of work	15
4.2.5 Access to Finance	15
4.3 Part 2a: ACTION for <i>agaseke</i> workers	16
4.3.1 Advocacy and the Agaseke Project	16
4.3.2 Securing raw materials.....	16
4.3.3 Diversifying products and expanding markets.....	17
4.4 Part 2b: Actions for street vendors	17
4.4.1 Strengthen advocacy capacity for street vendors.....	17
4.4.2 Strengthening strategic planning for street vending	18
4.4.3 Maximise the potential of 'modern markets'	18
4.4.4 Inclusive public space - Public space pilots.....	18
4.5 Part 2c: ACTION for waste pickers	20
4.5.1 Strategic review of waste sector employment	21
4.5.2 Improve decent work for waste pickers	21

4.5.3 Strengthen the 'green economy'; waste sorting and recycling	21
4.6 Part 2d: ACTION for young construction workers	22
4.6.1 Stakeholder coordination	22
4.6.2 Larger construction sites – improving oversight	23
4.6.3 Smaller construction projects	23
4.6.4 Skills development and prior learning certification	23
4.6.5 Training and public procurement.....	23
4.6.6 Direct support for unskilled workers	24
5. Implementation.....	30
5.1 Internal approval and oversight	30
5.2 Establishing the <i>Informal Economy Task Force</i>	30
5.3 Drawing up an <i>Informal Economy Charter</i>	30
5.4 Public Space Pilots	31
5.5 Programming and budgeting	32
5.6 External liaison	32
5.6.1 National advocacy.....	32
5.6.2 District/Sector advocacy	32
5.6.3 Civil society advocacy.....	32
Annex 1: Terminology	33
Annex 2: International debates on formalising the informal economy.....	34
Annex 3: Informed Consent and Interview Proforma.....	36
Annex 4: Interview Table	39
Annex 5: Interviewee Stories	40
References	43
Acknowledgements.....	43

List of Acronyms

AJPRODHO	Youth Association for Human Rights Promotion and Development	NISR	National Institute of Statistics of Rwanda
BDF	Business Development Fund	NST1	National Strategy for Transformation 1 (2017-24)
CESTRAR	Centrale des Syndicats des Travailleurs du Rwanda (Rwanda Workers' Trade Union Confederation)	RCA	Rwanda Cooperative Agency
COSYLI	Conseil National des Organisations Syndicales Libres au Rwanda	RDB	Rwanda Development Board
CRU	City Resilience Unit	REMA	Rwanda Environment Management Agency
CVC	Proposed IETF City Vending Sub-Committee	RPPA	Rwanda Public Procurement Authority
DASSO	District Administration Security Support Organ	RTB	Rwanda TVET Board
FOERWA	Rwanda Green Fund	RUDP	Rwanda Urban Development Project
IER	Institute of Engineers	RURA	Rwanda Utilities Regulatory Authority
IETF	Proposed Informal Economy Task Force	STECOMA	Syndicat des Travailleurs des Entreprises de Construction, Menuiserie et Artisanat (Union of Construction, Carpentry & Craft Enterprises Workers in Rwanda)
ILO	International Labour Organization	SYTRIECI	Syndicat des Travailleurs Indépendants de l'Économie Informelle (Trade Union of Independent Workers of Informal Economy)
IPRC	Integrated Polytechnic Regional College of Kigali	UED	Department of Urban Economic Development, City of Kigali
ISIC	International Standard of Industrial Classification	WIEGO	Women in Informal Employment, Globalising & Organising
JADF	Joint Action Development Forum, Kigali	YEIS	Youth Employment in the Informal Sector training programme
KESC	Kigali Employment Services Centre		
LODA	Local Administrative Entities Development Agency		
MIFOTRA	Ministry of Public Service and Labour		
MINALOC	Ministry of Local Government		
MINCOM	Ministry of Trade & Industry		
MININFRA	Ministry of Infrastructure		

Highlights

This is the second and final report in the ***Study of Kigali's Informal Economy: Action Plan to Improve the Business Environment and Resilience for Informal Operators***. The report includes the assessment of the informal sector and recommended Action Plan. The Action Plan includes proposals to **enhance the enabling business environment and the adaptive capacity for informal operators to thrive in face of economic shocks, facilitate recovery from Covid-19 and support employment for women and youth**. The report is produced under the Technical Assistance to the City of Kigali, Rwanda, undertaken on behalf of SNV (Stichting Nederlandse Ontwikkelingsorganisatie) (Netherlands Development Organisation) under the Investment Climate Reform Facility.

The initiative by the City of Kigali to commission this Technical Assistance is an example of **visionary good practice**, which has significance throughout East Africa and beyond. Many cities struggle with a large informal economy, but few municipal councils lead the initiative for inclusion. The approach of the City of Kigali in building on the City Resilience Roadmap to ensure the well-being of all Kigali's residents is innovative and inclusive.

The Action Plan includes **governance initiatives** to coordinate and deepen action to support informal workers and, as different sectors of the informal economy require different support and interventions, **highlights the needs of four 'focus informal sectors'** identified as vulnerable in earlier stages of the study, including: *agaseke* basket weavers, street vendors, waste pickers and young construction workers.

The report should be read in parallel with the first report, *Methodology for Diagnostic of Kigali's Informal Sector*, November 2021, which summarised the document review and key informant interviews to provide a stakeholder mapping, policy analysis, discussion of previous initiatives, and methodology for selection of the **'focus informal sectors'** covered in this report. That report found that the national policy context is generally progressive and the City of Kigali has a good awareness of the potential of the informal economy, but there is a key lack of data, and lack of coordination of initiatives.

Assessment of the Informal Sector

A critical problem is that the number of informal workers is not known, but is likely to be around **275,000-415,000** people, or about 40-60% of the Kigali's total workforce of 690,907 people recorded in the 2020 Labour Force Survey. Key challenges for the four 'focus informal sectors' include:

- **Governance:** Lack of coordination between government agencies responsible for labour and decent work agendas; lack of data and knowledge on the scale and scope of Kigali's informal economy, and significant impact of Covid-19 on urban informal workers.
- **Agaseke workers:** Decline in tourist trade during Covid-19; high costs of paying for designated space; high costs in accessing essential raw materials; lack diversification and marketing skills.
- **Street vendors:** Lack of a secure trading space and access to 'modern markets'; lack of a dialogue platform for street vendors and the City to jointly address the problems.
- **Waste pickers:** Poor working conditions for an essential municipal service; collection cooperatives not working for waste pickers; low and irregular pay; limited protective clothing;
- **Young construction workers:** Insecure income and access to work; lack of contracts, social protection, tools and protective clothing; lack of knowledge of existing support initiatives.

The selection of 'focus informal sectors' ensured a strong focus on women and youth in the recommendations – women are particularly prominent in *agaseke* work and street vending, and are vulnerable in waste picking. Youth were found to be prevalent across all four sectors, but particularly in construction.

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Action Plan

The Action Plan is set out **Chapter 4**, summarised in **Table 4**. Key recommendations are summarised below:

- i) *Governance*: Set up an **Informal Economy Task Force (IETF)** within City of Kigali bringing together key departments, supported by a **Social Dialogue Platform** to include unions and other stakeholders, e.g. via the JADF (Joint Action Development Forum); build an evidence base by enhancing existing data collection and gap analyses; **master planning** to include Public Space Pilots, micro markets, car-free events, maximizing the potential of ‘modern markets’, and appropriate settlement upgrading; establish a **Festival of Work** which would celebrate *all* Kigali’s workers including informal workers.
- ii) *Agaseke workers*: **Refocus the important Agaseke Project** on market diversification; secure access to weaving grasses; diversify products and expand markets.
- iii) *Street vendors*: **Strengthen advocacy** capacity, by building cooperatives and supporting existing unions; improve strategic planning through establishing an **IETF City Vending Sub-Committee**; **maximise the potential of ‘modern markets’** through enhancing footfall; promote **inclusive public space design** through collaborative design and management, shared public space and car-free events.
- iv) *Waste pickers*: **Address poor working conditions** as a matter of priority for workers in this essential municipal service. Undertake a strategic review of the waste sector to establish employment conditions; improve decent work for waste pickers by encouraging the formation of worker cooperatives (not collection cooperatives); use waste pickers’ knowledge to strengthen the green economy.
- v) *Young construction workers*: Establish an **IETF Construction Sub-Committee** to develop a **knowledge base** on workers’ rights, and **promote women’s involvement** in construction; train site managers to support ‘decent work’ and on-site training; work with STECOMA to support workers’ rights; extend knowledge on certification of prior learning; ensure inclusion of young workers in public procurement; campaign to reach young workers with existing support.

Quick wins

The Action Plan recommends moving forward quickly on several key actions, to include: setting up the Informal Economy Task Force (IETF) and Social Dialogue Platform and establishing an Implementation Plan; working with the Urban Planning Department to undertake Public Space Pilots and car-free events, and a Festival of Work; reviewing the mission of the Agaseke Project, and establish a review of employment practices for waste pickers.

Implementation

Chapter 5 discusses the implementation. Within the City of Kigali, the **Action Plan** should be presented to the City Executive Committee, made up of the Mayor, and Vice Mayors of Infrastructure and Urbanisation and Social and Economic Affairs, and the City Manager to enable the Director General of Urban Economic Development to take forward its core recommendations.

The first step is to prepare an **Implementation Plan** to assign responsibility to different Director Generals and cost activities recommended in the Action Plan. In parallel the **Informal Economy Task Force (IETF)** should be established, led by the Directorate of Urban Economic Development. Second is the establishment of an **Informal Economy Charter**, establishing the City of Kigali’s key principles for supporting informal workers and enterprises.

Third is the establishment of **Public Space Pilots** with the aim of creating iconic and inclusive public spaces, safer and more secure working places, and helping informal workers understand and participate in urban planning. These would be co-designed and co-managed by informal workers with designers in the City. Suitable space could be in the heart of informal settlements at locations where motorcycle taxis and mobile phone agents congregate, or by extending the time of car-free events, so that after the Sunday run they provide a pedestrianised family venue for leisure that includes informal workers.

Other priority initiatives include setting up a **Festival of Work**, possibly on 1 May; re-focussing the important Agaseke Project on market diversification; reviewing employment status of waste pickers, and for young construction workers supporting unions in extending existing initiatives in accessing existing support.

1. Introduction

1.1 Terms of reference

This report outlines the Assessment of the Informal Sector and Action Plan, deliverable under the Consultancy Agreement to Provide Technical Assistance in Assessing the Informal Sector in the City of Kigali, Rwanda, undertaken on behalf of SNV (Stichting Nederlandse Ontwikkelingsorganisatie) (Netherlands Development Organisation) under the Investment Climate Reform Facility by Prof. Alison Brown and Rhona Nyakulama.

This report should be read together with Report 1, *Methodology for Diagnostic of Kigali's Informal Sector*, submitted 3 November 2021. The terminology used to define the 'informal economy' is given in **Annex 1**.

The Terms of Reference requires that

- The Assessment includes i) a diagnosis of the sector; (ii) challenges faced; (iii) linkages and contribution to the wider local economy; (iv) preliminary resilience building solutions for informal sector workers and businesses, and to include a focus on women, youth and other underrepresented groups;
- The Action Plan includes concrete activities to enhance the enabling business environment and the adaptive capacity for informal operators to thrive in the face of economic shocks.

1.2 The challenge

The overarching goal of Rwanda's *Vision 2050* is that Rwanda should be an upper-middle income country by 2035 and developed country by 2050, achieve high quality standards of living, and reduce poverty through the contributions of youth, women, men and elderly people to sustainable development.

The challenge is to harness the energies of a young population, to support employment for new job entrants, and to reap the benefits of the demographic dividend. The share of the working population is high – 61% in 2017, set to rise to 65.5% by 2050. Despite the significant harm of Covid-19, the pandemic provides an opportunity to review approaches urban management in order to contribute to national development objectives and the well-being of Kigali's population. This report addresses that opportunity.

1.3 Our approach

As set out in our initial *Technical Proposal*, our approach is built on four main principles.

First, different sectors of the informal economy require very different support and interventions. In agreement with the City of Kigali, we have therefore focussed on four 'focus informal sectors' but established a process for broad-based future initiatives.

Second, experience in many parts of the world has demonstrated that representation of informal workers through associations and organisations facilitates dialogue with city authorities. Kigali's rich fabric of cooperatives and associations forms an excellent basis for dialogue.

Third, participatory processes are central to underpinning dialogue and collaboration between city authorities and their communities. Our methods have enabled workers in key informal sectors to contribute to the Action Plan through Discussion LABs, with a specific focus on youth and women.

Fourth, the Action Plan's prime objective is to focus on the needs of workers to help improve their working conditions and livelihood security. This strategy inevitably results in gradual steps towards formalisation, e.g. by encouraging the formation of worker cooperatives, but puts workers at the core of urban labour policies. However, formalisation of the informal economy is complex and context specific. The ILO (International Labour Organization) supports the agenda of 'decent work' for all workers and recommends a *Transition from the Informal to Formal Economy* (ILO Recommendation 204). However, it notes that formalisation is a complex and long-term process that often requires combined interventions on laws and regulations (see **Annex 2**).

2. Methods

2.1 Study methods

The study had four phases.

Phase 1: The stakeholder mapping included i) a desk review of national policies and programmes and NGO/ donor initiatives, and b) key informant interviews with experts in the City of Kigali, MIFOTRA (the Ministry of Public Service and Labour), Districts, NGOs, LODA (Local Administrative Entities Development Agency), donors, and worker unions and cooperatives

Phase 2: Involved selection of 4-5 ‘focus informal sectors’ with a high proportion of women and young workers, agreed with the City of Kigali, followed by in-depth interviews with workers in those informal sectors. We interviewed people in seven sectors; the first four were found to be more vulnerable and were examined further in Phase 3. Delivery work was found to be closely linked to street vending, and the two categories were combined. Telecoms and mobile credit sellers were included to explore their growth potential, and bar workers at the request of the City of Kigali.

1. Women vendors and hawkers
2. Women working in basket weavers
3. Waste pickers
4. Unskilled youth working in construction
5. Bar workers
6. Telecoms and mobile credit sellers
7. E-workers (deliveries)

Phase 3: Discussion LABs were held at the end of January 2022 on the four ‘focus informal sectors’, one for each sector, which involved a small group of workers, together with representatives from a relevant union and from the City of Kigali or Districts to discuss their challenges and possible ways to resolve these. Many of the Actions in this report were proposed at the Discussion LABs.

Phase 4: The final phase involved development and review of the Action Plan proposed in this report.

2.2 Key findings from Phase 1

Key findings from the stakeholder mapping and desk review in Phase 1 include the following:

The **national policy context** for informal workers is generally progressive and promotes an enabling framework to support informal work. Key strategies include the: *National Strategy for Transformation 1* (2017-2024) (NST1); *National Skills Development and Employment Promotion Strategy* (2019-2024); *Economic Recovery Plan* and *Economic Recovery Fund* (NBR), including food distribution to 55,000 households in Kigali, and *Work-Place Learning (WPL) Policy, 2015* (MIFOTRA).

The **City of Kigali** has good awareness of the potential of the informal economy to contribute to employment growth and local economic development. However, a key problem in Kigali is the lack of data on the scale and scope of the informal economy, including numbers of workers in informal employment, and sectors in which they work. The *Labour Force Surveys* and *Establishment Censuses* by the National Institute of Statistics of Rwanda (NISR) could be modified to gather regular data on the informal economy but are currently not disaggregated by economic sector and District. However, combining aggregate data from these two sources suggests that **numbers of informal workers in Kigali** may be around **275,000-415,000** people, or around 40-60% of the Kigali’s total workforce of 690,907 people recorded in the Labour Force Survey 2020.

Districts work closely with Sectors to monitor the scale of informal/casual work and compliance with the 2018 Labour Law¹ in relation to contracts and social protection. However, this knowledge is not currently collated to give an overview of the operation and challenges of Kigali's informal economy.

Several **government organisations and donors** have supported recent projects to support informal workers, but these are not well-coordinated across activities, e.g. *LODA's* (Local Administrative Entities Development Agency) support for business development delivered via the Districts; the *Kore Wigire* provision of 'modern markets'; *AJPRODHO's* (Youth Association for Human Rights Promotion and Development) *YEIS* training programme (Youth Employment in the Informal Sector), and the Catholic Relief Service Organisation's study of women horticulturalists. *RCA's* (Rwanda Cooperative Agency) support for cooperatives is also important.

2.2 Phase 2 interviews

Qualitative interviews were undertaken with **48 workers** in **Nyarugenge** and **Gasabo Districts**.

Sampling: workers were contacted via SYTRIECI (Trade Union of Independent Workers of Informal Economy), through cooperatives from the Rwanda Cooperative Agency's lists, and from sampling in localities where workers in relevant informal sectors are found. These sectors were also ones where a high take-up of food support was recorded during the pandemic.

Focus informal sectors	Interviews
Women basket weavers	9
Women vendors and hawkers	9
Waste pickers	9
Unskilled youth working in construction	9
Bar workers	4
Telecoms and mobile credit agents	4
E-delivery workers	4
TOTAL INTERVIEWS	48

Table 1: Interviews with informal workers

Interviews: Interviews followed the interview proforma in **Annex 2** and took the form of a guided discussion. After granting informed consent, interviewees were asked about 11 topics: their personal story; livelihood story; cooperative and other formal memberships; informal support networks; financial inclusion; social inclusion; facilities; impact of Covid-19; advantages of the business; disadvantages of the business, and recommendations for future support for the informal sector. Interviews were undertaken in December 2021.

The number of interviews within each 'focus informal sector' is given in **Table 1**. A summary of interviews is given in **Annexes 4 and 5**. All information has been anonymized. Where photos were taken, workers gave their permission for the images to be shared. Qualitative interviews give in-depth insights, but these cannot be considered to be statistically significant.

2.3 Discussion LABs

The Discussion LABs were designed as a participatory process to enable informal workers to identify actions by the City of Kigali and other actors to support their livelihoods. These were carefully planned to minimise the risk of infection from Covid-19.

Four Discussion LABs were held one for each 'focus informal sector'. The street vendors/hawkers and delivery workers were combined as it was found that their livelihoods were similar. Telecoms and mobile credit agents were interviewed to examine the extent to which they could contribute to national objectives of promoting a digital economy through mobile money, and so the potential impact of mobile money was discussed at each LAB. The LABs were held in an hotel with an outside covered space. Each Lab had 8-12 participants, including 4-7 workers identified from the survey, 1-2 representatives from relevant unions, 1-2 City or District officers and two members of the research team. Each meeting lasted for about 2 hours and the discussions were extremely productive, leading to many of the recommendations in Chapter 4.

¹ Labour Law No. 66/2018 of 30/08/2018 Law Regulating Labour in Rwanda

3. Assessment of Kigali's Informal Economy in Focus Informal Sectors

This section summarises findings from the interviews with informal workers, who exhibited very different vulnerabilities by sector.

3.1 Women working in basket weaving and other handicrafts

After 2007 the basket weaving sector developed rapidly, following an initiative in by the City of Kigali, MINICOM (Ministry of Trade and Industry) and the Imbuto Foundation. The programme initially focused on widows and provided training, encouraged weavers to set up cooperatives, and helped expand markets. Initially 54 cooperatives were created, which have now reduced to 30. In 2010 the City of Kigali established the Agaseke Project with a permanent office to support basket weavers.

Interviewees: The survey interviewed nine women basket weavers, all of whom had been significantly affected by the drop in tourism during the Covid-19 pandemic. Seven of the nine interviewees were married, and six had children. One was single living with family members and one was a head of household with a child, whose husband was in jail.

Livelihoods: Three of the weavers were introduced to weaving in 2007, and all except one had some sort of training. Four interviewees had worked as street vendors but found the work insecure, and two were still selling their goods on the street.

Cooperatives and support networks: Five interviewees were members of a cooperative, but four said their cooperative had folded, mainly due to Covid lockdowns, as tax and other outgoings continued but savings were used to help members.

This is a fairly stable group, and some cooperatives work well. The cooperatives have a business registration and TIN number. Members reported paying a joining fee, monthly payments for Sector cleaning, hall rental and services, and 10% of their profits, and members can access loans and hardship payments. Sectors provide a hall for the cooperatives (see Figure 2), but many cooperatives had found rents and cleaning costs too high, and transport to reach the hall too expensive. There were high levels of reported membership of an *ikibina* or *itsinda* savings group - six were current members and two were previous members, suggesting some stability of income before Covid-19. Four of the women were members of the *Ejo Heza* pension fund. Four had CBHI through their *ikibina*.

Problems and impacts of Covid: The weavers faced two key problems: the fluctuating market and its collapse during the Covid lockdowns, and the cost and difficulty of obtaining the fine grasses used for weaving (*imigwegwe*, *inshinge*, *indodo*). During Covid-19, many had had used up their savings and had increased debts, which was particularly hard for sole income earners. All except one interviewee received government food support during lockdowns.

Advantages and challenges: The weavers are proud of their work, and many were attracted to weaving because they like the products and had access to training. The work gave them financial independence and flexibility of working times and place. The main problems are the fluctuating consumer demand, and limited market. Another problem is that they are encouraged to work in fixed places but find these too expensive.



Figure 1: Basket weaver in Sector hall, Gasabo

3.2 Street vendors and hawkers

Street vendors and hawkers were a relatively well-established sector with strong cooperative membership. Many had been vending for many years, and supported numerous dependents. However, they became more vulnerable following the national ban on street vending in 2016 but had no alternative form of livelihood. The term ‘**street vending**’ here is used to refer to both **street vendors and hawkers**.

Interviewees: The sample selected people working outside the ‘modern markets’ established by the government, to hear the experience of vendors who are among the most vulnerable in this informal sector. Eight women and one man were interviewed.

Many of the street vendors had challenging personal histories: five women were heads of household, all supporting children; two had lost husbands during the 1990s, and several had suffered domestic abuse. One interviewee was a grandmother supporting four grandchildren.

Livelihoods: The most common items sold were vegetables and fruit, and other products included clothing, cleaning materials and sanitizer, *boda boda* sandals and casava flour. Two of the street vendors combined vending with some agriculture. Only one street vendor had a market stall, but she rented it out as she could not afford the fees or capital to stock it. Several had started in domestic work and then moved to street vending. Some formal businesses use street vendors to sell their products.



Figure 2: Street vendors, Kigali

Source: <https://nkbnkb.files.wordpress.com/2017/08/abaz1.jpg>



Cooperative and support networks: Three interviewees were cooperative members and the rest were not – one thought that “*not everyone is your friend*”. All had CBHI membership and three made *Ejo Heza* pension contributions. Two were in Ubudehe category 1.

Problems and impacts of Covid: Vending on the street in Kigali is prohibited, and vendors are frequently evicted. When asked about the main challenges they faced and their relationship with the authorities, all the interviewees mentioned problems – such as being chased on the street, raids, being put in a truck, being detained, or having goods confiscated with no way of getting them back.

In a well-meaning initiative, in July 2016 the City of Kigali built new ‘modern markets’, and introduced regulations to curb street vending, with fines of RWF 10,000 for vending. News reports from 2016 and 2017 show the adverse impact of the policy on street vendors (Gahigi, 2017, Rwirahira, 2017; Tertsakian, 2016). Our survey suggests that vendors are still evicted but most try to avoid this.

Interviewees were severely affected by Covid when only a few market vendors selling food were allowed to trade. Some street vendors moved to rural areas from Kigali, while others started using

devise (selling on credit). One sold door-to-door instead of selling on the street and found less competition which increased her income. Six of the nine interviewees received government food support during lockdowns.

All the interviewees mentioned the need for support and improved access to capital to enable them to expand their businesses. One successful example given was when 44 street vendor savings groups were supported by Umutanguha Microfinance, and all except six repaid in full. Those who participated were able to improve both their activities and standard of living.

Advantages and challenges: Street vendors were concerned that they did not have a relationship with the authorities because there are no established rights for street vendors. As one said “*If the government wants us off the roads, they should provide us with a way we can go*”.

3.3 Waste pickers

Waste pickers are a particularly vulnerable group with low pay, very poor working conditions, limited protective equipment, and no social security. They are not organised to negotiate with employers. Nevertheless, there is some regularity in the work, and most returned to it after Covid cut-backs.

Interviewees: Interviewees included six men and three women, most of whom had children. Some had moved into waste picking from other jobs such as selling cigarettes, farming, domestic work or unskilled construction work. All collected waste from houses, taking this to collection trucks or the ‘public litter’ collection sites. Most of the interviewees had limited schooling, several because of family tragedies which meant they could not attend school. One waste picker was a university graduate who was introduced to waste picking by her husband. She had been promoted to supervisor and collecting customer payments from her groups.

Livelihoods: Waste picking appears to be accessible for newcomers to Kigali. The interviewees had worked as waste pickers for between 2 and 15 years, because they could not find alternative work. Several had previously worked as farmers, one had tried hawking but had been chased away by other hawkers, one had moved from domestic work. Several people said that ‘it paid the rent’.

Cooperatives and support networks: Most waste pickers work either for small contractors or cooperatives which act as contractors. Cooperatives are registered with the RCA (Rwanda Cooperative Agency) and companies with the RDB (Rwanda Development Board). Seven of our interviewees worked for collection cooperatives, although these operate like small businesses and do not represent workers. Two appeared to be self-employed. Wages are low and work is unpredictable. One waste picker belonged to an *ikibina* savings group. Seven had CBHI membership but none had *Ejo Heza* membership.

Problems and impacts of Covid: Six of the interviewees lost their livelihood during the covid-19 lockdowns, although one interviewee was called back for reduced hours. The other two interviewees worked throughout the lockdown with reduced hours. Some took up alternative work in construction or doing laundry, but it is significant that all returned to waste picking after the lockdowns, perhaps because the income was more regular. All the interviewees received government food support during Covid lockdowns.

Advantages and challenges: Interviewees considered that waste picking was ‘*better than being unemployed*’, and helped them feed their families, but only one interviewee could save from his earnings. One interviewee said that it was useful to know about the environment and how to preserve it. However, a critical problem for waste pickers is the lack of protective equipment and exposure to hazards and accidents, and often being hurt by sharp objects in the waste.



Figure 3: Female waste picker, Gasabo District

3.4 Unskilled youth in construction

Construction work is respected and seen as a profession, but workers get no security of employment, and have limited social protection.

Interviewees: Nine young construction workers were interviewed, all under the age of 35, including eight men and one woman who was a plasterer. Four of the interviewees were married with children. Four live with family or friends. One young man is a high school graduate and lives alone.

Livelihoods: Three interviewees were *fundi* skilled in bricklaying or plastering. Four interviewees said they were unskilled '*fundi* helpers'. One had received training during a spell in jail, and one other had also received training. The others learnt on site. The female interviewee went into construction as there were not many girls in the profession.

The interviewees mainly found work at roadside labour markets, where they arrive early in the morning and wait to be hired. Some obtain work through contacts. Others know of people who pay site managers to get work. Workers are usually hired for 1, 2 or 4 weeks.

Cooperatives and support networks: None of the interviewees belonged to a cooperative, despite the prevalence of cooperatives for construction trades in Kigali, and most know little about them. Only four of the interviewees belonged to an informal savings group, and several expressed mistrust as they knew of people who had 'run off with funds'. None of the workers had joined the *Ejo Heza* pension fund, and only two mentioned that they had CBHI membership, because they thought they were not eligible for support.

Problems and impacts of Covid: All the interviews faced loss of work during Covid lockdowns, and several tried other work such as farming or door-to-door vending. Before Covid-19, workers used to get work mainly through contacts but since the pandemic work has been less regular and labour markets are an important but unpredictable source of work. Six of the nine interviewees received government food support during Covid lockdowns.

Advantages and challenges: The advantage of construction is that it is a respected profession, people can gain skills on the job, and connections which help get work. The work enables them to pay rent, children's schools fees and feed the family. Critical problems include the lack of contracts, accident insurance and safety nets. Interviewees said that good tools are not provided, and that skills learned on the job are not recognized; they seemed unaware of the prior learning certification provided through Rwanda TVET Board. Workers suffer from lack of a fixed income, differential rates of pay and sporadic work.



Figure 4: Construction worker, Gasabo

3.5 Bar workers

The City of Kigali requested that we include bar workers as a category, although they had not been identified as vulnerable in the Diagnostic in *Report 1*. Our initial assessment was confirmed by the interview findings. The bar workers and owners interviewed were young, with relatively high levels of education and employment mobility. While all were badly affected during the pandemic, work has since partly recovered. As a result, bar workers have not been prioritised in the Action Plan.

Interviewees: Interviews were with four people, all aged less than 35, including three men and one woman. Two bar owners were selected to give a more rounded view of the trade, and two interviewees were bar workers. Three of the interviewees were single and lived with a member of their family or alone. One of them was married and lives with his wife and child in Kigali.

Livelihoods: Two interviewees were not trained in other jobs and did not have prior experience of working as bartenders. They started their jobs after completing school or dropping out of university. Two interviewees owned their bars. One of them received a start-up funds from his father and the other (a female) saved for

her enterprise while working as a street vendor selling clothes. After 2018 when vendors were moved to 'modern markets', with increased costs in rent, fees and transport, she found bar work more profitable.

Cooperatives and support networks: None of the four interviewees belonged to any formal cooperative. One interviewee thought that it might be challenging to organise bar workers into an association because of differences in income, job roles and size and scale of enterprises. One of interviewee had a *Ejo Heza* pension and one belonged to an *ikibina*. Three interviewees belonged to Ubudehe category 3 and one to Ubudehe category 2.

Problems and impacts of Covid: During the lockdown, bars were closed for more than a year. One bar owner has since shifted to smaller premises as her business collapsed. Before the pandemic, she employed six staff, but this has now been reduced to one bar tender. The other bar owner survived the lockdown on his wife's salary as a nurse, but his employees had to seek assistance from the government and elsewhere. The two bar workers had to temporarily relocate to their villages because they could not afford to continue paying rent in Kigali. Only one received food support during Covid lockdowns.

Advantages and challenges: According to the bar workers, the main advantages of bar work were the steady monthly salary increased through tips, learning basic cooking skills, the ease of finding employment in the sector, and the potential to move to jobs in hotels and elsewhere. The two business owners found that the independence provides them security and flexibility. The challenges stemmed mainly from closures during Covid-19 lockdowns, the continued restrictions on opening hours, and the lack of security when customers get drunk and misbehave. Waiters and bartenders have to cover the losses incurred when clients do not pay. The female interviewee faced some abuse.

3.6 Telecoms and mobile credit agents

Telecoms and mobile credit agents were interviewed to explore the potential for growth in e-working in line with national plans. However, this was found to be a volatile sector which is vulnerable to technological change such as increasing internet access and sales.

Interviewees: Selling mobile credit and phone accessories is a job to which young people are attracted who have relatively good education. The four interviewees included two women and two men, of whom three were married, all with one young child each. One man was living alone. Three interviewees were MTM agents and one was an Airtel agent.

Livelihoods: Becoming a mobile credit agent requires start-up capital, with an initial float plus money for the Me-to-You service. The network operators register the agent's business with the RDB (Rwanda Development Board) and obtain a TIN (tax) number for them. The operator provided a jacket and a SIM card, but agents have to buy an umbrella and find a location. They received one day of training and then learnt from other agents. They had done a variety of work previously, a supermarket guard, running a boutique and fetching water.

Cooperatives and support networks: None of the interviewees belonged to a cooperative and had not heard of one for agents. Two were members of an *ikibina*. The operators require their agents to have bank accounts to receive payments.

Problems and impacts of Covid: The agents lost custom during Covid-19 lockdowns, partly because they thought they needed a police permit to move around, but because they were still working none of the agents qualified for food support. During the pandemic, MTM introduced a new form of internet payment which bypassed the agents and reduced their earnings.

Advantages and challenges: The main advantage of the work is flexibility. The SIM card remains with the agent, so they can work flexible hours, or stop and start again easily. The main challenges are that they do not have a contract with the network operators, and the work is risky because if customers make fraudulent transactions the agents have to pay or be jailed. Agents said that they have also been affected by the ban on street vending and have been asked to rent a workspace.

3.7 E-delivery Workers

We had expected e-delivery workers to be a modern sector using moto-taxis and mobile phones, which had increased during Covid-19. While this sector undoubtedly exists, our small sample found another dimension of e-working, the delivery of food and other goods to houses on demand. This was a vulnerable group with no access to storage, and limited transport access.

Interviewees: The delivery workers interviewed included three females and one male. Two were heads of household, one supports six children. One was married to a construction worker and has two children. Two delivered vegetables to houses and market stalls, and one delivers casava flour, initially from casavas that she grew herself, and later casavas that she bought in for milling. The young male lived with his mother, a market vendor, who found him business delivering shoes.

Livelihoods: The e-delivery workers were mainly delivering vegetables or clothing to customers who ordered by mobile phone. Some had previously been street vendors but moved into deliveries to avoid removal from the streets. All were delivering on foot or by bicycle. E-delivery workers also use motorcycles, but we focused on the more vulnerable delivery workers without transport.

The situation of the e-delivery workers is particularly precarious. They do not own nor rent a stall for vending, nor are they street vendors, but they still face opposition from the Sectors, who harass them assuming they are street vendors. One had been trying to get a micro-finance loan but had insufficient funds. She applied to the City of Kigali for a store to keep her goods but was not successful. However, one was innovating and selling products through Facebook and Instagram.

Cooperatives and support networks: There is limited awareness of cooperatives among this group. One was previously a member of the SYTRIECI union. None of the interviewees had an *Ejo Heza* membership, although all had CBHI membership. One belonged to an informal savings group.

Problems and impacts of Covid: Despite the impacts of lockdown, e-delivery workers were affected by a decline in orders during Covid-19, and three received food support.

Advantages and challenges: The work is flexible and requires limited capital outlay. However, customers sometimes do not pay promptly, which affects their income. In addition, if they bring goods from rural areas they can be taxed both there and in Kigali. The problem is that the work is inconsistent, and they preferred to work from a fixed location.

3.7 Gender and informality

Our interviewers specifically spoke to women to examine their challenges in informal work. The majority of street vendors and basket weavers were women, and women were represented in all the other groups, including construction.

The most acute problems were faced by street vendors, many of whom were either the sole or main income earner for their children. When they were moved on from the streets, their children went hungry. A critical problem was for mothers working as hawkers some of whom had the additional burden of carrying a young child, which made it difficult for them to escape from enforcement officers, and more vulnerable to traffic accidents.

Education and training makes a difference, as demonstrated by the *agaseke* workers, most of whom had training to develop their specialist skills, and the university graduate working as a waste picker who had been promoted to supervisor. The certification prior learning could go beyond construction.

3.8 Comparison

The table in **Annex 3** shows some stark differences across the ‘focus informal sectors’. The interview was not a structured questionnaire, so interviewees did not give information on all the topics in the table. Rather, the **interview was a guided conversation** in which interviewees were invited to talk around the 11 themes

in the interview proforma in **Annex 2** to encourage open discussion. However, enough interviewees volunteered relevant information to show some striking differences in the patterns of need and vulnerability across the different informal sectors.

All the street vendors had CBHI membership, and some had *Ejo Heza* membership. Several belonged to a cooperative, and several belonged to an *ikibina* savings group. The basket weavers showed a similar pattern. Strikingly none of the waste pickers belonged to a worker cooperative, and almost none belonged to a savings group which is unusual in Rwanda, suggesting a level of income insecurity. None of the construction workers belonged to a cooperative and only one had a bank account. Interestingly, almost all the interviewees were Ubudehe categories 2 and 3, and were still vulnerable, suggesting that Ubudehe categories may disguise the needs of urban workers.

The impacts of Covid-19 were felt differently across different sectors. During the early stages of the pandemic, those who belonged to cooperatives received some support. However, cooperatives still had to pay taxes while receiving no income from members, and many folded. This was particularly problem for basket weavers. Street vendors fared a little better, particularly those selling food, but were affected by movement restrictions during Covid lockdowns. Neither construction workers nor waste pickers had any safety nets. Those that could not continue in work either looked for work elsewhere or returned to rural areas. The success of the government's food support programme during lockdowns is demonstrated by the interviews. Although we sampled in work sectors where take-up of food support was high, a significant proportion of respondents in the five most vulnerable sectors had managed to access the support. Amongst bar workers and mobile agents there was less evidence of take up.

4. Action Plan

4.1 Towards the Action Plan

Estimates suggest that about **40-60% of Kigali's total workforce is in informal employment**. For the City of Kigali, the government of Rwanda's capital, it is vital that the energies and enterprise of this large urban workforce should be harnessed to contribute to Rwanda's *Vision 2050* goal of becoming an upper middle-income country by 2035, and to build resilience for the City's population. There is thus a critical and on-going need for the City of Kigali to help recovery from Covid-19 and **harness the economic potential of informal workers**.

This study highlights the **processes** and **interventions** needed to harness the economic potential for informal workers. As agreed with the City of Kigali, the study looks at **four 'focus informal sectors'** where workers cannot work remotely, examining **business strengthening strategies** to support recovery from the pandemic. The study highlights that the **informal economy is a mesh of activities** across the city as, for example, workers shift between hawking and deliveries, or waste picking and construction to construct a livelihood. Thus the actions recommended here are **examples of approaches** that could help **other informal workers** who are not covered in this report, e.g. cleaners, porters, potters, hawkers, cycle taxis, or taxi-motor drivers.

The focus of our recommendations is on **the needs of workers** in order to improve their working conditions and livelihood security, although our strategy inevitably results in gradual steps towards aspects of formalisation, e.g. by encouraging workers to form cooperatives, or join *Ejo Heza* funds. However, formalisation is complex, context and sector specific, and should be considered as an on-going process rather than a single step (see **Annex 2**).

Extensive international experience has shown that **dialogue with workers** is the most effective strategy to strengthen livelihoods, enable workers to contribute to economic development, and address municipal concerns. The level of interest in our Discussion LABs suggests a high level of interest in dialogue.

A **strong spatial vision** can often turn a problem into an asset, for example footfall through an underperforming market can be increased by locating a new public transport stop or 'job-shop' nearby, or a street closed for the night-time economy can include street vendors. For workers who depend on access to public space, international experience has shown that dialogue and shared action is an effective way of addressing problems, but that approach of street clearances almost always exacerbates poverty and insecurity in an already vulnerable group.

A major element of informal employment beyond the scope of this study is that of **home-based enterprise**. In many cities the home is important for livelihoods, and is used for tailoring, cooking food for sale, room rental, child minding, handicrafts or many other productive activities. Enabling and supporting such small-scale activities will harness their economic potential, but studying this sector requires a different study approach including surveys of key inner city informal settlements.

Chapter 4, the Action Plan, makes recommendations for **preliminary resilience building solutions for informal sector workers and businesses**. The chapter is divided into two parts. **Part 1** looks at structures and processes to embed planning for Kigali's informal economy in the City's strategic planning processes. **Part 2** proposes actions for each 'focus informal sector' arising mainly from the **Discussion LABs** in January 2022. Chapter 5 looks at implementation.

4.2 Part 1: Governance

Kigali has seen several excellent initiatives to support informal workers, both by the City of Kigali and NGOs, but these are fragmented and not well coordinated. The City of Kigali has a key role to play in developing appropriate policy and improving coordination and oversight of programmes to support informal workers. Several key actions are recommended.

4.2.1 Create an Informal Economy Task Force

- The **Department of Urban Economic Development (UED)** should establish a **new Informal Economy Task Force (IETF)** within the City of Kigali, either under existing units, or as a new unit withing UED, with the mandate of **developing strategy** and **coordinating action** on different informal sectors in Kigali and identifying potential external advisors. This requires 1-2 full-time members of staff to form a secretariat to support the Task Force.
- The UED/IETF should:
 - develop a **programme** of regular meetings for the Task Force, and **list key issues** for discussion at each meeting;
 - lead **coordination** within the City and with Districts through regular meetings, eg. with the Office of the Mayor and Vice Mayor; Department of Urban Planning etc;
 - Establish a **Social Dialogue Platform** of informal workers and other stakeholders, to establish a platform for regular meetings with informal workers to discuss issues and challenges for different sectors;
 - establish an **Informal Economy Charter**, and 1-year *Informal Economy Programme* focusing on strategies for vulnerable groups.

4.2.2 Build an evidence base

The lack of evidence on the scale and scope of informal employment is a major hindrance to effective policymaking. As a first step:

- The City of Kigali should work with NISR (National Institute of Statistics, Rwanda) to **collect and present relevant data**, to ensure that the annual *Labour Force Survey* and *Enterprise Census* include appropriate questions, and data is analysed by disaggregated ISIC (International Standard Industrial Classification) categories at District and/or Sector level;
- The UED/IETF should work with Districts and Sectors to identify what information on enterprises and workers they hold, to establish an **open-access data base** on informal work;
- Additional surveys may still be required, for example a pilot study of home-based enterprise by NISR. This should build on the 2016/17 study by Laterite on behalf of the UK-funded IGC (International Growth Centre), which collected data on 1,600 households in 120 lower-income villages, on housing, employment, mobility and access to basic services. The study did not specifically look at home-based enterprise but a follow-up could be adapted to do so.

4.2.3 Master planning

The distribution and space needs of informal workers is a key gap in knowledge. The UED/IETF should work with the City's Department of Urban Planning to identify the space needs of the informal economy and its inclusion in **City Master Planning** processes, and on advocacy with District and Sector authorities. Recommended Actions with a spatial remit include:

- **Public space pilots:** Identify key public spaces with economic potential where improvements are appropriate, e.g. in unplanned settlements, and provide co-managed space to accommodate workers such as street vendors (see Section 4.3.4);
- **Recognising economic clusters & establish micro-markets:** Certain localities, e.g. major bus stands, and some unplanned settlements have significant economic potential, which can be enhanced by small-scale spatial interventions, e.g. 'micro-markets' (see Section 4.3.3);
- **Maximise the potential of 'modern markets':** Some 'modern markets' have been very successful, but traders at others have struggled to earn a viable income. However, urban design interventions can sometime help increase footfall and market viability.

- **Car-free events:** Many cities create shared public space by temporary road closures to create car-free events at evenings or weekends for social or economic activities. Malaysia has a tradition of temporary road closures for **evening markets**. Cities in Brazil and Colombia close roads at weekends for **cycling and jogging** with some street selling permitted. In Kigali, the new concept of car-free events could be expanded to enhance their economic potential.
- **Strengthen the 'green economy':** The green economy is consistent with Rwanda's *Vision 2050 Green Growth Strategy*. A key contribution of informal workers could be through more effective recycling (see Section 4.5.3), and through craft-based use of recycled materials, for example the *Just Recycling* project of WIEGO which looks at how waste pickers make their cities healthier, preserve materials and promote green and inclusive growth (WIEGO, 2022).
- **Upgrading unplanned settlements:** Although not the specific focus of this study, experience from elsewhere has demonstrated that well-designed upgrading programmes can benefit home-based enterprise, e.g through the improvement of roads, identifying **trading and enterprise nodes** at well-connected sites at entrances to settlements, or supporting live-work units in affordable housing schemes. A 2018 report by UN-Habitat gives good practice examples of participatory slum upgrading with livelihoods benefits, such as the community-managed funds in Kilifi, Kenya and Ga-Mashie, Accra, and the Community Infrastructure Upgrading programme in Dar es Salaam (UN-Habitat 2018).

4.2.4 Festival of work

The City of Kigali's initiative to build the resilience of informal workers, and link this to the resilience agenda is imaginative and innovative. One way to showcase this initiative both nationally and locally within Kigali would be to hold a **1-day Festival of Work** – possibly in the Car-Free Zone in the CBD. This should be a leisure venue to attract visitors and would provide stalls for workers in both formal businesses and informal employment, to showcase their activities.

The City's Communication Department could support the event to ensure TV and media coverage, but an event organiser may be required. Corporate social responsibility funds could provide visitor attractions. Income could also be generated through rental of stalls with the rent depending on the size of the enterprise. Informal workers would be organised through unions or cooperatives but would not be charged a rental for a stall. An appropriate date could be the national holiday around 1 May. The approach was validated through discussion with workers' unions.

4.2.5 Access to Finance

The need to strengthen savings and for better access to finance was raised by informal workers across our study as a key to supporting business growth, although they did not specify the barriers to access. Two aspects of finance are important: savings and credit.

Savings: Many workers have joined an *ikibina*, but only those in more established professions. Securing more regular income streams for workers will support a culture of savings. Savings can be promoted through unions, cooperatives and associations. Many organisations have looked at access to finance in Rwanda, including the transition from *ikibina* to a bank account, for example the FinScope Rwanda programme, and the UED/IETF should draw on their expertise to encourage savings amongst informal workers.

Credit: The need for credit for business growth was raised by many respondents. There are many initiatives to support microfinance in Rwanda, but vulnerable communities are not always aware of these. For example, managers of one of the 'modern markets' interviewed developed a business proposal to access loan but were not successful. Micro-grants for business development have also been successful in some contexts.

- Representatives of informal workers should research the barriers to access to finance facing individuals and established groups such as cooperatives, and why previous programmes have failed;
- The UED/IETF should then work with providers to examine ways to overcome these barriers, and to expand the use of informal *ikibina* savings schemes, formal microfinance, start-up loans, or micro-grants.

4.3 Part 2a: ACTION for *agaseke* workers

The next four sections make recommendations for the four ‘focus informal sectors’ studied in more detail in this project. These should be seen as examples of the types of initiatives that could support other informal sectors.

Agaseke basket weaving is an important symbol of Rwandan national identity, and basket weavers have featured strongly in national strategies to promote Rwanda and support tourism growth, in line with the government’s *Made in Rwanda* strategy. However, the sector needs support to survive.

Agaseke is a livelihood skill of choice. Many *agaseke* basket weavers started weaving because they find the products attractive and learned their skills during a training initiative in 2007. Some have joined more recently, but they face challenges in earning a steady income. Although relatively well-organised into cooperatives, they have suffered significant loss of earnings during the pandemic because of the collapse in tourist trade and reduction of international sales. Since 2010, the City of Kigali has funded the Agaseke Project with space in the Rebero Cultural Centre, known as Agaseke House, but this is not accessible to many basket weavers.

During Covid-19 few basket weavers qualified for government support and, while NGOs such as the Red Cross still supported the weavers, several cooperatives used their savings to help members and then collapsed. The sector needs on-going support in three areas.

4.3.1 Advocacy and the Agaseke Project

The Agaseke Project has a central role in advocating for basket weavers, supporting cooperatives, and promoting market opportunities.

- The City of Kigali should continue to support the **Agaseke Project**, in order to advocate for basket weavers and seek on-going support from INGOs and business sectors;
- The critical need is for the Agaseke Project to focus on helping basket weavers expand their products range and reach new markets;
- Cooperatives representing basket weavers need support to build their online marketing capacity, e.g. through smart phones and the internet;
- The Agaseke House facility should have a new focus as an exhibition space rather than a centre where basket weavers work, as the centre lacks footfall as a viable place to work;
- The well-intentioned initiatives by Sectors to provide space for Agaseke workers increases their operating costs, and should be reviewed;
- Basket weavers need access to training for alternative livelihoods, such as tailoring, to supplement their income from *agaseke* weaving when sales are slow.

4.3.2 Securing raw materials

The fine grasses and other materials (*imigwegwe*, *inshinge*, *indodo*) needed for *agaseke* are expensive and in short supply. They are grown in specific parts of Rwanda and subject to price increases and monopoly control. Competition has increased since basket weaving has spread beyond Kigali, and exports lead to more competition for supplies. Protecting this natural resource requires that:

- The City of Kigali and Agaseke Project works with MINICOM to increase competition between suppliers of the grasses;
- The City of Kigali works with relevant partners to secure appropriate **land for cultivation** of the grasses;
- Collective buying of the grasses should be promoted through the Agaseke Project and cooperatives.

4.3.3 Diversifying products and expanding markets

Basket weavers are keen to explore the potential for new designs and expanding markets. For example, this could include:

- Working with art and fashion students, to develop new products and designs, and developing an e-catalogue of products.
- Working with design students to explore new applications for *agaseke*, e.g. products used in interior design, such as wall-hangings, chairs etc. for a domestic market. These should be widely promoted through the hospitality industry.
- Enabling cooperatives to make better use of the *business developers* based in Sectors and Districts by informing cooperatives of relevant contacts in Sectors and Districts, and making cooperatives known to key stakeholders;
- All cooperatives should have equal access to government-run marketing EXPOs, and affordable access to PFS (Private Sector Federation) events;
- Developing national and international internet-based sales, e.g. through WhatsApp or Facebook marketing.

4.4 Part 2b: Actions for street vendors

Street vending in Kigali is widespread, and as in many other capital cities, **is likely to remain**, as it meets a demand for goods and is an important livelihood strategy.

Street vending attracts both women and men, but women are particularly vulnerable to theft or enforcement especially if carrying young children. The women in our survey had large numbers of dependents, and several were sole earners. The Rwandan government has banned street vending, and enforcement by removing vendors and confiscating their goods, exacerbates income poverty. During Covid-19 lockdowns, many street vendors lost custom, and hawkers could not access the police permits needed to travel between Sectors.

The establishment of ‘modern markets’ in 2016 was a well-intentioned policy which only partly meets the need for vending space. People in Ubudehe category 1 were given priority for space, but most street vendors in our survey were in Ubudehe categories 2 or 3 and did not qualify. Even those who had a space could not afford to operate it, because they had insufficient capital to buy stock and could not compete with larger traders. Maximising the potential of ‘modern markets’ should be part of an overall strategy but is unlikely to meet the needs of all street vendors.

For the City of Kigali, the challenge is to implement national policy while also meeting local need. Street vending and markets – both temporary and permanent – are often used by spatial planners in public space improvements to add vitality to an area, e.g. in regeneration or tourist development schemes, suggesting the potential for innovative pilot schemes to demonstrate the potential of managed approaches to street vending and hawking. Four actions are recommended.

4.4.1 Strengthen advocacy capacity for street vendors

Worker organisation is a crucial strategy to facilitate dialogue between all workers and city governments, including street vendors and hawkers. In Kigali the strong cooperative movement is an added asset to support dialogue. Therefore,

- The UED/IED should work with key partners to **strengthen representative organisations for street vendors and hawkers**, such as cooperatives, unions or associations. These do not have to be registered, but should have a transparent governance structure;
- CESTRAR (Centrale des Syndicats des Travailleurs du Rwanda), the umbrella organisation for unions and associations, should be facilitated to conduct **training on governance structures** for street

vendor and hawker organisations, e.g. on the terms of service for key post-holders (chair, secretary, treasurer, etc.), and operational aspects such as membership, record keeping and financial management.

4.4.2 Strengthening strategic planning for street vending

Regular dialogue with informal workers is also key, as experience from India has shown.

- The UED/IETF should establish a **City Vending Sub-Committee (CVC)** as a discussion platform to advise the City of Kigali. The CVC should include relevant stakeholders, including representatives from local government, street vendors and other relevant organisations.
- The CVC should advise the City of Kigali on **master planning** to accommodate street vendors, and policy on informal employment affecting street vendors.

4.4.3 Maximise the potential of ‘modern markets’

- The UED/IETF should undertake a review of **‘modern markets’** to explore which ones are successful, particularly where beneficiaries are no longer able to operate. Ways to increase the footfall through ‘modern markets’ should be explored, e.g. by establishing a District or Sector outreach office or bus stop nearby. Vacant spaces could be allocated to vendors in Ubudehe categories 2 and 3;
- New sites for **micro-markets** should be identified, operated the same way as ‘modern markets’. These would be smaller than ‘modern markets’, and should be located near major pedestrian flows (e.g. entrances to bus stations) or hospitals (e.g. tourist attractions).

4.4.4 Inclusive public space - Public space pilots

Pilot projects are a useful mechanism to test new approaches and regulatory frameworks. It is recommended that at least two pilot projects in public space should be initiated which incorporate street vendors, to explore whether specific localities can accommodate well-managed street vending to improve decent work conditions. Urban management criteria should be agreed with the City/Districts, to be undertaken by vendors themselves).

- The City of Kigali should establish two areas for **Public Space Pilots (PSP)** in locations with enough footfall to enable street vendors to operate, accommodating a limited number of street vendors (e.g. 20-30) in the design;
- The management of the vending site in the PSP project could be undertaken by a street vendor cooperative, tasked with liaising with the City/Districts, arranging occupancy and managing the site (e.g. stalls, cleaning etc.). Funding may be required for layout and stall design. The new car-free zones proposed for Kigali could be a starting point;
- There are many good examples of the inclusion of street vendors in public space improvements. These could include temporary activities at car-free events, or permanent schemes. Amongst the best examples are those in the eBook, *Working in Warwick*², about design-led improvements at Warwick Junction, a busy public transport hub in Durban. This covers a wide range of spatial planning initiatives including the collaborative approach; challenges and urban design solutions for different sectors, and collaborative urban management (see Box 1).

² Dobson, R. and Skinner, C. (2009) *Working in Warwick*, Durban: School of Development Studies, University of Kwazulu-Natal, <https://aet.org.za/wp-content/uploads/2019/10/Working-in-Warwick-Including-Street-Traders-in-Urban-Plans-By-Richard-Dobson-Caroline-Skinner.pdf>

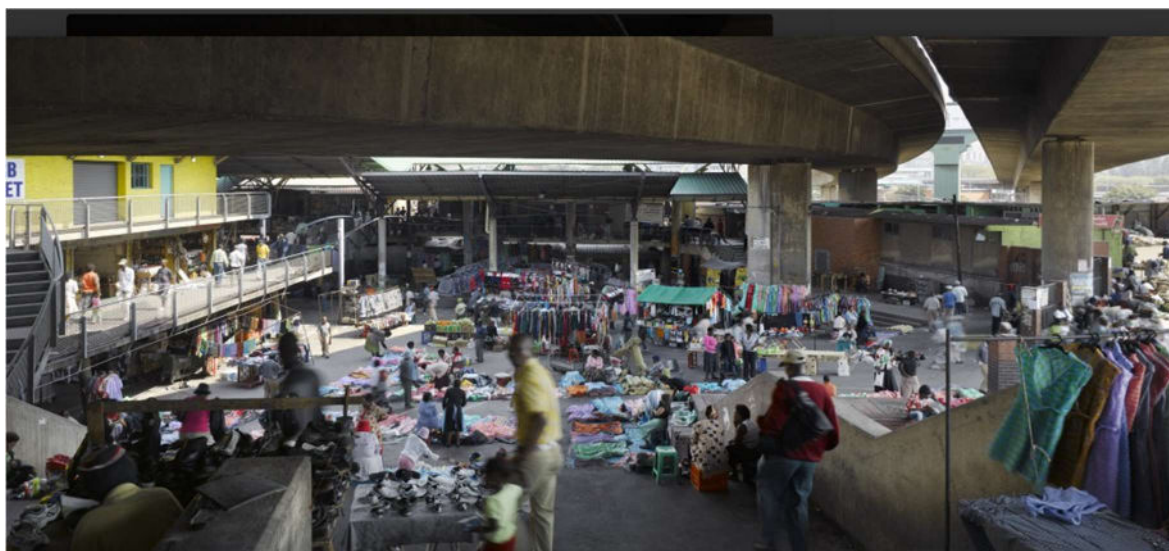
Box 1: Public Space Improvements

This box includes uses extracts from UN-Habitat's Public Space Programme, which represents innovations in creating shared space. While these initiatives are not always focused on livelihoods, they can transform an area's image, promote community pride in the neighbourhood and support a flourishing economy.

"Streets and public spaces define the character of a city. From squares and boulevards to neighbourhood gardens and children playgrounds, public space frames city image. The connective matrix of streets and public spaces forms the skeleton of the city upon which all else rests. Public space takes many spatial forms, including parks, streets, sidewalks and footpaths that connect, playgrounds of recreation, marketplaces, but also edge space between buildings or roadsides, which are often important spaces for the urban poor. Public space forms the setting for a panoply of activities - the ceremonial festivities of the multi-cultural city, trade for the commercial city, the movement of goods and people, provision of infrastructure, or the setting for community life and livelihoods of the urban poor—e.g. street vendors or waste-pickers. Having sufficient open public space allows cities and towns to function efficiently and equitably".

Source: UN-Habitat (2018). SDG Indicator 11.7.1 Training Module: Public Space. United Nations Human Settlement Programme (UN-Habitat), Nairobi.

"CASE STUDY 1: Warwick Junction Renewal Project, Durban, South Africa. Warwick Junction Renewal Project is a multi-agency project that turned a problematic area into a vibrant business centre and a popular tourist attraction. The project is appropriately labelled 'Including street traders in urban plans'. Located in the city's primary transport hub, Warwick Junction housed informal markets set up by street vendors and traders. Unsanitary and unsafe conditions made Warwick Junction a site of concern to city officials. Rather than clearing the informal traders out of the area however, the city administration recognised the importance of the informal economy and decided to work with street traders and other key stakeholders by negotiating to improve their conditions in a participatory way. The Traders' Association, an umbrella traders' street committee, was established to enable them to discuss their needs and space requirements. The city identified a section of elevated city highway that had never been utilized and it was agreed upon to construct a bridge and pedestrian access way along with a functional Herb Traders Market. Since the implementation of the Warwick Junction Renewal Project, there has been a marked improvement in trading, commuter safety and living conditions. Crime rates have declined and the annual turnover of the Herb Traders Market has increased enormously. In addition to becoming a major tourist attraction, an employment chain of an estimated 14,000 jobs in Durban has been created".



Source: UN-Habitat (2016) Global Public Space Toolkit: From Global Principles to Local Policies and Practice Revision, <https://www.local2030.org/library/82/Global-Public-Space-Toolkit--From-Global-Principles-to-Local-Policies-and-Practice.pdf>

Photo: <https://aet.org.za/warwick-junction-a-key-feature-in-the-worlds-biggest-architectural-congress/>

“CASE STUDY 2: Gyrumi Square, Gyrumi Armenia. In 1998, the city of Gyrumi, Armenia, was struck by an earthquake. By 2001, after a major rehousing programme enabled gave displaced families who were still living in temporary shelters in public spaces new homes, the central square was again for revitalisation. In July 2003, a grant from the Academy for Educational Development brought the Project for Public Spaces to Gyrumi to work with local project partners such as the Urban Institute and a local steering committee of architects, planners, NGOs and city officials to facilitate the first effort to recapture some of the civic life that had characterized this cultural centre. More than 70 people attended the first day long Placemaking workshop. The enthusiasm sparked cross-sector collaboration in the city, resulting in the New Gyrumi Festival and Placemaking EXPO. Among the lengthy list of events and improvements were a flower market, a roller skating rink, seven cafés, night lighting, road marking to direct traffic correctly, new street furniture, an art fair, performances, dances, wrestling matches, gymnastics, children’s programmes, flower gardens planted by the church, new banners and street signage and daily TV news broadcasts. This catalytic event has been followed by other events on the square and is part of a larger civic resurgence”.

Source: UN-Habitat (2016) Global Public Space Toolkit: From Global Principles to Local Policies and Practice Revision, <https://www.local2030.org/library/82/Global-Public-Space-Toolkit--From-Global-Principles-to-Local-Policies-and-Practice.pdf>; www.pps.org/wp-content/uploads/2012/09/PPSPlacemaking-and-the-Future-of-Cities.pdf

*“CASE STUDY 3: Surabaya – UN-Habitat and the Mayor of Surabaya, Tri Rismaharini, launched a public space joglo – a traditional Indonesian gazebo – in Kampung Ketan, Surabaya. At the launch, United Cities and Local Governments (UCLG) and the City of Surabaya signed an agreement with the Ministry of Public Works to support up-scaling of the public space project and to allocate resources to their implementation. **Cultivating community cooperation and solidarity:** Kampung Ketan is located in the heart of Surabaya and is surrounded by historic buildings. The densely populated village has previously been associated with crime, poverty and low education. The public space project has provided the city government with an opportunity to actively engage the citizens in changing this old reputation. Already, there is a new sense of cooperation and solidarity among the village residents. The new joglo will provide a space for the community to meet and interact, a community centre where art exhibitions and other presentations can be performed.”*



Source: <https://unhabitat.org/public-space-in-surabaya-enhances-community-spirit-preserves-heritage>

Photo: Alison Brown

4.5 Part 2c: ACTION for waste pickers

Waste pickers are providing a service that is essential to a modern city, but work in extremely hazardous conditions, without secure pay or social protection.

Since 2003, the waste-collection sector in Kigali has been privatised. According to a report by the International Growth Centre (Rajashekar et al., 2019), there are 11 main contractors operating across Kigali, only a third to two thirds of households have waste collection services, and about 66-70% of waste production is organic. The report concluded there are gaps in understanding how waste administrators, waste collectors, waste disposal authorities, and waste recyclers work together, and recycling is limited by the lack of local capacity to treat separated waste.

There is a critical need to explore the operation of the waste sector on the ground. Despite an effective privatisation programme, our study found that many waste pickers work in very poor conditions. We were not commissioned to do a full review of waste sector operations, but it appears that many waste pickers work for ‘collection cooperatives’ operating as small contractors. Each cooperative works in a defined area,

usually visiting villages on a weekly basis. Waste pickers work as casual labour and are paid every two weeks. They are given sacks by the cooperatives, and some are given transport to the collection areas. There they collect waste and payments from clients and take the waste to collection sites or the cooperative's vehicles. Waste pickers walk between households, rates of pay are very low, and many cannot afford transport fares to and from work. They have no health insurance, limited protection and are often injured by sharp objects in the waste.

Waste pickers were badly affected by Covid-19, as clients were not able to pay the cooperatives. Staffing was reduced to around half the normal workforce, and those that remained had to cover more households. Most outstanding debts from households have now been recovered. Three key actions are recommended to support waste pickers.

4.5.1 Strategic review of waste sector employment

There is an urgent need improve social protection and working conditions for waste pickers, and to use their knowledge to enhance recycling in Kigali. This requires the City's Public Health Department and Districts to undertake a **strategic review of employment in the waste sector** in Kigali's low-income neighbourhoods. However, some **short-term measures** would alleviate the problems, as outlined below.

- Ensure that the City of Kigali's tender documents for waste collection services are written so that **worker cooperatives can tender** for waste collection services, as has been very successful in Brazilian cities and in Somaliland. For example, this may require removing restrictions on the number of waste collection trucks a worker cooperative needs to own before they can tender for contracts.
- UED/IETF should work with the two Labour Inspectors in each District, who are employed by MIFOTRA (Ministry of Public Service and Labour) and the Rwanda Utilities Regulatory Agency, to examine what work is undertaken by waste pickers and how this is done, and to ensure that companies and cooperatives employing waste pickers:
 - have a contract with workers to employ them for agreed periods on agreed pay scales, and
 - provide protective clothing, e.g. face-masks, gloves, rubber boots and overalls etc., without deducting the costs from waste pickers' pay;

4.5.2 Improve decent work for waste pickers

Actions to improve working conditions for waste pickers should be seen as a priority.

- Encourage the formation of **worker cooperatives** (rather than collection cooperatives) to represent waste pickers' needs
- UED/IETF should explore the potential of company sponsorship for protective clothing (like Airtel & MTM sponsorship for motorcycle riders' jackets);
- UED/IETF should work with the relevant authorities to ensure that waste pickers can access health, medical and sickness insurance, which they seem to have difficulty in accessing;
- UED/IETF should work with CESTRAR and SYTRIECI to explore whether waste pickers are interested to join worker cooperatives (not collection cooperatives);
- Special equipment may improve the productivity of collectors, such as the specialised waste cardboard collection trolleys designed in South Africa;
- Waste pickers should be able to draw regular salaries, paid either through a bank account or mobile money.

4.5.3 Strengthen the 'green economy'; waste sorting and recycling

In 2017 the City of Kigali launched an experiment to separate waste at source, but the experiment lapsed. However, waste pickers know their sources well, and separation at source could be reintroduced with their support. The following actions are needed.

- UED/IETF should work with the Rwanda Environment Management Authority and Public Health Department to ensure that policy on recycling is implemented and to examine the potential role of waste pickers in increasing recycling and contributing to the 'green' economy;
- Districts and Sectors should encourage waste separation at source, first by households and then by waste pickers;
- UED/IETF should work with Public Health Department, Districts and Sectors to explore further use of recycled waste, e.g. by:
 - Delivering biodegradable waste to the Kimisagara cooperative that makes cooking briquettes;
 - Encouraging the use of biodegradable waste at the Nduba site for organic fertiliser;
 - Increasing the sorting and resale of non-biodegradable waste (e.g. plastic, water bottles, jerry cans, glass bottles, cardboard and paper) to local or international recycling companies.
- SYTRIECI should work with industrial design students to create new products from recycled materials for domestic markets, e.g. shopping bags from recycled plastic strapping.

4.6 Part 2d: ACTION for young construction workers

There are many valuable initiatives in Kigali designed to help young construction workers, but there is potential for better coordination of initiatives. There is also scope to significantly improve outreach to this group, and to encourage more women into construction trades.

STECOMA (Union of Construction, Carpentry & Craft Enterprises Workers in Rwanda), is the lead organisation supporting construction workers, which aims to develop standards for decent work and improve livelihoods in the construction sector. The union was established around 1985 as a branch of CESTRAR and gained legal status as a union in 2008. STECOMA already provides regular training, encourages women to work in construction, and provides skills recognition certificates for workers without formal training. In 2020, STECOMA's membership was 51,000 people. Despite many impressive programmes, STECOMA needs further funding to reach vulnerable workers.

STECOMA is currently working with the City of Kigali, and Rwanda Housing Authority (RHA) to train skilled and unskilled construction workers on advocacy for decent work, e.g. contracts, skills certification, salary levels, bank payments, safety at work, insurance, joining cooperatives and *Ejo Heza*.

4.6.1 Stakeholder coordination

- UED/IED should establish quarterly meetings with MINFOTRA (Ministry of Public Service and Labour), STECOMA and other key stakeholders to discuss support for construction workers, and should:
 - Identify topics and prepare position papers for these meetings, e.g. on rates of pay;
 - Support STECOMA in building a knowledge base for construction workers on their rights and standards of decent work;
 - Encourage STECOMA to set up a youth chapter to encourage young construction workers to access union support;
 - Advocate for TVET other training to cover skills shortages e.g. stone tiling, solar fixing, water proofing;
 - Promote women's involvement in construction trades where they are already active, e.g. as a steel fixer, electrician, landscaper, mason, or plasterer.

4.6.2 Larger construction sites – improving oversight

The legal framework to support ‘decent work’³ exists, but its implementation could be improved. Two national organisations have a key partnership role: the IER (Institute of Engineers) is a well-respected organisation and on larger sites all site managers must have IER membership. STECOMA is active in promoting decent work and skills recognition but is underfunded. It is thus critical to:

- Encourage IER to lead the campaign for decent work and on-the-job training, by working closely with STECOMA to ensure that site managers implement this agenda;
- Strengthen the role of District Building Inspectors to support decent work, by developing a joint monitoring framework between MIFOTRA and MINALOC (Ministry of Local Government), and a collaboration agreement between Kigali’s Districts and STECOMA local representatives supporting decent work;
- Work with the two Labour Inspectors in each District, supporting them to ensure that construction workers on site have formal contracts and accident insurance.

4.6.3 Smaller construction projects

There is need to build the capacity of construction cooperatives to promote outreach, encourage membership, and promote decent work. This will strengthen their ability to:

- Ensure that workers know their legal rights and can ask for these to be implemented;
- Help members get work, access basic tools (e.g. a hammer, tape measure, trowel, and protective clothing), improve salary levels, and get skills recognition certificates;
- Liaise with Districts and Sectors to address specific issues;
- Improve dialogue with larger trade unions and government organisations.

4.6.4 Skills development and prior learning certification

Three key organisations are important in skills training and certification of prior learning: RTB (Rwanda TVET Board), STECOMA and IER (Institute of Engineers). Certification of prior learning is provided by RTB, supported by STECOMA. Each District has two assessors who are members of STECOMA, who identify unskilled workers suitable for Prior Learning certificates. Recommendations for the City of Kigali are to:

- Establish a collaboration framework between STECOMA and IER to:
 - Encourage site managers to support on-the-job training for unskilled workers, and
 - Enable site managers to engage with the assessors and refer appropriate workers to the District assessors approved by STECOMA;
- Liaise with MININFRA (Ministry of Infrastructure) as the manager of both organisations to champion the collaboration framework.
- Work with TVETs to ensure training for skills in short supply.

4.6.5 Training and public procurement

Pilot projects and public procurement for infrastructure are an excellent way to demonstrate the City of Kigali’s commitment to skills training. For example

- Public procurement contracts for City of Kigali infrastructure can use quota systems to specify employment and skills training for young construction workers;

³ The International Labour Organisation defines decent work as “productive work for women and men in conditions of freedom, equity, security and human dignity, interpreted as creating and promoting jobs that provide decent earnings, ensuring safe working conditions, providing social protection, and safeguarding workers’ rights.


- Other direct urban management services, such as street cleaning, can be offered to young construction workers or women's cooperatives.

4.6.6 Direct support for unskilled workers

Several initiatives are suggested.

- Advocate for the provision of start-up loans to acquire specialist tools;
- Work with RDB (Rwanda Development Board) which supports start-ups, to enable young construction workers to qualify for support;
- Establish a campaign to reach out to young unskilled construction workers. STECOMA has found them hard to reach, but construction workers contributing to this study could advise on outreach, e.g. through peer review advocacy, social media, and enlisting a local champion (e.g. a footballer) to help in the campaign.

Table 4. Action Plan – Summary of Recommendations

 = Quick Wins

4.2 Governance								
Key Challenges: Lack of coordination between government agencies responsible for labour and decent work agendas; lack of data and knowledge on the scale and scope of Kigali’s informal economy; significant impact of Covid-19 on urban informal workers; lack of visibility of Kigali’s informal workers.								
Type of Project: GG = Good governance; JC = Job creation; WE = Women’s economic empowerment; DW = Decent work								
Aim	Action	CoK Lead Department	Supporting Agencies	Type of Project				Entry Points
				GG	JC	WE	DW	
4.2.1 Create an Informal Economy Task Force (IETF) within City of Kigali	Steering Committee Technical Committee	Urban Economic Development (UED)	Executive Committee, Social Affairs; DG Planning; MIFORTRA; Districts; CESTRAR, PSF etc.					Establish secretariat for IETF. Define ToR. Agree meeting cycle (e.g. quarterly)
	Social Dialogue Platform (Stakeholders)	UED/IETF, City Resilience Unit (CRU)	JADF, MIFORTRA CESTRAR; other informal sector unions e.g. STECOMA; SYTRIECI					Define ToR. Agree meeting cycle (e.g. quarterly). Build framework to promote decent work.
	Prepare Implementation Plan	CRU	UED/IETF, City Manager; Urban Planning; Social Affairs etc.					Prepare costed Implementation Plan and assign work to departments
	Informal Economy Charter	CRU, UED/IETF	All stakeholders					Short charter, identifying CoK’s key principles for supporting informal workers
4.2.2 Build an evidence base	Collect relevant data	IETF, CRU	NISR, Districts, RDB, MIFOTRA, research institutions					Adapt Labour Force Surveys and Enterprise Censuses to better describe informal work
	Open access data base of informal work	Executive Committee	IETF, Nyarugenge, Gasabo, Kicukiro, Sectors					Agree data sources
	Gap analysis of existing data	IETF, CRU	Stakeholders; research organisations					Gap analysis
4.2.3 Master planning	Public Space Pilots	Urban Planning, CRU	Deputy Mayor for Infrastructure, UN-Habitat; UED/IETF					Development planning implementation
	Establish micro-markets, e.g. at bus stations	Urban Planning, CRU	UED/IETF, Stakeholders, SYTRIECI					By bus stations, at car free zone etc.
	Car-free events; temporary trading space	Urban Planning, CRU	UED/IETF, Stakeholders, SYTRIECI					e.g. at car-free zone; car-free sports events: sales of snacks, art, craft at leisure events
	Maximise the potential of ‘modern markets’	Urban Planning, CRU	District market offices, Sector offices					Urban design proposals for a modern market with limited potential
	Strengthen the ‘green economy’	IETF, CRU	REMA/FOERWA, KESC, Stakeholder Group, UN-Habitat					Involve informal workers in recycling, and micro-energy projects (e.g. solar lighting)
	Settlement upgrading & livelihoods	Urban Planning, RUDP, CRU	Districts, Sectors etc.					Map and accommodate enterprises in settlement upgrading
4.2.4 Celebrate Kigali’s workers	Festival of Work	UED/IETF, CRU, City Mayor’s Office	CESTRAR, Police, Communications Dept. Rwanda Trade Union Forum					1 May (Labour Day); TV campaign Car-free Street Festival or Carnival
4.3.4 Access to finance	Gap analysis	UED/IETF, CRU	KESC, FinScope, Microfinance agencies					FinScope

4.3 Agaseke workers (basket weavers)

Key Challenges: Uncertain markets and decline in tourist trade during Covid-19; high costs of paying for designated spaces provided by Sectors and in Agaseke House; need to refocus Agaseke Project; high costs in accessing essential raw materials, *imigwegwe*, *inshinge*, *indodo*; lack of support for product development and diversification; lack of internet skills to reach new markets .

Type of Project: **GG** = Good governance; **JC** = Job creation; **WE** = Women's economic empowerment; **DW** = Decent work

Aim	Action	CoK Lead Department	Potential Supporting Agencies	Type of Project				Entry Points
				GG	JC	WE	DW	
4.3.1 Advocacy and the Agaseke Project	Re-focus Agaseke Project on market diversification rather than space	UED/IETF, CRU	Agaseke Project, BDF, MINCOM, KESC					Develop a new business strategy
	Build capacity of weaving cooperatives in internet marketing and product diversification	UED/IETF, Agaseke Project	Agaseke Project, RTB, donors					Develop a capacity building strategy
	Provide training for alternative livelihoods	Agaseke Project	UED/IETF, RTB, donors					Conduct market analysis to identify appropriate livelihood alternatives
4.3.2 Secure raw materials	Access to grasses	Agaseke Project	UED/IETF, MINCOM,					Conduct a stakeholders' market study.
	Collective purchasing	Agaseke Project	UED/IETF, MINICOM, RCA, BDF, weaving cooperatives					Engage with RCA & BDF to support Agaseke Project to develop a business model
4.3.3 Diversify products	Work with art & fashion students on new designs	Agaseke Project, CRU	UED/IETF, IPRC, Rwanda East African University					Identify and sign MoU with Higher institutions of Learning/ Departments that offer design, fashion and art majors
	Develop an e-catalogue	Agaseke Project	UED/IETF, CoK Communications Division					Engage RDB to provide start-up technical assistance for marketing and e-business development
	Link to District & Sector Business Development Officers	Agaseke Project	UED/IETF, Districts & Sectors					District business developers and start up officers develop a business strategy
4.3.4 Expand markets	Work with design students on new applications	Agaseke Project, CRU	UED/IETF, IPRC, Rwanda East African University					Identify and sign MoU with Higher Institutions of Learning (both private and public colleges) with IT and software development majors

4.4 Street Vendors

Key Challenges: Street vending is widespread and likely to remain. The key challenge for street vendors is lack of a secure trading space and frequent removal from the streets, leading to loss of goods and earnings, and lack of a dialogue space for street vendors and the City Council to jointly address the problems. (International experience demonstrates that street clearances are ineffective and deepen poverty).

Type of Project **GG** = Good governance; **JC** = Job creation; **WE** = Women's economic empowerment; **DW** = Decent work

Aim	Action	CoK Lead Department	Potential Supporting Agencies	Type of Project				Entry Points
				GG	JC	WE	DW	
4.4.1 Strengthen advocacy capacity	Build cooperative and union movement	UED/ IETF	CESTRAR, RCA, PSF, SYTRIECI					Define capacity-building needs of cooperatives and unions for effective dialogue with city.
	Support CESTRAR & SYTRIECI in training delivery; encourage setting up of savings groups	UED/ IETF	CESTRAR, SYTRIECI, donors					Support capacity building needs of cooperatives and unions for effective dialogue with city. Develop advocacy channels, e.g. at District level and at specific localities. Organise street vendors in savings groups.
4.4.2 Strategic planning	Establish IETF City Vending Sub-Committee (CVC)	UED/ IETF, CRU	Sub-Group, 55% City officials, 40% vendor representatives, 5% PSF					Define mandate and key challenges. Develop strategies for social protection & economic inclusion, e.g. on taxation, market management etc. Advise on Public Space Pilots
	Inclusive spatial planning for street vending	CVC Sub-Committee, CRU	UED, Urban Planning, CoK's Good Governance Unit, CESTRAR, SYTRIECI					Establish the 'New Method' using Public Space Pilots to explore collaborative urban design and management of street vending.
4.4.3 Maximise the potential of 'modern markets'	Urban design to increase footfall - e.g. new bus stop, District office	CVC Sub-Committee, CRU	Urban Planning, District market managers, CoK's Good Governance Unit, CESTRAR, SYTRIECI					Market managers define problems.
	Establish New micro-markets	CVC Sub-Committee, CRU	Urban Planning, District market managers, CoK's Good Governance Unit, CESTRAR, SYTRIECI					Small-scale micro-market pilot.
4.4.4 Inclusive public space design	Public Space Pilots - collaborative design with street vendor representatives	CVC Sub-Committee, CRU	District market managers, Planning, CoK's Good Governance Unit, CESTRAR, SYTRIECI, donors					Do Public Space Pilots in i) a central area, & ii) an accessible area in an unplanned settlement. Space to be co-managed by street vendors and Districts.
	Shared public space / car-free events	CVC Sub-Committee, CRU	Urban Planning, CoK's Good Governance Unit, CESTRAR, SYTRIECI, donors					Evening markets and temporary road closures; car-free events. Explore potential for inclusion of street vending in other car free zones (e.g. Biryogo).

4.2. Waste Pickers

Key Challenges: Poor working conditions for this essential municipal service; gaps in understanding how waste administrators, waste collectors, waste disposal authorities, and waste recyclers work together; lack of collection in some urban locations; collection cooperatives not working to advocate for waste pickers; lack of advocacy for waste pickers; low and irregular pay; limited access to protective clothing; limited recycling facilities within Kigali, and lack of use of waste pickers knowledge to support recycling.

Type of Project: **GG** = Good governance; **JC** = Job creation; **WE** = Women's economic empowerment; **DW** = Decent work

Aim	Action	CoK Lead Department	Potential Supporting Agencies	Type of Project				Entry Points
				GG	JC	WE	DW	
4.5.1 Strategic review of waste sector employment	Review to establish how waste collectors employ waste pickers	UED/ IETF	MIFOTRA, CESTRAR, RURA, KESC, CoK's Urban Social & Environment Protection Infrastructure Unit (waste)					Engage with MIFOTRA, CESTRAR, RURA & KESC produce a deep-dive assessment report and policy recommendations
	Tender documents to enable worker cooperatives to tender	UED/ IETF	CoK Procurement Division, RPPA					Engage CESTRAR and RCA to support waste pickers to form cooperatives and vibrant trade union. Enable waste picker worker cooperatives to tender for some CoK contracts
	Build capacity of District Labour Inspectors to oversee waste picker employment conditions	UED/ IETF	District Labour Inspectors, MIFOTRA					Engage MIFOTRA (their primary employer) to produce and support implementation of a capacity building plan.
4.5.2 Improve decent work for waste pickers	Encourage formation of worker cooperatives (not collection cooperatives)	UED/ IETF	CESTRAR, SYTRIECI, RCA					Engage CESTRAR and RCA to support waste pickers to form cooperatives, especially for women waste pickers. Examine the potential for establishing a women's recycling cooperative at Nduba
	Collection cooperatives to have contracts for employees, and provide health insurance for job-related accidents	UED/ IETF	MIFOTRA, RURA, REMA, MININFRA, CESTRAR					Introduce relevant measurable indicators in annual district <i>imihigo</i> reports, and performance contracts of District Labour Officers
	Seek sponsorship from companies for facilities and protective clothing	SYTRIECI	CESTRAR					Develop an advocacy plan. Ensure access to facilities for waste pickers (e.g. adequate toilets), and to protective clothing.
4.5.3 Strengthen the 'green economy'	Use waste picker knowledge to improve waste sorting/recycling	UED/ IETF	REMA, CoK's Urban Social & Environment Protection Infrastructure Unit (waste)					Implement the environment policy on solid waste management
	New products from recycled materials for local market	UED/ IETF	District Business Development Officers, design students					Conduct a market analysis and business strategy

4.6. Young Construction Workers

Key Challenges: Insecure income and access to employment; lack of contracts and social protection; uncertain access to tools and protective clothing; lack of knowledge and wariness of young construction workers to join existing skills development and support initiatives (e.g. by STECOMA); lack of capacity by STECOMA to support skills development.

Type of Project: **GG** = Good governance; **JC** = Job creation; **WE** = Women's economic empowerment; **DW** = Decent work

Aim	Action	CoK Lead Department	Potential Supporting Agencies	Type of Project				Entry Points
				GG	JC	WE	DW	
4.6.1 Stakeholder coordination	Establish IETF Construction Sub-Committee	UED/ IETF,	MIFOTRA, STECOMA, IER, RTB (TVET)					Quarterly meetings, position papers by IET or STECOMA
	Develop knowledge base on workers' rights	UED/ IETF	STECOMA, District Labour Officers					Assign task to District Labour Inspectors. Support STECOMA to open a youth chapter
	Promote women's involvement in construction	UED/ IETF	STECOMA					Develop advocacy & stakeholder engagement plan
4.6.2 Larger construction sites	Train site managers in 'decent work' agendas	UED/ IETF	IER, STECOMA					Sign MOU with IER
	Support District Building Inspectors (decent work) & Labour Inspectors, outreach	UED/ IETF	IER, STECOMA, MIFOTRA, MINALOC					With STECOMA and IER develop and finance a capacity development and mentorship plan
4.6.3 Smaller construction projects	Ensure workers know their rights, find champions	UED/ IETF	STECOMA					Develop advocacy and communication management plan
	Improve access to tools, protection, contracts, skills development	UED/ IETF	STECOMA, BDF, IER					Discuss access to loans with BDF. Work with STECOMA & IER on skills development to help cooperatives to access jobs/contracts.
4.6.4 Skills development & prior learning	Collaboration agreement between STECOMA & IER to train site managers to support prior learning	UED/ IETF	STECOMAN, IER, MIFOTRA					Sign MOU with STECOMA and IER
	Work with TVETs to ensure training for skills in short supply	UED/ IETF	RTB, STECOMA					STECOMA, IER and IETF to undertake a skills gap analysis and capacity building strategy to develop targeted short courses/ training manuals and an implementation plan
4.6.5 Training and procurement	Public procurement for CoK to include youth quota for employment & training	UED/ IETF	CoK Procurement Division, RPPA					UED and RPPA to develop a policy, presented to the CoK's Executive Council for endorsement.
4.6.6 Support for unskilled workers	Start-up loans to young construction workers	UED/ IETF	RDB, STECOMA, BDF					Review loan access conditions with BDF and empower District Business Development Officers to support young construction workers to prepare sound business proposals.
	Outreach campaign to young workers	UED/ IETF	STECOMA, TV champion - e.g. footballer?					Develop a communication and outreach strategy

5. Implementation

Implementation of the Action Plan will require that work on the informal economy is integrated within the planning processes and cycle of meetings in the City of Kigali. Several steps are recommended.

5.1 Internal approval and oversight

- Present the Action Plan to the **City Executive Committee**, made up of the Mayor, and Vice Mayors of Infrastructure and Urbanisation and Social and Economic Affairs, and the City Manager to enable the Director General of Urban Economic Development to take forward its core recommendations.
- Preparation of an Implementation Plan with costed Actions assigned to lead Director Generals, in Urban Economy, Urban Planning and Social Affairs, for inclusion in internal budgeting process or bidding for external or donor funds.
- Presentations on progress of the Action Plan by the **DG UED**, at regular meetings of departmental Director Generals in the City of Kigali, including **DG Social Affairs**, **DG Urban Planning**, Inspection, Social Development and Digitalisation.

5.2 Establishing the *Informal Economy Task Force*

- Establish the **Informal Economy Task Force (IETF)** within the Department of Urban Economic Development, to include UED experts in Investment and Business Promotion, Skills, Business Advisory Services, and Private Sector Engagement. The Kigali Employment Service Centre which links job seekers to job providers is likely to have a key role in implementing these recommendations. Other relevant expertise across the City Council includes: Urban Planning, Informal Settlement Upgrading, Urban Traffic Management, Community Mobilisation, Youth and Culture, Market Management etc. Establish a small secretariat to support the IETF.
- The **IETF** should, as a first step, establish a list of informal sector groupings, priority sectors and key civil society partners who can support initiatives in those sectors, for example CESTRAR for cooperative development, STECOMA for construction, SYTREICI for street vendors and waste pickers, and the Agaseke Project for basket weavers. These organisations may need support for specific programmes.
- Identify **additional informal sectors** not covered in the four ‘focus informal sectors’ in this report, for inclusion in strategy. Include as a priority the need to study the **economic potential of home-based enterprise**.

5.3 Drawing up an *Informal Economy Charter*

- In consultation with key stakeholders, draw up an ***Informal Economy Charter***, for publication in the media as a statement in principle of the City of Kigali’s objective of supporting the business resilience of informal workers, and enhancing recovery from Covid-19.
- **Key principles** for the *Informal Economy Charter* might be that:
 - All people in Rwanda have a contribution to make to the *Vision 2050* goal of becoming an upper middle-income country by 2035, and developed country by 2050;
 - All economically active Rwandans should be recognised as workers to whom current labour regulations and policy apply;

- The City of Kigali has a commitment to working with partners to facilitate initiatives that strive to improve the well-being and working conditions of the City's most vulnerable workers, and to helping women and youth join the productive workforce.

5.4 Public Space Pilots

Public Space Pilots will be important to develop new, inclusive approaches to urban management, public space design that includes informal workers, and the City's commitment to post-Covid recovery. The aim is to create multiple outcomes from a single low-cost action.

The Public Space Pilot is envisaged as a low-cost initiative which could be funded via the City budget, local social responsibility funds, or donors. A good example is the current pedestrianisation in Biryogo where a paved street has been painted and closed to cars with inexpensive bollards, creating a destination for restaurants and cafés. The Biryogo space does not as yet include informal workers although there is space to do so, but its economic impact can be seen in the number of cafés and restaurants opening along the street.



Car-free public space in the unplanned settlement of Biryogo, including as part of area upgrading

The Public Space Pilots should be developed through participatory design to involve street vendors, waste pickers and other worker collectives and train them in urban design principles, as in the Kanyenathi project in Durban⁴.

Two Public Space Pilots to are proposed, to create iconic and inclusive public spaces, and create safer and more secure working spaces, and help informal workers understand and participate in urban planning. Possible locations include:

- In the **heart of an unplanned settlement**, prior to upgrading, to demonstrate the City of Kigali's investment in the area. Locations must be highly accessible, as indicated by the presence of **motor-cycle taxis and the umbrellas of MTM or Airtel agents**. These would take place within a wider section of the road reserve so that no compulsory compensation is required.
- At car-free events, for example at 'Sunday Run' events by extending the time over which roads are closed, so that after the run they provide a pedestrianised family venue for leisure, which includes informal workers. These could sell fresh produce, local artwork, or drinks and snacks.

Actions needed are:

- Identify at least two potential locations for the public spaces – these must be prominent spaces with busy pedestrian flows;
- Coordinated by the IETF CVC Sub-Committee, identify a Development Committee of informal workers and designers to co-produce the project; workers could be drawn from all four informal sectors discussed here;
- Undertake an infrastructure audit and presentations to local government; identify targeted improvements arising from the programme;
- Seek multiple funding sources for the interventions.

⁴ Kanyenathi Community Engagement Project, Durban, Asiye eTafuleni. <https://aet.org.za/the-foundations-of-the-kanyenathi-project-community-engagement/>

5.5 Programming and budgeting

- Identify **priority actions** for inclusion in the **1-year Informal Economy Programme**, and for costing in current budget cycles. These could include **process actions** and **project actions**.
 - **Process actions** include initiatives such as coordination of other programmes, building the capacity of cooperatives, or promoting decent work initiatives.
 - **Project actions** include initiatives such as the **Public Space Pilots (PSPs)** (see Section 4.3.4).
- Establish a **2-year Informal Economy Strategy** to coordinate action by the City of Kigali.
- Agree major indicators to assess progress on the strategy, i.e. “what does success look like?”

5.6 External liaison

5.6.1 National advocacy

- The City of Kigali and UED should:
 - initiate **national advocacy** to increase the focus on the informal economy through the **National Labour Council**, which includes MIFOTRA (Ministry of Public Service and Labour), CESTRAR (trade unions), Civil Society, and PSF (Private Sector Federation). This discusses labour policy but has no specific focus on the informal economy and its groupings;
 - request that the National Labour Council establishes regular meetings on labour policies and economic development potential for key informal economy groups.

5.6.2 District/Sector advocacy

- The City of Kigali and UED/IETF should initiate regular meetings with relevant staff in the Districts and Sectors, to build on their detailed knowledge on the ground.

5.6.3 Civil society advocacy

- The City of Kigali should **promote social dialogue** with informal workers, by establishing **Consultation Platform** for regular meetings with informal workers to discuss challenges for different sectors.

Annex 1: Terminology

The research uses the definition of the 'informal economy' adopted by the international Labour Organization⁵⁶ which includes three components:

- the *informal sector* which includes unincorporated enterprises owned by households, including informal own-account enterprises and enterprises of informal employers (typically small and non-registered enterprises);
- *Informal employment* as "all remunerative work (i.e. both self-employment and wage employment) that is not registered, regulated or protected by existing legal or regulatory frameworks". *Informal workers* are those working in informal employment.
- *Informal economy*, which encompasses both perspectives and is defined as all economic activities by workers and economic units that are - in law or in practice - not covered or insufficiently covered by formal arrangements.

Informal workers are those working in *informal employment*.

⁵ https://www.ilo.org/global/topics/wages/minimum-wages/beneficiaries/WCMS_436492/lang--en/index.htm

⁶ <https://ilostat.ilo.org/resources/concepts-and-definitions/description-informality/>

Annex 2: International debates on formalising the informal economy

There has been extensive international debate on the merits and interpretation of ‘formalisation’ for informal workers and enterprises. Key information is summarised below.

a) ILO and Decent Work

In 2015, the International Labour Organisation (ILO) adopted Recommendation 204 on the *Transition from the Informal to the Formal Economy*, which seeks to⁷:

“(a) facilitate the transition of workers and economic units from the informal to the formal economy, while respecting workers’ fundamental rights and ensuring opportunities for income security, livelihoods and entrepreneurship;

(b) promote the creation, preservation and sustainability of enterprises and decent jobs in the formal economy and the coherence of macroeconomic, employment, social protection and other social policies; and

(c) prevent the informalization of formal economy jobs”

Resolution 204 is set within the ILO’s broad campaign to promote ‘decent work’ and is based on the guiding principles that account should be taken of the “diversity of characteristics, circumstances and needs of workers and economic units in the informal economy” and the need for tailored approaches, and the specific “national circumstances, legislation, policies, practices and priorities”.

The ILO recognises that⁸:

“Formalization of the economy is a complex and long-term process that often requires to combine interventions on laws and regulations with those aiming to foster productivity and the ability to generate wealth. For part of the workforce, the reduction of decent work deficits is the first step toward a progressive formalization in the longer term”.

b) Elaborating ILO Resolution 204

The global policy advocacy network, WIEGO, has worked extensively with the ILO to develop statistical measurements of the informal economy, and support the ILO’s decent work agenda. WIEGO has elaborated the implications of the ILO’s Resolution 204 for informal workers and different informal economy sectors.

WIEGO illustrates the different approaches which should be adopted for different sectors⁹ – three of the four ‘focus informal sectors’ covered in this report are highlighted by WIEGO. It is noted that ‘business registration’ is not included in any of these agendas. WIEGO asks “*What would formalisation mean for?*” and its answers are given below.

Street vendors

- *“secure vending sites*
- *access to capital on fair terms: a loan product tailored to their daily need for working capital*
- *bargaining power with wholesale traders*
- *infrastructure services at vending sites: shelter, water, sanitation*
- *license to sell and to identity cards*
- *freedom from harassment, evictions, confiscations and bribes*
- *positive public image”*

⁷ ILO (2015) R204, *Transition from the Informal to the Formal Economy*

https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:R204

⁸ ILO (2022) Informal economy <https://www.ilo.org/global/topics/employment-promotion/informal-economy/lang-en/index.htm>

⁹ WIEGO (2022) Rethinking Formalization, (Women in Informal Employment, Globalising and Organising) <https://www.wiego.org/rethinking-formalization#:~:text=The%20WIEGO%20Perspective,categories%20of%20the%20informal%20workforce>

Waste pickers

- “legal recognition and positive public image as waste pickers (who contribute to the upkeep and cleanliness of the cities they work in)
- ID cards to protect them
- bargaining mechanisms to negotiate with those who buy the material they collect and with municipal officials and police
- organization and bargaining power
- appropriate equipment and protective gear (e.g. carts, gloves)”

Construction workers

- “more regular work
- higher wages
- skills training: masonry, carpentry, and other construction skills
- safety regulations
- accident insurance and workers’ compensation
- ID cards
- registers or other proof of days worked”

WIEGO also notes that formalisation is complex, on-going, and will probably not cover all workers.

Formalization of the informal economy can and should take different forms including: creating incentives for the informal self-employed to register their enterprises and benefits for them once they do; and creating a mix of incentives and sanctions for employers, both formal and informal, to extend benefits to their informal workers.

*However, the limits to formalization need to be understood. First, **formalization is not a one-time process involving a specified set of steps**. It should be seen as a gradual ongoing process involving incremental steps and different dimensions leading towards varying degrees and types of formality.*

*Second, **formalization requires effort; it will not proceed quickly or automatically for all those who choose to formalize**. The bureaucratic procedures and incentives for registered informal businesses need to be retooled and streamlined. Labour standards and benefits for informal workers need to be carefully negotiated by employers, workers, and government.*

*Third, **formalization will not be feasible or desirable for all informal enterprises or all informal wage workers**. Rather, it should be assumed that many informal enterprises and informal wage workers will remain informal or semi-formal for the foreseeable future. In other words, informality – in varying degrees and forms – is here to stay.*

Thus, addressing the needs of workers should be high priority, which will result in gradual formalisation as workers join social security programmes, gain improved contracts and working environments, and pay local or national fees and taxes. They should also gain a benefit from this process.

Annex 3: Informed Consent and Interview Proforma

INFORMAL WORKER INTERVIEW, KIGALI – CONSENT FORM (separate form from interview form)

Interview Number: _____
Interviewee Name _____
District of Interview: Nyarugenge or Gasabo
Sector / cell: _____
Location of Interview: _____

INTRODUCTION: Purpose of Technical Assistance study

Covid-19 has created more understanding about the importance of informal work and its contribution to families and to the wider community.

My name is XXXXX and I am part of a team undertaking a study on behalf of the City of Kigali, funded by donors, and administered by the Netherlands Development Organisation, SNV. The aim of the study is to propose an Action Plan to build the resilience of informal workers and support Covid-19 recovery. The study is led by independent consultants Professor Alison Brown of Cardiff University and Rhona Nyakulama in Kigali, who will advise the City of Kigali, leading to improved understanding of the needs of informal workers in Kigali.

The study has a particular focus on XXXXX¹⁰, which is why we selected you for interview.

INFORMED CONSENT

I would like to talk to you for about 45 minutes about your experience of work both before and during the pandemic. Any information that you give will be anonymous. We will not give your name, or any details that could identify you to the City of Kigali or to anyone else. If you agree to be interviewed, you can withdraw from the interview at any time, or refuse to answer any specific question. You may yourself also ask questions at any point during the interview

Do you consent to take part in the interview?

To enable me to record accurately what you say, I would like to record the interview. The recording will only be used to help me write up the interview, and will not be shared with anyone else. If you are not comfortable with a recording, I will take notes of our discussion instead.

Do you consent to me recording the interview?

At the end of the interview we will ask if we can contact you again to help develop the Action Plan. At that stage we will ask your name and phone number.

IF INTERVIEWEE AGREES TO BE CONTACTED AGAIN (see last question at the end of the questionnaire)

Name: _____
Phone number: _____

¹⁰ *Primary focus:* Women working in basket weaving and other handicrafts; Women hawkers and small market vendors; Unskilled youth working in construction; Waste pickers. *Secondary focus:* Telecoms and mobile credit sellers; E-workers

INFORMAL WORKER INTERVIEW, KIGALI – INTERVIEW FORM (separate form from consent form)

1. BACKGROUND INFORMATION (recorded without asking questions)

Interview Number: _____

District of Interview: Nyarugenge or Gasabo

Sector / cell: _____

Location of Interview: _____

Gender of interviewee: _____

Approximate age: 16-25 / 25-34 / 35-44 / 45-54 / 55-64 / over 65

Photo of interview location:

Detailed description of premises or location where interview took place:

.....

.....

1. Personal story

Please tell us something about yourself and **your personal story** (e.g. where do you live, who do you live with, and how long have you lived in Kigali)?

PROMPTS: Family size; number of adults and children; number of income earners in family; level of education; place of birth; current place of residence

2. Livelihood story

Now tell us all about your livelihood and how you earn an income? Please give full details about **all the work** you do, why you trade here, and how you started.

PROMPTS: When started; why and how started; initial activities; full details of main livelihood activity; any secondary activities; importance of trading location; assets; variations by day/week/season.

3. Formal networks – cooperatives and associations

Do you belong to a formal cooperative, trade association or other group? If so, what is its name, purpose and main activities – please give full details? What are the costs and benefits for members?

PROMT: Memberships of groups and their benefits (cooperatives, unions, free markets)

IF YOU ARE MEMBER OF A COOPERATIVE OR TRADE ASSOCIATION, PLEASE ANSWER THE OTHER QUESTIONS BOTH AS AN INDIVIDUAL **AND** FOR YOUR MEMBERS.

4. Informal support networks

Please tell us about the informal support networks which help your livelihood – what type of support do you (or the cooperative members) access, and what are its benefits or costs (e.g. help from family members; help from the cooperative; get goods on credit from suppliers; belong to a WhatsApp group for work, etc.)?

PROMPTS: Explore trust networks that support the business e.g. unpaid family members, role of cooperatives, suppliers and customers, social media networks.

5. Financial inclusion

Now please tell us about your income and how you manage your money? Can you give us an indication of your weekly income? Do you belong to an *Ejo* savings group? Do you have a bank account?

PROMT: Access to finance: broad income level, bank account, TIN NUMBER, *ubudehe* category (if known), access to start-up funding, informal savings groups, other funding support.

6. Social inclusion

What social support do you (or the cooperative members) have? Does this help when you are sick or not able to work? For example membership of a CBHI (Mutuelles de Santé, Community-Based Insurance) or of an *Ejo Heza* pension fund?

PROMPT: formal or informal support

7. Facilities and governance

What are the most important facilities that you (or the cooperative members) need in your work, for example, access to space or storage? Do you have any contacts with the City, District, Sector or police at all? Do they help you provide the facilities you need? Do you pay anyone else to work here? Please explain in detail?

PROMT: What are the interviewee's relationships with the **City, District or Sector**? Do officials help or cause problems for their work? What are the points of tension? Do they pay **Gatekeepers** or **Middle Men** to work here?

8. Impact of Covid-19

How did the lockdowns during Covid-19 affect you (or the cooperative members) and how did you survive? Did you change livelihood activities? get access to food or financial support from the government or anywhere else? Did the lockdowns provide any OPPORTUNITIES for your work?

PROMT: How did the interviewee and their family survive during lockdowns? Were they allowed to do any work, did they have savings they could use? Did you change activities? Did you get government support?

9. Main advantages and opportunities of this livelihood activity

What are the main advantages to you (and the cooperative members) of this livelihood activity?

PROMT: Interviews may want to talk about flexibility, or helping feed their family.

10. Main challenges of this livelihood activity

What are the main challenges facing you (and the cooperative members) in your day-to-day work?

PROMT: We are particularly interested in anything relating to the relationship with the authorities and enforcement, e.g. harassment, fines, evictions, imprisonment.

11. Support for the livelihood activity

Do you have any suggestions on how the City, District or Sector could help support you (or the cooperative members) in this livelihood activity?

12. Further contact

Are you happy to be contacted again if we have any further questions or give feedback on the proposed Action Plan? If so, please give your name and contact phone number. PLEASE WRITE THE NAME AND NUMBER ON THE SEPARATE **CONSENT FORM**.

Annex 4: Interview Table

Note: Qualitative interview summary, designed to reveal personal experiences, so some categories not addressed

Sector	Code	Gender	District	Age	Cooperative	CBHI	Pension	TIN No	Bank Acc	Ubudehe	Food Sup.	Informal Network
Street Vendor (SV)	SV1	Female	Gasabo	Over 65	Yes	CBHI2	No	No	Yes	1	Yes	No
	SV2	Female	Nyarugenge	45-54	Not clear	CBHI2	Ejo Heza		Yes	2	Yes	Savings group
	SV3	Female	Nyarugenge	25-34	No	CBHI2	No	No	No	2	Yes	No (mobile hawker)
	SV4	Female	Nyarugenge	35-44	No	CBHI2	No		Not now	2	No	
	SV5	Female	Gasabo	35-44	Yes	CBHI	Ejo Heza	No	Yes	1	No	Savings group
	SV6	Female	Gasabo	45-54	Yes	CBHI	Ejo Heza	No	Yes	3	No	
	SV7	Male	Nyarugenge	35-44	No (high fees)	CBHI2	No		Yes	2	Yes	
	SV8	Female	Nyarugenge	16-24	No	CBHI2	No		No	2	Yes	No
	SV9	Female	Gasabo	35-44	No	CBHI	No		Yes	2	Yes	Savings group
Basket Weaver (BW)	BW1	Female	Nyarugenge	16-24	No longer						Yes	No
	BW2	Female	Nyarugenge	16-24	No longer			No	No	2	Yes	Ikibina Member
	BW3	Female	Gasabo	35-44	Yes		Ejo Heza	Yes	Yes		Yes	Ikibina Member
	BW4	Female	Gasabo	25-34	Yes		Ejo Heza	Yes	No		Yes	Ikibina Member
	BW5	Female	Gasabo	55-64	Yes	Yes	Ejo Heza	Yes	No		Yes	Savings group
	BW6	Female	Gasabo	25-34	Yes	Yes	Ejo Heza	Yes	No		No	Itsinda member
	BW7	Female	Gasabo	45-54	Yes	Yes		Yes	Yes		Yes	Ikibina Member
	BW8	Female	Nyarugenge	25-34	No longer			No	No	2	Yes	Not anymore
	BW9	Female	Nyarugenge	25-34	No longer	Yes		No	Yes	2	Yes	Not anymore
Waste Pickers (WP)	WP1	Male	Gasabo	35-44	No	CBHI2	No		No	2	Yes	No
	WP2	Male	Gasabo	25-34	No	CBHI2	No		No	2	Yes	No
	WP3	Female	Gasabo	25-34	No	CBHI2	No		Yes		Yes	No
	WP4	Female	Nyarugenge	16-24	No	No	No		No	2	Yes	No
	WP5	Male	Nyarugenge	45-54	No	CBHI2	No		Yes	2	Yes	No
	WP6	Male	Gasabo	25-34	No	No	No		No	1	Yes	No
	WP7	Male	Gasabo	35-44	No	CBHI	No		Yes	2	Yes	No
	WP8	Male	Gasabo	25-34	No	CBHI	No		No	2	Yes	Ikibina Member
	WP9	Female	Gasabo	16-24	No	CBHI	No		Yes	2	Yes	No
Construction Worker (CW)	CW1	Male	Nyarugenge	25-34	No			No	No	3	No	Ikibina Member
	CW2	Male	Gasabo	16-24	No			No	No	3	Yes	Not anymore
	CW3	Male	Gasabo	25-34	No		No	No	No	2	Yes	No
	CW4	Male	Gasabo	25-34	No			No	No (wife)	3	Yes	Savings group
	CW5	Male	Nyarugenge	25-34	No			No	No	2	Yes	No
	CW6	Male	Nyarugenge	16-24	No	Family	No	No	Yes	3	No	Ikibina Member
	CW7	Male	Nyarugenge	25-34	No	No	No	No	Not now	2	Yes	Ikibina Member
	CW8	Female	Nyarugenge	25-34	No	Family	No	No	No		No	No
	CW9	Male	Nyarugenge	25-34	No	No	No	No	Yes	3	Yes	No
Bar Worker (BW)	BR1	Female	Nyarugenge	25-34	No	No	No	Yes	Yes	3	No	Ikibina Member
	BR2	Male	Gasabo	15-25	No	No	No	No	Yes	3	No	No
	BR3	Male	Gasabo	25-34	No	CBHI	Ejo Heza	Yes	Yes	3	No	No
	BR4	Male	Nyarugenge	15-25	No	Family	No	No	Yes	2	Yes	No
Mobile Phone Agent (MA)	MA1	Female	Nyarugenge	25-34	No			Yes	Yes	3	No	
	MA2	Male	Nyarugenge	15-24	No			Yes	Yes	2	No	Member of two ikibina
	MA3	Male	Nyaru, Gasabo	25-34	No			Yes	Yes	2 or 3		Ikibina Member
	MA4	Female	Nyarugenge	15-24	No			Yes	Yes	2	No	No
E-delivery Worker (ED)	ED1	Female	Nyarugenge	35-44	Yes	Yes	No		Yes	2	Yes	Savings group
	ED2	Female	Gasabo	35-44	No	CBHI2	No		No	3	Yes	No
	ED3	Female	Gasabo	25-34	No	CBHI2	No		Yes	2	No	Ikibina Member
	ED4	Male	Nyarugenge	25-34	No	CBHI2	No		Yes	2	Yes	No

Annex 5: Interviewee Stories

Basket weavers

Female. Living with partner and two young children. Husband sells clothes. Trained in basket weaving by CoK in 2019, and joined a new cooperative. Also trained herself in tailoring. Sells through shops which allow her to display on their premises. Cooperative folded after Covid outbreak.
Female. Married with older children. Main regular income earner. Husband is a mechanic with irregular income. Two children also working. Received training in 2007 when First Lady proposed to CoK that women street vendors should be trained in weaving. Location for weaving is shared hall, provided by sector. Cooperative president.
Female. Lives with her married niece and a friend. High school graduate. Shares income earning with the friend. Got training while in secondary school. Location for weaving is shared hall, provided by Sector. Cooperative member.
Female. Married with five children. Only income earner. Received training in 2007 when First Lady proposed to CoK that women street vendors should be trained in weaving, with 320 other people. CoK encouraged them to form cooperatives. Still a member of the cooperative.
Female. Married. Two income-earners. Referred to a cooperative by a friend and received training from cooperative. Location for weaving is shared hall, provided by sector. Joined cooperative in 2018 and still a member.
Female. Married with eight children. Husband is a carpenter. Location for weaving is shared hall, provided by sector. Trained in 2007 by CoK. Training taken over by a company called Gahaya Links. CoK helped with initial orders. She was previously a street vendor but wanted to work without running from the police. Member of a cooperative,
Female. Married with no children. Husband is a cobbler. Initially was a street vendor, but had been jailed twice and wanted more secure work, so decided to ask for training from weaving cooperative. Was a cooperative member, but after Covid the cooperative folded, as the cooperative used its savings for members. Works on the streets.
Female head of household. One son. Father has an accident and was imprisoned and then had to stop studying. Started doing laundry work. Church organisation introduced her to weaving. 50 people trained for 6 months and afterwards they formed a cooperative but it folded. Works at her home.
Female. Married with one young daughter. Dropped out of school and decided that to study weaving as she liked woven products. Received training from an organisation linked to CoK. Used to belong to a cooperative which rented a house to work from. After Covid they could not pay the cooperative or house rental so the cooperative closed. Now working from home.

Street vendors

Female household head supporting two children. First husband died and second abused the children. Separated since 2010. Paid for school fees and daughter is now trained as a teacher. Sells boda-boda shoes, fruit and vegetables. No cooperative membership.
Female. Five children. Suffered domestic abuse from previous husband. Now lives with her third husband and five children. Sells vegetables, and fruit when affordable, from a head basket and on the street. Faces difficulty in transporting her produce. No cooperative membership.
Female household head supporting four children. Started selling clothing and now includes cleaning materials and sanitiser. No cooperative membership.
Female. Married with six children. Vending since age of 16. Could not afford a place in the market. Used to sell from the street but conditions were bad, due to accidents, robbery etc. Sells fruit. Eventually offered a place in the market, and now has a house. After Covid had to return to the street. Member of cooperative and savings group.
Female. Five children. First husband was killed, and now remarried. Used to take vegetables on credit from neighbour's farm and sell them. Has a market stall but also sells outside in the evening. Savings group and cooperative membership. Cooperative and savings group member. No cooperative membership.
Male selling clothing, and only income-earner. Purchases clothes from markets and resells on the street. No cooperative or savings group membership.
Female household head. Two children. Married but husband in prison. Sells fruit and vegetables. Buys lower quality products from the markets. No cooperative membership.
Female household head. Three children in school. Only income earner. Sells fruit from the street. No cooperative membership.
Female household head. Only income earner supporting 4 grandchildren. Sells bananas and fruit from a head basket. No formal schooling. Widowed at 32 and started street vending. Has been vending for 56 years. She used to suffer from armed robbery and beatings on the way home. Some farming as a secondary activity. Worked alone for many years, but recently joined a cooperative.

Waste pickers

Male. Married with one child. Works for a company collecting waste from homes and businesses and takes it to the public litter. Had hoped to be a trader but could not get enough capital. No cooperative membership.
Female. Married with four children. University graduate. Started working with the waste picking cooperative because no other jobs available. Promoted to supervise the groups with whom she works and oversee their finance. No cooperative membership.
Female. Married with three children. No formal schooling. Was first a domestic worker. Husband was a waste picker and introduced her to the job. Waste picker cooperative member.
Male. Married with three children. Only one year of schooling. Started work at 15 in casual jobs. Now 51. Has been a waste picker for 14 years. No cooperative membership.
Male. Married with three children. Family living in rural area and wife is farming. Trying to save to buy goats and pigs for his family. No cooperative membership.
Male. Married with four children. Used to be an unskilled construction worker. Had to save to for his uniform and membership fee for cooperative membership. No cooperative membership.
Male. Married with two children. He and wife are income earners. Started working with a cooperative but it closed. Collects waste from houses and takes to the trucks for disposal. Can only work three days a week, because farming households in his area re-use waste for fertilizer. No cooperative membership.
Female. Married no children. Completed secondary school. Used to work as a road cleaner before she moved to a new area. Joined other waste pickers collecting and taking waste to the public litter, but the payment is very low. No cooperative membership.
Male. Married with two children. Wife is sick and cannot work. Initially sold sweets and cigarettes but was often beaten by other vendors. Came to Kigali and has been waste picking since 2014 because it was the only job available. Collects from homes and puts waste in the truck. No cooperative membership.

Construction

Male. Lives with a friend who is also in construction. Unskilled construction worker. Born in Gasabo district but dropped out of school. Started to work on a construction site in 2019. No cooperative membership and has never heard of one for unskilled youth.
Male. Married with two children. Two income earners, and his wife sells food in their neighbourhood. In 2015 heard about a school offering training in construction for RWF 100,000. No cooperative membership and has never tried to join one.
Male. Married with three children. Two income earners, and wife is a secondary school teacher. Interviewed at roadside labour market. Skilled in bricklaying and plastering. No cooperative membership.
Male. Lives with a friend who is a market porter. Unskilled youth working in construction. Interviewed at roadside labour market. Wants to become a <i>fundi</i> (skilled worker) in bricklaying. No cooperative membership.
Male. Lives alone. High school graduate and provides for himself (studied Maths, Geography, Economics). Has been working as a fundi's helper (unskilled worker) for 6 months. Gets work at a roadside labour market. No cooperative membership and no information about cooperatives.
Male. Married with five children. Both earning and wife is a tailor. Started as a fundi's helper but became skilled in plastering. No cooperative membership and has never heard of one for construction workers.
Female. Lives with aunt, two brothers and her brothers' children. She and one brother are income earners. Joined as a fundi's helper because there were not many girls in the profession and gained experience; now a fundi in plastering. Gets work from a roadside labour market. No cooperative membership and no information about cooperatives.
Male. Living with father, sister and brother. All except father are working. High school graduate. Skilled in bricklaying and plastering. Started in 2011 and learnt from his father. He is now known and does not need to go to the streets for work. People call him. No cooperative membership and no information about cooperatives but would join if he knew one.
Male. Married with one young child. In 2015 committed an offence and was jailed at Iwawa where he was taught a profession of his choice. Skilled in bricklaying and plastering. Gets work through neighbours and at a roadside labour market. No cooperative membership because the one he tried to join required high fees and own tools.

Bar workers

Male. Married with one child. University graduate in Project Management, and bar owner who received start-up funds from his father in 2017. Employs five people, and has a bank account. Has <i>Ejo Heza</i> membership. No cooperative membership.
Male. Bar waiter. Lives with and supports his brother who is a university student. Started university, but lost sponsorship so dropped out. Started the job as a waiter. Lack of skills and experience for other work. Earns a salary and tips. Has a bank account. No formal network or cooperative membership.
Female. Lives alone. High school graduate. Started selling clothes, but profits reduced when vendors were shifted to 'modern markets'. Has been a bar owner since 2019. Left selling when vendors moved into 'modern markets', as costs were too high. Belongs to an <i>ikibina</i> of 80 people. No cooperative membership.
Male. Lives alone. Working as a bartender for the last 3 years, introduced by this brother. Worked part-time during the pandemic. No professional skills or experience other than bartending. Receives a monthly salary. No CBHI or pension membership. No cooperative membership and lacks knowledge about such groups.

Mobile phone agents

Male. Lives alone. MTM agent. Learned from his older brother until brother got a university scholarship, and then took over brother's business. No cooperative membership.
Male. Married with one young child. Two income earners. Airtel agent. Used to fetch water for people but mobile agent is better. Initial float and Me-to-You money required is RWF 120,000. Need to provide TIN number and RDB registration to Airtel. Airtel then provides SIM card. No cooperative membership and it would be difficult for agents who sometimes get losses.
Female. Married with one young child. High school graduate. Two income earners. MTM agent. One day of training but needed help from other experienced agents. No cooperative membership and has never heard of one for agents.
Female. Married with one young child and a house girl. Husband usually working, but currently unemployed. He was a supermarket security guard. Started as an MTM agent after giving birth. Initial float and Me-to-You money required is RWF 75,000, then MTM gives a TIN money and RDB registration. No cooperative membership.

Delivery e-workers

Female. Married with two children. Husband is a construction worker. Started as a street vendor selling casava and potato that she grew but did not make enough, so started delivering vegetables 10 years ago. Purchases direct from urban farms or markets. Sometimes hires bicycle men for transport. No cooperative membership.
Female headed household. One child. Delivers casava flour from Muhanga district. Initially she grew the casavas and took them to a mill, but now she has rented other farms and buys some casavas in. No cooperative membership.
Male. Lives with mother. Delivers shoes to Nyabugogo market. Mother, a market vendor, found contacts who needed deliveries of shoes, which he delivered on his bicycle. Now he buys shoes himself and sells to markets, shops or individuals, mostly contacted through social media. No cooperative membership.
Female household head. Six children. Only income earner. Has delivered fruits and vegetables for 23 years. Delivers to markets, mostly using motorcycles for transport. Any produce remaining is sold on the street. Clients usually pay her using mobile money. No cooperative membership.

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