The 21st century has been referred to as the first urban century. In Rwanda, population living in urban areas is still low—only 17.3% of the population live in urban areas (2014) compared to the Vision 2020 target of 35% [1]. However, Rwanda is urbanising at a high rate considering the last two decades where it has been among the highest urbanising countries in Africa [2]. And like other countries, urbanisation in Rwanda is both a challenge and an opportunity.

As a challenge, cities are marked by inequality, poverty, conflict, violence and environmental degradation [3-6]. For example, rapid urbanization in Kigali has led to the proliferation of informal settlements where they experience inadequate and poor quality urban services including sanitation [6].

As an opportunity, urban centers can drive economic growth and offer economies of scale in productivity and public investment. In addition, they are social melting pots, centers of innovation and drivers of social change. For example, the Kigali Innovation City is providing a platform to bolster business operations and to serve as a model for Centres of Excellence across the country [7]. Such platforms will provide fertile ground for innovative sectors such ICT, Finance and Creative Industries.

Urban governance as defined by the Governance and Social Development Resource Centre (GSDRC) is the process by which governments (local, regional and national) and stakeholders collectively decide how to plan, finance and manage urban areas [8]. It influences how the poor benefit from economic growth. It also determines how the political and institutional systems and mechanisms, facilitates inclusive and pro-poor decisions and outcomes. It involves a continuous process of negotiation and contestation over the allocation of social and material resources and political power. It is not just about the formal structures of city government. It also encompasses a host of economic and social forces, formal and informal relationships between numerous institutions and organizations. GSDRC considers these elements to contribute to effective governance:

• The city-national interface: Effective urban governance depends not only on local institutions and actors, but also on the framework set by national governments that links the city and broader regional and national development [9]. However, in many contexts inadequate institutional frameworks have impeded urban governance.

• Municipal capacity: Expanding capacity to plan, manage and finance urban growth is a fundamental component of effective urban governance [10]. Each tier of government needs sufficient capacity to ensure that physical and socio-economic planning processes are well-coordinated, legally enforced, inclusive and cross-sectoral [11, 12]. However, many cities lack the skills, capacities and resources to meet obligations. In Rwanda, urban governance has been constrained by limited adherence to the master plans due to limited capacity of One Stop Centres at the district level.
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1. Introduction

The First Utafiti Sera Stakeholders’ Forum on Urban Governance in Kigali was held on January 18, 2018 in Marasa Umubano Hotel, Kigali, Rwanda. From the first forum, the following five key areas were selected to guide activities planned in the upcoming forums: (i) Study of socio-cultural aspects of housing; (ii) Incentivising the private sector to invest in affordable housing; (iii) Impact of poor waste management on public health; (iv) Impact of urbanisation on food security; (v) Putting in place efficient and cost effective public transport system in urban areas. Although these areas are relevant, they cannot all be discussed in one forum. After consultations with key stakeholders, it was decided to focus more on affordable housing in the second forum.

Affordable housing is defined here as ‘relationship between housing and people’. For some people, all housing is affordable, no matter how expensive it is; for others, no housing is affordable unless it is free [1-3]. Affordability in housing markets is one of the major problems facing low-income families, due to the continuous increase of construction costs. Affordability is often measured by the relation between the household income and the housing cost. In order to understand this relation, it is required to understand the classifications of households according to their income [1]. That is why it is essential to know that governments calculate income limits for affordable housing using median family income [4, 5].

In simpler terms, affordable housing is housing of a reasonable quality that is affordable to people on modest or low incomes. It includes various kinds of housing provision, each with its own eligibility criteria for meeting different needs, and collectively forms a housing continuum [6]. In the last few decades, the influx of people into urban areas, the natural population increase and the influx of former refugees and exiles have contributed to the worsening housing situation in the country, to the extent that economic development and the welfare of the citizens are adversely affected [7]. These problems are more critical in the capital City of Kigali, where huge housing supply deficits, dilapidated housing conditions, high cost of housing as well as proliferation of informal settlements [8].

Providing adequate land and affordable housing for the majority of urban residents is one of the strategies to address the proliferation of informal settlements. Currently, new housing is delivered through the formal and informal sectors [9]. The former works within existing regulations and norms and includes formal developers and the established construction industry, while the latter is characterised by spontaneous initiatives, mostly by individual households.

In Kigali, like in other many low-income cities, housing deficit is increasing despite a number of new policies, programs and strategies being engaged in by public and private sectors in addressing this problem. The majority of those in need of housing in Kigali are in the low income cadre and some require special housing programs to be able to live in decent housing. Since market solutions and funds may not be suitable for housing this category of people and in view of the vital role housing plays in the socioeconomic and political development of any nation; the Government of Rwanda has recently engaged in the provision of affordable housing.

However, a number of challenges are militating against the provision of affordable housing for the low-income households.
These challenges include high rates of urbanization and population growth, absence of proper monitoring and evaluation of public housing policies and programs, lack of easy access to land and other housing inputs, cost of imported building materials among others. As a result, affordable housing policies and programmes have been criticized for failing to generate tangible and sustainable housing production, distribution and acquisition mechanisms to meet increasing housing demand, particularly by low-income earners.

2. Second Utafiti Sera Stakeholders’ Forum

The second Utafiti Sera stakeholders’ forum will consist of a half-day forum to identify the housing needs in Kigali, initiatives of affordable housing by the Government of Rwanda, the major challenges in delivery of low-cost housing in Rwanda and possible solutions. These will be based on the views of stakeholders and research evidence. A briefing note which serves as a background paper for the second forum is prepared and provided together with the concept note.

The main objective of this background paper is to identify and review policy relevant studies on affordable housing with a view to eliciting lessons from the literature that can be used to improve implementation of affordable housing policies in Rwanda. It also presents housing needs in Kigali and documents, policies and approaches of affordable housing and initiatives by the Government of Rwanda. The paper also provides a synthesis of the major challenges in delivery of low-cost housing in Rwanda with the focus on the City of Kigali from the empirical studies and policy documents with a view to providing relevant policy recommendations to various stakeholders in the sector of urban governance in Rwanda.

3. Target Audience

The forum is aimed to bring together relevant stakeholders in the area of urban governance from national policy makers, civil servants from the key development ministries and organizations, other stakeholders (CSOs, development partners, etc.), private sector, academia and research institutes. All participants who constituted Utafiti Sera house in the first forum will be invited.

4. Agenda and Venue

The forum will attract 40 participants from public sector, private, CSOs, international agencies, academia and research institutes. Agenda is structured as follows:
Table 1. Agenda of the forum

<table>
<thead>
<tr>
<th>TIME</th>
<th>ACTIVITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>8.00AM-8:30AM</td>
<td>Arrival and Registration of participants</td>
</tr>
<tr>
<td>8:30AM-8:45AM</td>
<td>Welcome Remarks by Eugenia Kayitesi, Executive Director, IPAR-Rwanda</td>
</tr>
<tr>
<td>8:45AM-9:10AM</td>
<td>Presentation by Dr. Aime Tsinda, Senior Research Fellow, IPAR-Rwanda</td>
</tr>
<tr>
<td>9:10-9.30AM</td>
<td>Group Photo+ Coffee break</td>
</tr>
<tr>
<td>9.30AM-11:00AM</td>
<td>Group Discussions (i. housing needs in Kigali, ii. initiatives of affordable housing by the Government of Rwanda, iii. major challenges in delivery of low-cost housing in Rwanda and possible solutions)</td>
</tr>
<tr>
<td>11.00 AM-12.00 PM</td>
<td>Presentations and Discussions in preliminary by participants</td>
</tr>
<tr>
<td>12.00PM-12.10PM</td>
<td>Key resolutions by the rapporteur</td>
</tr>
<tr>
<td>12.10PM-12.20PM</td>
<td>Closing by Executive Director of IPAR-Rwanda</td>
</tr>
<tr>
<td>12.20PM</td>
<td>Lunch</td>
</tr>
</tbody>
</table>
5. Implementing institutions

5.1. The Institute of Policy Analysis and Research (IPAR-Rwanda)

The Institute of Policy Analysis and Research (IPAR-Rwanda) is the Rwanda’s leading independent think tank with a reputation for high quality, cutting edge research and policy publications. IPAR-Rwanda has been operational in a wide range of fields structured around five themes: 1) Agriculture, Rural Development and Settlements 2) Social Development; 3) Governance, 4) Economic Growth and Transformation; 5) Environment and Natural Resources Management.

IPAR-Rwanda became fully operational in May 2008. Since then, IPAR-Rwanda has successfully implemented several research projects, which has made its profile more outstanding. The fact that its offices are located in Kigali gives IPAR-Rwanda a home base from which to work and provides IPAR-Rwanda with adequate administrative and technical support.

IPAR-Rwanda staff has had wide consultancy and research experience internationally and have collaborated and consulted with institutions in Europe, America and many countries in Africa. Major IPAR partners are Government of Rwanda, Civil society, the private sector, development partners, universities and other Think Tanks regionally and internationally. IPAR-Rwanda collaborates with major international organizations, including GIZ, USAID, DFID, World Bank, Action Aid Rwanda, UNDP, and World Vision among others.

Overall, the institute has worked well with private organizations, governmental and non-Governmental organizations in undertaking project assessments and developing monitoring and evaluation programs, strategic plans and resource mobilization strategies. It also has a highly professional relationship with other think tanks in Africa as well as a competent and well-qualified team that is able to undertake any activity which falls within its mandate.

5.2. Partnership for African Social and Governance Research (PASGR)

The Partnership for African Social and Governance Research (PASGR) is an independent, non-partisan pan-African not-for-profit organization established in 2011 and located in Nairobi, Kenya. PASGR’s vision is a ‘vibrant African social science community addressing the continent’s public policy issues’. PASGR seeks excellence in social science research for public policy. In partnership with individual academics and researchers, higher education institutions, research think tanks, civil society organizations, business and policy communities both in the region and internationally, PASGR supports the production and dissemination of policy relevant research; designs and delivers suites of short professional development courses for researchers and policy actors; and facilitates the development of collaborative higher education programmes.
References


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dr. Uwera has more than 10 years' experience teaching at the University where most of her research has been on land use and land cover, providing the quantification of stock for years 2014 and 2015. The findings show that fragmentation increased slowly during 2014 and 2015 given the proliferation of informal settlements where they experience inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts inadequate institutional contexts 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