

Spring 2013

# Development Narratives: How Rwandans Perceive, Re-Make, and Re-Imagine Themselves Within and Without Government Development Programs

Katy Lindquist

*SIT Study Abroad*, [kmlindqu@colby.edu](mailto:kmlindqu@colby.edu)

Follow this and additional works at: [http://digitalcollections.sit.edu/isp\\_collection](http://digitalcollections.sit.edu/isp_collection)



Part of the [Growth and Development Commons](#)

---

## Recommended Citation

Lindquist, Katy, "Development Narratives: How Rwandans Perceive, Re-Make, and Re-Imagine Themselves Within and Without Government Development Programs" (2013). *Independent Study Project (ISP) Collection*. Paper 1623.

[http://digitalcollections.sit.edu/isp\\_collection/1623](http://digitalcollections.sit.edu/isp_collection/1623)

This Unpublished Paper is brought to you for free and open access by the SIT Study Abroad at SIT Digital Collections. It has been accepted for inclusion in Independent Study Project (ISP) Collection by an authorized administrator of SIT Digital Collections. For more information, please contact [digitalcollections@sit.edu](mailto:digitalcollections@sit.edu).

**Development Narratives:**

How Rwandans Perceive, Re-Make, and Re-Imagine Themselves Within and Without  
Government Development Programs

Katy Lindquist  
May 5, 2013

School for International Training  
Rwanda: Post Genocide Restoration and Peacebuilding  
Spring Semester 2013  
Academic Director: Daniel Lumonya  
Home Institution: Colby College

## **Acknowledgements**

I owe many thanks to my translator, Denyse, who not only translated for me but also helped me navigate the often awkward and uncomfortable aspects of doing research. Her help and input was invaluable.

I could have not developed the framework and insights of this project without the invaluable suggestions of my academic director, Dan Lumonya. His questions, ideas, and insights have not only informed the way I wrote this project, but will continue to inform my future work.

I lived with five of the most incredible women I have ever met while I was conducting research for this project. Their willingness to talk through my analysis, listen to my research findings, and calm me down in moments of stress provided me with the stability that was necessary to complete this project.

Most importantly, I am incredibly thankful to every person who agreed to talk to a stranger about development to make the findings in this project possible. It is for you that I write this ISP in the hopes that we can navigate towards a brighter future that includes all Rwandans.

## **Abstract**

Rwanda is currently pursuing an ambitious development agenda that already has led to impressive results. The government has created many development programs that are aimed at poverty eradication and urban development in Kigali including housing regulations, cooperatives, and access to loans. However, how are these programs translated into the daily life of Rwandans who operate within the lower economic strata of Kigali? Who gets to participate in these programs and who doesn't? Through a month of ethnographic research in markets, umudugudus, and small businesses I gathered different narratives of development in Kigali. What I discovered was small lines of exclusion that form underneath the surface of many of these development programs. This exclusion is rarely talked about due to the silence surrounding the seemingly stigmatized subject of poverty in Kigali. The people who are excluded from these important development programs are often displaced through both direct and indirect means outside of the city boundaries of Kigali. These subtle forms of exclusion not only exclude people from the powerful benefits of these development programs but also from the communities that are formed within them. Despite these unintended processes of exclusion, Rwandans are finding ways to re-make and re-imagine themselves in response to these development programs in order to make ends meet. It is within these subtle forms of resistance and alternative methods that the most powerful insights on the creation of a more inclusive development programs can be found.

## Table of Contents

Acknowledgements:	2
Abstract:	3
Table of Contents:	4
Background:	5
Justification:	16
Objectives:	18
Methodology:	19
Challenges:	23
Findings and Analysis:	25
Recommendations for Further Research:	46
Bibliography:	48
Appendix A: Kimironko Market Interviews:	50
Appendix B: Nyabugogo Market Interviews:	53
Appendix C: Gisozi Marshland Interviews:	60
Appendix D: Mulindi Market Interviews:	64

## Background

### Introduction to Development in Rwanda: Vision 2020

*“We’re trying to create a new model for fighting poverty. Nobody believes that it’s possible. How do you take a country that’s been through hell and bring it to security and prosperity? This is about healing, and this is about hope. We think it can be done.”* - Eliane Ubalijoro, a researcher who serves as Kagame advisor

Rwanda is becoming known in both the African and international community for its ambitious development agenda. President Paul Kagame is pursuing a strategy that relies on “wealthy and powerful friends to lure private investment, train a new generation of managers, build a globally competitive economy, and wean the country off foreign aid.”<sup>1</sup> This fast moving development plan is tied to much more than just poverty eradication. In an interview with *Fast Company Magazine*, Kagame stated that “We know that if that past is never going to happen again we must grow our economy, create opportunities for higher wages, so that we create the conditions for tolerance, trust, and optimism.”<sup>2</sup> In the 19 years following the 1994 genocide against the Tutsis, the fast paced Rwandan development programs are especially evident in Kigali City where the infrastructure, services, and aesthetics are incomparable to the state the city was in in 1994. In 2007 the OZ Architecture Team drew up the Kigali Conceptual Master Plan, which was adopted by the Rwanda Parliament in 2008. The Master Plan presents “a broad vision and

---

<sup>1</sup> Fast Company. 1 April 2009. “Rwanda Rising: A New Model of Economic Development.” Fast Company. <http://www.fastcompany.com/1208900/rwanda-rising-new-model-economic-development> Retrieved 1 May 2013 from the World Wide Web.

<sup>2</sup> Fast Company. 1 April 2009. “Rwanda Rising: A New Model of Economic Development.”

guidelines for the entire city.” It includes “the most advanced sustainability in land use, infrastructure, environment, society and economy.”<sup>3</sup>

The Kigali Conceptual Master Plan is part of a much larger vision that encompasses the entirety of Rwanda, Vision 2020. In 1999 the Rwandan Government released Vision 2020. Vision 2020’s ultimate goal is to transform Rwanda into a middle-income country by 2020, this would mean maintaining a 7% growth rate. Vision 2020 rests upon six pillars including:

1. Reconstruction of the nation and its social capital anchored on good governance, underpinned by a capable state
2. Transformation of agriculture into a productive, high value, market oriented sector, with forward linkages to other sectors
3. Development of an efficient private sector spearheaded by competitiveness and entrepreneurship
4. Comprehensive human resources development, encompassing education, health, and ICT skills aimed at public sector, private sector, and civil society. To be integrated with demographic, health, and gender issues
5. Infrastructural development, entailing improved transport links, energy and water supplies and ICT networks
6. Promotion of regional economic integration and cooperation<sup>4</sup>

In accordance with Vision 2020, the Rwanda Development Board (RDB) was established in 2009 to bring together many of the ongoing development initiatives in the country. The goal of the Rwanda Development Board is “to transform Rwanda into a dynamic global hub for business, investment, and innovation.” This is

---

<sup>3</sup> Rwanda Development Board. 2013. “Kigali Conceptual Master Plan.” Rwanda Development Board. [http://www.rdb.rw/uploads/media/KIGALI\\_CONCEPTUAL\\_Master\\_Plan.pdf](http://www.rdb.rw/uploads/media/KIGALI_CONCEPTUAL_Master_Plan.pdf) Retrieved 1 May 2013 from the World Wide Web.

<sup>4</sup> Ministry of Finance and Economic Planning. . "Rwanda Vision 2020 Introduction." *MINOCOFIN*. MINOCOFIN, n.d. Web. 4 Apr 2013. <<http://www.minecofin.gov.rw/ministry/key/vision2020>>.

done “by enabling private sector growth.”<sup>5</sup> RDB has three cross cutting departments including investment promotion and implementation, assets and business management, and human capital and institutional development. In addition RDB works within 5 economic clusters including agriculture, services, tourism and conservation, ICT, and trade and manufacturing.<sup>6</sup> RDB is the vehicle in which Vision 2020 is harnessed in Kigali.

In terms of poverty eradication, the government launched the Vision 2020 Umurenge Programme (VUP), which “is an integrated Local Development Program to Accelerate Poverty Eradication, Rural Growth, and Social Protection.” VUP involves both the Government of Rwanda as well as development partners and NGOs. Its goal is to use the existing “decentralization system to leverage technical and financial assistance to accelerate the rate of poverty reduction in Rwanda.” In 2008 the program conducted a baseline survey for the purpose of obtaining baseline demographic information of the “poorest population.”<sup>7</sup> According to Peace Ruzage of the NGO ASPIRE, VUP now uses this baseline survey to determine who in each cell will receive different government funded jobs (usually in manual construction) needed in the cell based on relative levels of poverty.

It is clear that Rwanda has made significant strides in terms of economic development in the last 19 years. In the last 5 years alone Rwanda has registered an

---

<sup>5</sup> Rwanda Development Board. 2013. “Rwanda Development Board - Home.” RDB <http://www.rdb.rw/home.html> Retrieved 1 May 2013 from the World Wide Web.

<sup>6</sup> Rwanda Development Board. 2013. “Rwanda Development Board - Home.”

<sup>7</sup> National Institute of Statistics in Rwanda. 2012. “Vision 2020 Umurenge Program (VUP) – Baseline Survey.” National Institute of Statistics in Rwanda. <http://www.statistics.gov.rw/survey/vision-2020-umurenge-program-vup-baseline-survey> Retrieved 1 May 2013 from the World Wide Web.



incredible 8% growth rate. According to the Rwandan Household Living Conditions Survey that was conducted in early 2012, at least 1 million Rwandans have “been lifted out of poverty” in just five years. The report also states that economic growth between 2006 and 2011 reduced the number of Rwanda’s 11 million people living in poverty from 57 to 47 percent. However, the majority of Rwandans still live on less than 50 cents per day, with 77 percent on less than \$1.25 according to 2011 United Nations statistics.<sup>8</sup> Furthermore, the question of who is being “lifted out of poverty” is an even more pertinent line of inquiry. Who will fit into Vision 2020 and who will not and what happens to the people who do not make the cut? Statistical data on this is sparse and often deceiving making quantitative data even more necessary. In order to examine these questions, I did research into a few specific aspects of Vision 2020 including cooperatives, loans, and housing guidelines.

### Cooperatives

Cooperatives in Rwanda are managed by the Rwanda Cooperative Agency (RCA), which is a “public institution in charge of regulating and promoting economic, social, and other activities of the general interest.”<sup>9</sup> RCA defines a cooperative as

---

<sup>8</sup> Terrill, Steve. 1 April 2012. “Economic Growth Pulls Rwandans Out of Poverty.” Global Post. <http://www.globalpost.com/dispatch/news/regions/africa/120328/rwanda-economic-growth-pulling-rwandans-out-poverty> Retrieved 1 May 2013 from the World Wide Web.

<sup>9</sup> Rwanda Cooperative Agency. 2010. “Rwanda Cooperative Agency.” Rwanda Cooperative Agency. <http://www.rca.gov.rw/> Retrieved May 1 2013 from the World Wide Web.

“an autonomous association of person united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise, according ton internationally recognized co-operative values and principles.”<sup>10</sup>

Cooperatives in Rwanda are based on a set of values including self-responsibility, democracy, equality, equity, solidarity, honesty, openness, social responsibility, and caring for others. There are a number of different types of cooperatives in Rwanda. The ones that I am most interested are worker’s cooperatives, handicraft cooperatives, and consumer cooperatives.<sup>11</sup> In Rwanda, there are nearly 2.5 million members of cooperatives grouped into around 5,000 active cooperatives. All cooperatives are regulated by Rwanda law n° 50/2007 of 18/09/2007 which determines the establishment, organization, and functioning of all cooperative organizations.<sup>12</sup>

Cooperatives have a long history in Rwanda. The first attempt to institutionalize cooperatives in Rwanda began with the Co-operative Ordinance of 1949 that operated until the current cooperative law of 1988 came into being. Rwandans practiced more informal organizations of self-help before the institutionalization of cooperatives including Ubudehe, Umubyizi, and Umuganda. According to the RCA website, cooperatives began as a tool of the colonial government to extract resources. The website goes on later to state that in the post-colonial period the government used cooperatives as a “tool for politicians.” On the final section of the page, RCA states that cooperatives were tapped into by

---

<sup>10</sup> Rwanda Cooperative Agency. 2010. “Rwanda Cooperative Agency.”

<sup>11</sup> Rwanda Cooperative Agency. 2010. “Rwanda Cooperative Agency.”

<sup>12</sup> USAID. 8 April 2013. “Cooperative Performance Index – Field Results and Analysis of Cooperatives in Rwanda.” Reliefweb. <http://reliefweb.int/report/rwanda/cooperative-performance-index-field-results-and-analysis-cooperatives-rwanda> Retrieved 1 May 2013 from the World Wide Web.

the donor community and became viewed as only a means of only “getting financial assistance from donors rather than as an economically productive enterprise.”<sup>13</sup> However on the main page of the RCA website it states that “the Government of Rwanda views Cooperatives as a potential vehicle through which the Cooperatives members could create employment and expand access to income-generating activities...”<sup>14</sup> It is clear that cooperatives in the way they are now envisioned by the government via RCA are tools essential to the achievement of Vision 2020.

### Loans

Access to credit in Rwanda has for many years been a complicated process due to the “stringent conditions imposed by commercial banks.” It has long been a privilege to only larger corporations and businesses. Rwandans do not have the best track record in terms of paying back loans. According to the National Bank of Rwanda “ten years ago non-performing loans (NPL) made up 40% of all credit given out” making Rwanda’s financial sector characterized by very high credit risk.<sup>15</sup> This has made it virtually impossible for individuals pursuing loans for small business to receive them. In order to decrease credit risk, the Rwanda Development Board partnered with the Credit Reference Bureau Africa Ltd (CRBAfrica) to create an “intervention mechanism” to make it easier for both individuals and enterprises to

---

<sup>13</sup> Rwanda Cooperative Agency. 2010. “Rwanda Cooperative Agency.”

<sup>14</sup> Rwanda Cooperative Agency. 2010. “Rwanda Cooperative Agency.”

<sup>15</sup> Muhire, Herbert. 2013. “How the Credit Reference Bureau Makes Accessing Credit Simpler.” The Rwanda Focus. <http://focus.rw/wp/rwanda-development-board-doing-business-reforms-4/> Retrieved 2 May 2013 from the World Wide Web.

access loans. Basically, CRBAfrica sets out to engender a culture of repayment in Africa. Currently all commercial banks and the 30 microfinance institutions in Rwanda are members of CRBAfrica.

In addition to partnering with CRBAfrica, the Rwanda Development Bank has created the Business Development Fund (BDF) in order “to provide guarantees so that people with good business plans can access loans from commercial banks. BDF has two funds: the agriculture guarantee fund and the SME guarantee fund. The SME fund is for all sectors outside of agriculture. The only condition for a SME loan is that the business should be productive and add value to the economy.”<sup>16</sup> The aim of BDF is to allow every Rwandan who has a good business plan but no collateral to access loans. The CEO of BDF, Desire Rumanyika, believes that this will increase the number of SME’s, lowering the unemployment rate and increasing wealth.

Currently, the SME sector comprises “the majority of both formal and informal businesses in Rwanda and provides 41% of all private sector employment.”

Rumanyika believes that growing the number of SMEs will not only reduce unemployment but will increase the annual tax revenue reducing Rwandan dependence on foreign assistance.<sup>17</sup> According to the BDF website, the BDF will cover “any productive investment developed in any sector and financial risk covered by the fund.” The maximum that BDF will guarantee is limited to five hundred million Rwandan francs. The loan will be guaranteed for a maximum of 10 years.

To be eligible for a BDF SME loan three requirements must be met:

---

<sup>16</sup> Muhire, Herbert. 2013. “How the Credit Reference Bureau Makes Accessing Credit Simpler.”

<sup>17</sup> Repubulika y’u Rwanda. 2013. “New Business Development Fund Makes Dreams Come True.” Repubulika y’u Rwanda. <http://www.gov.rw/New-Business-Development-Fund-makes-dreams-come-true> Retrieved 2 May 2013 from the World Wide Web.

1. New investment for establishment, investment for expansion, modernization of financial restructuring of projects; working capital up to five million Rwandan Francs
2. Investment projects profitable and productive with significant socio-economic impact
3. Project to be environmental friendly.<sup>18</sup>

In addition to these guarantees, BDF also offers advisory services. Rumanyika explains how some people have good ideas but they don't have the skills to put them into "an acceptable project." These services do come at a fee, however. BDF also offers services to help start ups businesses get gong through the establishment of "management mechanisms and procedures."<sup>19</sup> Despite all of the information provided from BDF, they fail to provide a definition of what a "productive business plan" is. Perhaps this is explained in the advisory services, though these might not be accessible to all because they come at a fee.

### Housing Guidelines and Displacement

Rwanda has one of the fastest rate of urban growth in Africa. It is projected that Rwanda will have an annual urban growth of 4.1% by 2030. Kigali is the fastest growing city in Rwanda as it hosts 70% of the country's economic activities. This large influx of immigrants to Kigali has led to a large development of informal housing throughout the city. In 2011, it was estimated that Kigali had an informal housing count between 70%-80% of the city, which was accommodating between 80% and 90% of the population. This rise in informal housing in Kigali developed

---

<sup>18</sup> Business Development Fund. 2013. "Guarantee Fund." Business Development Fund. [http://www.bdf.rw/guarantee\\_fund.php](http://www.bdf.rw/guarantee_fund.php). Retrieved 2 May 2013 from the World Wide Web.

<sup>19</sup> Muhire, Herbert. 2013. "How the Credit Reference Bureau Makes Accessing Credit Simpler."

“as a response to the State’s inefficiency in land and house provision, and non-affordability of formal housing in Kigali City.”<sup>20</sup> In response to this development, the Rwandan government has launched numerous initiatives to regulate informal housing. The Rwandan Housing Authority, which is a branch under the Ministry of Infrastructure is in charge of all aspects of housing in Kigali City. The vision of the Rwandan Housing Authority is to “regulate housing, urbanization, construction and government assets management policies for sustainable development with priorities placed on the organization of planned cities, towns, as well as rural settlements.”<sup>21</sup>

In December of 2008, Parliament passed the National Urban Housing Policy, which lays out the guidelines for all urban planning and housing regulations. The policy was created in line with Vision 2020 and the Kigali Conceptual Master Plan. The policy lays out the main constraints of the rapid urban growth which include “the insufficiency of human and financial resources, a high rate of unplanned residential areas, and the absence of adequate tools for urban planning.”<sup>22</sup> It then lays out the methods that each of these constraints will be tackled and the legislative body that will be in charge of regulating the activities. Because such a large portion of Kigali is made up of informal settlements, a large part of the policy will be upgrading these settlements. The policy states:

---

<sup>20</sup> Twarabamenye, Emmanuel 3 March 2012. “Long-run Trend of Cities’ Informal Housing: a Solution for the Majority of Kigali Urban Dwellers and a Challenge to urban Development in Rwanda.” Journal of Environmental Management and Safety. Vol.3, no. 2 (2012) 35-56

<sup>21</sup> Rwanda Housing Authority. 2013. “Rwandan Housing Authority – Home.” Rwandan Housing Authority. <http://www.rha.gov.rw/index.php?id=2> Retrieved 2 May 2013 from the World Wide Web.

<sup>22</sup> Ministry of Infrastructure. December 2008. “National Urban Housing Policy.” Republic of Rwanda. [http://www.rha.gov.rw/fileadmin/user\\_upload/Documents/Laws\\_and\\_Regulation/National\\_Urban\\_housing\\_Policy\\_Dec\\_23.pdf](http://www.rha.gov.rw/fileadmin/user_upload/Documents/Laws_and_Regulation/National_Urban_housing_Policy_Dec_23.pdf) Retrieved 2 May 2013 from the World Wide Web

“Upgrading is not synonymous with razing an entire neighborhood; instead, it means rational redevelopment in order to improve the living conditions of the population. Nevertheless, if the option to rebuild an entire zone is taken into consideration, the people so relocated must be assisted to obtain alternative accommodation and facilitations.”<sup>23</sup>

However, one of the big constraints described by the policy is the lack of financial resources for expropriated people. The policy states:

“Wherever any sites are identified, the expenses related to their development and allocation are much higher than what is paid to the expropriated households. Some consensus have to be arrived at between local authorities and the informal settlers in order to solve this problem.”<sup>24</sup>

The policy is very vague about what will happen to expropriated people and whose responsibility it is to make sure they have a space within the city plan.

The displacement of people living in informal settlements has been a popular topic in Rwanda contemporary news. One article in the New Times argued that “low income earners apparently don’t have a place in Kigali.” The article states that many of the new suburbs in Kigali are “well beyond the reach of most Kigalians as far as prices are concerned” and that as the Kigali City Council attempts to “modernize housing in the city” by expropriating residents of slums or neighborhoods with “shabby dwellings” there are a growing number of complaints of low compensation and lack of resources to acquire “modern homes.”<sup>25</sup> The most recent complaints come from the residents of the Gisozi Marshland who were told in February that

---

<sup>23</sup> Ministry of Infrastructure. December 2008. “National Urban Housing Policy.”

<sup>24</sup> Ministry of Infrastructure. December 2008. “National Urban Housing Policy.”

<sup>25</sup> Nsanzimana, Jean-Christophe. 20 January 2013. “Low Income Earners Apparently Don’t Have a Place in Kigali.” The Rwanda Focus. <file:///Users/katylindquist/Desktop/ISP%20Research/Low%20income%20earners%20apparently%20don't%20have%20a%20place%20in%20Kigali%20%7C%20The%20Rwanda%20Focus.webarc%20hive>. Retrieved 2 May 2013 from the World Wide Web.

they would have 90 days to relocate. They were also told that they wouldn't receive any compensation from the government because the area they live in is "not suited for habitation due to environmental reasons." The local authorities deny having given permission for people to settle in the marshland, justifying the government's decision not to compensate the displaced families. However according to the local authorities, people are still constructing additional structures in the marshland despite the 90 -day notice to leave.<sup>26</sup> Though the displacement of people from the Gisozi Marshland is being defended on the basis of safety, it seems to have its roots in the Kigali Conceptual Master Plan. One of the main aspects of the plan is the "utilization of the wetlands for environmental purposes as well as integrating them with the CBD for recreational and entertainment developments."<sup>27</sup> Little information has been provided on where these people will be relocated and what kind of support they will receive.

It is clear that the formalization of housing in Kigali is one of the biggest challenges facing the government while also being a key aspect of Vision 2020 and the Kigali Conceptual Master Plan. Though the goal of the conceptual plan is to improve the living conditions of urban dwellers, it is unclear what will happen to those who are being displaced from their homes with little assistance.

---

<sup>26</sup> Nsanzimana, Jean-Christophe. 10 February 2013. "Gisozi Marshland Residents Demand Compensation to Relocate." The Rwanda Focus. <file:///Users/katylindquist/Desktop/ISP%20Research/Gisozi%20marshland%20residents%20demand%20compensation%20to%20relocate%20%7C%20The%20Rwanda%20Focus.webarchive>. Retrieved 2 May 2013 from the World Wide Web.

<sup>27</sup> Rwanda Development Board. 2013. "Kigali Conceptual Master Plan."



## **Justification**

Nothing has a single narrative. All events, concepts, and ideas are constructed through a multiplicity of narratives. Concepts such as “development” are not defined in a single way. Each individual has their own narrative of what development means in their lives. Often, however, development is spoken of as a single linear progression. It is important to constantly problematize this dominant definition of development by giving a voice to the many narratives of development that are constantly at work around us. There is a danger when concepts like development are not constantly in a stage of questioning. When some voices get silenced in the name of a single narrative, boundaries form and within these boundaries is often exclusion and violence.

In Rwanda, the “development” narrative has been crystalized in the ideology of Vision 2020. However, Vision 2020 manifests itself different in every Rwandan’s life. It is crucial to explore how Vision 2020 works differently in different people’s lives in order to ensure that the boundaries that create exclusion and violence do not multiply. It is for this reason that I decided to explore how people who operate in the lower economic strata of Kigali view Vision 2020 and the many government sponsored development programs. By attempting to understand the voices and perceptions of those who are most traditionally marginalized in all societies, I hope to constructively problematize the development programs of Vision 2020 in order to create the space for more inclusive policies in the future.

Because Vision 2020 and the development programs that accompany it are moving at such a fast rate, there has been limited research done on the effects of

these programs on the lower economic class in Kigali. The research that has been done is almost solely quantitative. Though numbers have their place, they can often leave out important perspectives that cannot be translated by an equation. Thus, ethnographic research on the effects of these programs on the ground in Rwanda is especially important as Rwanda powers full speed ahead into 2020.

## **Objectives**

- To understand how Vision 2020 and government sponsored development programs are translated into the every day lives of the lower economic class in Kigali.
- To understand any forms of exclusion that are built into the government sponsored development programs in order to create space for more inclusive policies in the future.
- To explore any alternatives or forms of resistance that arise in response to these development programs.

## **Methodology**

### Data type:

The majority of my research is primary data collected ethnographically through interviews and participant observation method. I used secondary sources to contextualize the primary data, but my conclusions are built upon the primary sources. In terms of secondary sources, I drew mostly on government documents and website, newspaper articles, and a few analytical research papers. The majority of my secondary sources are used in order to provide the official language of the government programs I was exploring through my primary data.

### Methods and Demographic:

I collected all of my primary data ethnographically through two primary methods: interviews and participant observation. The majority of my interviews were informal. Before doing research, I would compose a list of subjects to ask questions about, but did not have a set list of questions. I did interviews at three different markets: Kimironko, Nyabugogo, and Mulindi. I chose to interview people in the markets because many of them operate within the lower economic strata of Kigali. I visited the Nyabugogo and Mulindi markets with my translator Denyse. Denyse is a professional translator who has worked with multiple NGOs and has a job translating with the UN beginning in June. Denyse and I would first walk around the market getting a feel for it. Then she would help me approach somebody

working at a booth. She would explain who I was, what research I was doing, and ask permission for me to ask questions. Everybody we asked agreed to talk with me. I used only a notebook and pen to record the interviews, as I thought a recorder would be a barrier to asking already somewhat sensitive questions. Most of my interviews were done standing up with the market in motion around me. Due to this and the nature of my research, many of the interviews were rather short. In the Kimironko Market, I spent most of my time with Josephine who sells fabric. She speaks excellent English and would help me translate questions to her friends when she wasn't working with a customer.

In addition to my research in the markets I also visited small shops outside of the market and hair salons in order to access a slightly different demographic. Denyse and I also visited an umudugudu in the Gisozi Marshland to conduct interviews. We found the umudugudu by first visiting the cell office and obtaining the relevant information. In the umudugudu, we visited a small hair salon and then knocked on doors to inquire if people would be willing to answer questions. Everybody agreed to talk with me and would let me into their homes where I would ask questions. I conducted one formal interview with Peace who is the president of an NGO called ASPIRE that works with low-income women. Most of my interviews were done one-on-one but in a few instances, what began as a one-on-one interview grew into a small group interview as people gathered out of curiosity. Overall I talked with around 25 different people. I talked with both men and women equally and attempted to cover a variety of age groups.

To complement the interviews I also practiced participant observation in all of my interview settings. I did this by jotting down notes about interactions and observations of what was happening around me. I also used this space to be reflexive and attempt to deconstruct how my presence as a young, woman researcher from the United States was informing the answers I was receiving in my interviews.

### Analysis:

To analyze my data, I would sit down after a day of research and transcribe all of my interview and participant observation notes in a word document. I would then pull out observational notes and theoretical notes in order both contextualize the interview and pull out common themes between interviews. All of my transcribed interviews and analytical notes are included in the appendix.

### Ethics:

In all of my research, my priority was to protect the people I was interviewing. Before I interviewed anyone, my translator Denyse would explain who I was, why I was in Rwanda, and what my research was on. She would then ask them for permission for me to ask questions. Everybody I asked agreed to talk with me. Before I took notes in my notebook, I would ask if it was okay for me to write down the conversation. I gave all of the people I talked with the option to remain

anonymous. None of them chose to do so, however. I obtained verbal consent from all of the people I talked with to use their views in my research. Due to the informal nature of the interviews I conducted, I did not feel like written consent was appropriate.

## Challenges

I faced a variety of challenges while conducting my research. The main challenge was the lack of depth I was able to go into with the people I talked with. Though the information I gathered was enriching, it is evident that there is much more beneath the surface that could have made this ethnographic report much more accurate and effective. Perhaps the main reason I was unable to go into such depth was the language barrier. Speaking through a translator leaves much lost in translation and does not foster the atmosphere of trust that some of my inquiry required. Another hindrance to my research was not being able to meet with the same people on a consistent basis. I knew going into my research that I was going to face a trade off: either talk to as many people as possible in multiple locations or talk with a few people multiple times in greater depth. I discovered early in my research that the latter option was going to be more difficult to accomplish due to the language barrier and the time constraints. Thus I chose to pursue the former while sacrificing some of the depth that could have come with the latter option. The most in depth ethnographic data would have been gathered if I was in a position to live and work alongside the people I was interviewing. Unfortunately, due to the time and logistical constraints of the ISP Period, this was not an effective option, but could be an option for further research.

Another challenge I faced was the impact of my own presence as a researcher from the United States on the information I was collecting. Multiple times in the market, I was asked for money by the people I was interviewing or the people who were gathered around the people I was interviewing. I wonder if this expectation of



money that sometimes is associated with being a “mizungu” affected some of the answers I received, particularly about the amount of support the government gives. There is no way to know for sure what was moderating the responses I received in my interviews, but I found it very problematic that certain expectations that were created around me could have changed some of the responses I received and thus the conclusions that I came to.

## Findings and Analysis

### Introduction:

As Rwanda speeds forth implementing development programs in accordance with Vision 2020, it becomes crucial to understand how ordinary citizens of Rwanda interact and engage with these programs. Who are these programs benefiting and who are they not? How are they playing out in the everyday lives of people who operate in the lower economic strata of Kigali? How do ordinary Rwandans define development and their place within that definition?

### Perception:

Vision 2020 occupies a central pillar of the makeup of Rwanda. It is not only talked about in policymaking meetings or by NGOs when they are applying for registration from the Rwanda Governance Board. It is also a topic of conversation for people working at the market and in hair salons and on corners where moto drivers gather awaiting clients. All one has to do to understand this is count the number of barbershops and small groceries with a name that is related to “Vision 2020.” With as much as Vision 2020 and its policies are discussed in everyday life in Rwanda, it is natural that there are emergent and contesting perceptions of what Vision 2020 is and where one fits into it.

*“I am still struggling to meet the goals of Vision 2020 personally”* – Mama Gentil, Nyabugogo Market

*"Vision 2020 is okay. We hope to be developed by that time. We believe our president. Everything he says he puts into action."* - Emmanuel Senoiyumva, Nyabugogo Market

*"Development is improving my life 'slowly by slowly.'"* – Habiyakare, Nyabugogo Market

*"For me, Vision 2020, is a good thing."* - Goretti, Kimironko Market

*"Vision 2020 is for those who already have money. Those who are poor don't have anything to do."* – Therese, Gisozi Marshland

*"The development moves very fast so some people get lost and cannot afford to keep up. I feel like I cannot keep up."* – John Pierre, Gisozi Marshland

*"Vision 2020 is very okay for me. It has helped me make my house bigger."* – Nyirabeigenzi, Gisozi Marshland

*"I am only a beginner at the business. I have only done this for two years. But I hope once I get more experience I will be able to be in Vision 2020."* - Mukawera Christina, Mulindi Market

*"I don't think I will be alive to see the impact of Vision 2020."* – Charles, Mulindi Market

*"Vision 2020 I for those who already have means. It is not for the poor people."* – Olive, Mulindi Market

Each of these perceptions is different and unique and belongs to a specific personal experience. Some of the perceptions frame Vision 2020 in terms of speed. Habiyakare's claim that "development" is helping him "slowly by slowly" and John Pierre's worry that Vision 2020 is moving too fast for him to keep up are examples. These perceptions suggest that Vision 2020 is a concept that is alive and always moving either within an individual's life or outside of an individual's life. Other perceptions framed Vision 2020 as something you fit into such as Christina's claim that once she get's more experience in her business she will "be a part of Vision 2020" and Mama Gentil's statement that she is struggling too much to be a part of

Vision 2020. These perceptions suggest that Vision 2020 is more static and is more of a set threshold that some fit into and some don't. And other perceptions frame Vision 2020 as something that is either good or bad. Both Emmanuel and Gorette state that Vision 2020 is very okay and is developing their lives while Therese claims that Vision 2020 is not for the poor people.

These perceptions make clear that Vision 2020 is much more than a set of government development policies. Vision 2020 permeates all different aspects of daily life in Kigali – the economic, political, and social. Whether government policies are understood or translated as part of Vision 2020 on the ground, it is clear that the ideology surrounding Vision 2020 is a distinctive characteristic of Rwanda on both the local and international level. Thus, partaking (or not partaking) in Vision 2020 in whatever way one defines and perceives it, becomes an essential part of what it means to be “Rwandan.”

#### Exclusion:

Many of the conversations I had with people at the market and people who were living in the Gisozi Marshland claimed that Vision 2020 excluded the very poor people who didn't have any capital to participate in the programs created by the government. This was made blatantly clear by my conversation with in the hair salon outside of the Nyabugogo market where a group of women harshly criticized the lack of support the government was giving them. One claimed, “The government does not give anything. They only help those who already have money.” Though

some of the people I talked with praise Vision 2020 and its development policies, few were able to provide me with proof of what the policies were doing specifically for them. The few that were in complete support of the government policies were those who had already had some form of small capital and were thus able to access certain government programs. For example, Eugene Fraresba who ran a small clothing shop outside of the Nyabugogo market was able to start his small shop on his own with the little capital he had. Once he started his shop, he was able to join a cooperative and get a larger loan through participation in the cooperative. He was very supportive of the government programs claiming, “The government is really helping poor people through cooperatives and loans.” But how exactly is Eugene defining what it means to be “poor?” Who fits into this category? Does he classify himself with his small capital as part of that category? What about the people with no capital?

There seems to be a threshold that people must cross in order to access the benefits of certain government programs. If you can’t cross this threshold, then you not only can’t access one government program, you can’t access any of them. This threshold is dependent on the amount of capital you have. Capital is defined in terms of the assets you own: house, land, and money in a bank account. If you don’t have any of these things, then you are virtually excluded from nearly all of the government programs making the idea of being a part of Vision 2020 a difficult idea to believe.

The capital that appeared to be the most meaningful to the people I talked with was home ownership. When people owned their own homes, they seemed much

more confident that they could be a part of Vision 2020 and participate in the government development programs. Augustin from the Mulindi market claimed, "I own my own house so it is easy for me to live here." He was not a part of a cooperative and still claimed to be struggling but seemed confident in his ability to provide for his family because he owned a home. However, Augustin does not live in Kigali, but lives in Mulindi, which is right outside of Kigali and operates under different housing regulations. Home ownership in Kigali is becoming more difficult everyday. The National Urban Housing Policy that was passed in 2008 in accordance with the Kigali Conceptual Master Plan makes building a house in Kigali very difficult. Josephine, a tailor from the Kimironko Market explained this in detail to me.

"The government wants you to build a nice house but to get the money is hard. They tell you to get loans from the bank but if you can't pay the money to have a nice enough house built, the government will make you leave the city and move to the village."

An alternative to not leaving Kigali is renting a house or part of a house.

Josephine explained, "If you don't want to move to the village, you can rent a house from a rich person. Rich people build many houses." Most of the people I talked to who were working in the markets in Kigali were renting houses. A friend of Denyse, my translator, who was selling jeans at the Nyabugogo market was telling me how expensive it is to rent a house in Kigali. He is working independently, not a part of a cooperative, and opened his small booth with the small capital he had saved up. I asked him what he thought the government do differently and he said, "The government should help people afford loans."

This is where the subtle lines of exclusion built into certain government development policies start to surface. The Kigali Conceptual Mast Plan wants Kigali to be a regional hub of commerce, tourism, and services. In order to do this, the Kigali City Council and the Rwandan government have developed these strict housing regulations to reduce the rate of informal settlements and expansion of slums. However, this makes owning in a house very difficult. And when you don't own a house, but still want to live in Kigali, you must rent somewhere. Because the housing in Kigali is in a state of transition as informal settlements are being removed and formal suburbs are being developed, renting in Kigali is very expensive. Thus, most of the income that people make in the market must go to paying rent. What this means is that this specific strata of people will not be able to save up enough capital to either get a loan to buy a house in Kigali or buy into a cooperative to access government loans.

Cooperatives are a very unique way to organize both informal and formal business. They are not only a way of organizing in order to gain access to loans to invest in larger capital for expansions of business but also serve as a means of support and a forum to exchange best practices. One of the primary guidelines of cooperatives is that they are democratic and thus create their own rules. One of these rules, however, is often a certain price that an individual must pay up front to be a part of the cooperative. This ensures that the individual is serious about abiding by the rules and aims of the cooperative. However, what happens when an individual does not have that initial capital to buy into the cooperative? This was a common problem I came across when talking to people in the markets, particularly

the Mulindi Market. Olive who sold beans and potatoes at the Mulindi market stated, “I am not a part of a cooperative because you have to pay an entry fee. I would like to be but I don’t have the money to join.” The people I talked to who were in cooperatives said that they were one of the best government programs. Mama Gentil of the Nyabugogo market claimed that cooperatives were “very successful.” Habiyakare of the Nyabugogo market stated, “Cooperatives are very helpful.” Gorette of the Kimironko Market described the supportive nature of cooperatives, “We are all there to help each other. There is no competition.” It became clear that being a part of a cooperative is an effective way to gain access to larger capital, home ownership, and business expansion in addition to the supportive, communal nature that is embedded into the foundation of cooperatives. However, what happens to those people who don’t have enough initial capital to buy into these cooperatives? Not only are they excluded from the financial benefits of being a part of a cooperative, but they are also excluded from a specific type of community that works to support one another. Who supports the people who cannot afford to be in cooperatives?

Even though the Business Development Fund claims to offer loans to individuals who have a productive small business ideas, I was met with many contradictory opinions from the people I talked to in the markets and in Gisozi. Charles of the Mulindi market claimed, “When you want to get a loan you have to have the capital to start. When you have no house ownership or land to give the bank, you can’t get a loan. I can’t get a loan.” Many people seemed afraid to apply for loans either in fear of not getting the loan or not being able to pay it back. Christina of the Mulindi



market claimed, “We are afraid to try for loans because we don’t have the capital to get them or pay them back.” Many people, especially those not a part of a cooperative, seemed to not know how to gain access to a loan. Nsengiyumva of the Mulindi market stated, “I do not know the process for applying for a loan.” The local government is supposed to “sensitize” their communities about how to access loans, but this seems not to be happening, especially in Mulindi. It may be true that the BDF provides loans to individuals with “productive” small business plans, but this information is not getting disseminated. And even if it was, how would the people in the market who often have limited education know how to create a “productive” small business plan. BDF offers advisory services, but these come at a cost and if these people cannot put forth the small capital to join a cooperative, I am sure they would be unable to pay for these advisory services.

Government policies in regards to housing regulations, cooperatives, and loans are connected in an intricate way that form subtle lines of exclusion underneath the surface of the fast moving development in Kigali. Those without houses in Kigali who struggling to meet ends meet due to high rental prices often cannot access loans or buy into cooperatives to get access to loans and thus are excluded from some of the most powerful mechanisms to eradicate urban poverty in Kigali. Not only are these people excluded from these important programs, but they are also excluded from being conceptually a part of Vision 2020. This was highlighted in many of the perceptions of Vision 2020 listed above. Vision 2020 is more than just a set of development programs, it is a defining characteristic of Rwanda. By being

excluded from house ownership, cooperatives, and access to loans, these people are being excluded from an essential part of being “Rwandan.”

### Silence

In light of these lines of exclusion, one must beg the question of why they exist and what is perpetuating them. Why do these spaces of exclusion go so unnoticed in the daily life of Kigali? I asked many of the people I interviewed if they felt the government heard their concerns and took them into account when making policy. The friend of my translator Denyse in the Nyabugogo market said, “The government does not take into account people like me while making policy.” He has “never seen any assistance from the government” in terms of loans or business training. Charles the tailor in the Mulindi market stated, “The government does not understand us.” I heard these sentiments repeated over and over, but when I asked how often people in the market met with the government leaders, the answer was virtually never. The people in the Mulindi market said that the government only comes to the market to collect taxes, not hear their concerns. Semana of Mulindi stated, “The government doesn’t meet with them except to collect taxes and sensitize them to getting loans.” When asked about how easy it is to access local government leaders to discuss problems, however, all of the responses I got stated that local leaders were very easy to access. Semana claimed, “It is very easy to access local leaders.” Many people also said that it was easy to speak in Umuganda meetings. Christina of the Mulindi market stated, “There is no problem to speak at

Umuganda meetings.” However, when asked how often people attended government meetings, most everybody stated that they never went.

There seems to be a disconnect between the people I was interviewing and the local government. Even though all of them stated that the local government was very accessible, few of them seemed to take advantage of that and talk to government leaders about their problems. How can the government understand these subtle lines of exclusion, if they are not being informed of their existence? Why don't the people I talked with in the market and the Gisozi marshland voice their concerns to the government? I began to notice throughout my interviews that when I asked any direct questions about personal experiences related to poverty or struggle, people began to speak in the third person. Poverty is an extremely difficult and personal thing to talk about especially to a stranger. However, what if it was more than that? Perhaps poverty is a topic of conversations that is viewed as taboo in Kigali. Christina of the Mulindi market stated, “There are many poor people in Kigali but the government assumes that when you are in town you have the means to live there.” Perhaps this assumption exists because poverty is never talked about in Kigali.

Why is poverty such a difficult thing to talk about in Kigali? Why are people hesitant to discuss their problems with their local government officials? Why does this silence exist? There could be a number of reasons for this silence and much more research into this should be done. But perhaps it could be as simple as the negative stigma that is being created around the image of poverty Kigali. The government of Rwanda is taking aggressive measures to make sure Kigali is clean,

standardized, and service oriented. All one has to do is look through the Kigali Conceptual Master Plan to understand the image that the government is trying to achieve. What this image does not include is slums, women selling fruit on the road, plastic bags littering the road, and people walking around in bare feet. And in order to achieve this image, strict laws must be made and enforced. Laws are not only enforced by police officers but are also internalized through social actions. As the government tries to achieve an image free of poverty, the population of Kigali is simultaneously accepting and enforcing this image through the type of stereotypes and stigmas created around the image of poverty. Perhaps it is this fear of the being viewed as poor, which enables this silence to become normalized.

#### Displacement:

What happens to those who in Kigali who are living in poverty? How do they navigate both the financial constraints of their situations while also dealing with the social barriers constructed around the image of poverty? What seems to be happening to many people who cannot uphold this image and access the government development mechanisms is displacement. The current displacement happening in the Gisozi Marshland is an obvious example of this. The government told the people in the marshland that they must move within 90 days due to safety reasons. However, there has been little communication between local leaders and the people living in these places. Almost every single person I interviewed in the marshland did not know what the government was planning for them, why exactly

they had to move, and where they were going to go. Pelagie, a local hairdresser in the marshland stated, “The government said we had to move but didn’t explain more.” This sentiment was repeated in every interview I held. The issue of compensation was just as vague but everyone I spoke to did not seem hopeful that they would receive compensation for their homes in order to restart somewhere else. Therese who lives in a small house with her ill husband, child, and mother stated: “The government said that they will only give parcels of land, but no compensation.” When I asked why she thought the government would not give any compensation for her house and land she responded, “The government will only give compensation if the land is profitable. This land is not profitable.” This seems to suggest that the government is displacing these people for more than just safety reasons. John Pierre, a man who both owns and rents out part of his house to a younger woman stated, “I don’t believe in the Master Plan. Some places are safe and shouldn’t have to move. This is part of the Master Plan of the city, the image of the city.”

Though safety is perhaps the primary reason that people in the marshland are being displaced, there are development motives underlying this displacement. Most of the houses living in the marshland are poorly built. I suspect few of them have formal documents of ownership and I would assume that next to none of them meet the formal housing guidelines that the National Urban Housing Policy lays out. But the bigger question at hand is where will these people go? If they are not provided compensation for their houses or land, how will they be able to re-settle somewhere new in Kigali, especially with the new strict housing guidelines

moderating the structures being built in all parts of the city? Nobody I asked could tell me what they would do if they were forced to leave their houses. Nyirabeigenzi who lived in arguable the nicest house in the umudugudu I visited stated, “The problem of moving is really affecting the poor people because they don’t have means to move.” I suspect that many of these people will move to villages and small settlements right outside of Kigali, where the housing regulations are less strict. And thus, as the shabby houses that populate the marshland are removed, so are the largely impoverished people who live in them.

Another example of displacement that I came across in my research concerns the Mulindi Market. I learned recently that much of the Mulindi market used to be in Kanombe, which is at the edge of Kigali. Christina of the Mulindi market used to work in the Kanombe market. She told me that “the market was shifted here because it was in an illegal place in the marshland.” However, the market in Mulindi seems to me to be in a marshland of its own. The morning I visited, it had rained and the market was in a pit of mud. People were slipping and sliding everywhere. This clearly affects the amount of clientele that the market receives. Christina also told me that the government was planning on building a new market further up the hill. Many of the people who work in the Mulindi market commute from Kigali. When asked why they don’t work in the markets in Kigali, all of them responded that they couldn’t afford to sell in those markets. Christina stated, “I can’t go to the markets in town because to enter costs higher money.” Clearly the Mulindi market operated in a slightly different economic strata than the Kimironko and Nyabugogo

markets. Few of the people in this market were able to buy into cooperatives and none of them had received any loans from the government.

Some of the people working in Mulindi have already moved from Kigali because living there was too expensive. Pascal who had a booth selling tennis shoes in Mulindi used to be a moto driver in Kigali: “I lived in Kigali before and drove a moto. I was not making enough money driving motos so I moved here to start my business.” I asked him why he didn’t start his business in a market in Kigali and he responded, “I didn’t start my business in Kigali because I had no means.” What is happening now, however, is that the Mulindi market is being moved further and further away from Kigali. In response to complaints about the bad conditions of the current market, the government is rebuilding the market much further up a hill in Mulindi. This will make it difficult for those commuting from Kigali to keep selling in the market. Since it seems to be far more expensive to sell in markets in Kigali, I suspect that the people who commute from Kigali to Mulindi will be forced to move out of Kigali if they would like to keep selling in Mulindi. Thus due to a series of indirect forces, the poorest strata of society in Kigali is displaced.

Though the government development policies are helping many people through the thriving cooperative networks, access to small business loans, and better housing, they are also creating lines of exclusion that exclude the poorest sector of society. These processes of exclusion are often not noticed, however, because of the stigma created around the image of poverty in Kigali. This silence allows the exclusion to continue, and often leads to the displacement of the poorest people from Kigali through both direct and indirect means.

## Resistance:

In the face of exclusion, people are never just complacent. Though the stigma that seems to be constructed around poverty might perpetuate silence and harness the tendency of people to speak out against exclusion, people in Kigali are still engaged in subtle forms of resistance to such exclusion. I define resistance in a broad context and include within it any form of alternative method of navigating the certain constraints at hand. Resistance does not have to be towards any one person or body of people, such as a government. Instead it could be understood as actions that oppose and work outside the structures that breed exclusion and violence. In my research, I came across quite a few of these subtle forms of resistance. They may not appear as resistance at first, but the alternative methods in which these people operate are not only working to help them make ends meet but are also helping change the broader structures that cause such resistance to exist in the first place.

When I was walking out of the Nyabugogo market, a police truck drove by and all of a sudden all of the women selling fruit on the side of the road picked up their baskets of fruit and ran into a small alley way. I found this curious and followed the women to their hiding places. It is illegal to sell fruit on the side of the road because the women who do don't have to pay taxes like those in the market do. After buying some tomatoes, a group of women gathered around me. One woman said that she had been taken to prison 8 times for selling fruit on the side of the road. She said that in prison she was beaten. My translator, Denyse, told me that you can tell that these women have been to prison recently because almost all of



their heads were closely shaven. I asked the women why they continue to sell fruit on the side of the road even when they are taken to prison. One woman said, "Fruit selling is our only option. The government only helps people with capital." The women were suggesting that they did not have enough money to pay the taxes and fees required to work in the market, so they were forced to do this instead. One woman said, "We do not make enough money, but this is what we have to do." I asked them if they had ever expressed their concerns to the government and they all said that they had attended the government meetings and told them about their problems. However they kept insisting that the government only helps those who had capital.

Though what these women are doing is illegal, it is a form of resistance. They don't have the means to sell in the market and they don't want to leave Kigali, so they risk imprisonment in order to make ends meet. Each time they go to prison, it sends a message to the government that something is not working. If a woman has been to prison 8 times and has been potentially beaten during her time there, why would she continually risk this? By continuing to sell fruit, these women are not only meeting ends meet they are physically showing that something is wrong, and change is needed.

I found a very different form of resistance in the Mulindi market. I was speaking with Mukabera who is a tailor in the market. She is currently a part of an association of tailors who work in the market. Her association is not registered with the government like a cooperative is. The association meets once a week and each woman in it puts in a small amount of money that is pooled together and given away

in the form of a loan. The women formed an association instead of a cooperative to avoid the buy in that a cooperative requires. None of them had the means to access loans from the government so instead they made an association that allowed them to give small loans to each other. Mukabera got a small loan from the association and was able to use it to help build her own house and pay for her children's school fees. Now that the association is well established, the women are thinking of forming a cooperative in order to apply for larger loans from the government to expand their businesses. Now Mukabera has her own house, and thus the capability of participating in much more of the government development policies. However she came to this point by using an alternative means because the government cooperative program would not have fit her circumstances. Mukabera and the women in her association are making the government development policies work for their own circumstances on their own terms, which is a powerful form of resistance that not only allows them to improve their livelihoods but also serves as an example of how others can re-make government policies to fit their own context.

Displacement could even be re-framed in the form of resistance. For example, Pascal the tennis shoe seller at the Mulindi market used to work in Kigali as a moto driver. All moto drivers are a part of a large cooperative. He stated that he wasn't making enough money to continue his life in Kigali so he left the cooperative system and moved to Mulindi. He started his small business selling tennis shoes without the help of a government loan. When I asked how his business is doing in Mulindi he responded, "Yes, I have been more successful here." He does believe that "the government hears concerns and makes changes." However he is

not receiving any assistance from the government and claims, “I believe it is my own responsibility to succeed, not the government’s.” Pascal is taking on the responsibility to succeed. He is doing what he needs to do, even if it means working outside of the government development initiatives, to make his life better. Thus, this type of chosen displacement can be viewed as form of resistance.

One last very different form of resistance could be found in the creative business techniques that people in the markets use to make more profit. I saw this every time I went to visit Josephine who sells fabric in the Kimironko market. Josephine is where all of the “mizungus” seem to go to get everything made. She is charming and speaks good English and offers fair prices. Because of this her name is networked in the “mizungu” crowd and she is always swamped with business. Never once have I visited her when she didn’t have at least two clients present. She remembers people’s names and greets you immediately with a hug and kiss on the cheek. After telling me about her struggle to build a “modern” house because of the strict housing restrictions, she said, “You have to have ‘the brain’ in order to stay in the city.” I asked her why she has been so successful in attracting such good business and she responded, “I practice very good customer care and I try and be honest with all different types of people.” Though Josephine is working within the cooperative system, she is still struggling to gain home ownership and government loans. In order to partake in these government initiatives, she is creatively finding ways to network her name in different crowds of people so she can attract as much business as possible. This creative marketing can be framed as an alternative

method that works around the constraints at hand, and thus can be framed as a subtle form of resistance.

It is crucial to research and understand the forms of resistance that form in response to policies and structures that breed exclusion. It is within these often subtle forms of resistance where the most practical solutions for change can be found. Within these forms of resistance, people re-make and re-imagine development policies within a context that makes sense to them. Thus in order to make policies that are more inclusive of all sectors of society policy makers, government officials, NGOs, and researchers must spend time studying these alternative forms of organizing. Perhaps more importantly, these forms of resistance should be taken seriously by all sectors of Rwandan society because they not only have the ability to make policy more inclusive in Rwanda, but also have the potential power to change global structures of inequality.

### Conclusion:

Vision 2020 is arguably one of the most ambitious development agendas in the “developing” world. The government of Rwanda is working on a more than impressive list of development initiatives aimed at achieving the goals of Vision 2020. Because of the heavy focus development receives in the government, it is only natural that Vision 2020 manifests in many different aspects of daily life in Kigali. Therefore, the way that Rwandans perceive Vision 2020 is intricately connected to how Rwandans understand what it means to be “Rwandan.”

Though many of the government initiatives such as cooperatives and access to loans are improving the lives of many people in Kigali, there is a certain strata of people that are not benefiting from these initiatives in the way that others are. Government programs around housing regulations, cooperatives, and loans are connected in a complex way that form subtle lines of exclusion. Those who do not have small capital to begin with have difficulty not only accessing the benefits of one program, but also are hindered from accessing all of them. Those lacking home ownership in Kigali are constantly struggling to meet ends meet due to the high rental prices of property in Kigali. Thus, it becomes hard for them to save up enough capital to buy into a cooperative or gain access to a loan. Thus, there is a group of people who stand on the outside of not only the benefits of these programs but also the community that is formed within them.

Even though the decentralization programs of the government has made it very easy for Rwandans to access local leaders, there seems to be a stigma around talking about poverty. Though this stigma has many sources, one might be the negative stereotypes that are created around the image of poverty. These stereotypes are created by strict government laws concerning aesthetics that are simultaneously reinforced by the actions and perceptions of people in Kigali. This creates a catch 22: those who are being excluded from certain government development programs are not able to discuss their struggles with local leaders who could enact change. Thus, silence becomes normalized, exclusion goes unnoticed, and the poorest get poorer. Those who operate within this excluded category in Kigali are often displaced through both direct and indirect means. This only

reinforces the assumption that poverty does not exist in Kigali, as it is literally being exported out of the boundaries of the city.

Being excluded from these government programs, not only translates into physical exclusion from the benefits of the programs but also involves an ideological exclusion from conceptually being a part of Vision 2020. With Vision 2020 so intertwined with the actions of the Rwandan State, lack of access to these important and powerful programs can translate into an exclusion from an essential part of what it means to be “Rwandan.” Despite this unintended exclusion, Rwandans are still finding ways to re-make and re-imagine these government policies in terms that make sense to them. This becomes evident in the small forms of resistance and alternative methods that arise in order for people to make ends meet. It is within these subtle forms of resistance that the most powerful insights on how to make development policy more inclusive can be found.

## **Recommendations For Further Research**

Much more research should be done on the ground in Rwanda to understand how specific government development initiatives are being translated into the daily lives of Rwandans. This research should be both quantitative and qualitative. If I had more time, I would explore further the situation of people who are renting houses in Kigali. Why do they not own their own house? What limitations does paying rent have on other aspects of their lives? Are they hindered from accessing loans and entry to cooperatives because most of their income goes into paying rent? I would also like to better understand the make up in terms of cooperatives within the market. Who is in a cooperative and who isn't? What are the specific rules of the cooperatives in the market? Why is the entry fee and how easy or hard was it for people in the cooperatives to pay it?

The most powerful research that could be done is on the subtle forms of resistance and alternative methods that arise in response to these government development initiatives. This was only a small part of my research and if I had more time to spend here I would focus the rest of my research on it. What creative techniques both legal and illegal do people in Kigali invent and use in order to make more money? When people are not part of a cooperative or do not have access to a loan, what do they do to get enough money to feed their children? How are people making these government development programs work for them and how could these techniques be used to make development policy more inclusive?

One last topic that could be researched in greater depth is the relationship between development and the State. How is Vision 2020 incorporated into

Rwandan National Identity? Do Rwandans view Vision 2020 and “development” as an essential part of what it means to be in Rwanda? What are the consequences of this relationship and what are the benefits?



## Bibliography

- Business Development Fund. 2013. "Guarantee Fund." Business Development Fund. [http://www.bdf.rw/guarantee\\_fund.php](http://www.bdf.rw/guarantee_fund.php). Retrieved 2 May 2013 from the World Wide Web.
- Fast Company. 1 April 2009. "Rwanda Rising: A New Model of Economic Development." Fast Company. <http://www.fastcompany.com/1208900/rwanda-rising-new-model-economic-development> Retrieved 1 May 2013 from the World Wide Web.
- Ministry of Infrastructure. December 2008. "National Urban Housing Policy. Republic of Rwanda. [http://www.rha.gov.rw/fileadmin/user\\_upload/Documents/Laws and Regulation/National Urban housing Policy Dec 23.pdf](http://www.rha.gov.rw/fileadmin/user_upload/Documents/Laws_and_Regulation/National_Urban_housing_Policy_Dec_23.pdf) Retrieved 2 May 2013 from the World Wide Web.
- Muhire, Herbert. 2013. "How the Credit Reference Bureau Makes Accessing Credit Simpler." The Rwanda Focus. <http://focus.rw/wp/rwanda-development-board-doing-business-reforms-4/> Retrieved 2 May 2013 from the World Wide Web.
- National Institute of Statistics in Rwanda. 2012. "Vision 2020 Umurenge Program (VUP) – Baseline Survey." National Institute of Statistics in Rwanda. <http://www.statistics.gov.rw/survey/vision-2020-umurenge-program-vup-baseline-survey> Retrieved 1 May 2013 from the World Wide Web.
- Nsanzimana, Jean-Christophe. 10 February 2013. "Gisozi Marshland Residents Demand Compensation to Relocate." The Rwanda Focus. <file:///Users/katylindquist/Desktop/ISP%20Research/Gisozi%20marshland%20residents%20demand%20compensation%20to%20relocate%20%7C%20The%20Rwanda%20Focus.webarchive>. Retrieved 2 May 2013 from the World Wide Web.
- Nsanzimana, Jean-Christophe. 20 January 2013. "Low Income Earners Apparently Don't Have a Place in Kigali." The Rwanda Focus. <file:///Users/katylindquist/Desktop/ISP%20Research/Low%20income%20earners%20apparently%20don't%20have%20a%20place%20in%20Kigali%20%7C%20The%20Rwanda%20Focus.webarchive>. Retrieved 2 May 2013 from the World Wide Web.
- Repubulika y'u Rwanda. 2013. "New Business Development Fund Makes Dreams Come True." Repubulika y'u Rwanda. <http://www.gov.rw/New-Business-Development-Fund-makes-dreams-come-true> Retrieved 2 May 2013 from the World Wide Web.

- Rwanda Cooperative Agency. 2010. "Rwanda Cooperative Agency." Rwanda Cooperative Agency. <http://www.rca.gov.rw/> Retrieved May 1 2013 from the World Wide Web.
- Rwanda Development Board. 2013. "Kigali Conceptual Master Plan." Rwanda Development Board. [http://www.rdb.rw/uploads/media/KIGALI\\_CONCEPTUAL\\_Master\\_Plan.pdf](http://www.rdb.rw/uploads/media/KIGALI_CONCEPTUAL_Master_Plan.pdf) Retrieved 1 May 2013 from the World Wide Web.
- Rwanda Development Board. 2013. "Rwanda Development Board - Home." RDB <http://www.rdb.rw/home.html> Retrieved 1 May 2013 from the World Wide Web.
- Rwanda Housing Authority. 2013. "Rwandan Housing Authority – Home." Rwandan Housing Authority. <http://www.rha.gov.rw/index.php?id=2> Retrieved 2 May 2013 from the World Wide Web.
- Terrill, Steve. 1 April 2012. "Economic Growth Pulls Rwandans Out of Poverty." Global Post. <http://www.globalpost.com/dispatch/news/regions/africa/120328/rwanda-economic-growth-pulling-rwandans-out-poverty> Retrieved 1 May 2013 from the World Wide Web.
- Twarabamenye, Emmanuel 3 March 2012. "Long-run Trend of Cities' Informal Housing: a Solution for the Majority of Kigali Urban Dwellers and a Challenge to urban Development in Rwanda." Journal of Environmental Management and Safety. Vol.3, no. 2 (2012) 35-56
- USAID. 8 April 2013. "Cooperative Performance Index – Field Results and Analysis of Cooperatives in Rwanda." Reliefweb. <http://reliefweb.int/report/rwanda/cooperative-performance-index-field-results-and-analysis-cooperatives-rwanda> Retrieved 1 May 2013 from the World Wide Web.

## Appendix A: Kimironko Market Interviews

**Date: 4/15/13**

**Title: Interview #1 with Josephine**

Q: What do you think about Vision 2020 and government sponsored development initiatives?

- The government wants you to build a nice house but to get the money is hard. They tell you to get loans from the bank. If you can't pay the money to build a nice enough house, the government will make you leave the city and move to the village.
- If you don't want to move to the village, you can rent a house from a rich person. Rich people build many houses for poor people who can't afford to build their own houses to rent.
- The poor get poorer and the rich get richer

Q: What other development initiatives affect your life?

- There is a bank that works with poor people. Many farmers use it to get loans and this helps them develop crops. In the city, people use it to get loans to start small businesses.

Q: What happens if you can't pay back the loans?

- If you can't pay back the loans, the government finds out what you have in terms of a house and/or land and sells it to pay for the loan.
- You have to have "the brain" in order to stay in the city. The taxes are so high that if you borrow money and don't know how to save it and make profit, you will have to leave. You have to have people supporting you too.
- Many people come in the market and have to leave because they don't know how to manage money well.

Q: How have you been so successful?

- I practice very good customer care and I try and be honest with different people.

Observational Notes: I interviewed Josephine at her small stand near the edge of Kimironko market. I went with Becky who before I asked Josephine questions had bought a sweatshirt for her sister. There were people constantly walking in and out of Josephine's stand. Her stand seems to be very popular in the market. People in SIT have been going to her to buy fabric and make clothes all semester. She speaks excellent English and gives fair prices. She is very open and ready to help us. We

told her about the house we were all living in together and she said it was very expensive and that we should come to her next time to find a house. She seems to have many friends in the market. She has two sons and an adopted daughter that she has to support. She is a refugee and spent years in Uganda during the genocide.

**Title: Kimironko Market**

**Date: 4/22/13**

General Notes:

- I have been spending a few days at the market every week. The market is bustling and dimly lit. The isles of the market are currently undergoing construction to make all of the floors concrete.
- I have mostly been hanging out with Josephine while my friends order clothes and other gifts for home.
- Josephine is a vibrant woman. She speaks excellent English. Her stall is never empty. There are always friend she is talking to and customers. She is clearly the most popular vendor among the mizungus. I have met more white people in Josephine's stall than any where else in Kigali.

While chatting with Josephine, who I have recently learned is also a refugee and spent much of her young adult life in Uganda, she introduced me to her friend Goretti. Goretti spoke a little English, but Josephine happily translated some of the questions I had for her.

Interview with Goretti, who sells earrings and necklaces in the market

- Q: How does Vision 2020 and government sponsored development policies affect your everyday life?
  - "For me, Vision 2020, is a good thing.
- Q: How many people are in your family?
  - My husband is dead. I am supporting three children who are in school.
- Q: Are you a part of a cooperative?
  - I am. I am a part of a cooperative of all women who work in the market. Some women are widows, have HIV/AIDS, or are just really poor. We met through a church. We are supposed to save money so we can buy capital together.
- Q: Is it difficult to join a cooperative?
  - You must pay a certain amount of money to enter a cooperative.
- Q: Are there strict rules within the cooperative?
  - No one is higher than others. We are all the same level and have the same profit.
  - We are all there to help each other. There is no competition
- Q: Do you think that taxes are high in Kigali?
  - Josephine interrupts and says that it is really expensive to live in Kigali. Goretti nods in agreement.

- “I wish I had my own home but I don’t have enough money to build my own house. I must pay a lot for rent.”

Goretti invited me to meet with her cooperative. She was more open to talking to me than anybody else I have chatted with so far.

Theoretical Notes:

- Cooperatives are a part of the government development programs. But so many forces of exclusion are built into them. It leaves out the poorest of the poor who don’t have that initial money to buy themselves into the cooperative.
- Once again ownership of a home seems to be a huge part in alleviating the costs of living in Kigali. Gorretti doesn’t own her own home and it seems to put a lot of stress on her to make enough money for rent.

## Appendix B: Nyabugogo Market

**Date: 4/17/13**

**Title: Nyabugogo Market**

General Notes:

- Nyabugogo market is the largest clothing/shoe market in Kigali. It is a good 5 story tall market and is bustling with people. It has a very different feel than Kimironko. Working in the market feels like a way of life. The isles are small and full of puddles from the morning rain. Young men holding crates of sodas come clinking through the isles trying to sell sodas to eager market goers. The market is a social scene. I walked past a woman crying while a friend held her and consoled her. A group of young men yell at each other and almost break out into a fight. A group of older women sit in a circle exchanging conversation and laughter.
- Outside of the market is a line of small shops and hair salons.

Mama Gentil – Children Clothing Booth

- The conversation began by Denyse looking at the clothing and then purchasing a dress for her daughter. Then Mama Gentil gave permission for me to ask a few questions
- Q: How does Vision 2020 and government sponsored development affect your life on a daily basis
  - The government has created cooperatives that help make it easier to start booths like this
  - I am still struggling to meet the goals of Vision 2020 personally
- Q: What do you think about government housing regulations?
  - It depends upon the area in which you build your house
  - In the city you have to build a “modern” house
- Q: Have you ever received any business training?
  - In order to get a loan from the government you must complete certain business training
- Q: Is it easy to become a part of a cooperative?
  - It is very easy to become a part of a cooperative
  - They are very successful
  - Even though the cooperatives are run by the government, Mama Gentil’s cooperative get’s to make her own rules

Observational Notes:

- Mama Gentil was very reserved and was hesitant to answer my questions. She never looked me in the eye and spoke very softly
- Mama Gentil was probably in her 50s or 60s.
- There was a group of women in the booth next to hers clearly listening to the conversation. This might have influenced the way she answered my questions.

### Emmanuel Senoiyumva - Shoe booth

- Q: How does Vision 2020 and government sponsored development initiatives affect your daily life?
  - “Vision 2020 is okay. We hope to be developed by that time. We believe our president. Everything he says he puts into action.”
- Q: Are you a part of a cooperative?
  - Yes, I am a part of a cooperative
- Q: Is it expensive to live in Kigali?
  - “If you come from the countryside, you can get something good in Kigali.”
- Q: What are some of the good initiatives that the government is doing?
  - The 1 cow, 1 family has been very successful.
  - Also removing the straw houses is a good thing
  - When you don’t have enough money to build your house, the government will give you support.
- Q: Is life in Kigali ever difficult for you?
  - “Somehow you are living. Sometimes I don’t eat, but I am still alive. I find a way.”
  - “They give the poor support and teach them how to support themselves. They teach them how to sew and do construction.
- Are taxes high in Kigali?
  - Taxes are not high. I only pay 12,000 per month. “For me, no problem.”
- Have you always lived in Kigali?
  - I grew up in the countryside in the West province. I moved to Kigali 8 years ago. It was very hard to live in the countryside.
  - I send my family money.
  - The government helps organize them and gives them “advice and help sometimes.”

### Observational Notes:

- Emmanuel spoke very good English – I did not need to use a translator at all. He is originally from the country side and in his twenties. I wonder where he learned such excellent English.
- He spoke only positively about the government. Even when I tried to ask very pointed questions attempting to help bring up criticism about the government development initiatives, he changed the question so he could answer it positively.
- We spoke on a ledge right near his booth. A group of women were very close by listening.
- He was soft spoken but seemed to really believe what he was saying.

### Theoretical Notes:

- Perhaps his very positive view of Kigali is rooted in the difference between life in the city and life in the countryside. He spoke very positively of what the government was doing for him in Kigali but when I asked what the government was doing for his family in the countryside, he said the main thing they gave them was “some advices.”

#### Woman who owned a shoe booth

- This woman overheard the conversation I was having with Emmanuel and asked to “participate” as well.
- Before I even asked my question she said that the government “it does nothing.”
- Right before this a woman was trying on shoes at her table and then walked away. She said “for example, the clients are not buying.”
- After saying this she asked me for “aid.” I explained that I was just a student and didn’t have an income.
- She said that taxes in Kigali are very high. A group of women and men were standing around us and when the word taxes were brought up, many of them started speaking at once.
- “For those with big shops, it is okay. But for those with small shops and booths it is hard.”
- After she said the above, she walked away and said she would not answer any more questions.

#### Observational Notes:

- I think this woman thought that I was in the market interviewing people so I could give them aid. I understand where this perception comes from. I was highly uncomfortable during my interaction with her.
- After talking with the woman, my translator, Denyse, said that that woman was very negative but what she was saying is the reality. Denyse seems to especially agree with how high the taxes are and how many people struggle to pay them.

#### Judith – Children’s Clothes

- Q: How has Vision 2020 and government sponsored development initiatives impacted your daily life?
  - The government has paid much money
  - It is very easy to get loans for both cooperatives and individuals
- Q: Do you feel like taxes in Kigali are high?
  - It depends on what you sell, but for me they are not that high
- Q: Is the income that you make at the market enough to support you and your family?
  - “It is not enough because I have a big family. I have 15 people in my family – 6 children, 7 adopted orphans, and my husband”
  - “it is very difficult”
- Q: Does the government support the orphans at all?



- The government pays school fees for them.
- Q: What does your husband do?
  - My husband used to work with the government.
  - I couldn't continue my study because I had to start working to support the children.
  - "I have to struggle on my own. All I want from the government is school fees
- Q: How do you understand peace?
  - Peace is here for people in the market. I can travel to other countries with no problem.
- Q: Is living in Kigali expensive?
  - Clothes and food are not too expensive. I own my own house so that makes things easier.

#### Observational Notes:

- Judith was sitting on a wooden booth hanging up clothing as she talked to us.
- She was very open and kind. She wanted to share about her life and didn't seem to expect anything from me.
- She did ask for a copy of my research because "she likes to read" when I am done with it. I took down her contact information so I could send it to her.

#### Theoretical Notes:

- Once again, it seems as if owning your house is a very important aspect of having a prosperous living here in Kigali. Even though she stated that life is hard because of her big family, she seemed to believe that it was doable because she owned her own home.
- She took much of the responsibility for her own livelihood upon herself. She didn't seem to expect the government to help her all that much. She said that she had to "struggle on my own" as if it is her own burden. I wonder how unique this is or if this is somehow a part of the underlying assumptions of Vision 2020.

#### Habiyakare – Soccer Jerseys

- Q: How does Vision 2020 and government sponsored development affect your daily life?
  - Development is improving my life "slowly by slowly"
  - I have small capital
  - I have never used a loan, I have always used my own capital to start this small shop
  - It is easy to get a loan but paying it back is very hard.
- Q: Are you a part of a cooperative?
  - I am not yet, but I would like to be.
  - Cooperatives are very helpful.
- Q: What does the government do to help you in your life?
  - I am helped by the government.

- The government tries to do everything to help the poor people afford a good life.

Theoretical Notes:

- It seems like there are two categories of people who do not participate in the cooperatives: those who have enough start up capital to not need the support and those who have no capital at all to buy their way into a cooperative. Habiyaakare seems to operate within the first category, thus some of his opinions about the government and development may be affected by his relatively more privileged standpoint among people in the market.

Friend of Denyse's - Clothes

- Used to work in Butare but moved to Kigali because he was not improving his life there.
- Q: How does life in Kigali compare to life in Butare?
  - Life in Kigali is still hard. I am struggling to be familiar with everything here.
- Q: Are you a part of a cooperative?
  - I am working on my own?
- Q: Do you own your own house?
  - No, I live in a rental house. It is very expensive.
- Q: Is it more expensive to live in Kigali than in Butare?
  - Food and clothes are the same as in Butare but rent is higher.
  - I can afford living here.
- Q: How has the government helped you with your business and your life?
  - I have never seen any help from the government.
  - The government does not take into account people like me while making policy.
- Q: What could the government do differently?
  - The government should help people to afford loans.
- Q: Are taxes high in Kigali?
  - We pay taxes in different places. We go to get clothing from Uganda and Congo and have to pay taxes for them at the border. And then we have to pay more taxes here at the shop in Rwanda. So all of the taxes together becomes very expensive.
- Q: How many days a week do you work?
  - I work 6 days a week all day.
  - I have a wife and a child. The child is not yet in school though so when she does begin school affording everything will be much more difficult.

Observational Notes:

- This man was very young, probably in his mid-20s.
- He knew Denyse my translator from living in Butare.

- He welcomed us into his booth and we sat on small stools so we were out of the main aisle of movement.

A group of women working in a hair salon just outside of the market

- Q: What has the government and Vision 2020 done in your daily life?
  - “The government does not give anything.”
  - “They only help those who already have money.”
  - “You have to have support from somebody else.”
- Q: Are taxes high in Kigali?
  - Taxes are very high compared to the income we receive
  - The poor people cannot afford to live in Kigali. When you are poor it is very difficult and you often have to leave.
- Q: Do you feel like the government listens to your voice?
  - The government does not hear me
  - If you cannot afford to live in Kigali, you must leave!
- Q: So how do you make ends meet to stay here?
  - “You have to be patient.”

Observational Notes:

- The women in the hair salon were not very friendly. They seemed very suspicious of me.
- Three of them asked me for money and when it was clear that I did not intend to give them any, they either stopped talking or became very rude. It was very uncomfortable.
- I wonder if they thought that by bad mouthing the government, I would be more inclined to give money? Were they just telling me what they thought I wanted to hear?
- When we were leaving the hair salon, Denyse said it was true that the government only helps people who already have a little bit of capital.
- The only person in the salon doing something besides sitting around was a man washing a woman’s hair in the back.

Theoretical Notes:

- It does seem to be a common theme that the government only seems willing to give loans or allow people in cooperatives if they have a little bit of capital to begin with. But what happens to the people with no capital? Do they just get kicked out of the city? Does the government just pretend they don’t exist?
- Why were these hair dressers so negative about the government? Does the hair salon provide a space of conversation that allows these fears and opinions to boil to the surface more?

Eugene Fraresba – Dress/skirt shop right outside of the market

- Q: Are you a part of a cooperative?
  - Yes, I am a part of a cooperative

- I started my shop on my own but then got money from the cooperative.
- Q: What does the government do to help?
  - The government is really helping poor people via cooperatives and loans.
- Q: Do you own your house?
  - Yes, I do.
- Q: Are the taxes in Kigali high?
  - The taxes are very high but it is important to pay them.
- Q: Is it difficult to start a business in Kigali?
  - It is very difficult to start a business. You have to find a place and pay rent. The government gives different things to you if you are in a cooperative though.

#### Women selling fruit on the side of the road

- When I was in the small shop talking to the owner, a police car drove by and all of these women who were selling fruit on the side of the road grabbed their fruit and ran. It is illegal to sell fruit on the side of the road because you don't have to pay the taxes that other people do. I decided to follow these women. I bought some tree tomatoes and then a bunch of the women crowded around me in this alley way out of view of the road.
- One woman said that she had been taken to prison 8 times for selling fruit on the road. She said in prison she is often beaten.
  - Denyse said that you can tell the ones that have been to prison recently because their heads are shaved.
- Another women said that they do not make enough money. Because they don't pay taxes the government refuses to let them sell on the road.
- The government doesn't help them though. They go to meetings with government people but they don't do anything to help.
- The government only helps the people who already have capital.
- This (selling fruit) is the only option we have.

#### Theoretical Notes:

- What these women are doing is a form of resistance. They are refusing to pay taxes because they don't have the money. They don't want to leave Kigali because it is their home so they are finding another way to get by. Their perseverance (being in prison 8 times!!!) speaks to the resistance they participate in everyday.
- Their entire lifestyle shows how the government only focuses on helping those with a little bit of capital. All these women have is their fruit. They are perhaps the most visible form of people who are excluded from government policy either intentionally on their part (not wanting to pay taxes) or unintentionally (not having enough money to buy into a cooperative or own a booth within the market or shop) or both.

## Appendix C: Gisozi Marshland Interviews

### Title: Gisozi Marshland Interviews

Date: 4/25/13

#### General Notes:

- Denyse and I visited the cell office to get the names of the umudugudus where people were being displaced because their houses were reported to be unsafe. We picked an umudugudu called Kanyaonyomba to visit.
- Kanyaonyomba was right off the road near Nyabagogo. It was on a hill leading down into the marshland. It had rained that morning and all of the paths were filled with mud and were very hard to navigate.

#### Yankurije Pelagie

- Q: Did the government ask you to move from your house?
  - The government said we have to move but they have not yet come here.
  - The village chief told us that we would be moving.
- Q: Why do you have to move?
  - We have to move because we are living in the marshland and it is dangerous.
  - There are many problems to live here.
- Q: Do you know if the government will be giving you compensation?
  - The government said we had to move but didn't explain more.
  - If the government gives compensation and shows us where to live, it will be okay.
- Q: Does everybody in the umudugudu have to move?
  - No, just the part living in the marshland has to move.
  - We are still waiting for more information.
- Q: How do you feel like government development policies have affected you?
  - There is no problem with the government policies if you live in a good place, but it is hard when you live in a bad place.
- Q: Is this your own business? (dressing hair)
  - Yes, I own this hair salon but I am not a part of a cooperative.
- Q: Is it difficult to live in Kigali?
  - Because I own a business, it is not hard to live in Kigali.

#### Observational Notes:

- Yankurije was sitting in a storage type room right on the marshland that served as her hair salon. She was dressing a young woman's hair while I talked to her.
- She was very reserved and was very careful with the information she released to me. I wonder if she would have told me more if she was alone or in a different setting that was not her business.

### Therese

- Q: Did the government ask you to move from your house?
  - The government has asked us to move because we live in the marshland.
- Q: Do you feel safe living here?
  - I do feel like it is safe to live here.
  - It will be very difficult if we have to leave our home because we don't have the means to find another house.
- Q: Will the government give you compensation for a new house?
  - The government said that they will only give parcels of land, but no compensation.
  - The father of the house is very ill. He has been sick for 10 years. I have no job because I must stay home and take care of him all day.
- Q: So what will you do if you have to move?
  - We are still waiting to see what the government will do to decide what to do next.
- Q: Why don't you think the government will give you compensation?
  - The government will only give compensation if the land is profitable. This land is not profitable.
- Q: How do you feel the government development policies have affected your life?
  - Vision 2020 is for those who already have money. Those who are poor don't have anything to do. I must stay home all day and take care of my husband.
- Q: Is living in Kigali expensive?
  - It is very affordable to go to the hospital due to health insurance. Food is no problem.

### Observational Notes:

- We met in Therese's home in her small living room. Her mother was sitting in it with us as well as a friend who was visiting. Her son moved in and out of the room. Halfway through the interview, her husband walked in the room. He could barely walk and looked very ill. He rested his head in his hands for most of our conversation.
- Therese was very open, but seemed very tired.

### Theoretical Notes:

- Sometimes in these interviews there are discrepancies in the answers I receive. For example when I asked if it was expensive to live in Kigali, she said no while before hand she was telling me about the relative degree of poverty she lives in and how the government does not help the poorest of the poor, like her. I wonder why these inconsistencies exist?

### John Pierre

- Q: Do you own this house?

- Yes, I own this house and I rent part of it to other people.
- Q: Has the government asked you to move from your house?
  - Yes, we have heard about this program but there is no date yet.
- Q: Why has the government asked you to move?
  - Because we live in the marshland.
- Q: Will you receive compensation to buy a new house?
  - We don't know yet. I don't know where we will go or what we will do.
- Q: How has the government development policies embedded in Vision 2020 affected your life?
  - The development moves very fast so some people get lost and cannot afford to keep up.
  - I feel like I cannot keep up.
- Q: What is your main source of income?
  - I have a small business selling little things. I am handicapped though and cannot do very much.
- Q: Is it expensive to live in Kigali?
  - It is expensive to live in Kigali, but starting somewhere new would be just as difficult.
  - The government only helps those who are already doing something, people who already have capital and pay taxes.
- Q: How many people are in your family?
  - There are 5 people in my family.
- Q: Do you think there is any other reason besides safety that the government is asking you to move?
  - I don't believe in the master plan. Some places are safe and shouldn't have to move. This is a part of the master plan of the city, the image of the city.

#### Observational Notes:

- We walked into the house where we were first greeted by the woman who was renting the front part of it. She went and got John Pierre for us.
- His house is relatively small but seems very well built and is for the most part of the marshland.

#### Theoretical Notes:

- I find it interesting that the Kigali city plan is referred to as the “masterplan”
- Why hasn't the local government informed these people of what is happening? They are so in the dark. Why isn't the government communicating with them?
- John Pierre seems to believe that the government is not just displacing them because of safety. He thinks it is a part of the masterplan but he doesn't seem to want to resist it. He seems to just accept it as a fact.

#### Nyirabeigenzi

- Q: Has the government asked you to move from your house?
  - The chief of the umudugudu says we have to wait.
  - When you own your house you get documents. Those who have them don't have to move but those who don't, have to move.
  - Some who have documents live in the water and don't have to move.
- Q: Do you feel safe living here?
  - There is no problem to live here. I feel safe. I am far away from the marshland.
- Q: How do you feel Vision 2020 and government sponsored development programs affect your life?
  - Vision 2020 is very okay for me. It has helped me make my house bigger. I now need documents in order to fit into the masterplan.
- Q: Do you have any concerns about the "masterplan?"
  - I have no problem with this masterplan.
  - Poor people are excluded from the plan.
  - The problem of moving is really affected the poor people because they don't have means to move.
- Q: How many people live in your house?
  - There are 9 people in the house, but I have no job.
- Q: Is it expensive to live in Kigali.
  - The most expensive thing is paying school fees for four children. The taxes are high too.
- Q: Do you get any help from the government?
  - Two of the children are supported for school by NGOs. The other two are supported by their father.

#### Observational Notes:

- Nyirabeigenzi's house was the largest house I visited in the marshland. She had a small garden in the front of her house that her mother was cultivating. We sat in a large living room and seemingly new furniture.
- She was very open to our questions.
- She considered herself middle class, but still seemed to be in tune with what the "poor" people feel. Perhaps this is because most of her neighbors fall into the poorer economic class of Kigali.

#### Theoretical Notes:

- Denyse told me after we left that nobody in the marshland has documents. She said that the government would never issue Nyirabeigenzi documents because of where she lived. Nyirabeigenzi still seemed to think it was possible for her to get documents, though.
- Once again house ownership seems to be a huge part of fitting into Vision 2020. Those who own their houses even in the face of displacement still seem to think they could fit into Vision 2020.



## Appendix D: Mulindi Market Interviews

**Title: Mulindi Market**

**Date: 4/28/13**

General Observations:

- Mulindi is about a twenty minute bus ride out of Kigali. It is near Kanobe.
- It had rained earlier in the morning and the market was literally in a mud pit. It was nearly not navigable. I almost slipped multiple times.
- It was an outdoor market with booths created by wood and sticks, very different from the Kimironko and Nyabugogo markets.
- Denyse told me that Mulindi is a place where people who are displaced from Kigali often go to live or sell in the market.

Nsengiyumva Augustin – household goods

- Q: Do you live in Mulindi?
  - Yes, I live in Mulindi and have always lived here.
- Q: Is this the only market that you sell in?
  - I sell in two markets, here and in Kabuga (in Kigali)
  - I have to pay taxes in both markets.
- Q: Are you a part of a cooperative?
  - I am not a part of a cooperative
  - But if I find one I would like to be.
- Q: How have government development policies affected your life?
  - I am still struggling to find means.
  - I don't feel like the government policies have touched me.
- Q: Have you ever applied for a loan?
  - I do not know the process for applying for a loan.
- Q: Do you know how to contact your local authorities about any problems you have?
  - I don't know how to ask questions to those local authorities.
- Q: Do the local authorities ever come and meet with you at the market?
  - They meet with some people but not all.
- Q: What people do they meet with?
  - They meet with those who are very poor not that are in the middle.
- Q: Do you attend any meetings with the government?
  - I don't attend those meetings.
- Q: Is it expensive to live here?
  - I own my own house so it is easy for me to live here.
- Q: Do you feel like taxes are high?
  - Taxes are very high, especially compared to the bad place I work.

Observational Notes:

- Augustin was very reserved and was setting up his booth the whole time we were chatting with him.

### Theoretical Notes:

- Once again I see a discrepancy in some of his answers. He states that he is very much struggling to make ends meet but then considers himself a part of the “middle.” I wonder if it is looked down on to call yourself poor.
- He seems to have no idea or perhaps no interest in talking with government leaders. Perhaps he feels like his voice doesn’t matter and even if he voices his concerns they won’t be heard.

### Mukawera Christina – men and women’s underwear

- Q: Do you live in Mulindi?
  - No I live in Konombe (in Kigali)
- Q: How many markets do you sell in?
  - I sell in two markets.
- Q: Why do you sell here if you live in Kigali?
  - This market used to be in Kanombe but it was shifted here because it was in an illegal place in the marshland.
- Q: Who moved the market?
  - The government moved the market.
  - The government is currently building a new market up on the hill that we will be moving to.
- Q: Do you make more money here compared to the market in Konombe?
  - I make fewer money here because there are fewer clients.
- Q: Why don’t you work in the markets in Kigali?
  - I can’t go to the markets in town because to enter costs higher money.
- Q: Does the government come and meet with you in the market?
  - The government does not meet with people in the market. They only come to collect taxes.
- Q: How do you feel Vision 2020 and government sponsored development programs affect your life?
  - I am only a beginner at the business. I have only done this for two years. But I hope once I get more experience I will be able to be in Vision 2020.
- Q: Have you received any business training from the government?
  - The government has given no business training.
- Q: Are you a part of a cooperative?
  - I am not part of a cooperative.
- Q: Do you feel like the government hears your voice and your concerns?
  - If the government heard our voice, they would have a better market.
  - The people in Kigali have means so the government focuses on people outside of Kigali.
- Q: Do you think everybody in Kigali has “the means.”
  - There are many poor people in Kigali but the government assumes that when you are in town you have the means to live there.
- Q: Is it easy to talk to local leaders about your problems?

- It is very easy to meet with local leaders.
- Q: What do they tell you in government meetings?
  - They sensitize us on how to get loans.
- Q: Have you received a loan?
  - We are afraid to try for loans because we don't have the capital to get them or pay them back.
- Q: Do you feel comfortable speaking at Umuganda meetings?
  - Yes, there is no problem speaking at these meetings.

Observational Notes:

- Christina was setting up her stand the whole time.
- She was very thoughtful and open to answering our questions.

Theoretical Notes:

- Why is the government continually moving this market? It seems like they are trying to move it as far out of Kigali as possible. They moved it from a marshland into a literal mud pit, that I can't imagine can be much better. Clearly it is not because of safety that they moved it. Is it because the people who sell in this market are usually poorer than the people who sell in the other markets and the government wants to push these people onto the literal edge of the city, and now onto a hill?
- It is interesting that Christina thinks that the government assumes that everybody in Kigali has the means to be there. This is in line with the thought that it is bad to look poor in Kigali and why people are so hesitant to admit they are struggling to meet ends meet. But does this silence actually enable the government to ignore the poverty more?
- It is interesting that she phrased her response to my question about Vision 2020 to "fitting into it." It seems like perhaps Vision 2020 is less about helping those who lack means to achieve prosperity and more about forcing people to fit into a certain mold of "modernity." But without business training, enough clients, and loans how is Christina going to fit into Vision 2020. What happens if she doesn't make the cut?

Semana – Toiletries

- Q: Do you live in Mulindi?
  - Yes I have always lived in Mulindi.
- Q: Do you only sell in this market?
  - Sometimes I go to other provinces to sell.
- Q: How long have you been doing this business?
  - I have been doing this for 5 years.
- Q: Are you a part of a cooperative?
  - I am not a part of a cooperative. I don't know if there are any cooperatives in this market.
- Q: Does the government come and meet with you in the market?

- The government doesn't meet with them except to collect taxes and sensitize them to getting loans.
- Q: Do you feel like the government hears your concerns?
  - The government does not hear our concerns.
- Q: Is it easy to talk with local leaders?
  - It is very easy to access local leaders.
- Q: What if you have a conflict with a local leader?
  - I don't take part if I have a conflict with a local leader.
- Q: How do you feel the government development programs affect you?
  - I am not really interested in those things.
- Q: Is it easy to speak in Umuganda meetings?
  - It is very easy to speak in Umuganda meetings and it makes many changes.

#### Observational Notes:

- Semana seemed hesitant to talk to us in the first place.
- He didn't make eye contact and was often talking to friends in between our questions.

#### Theoretical Notes:

- How can I make sense of his lack of interest in politics and development? Is he really not interested? He is a young man who seems intent on expanding his business, especially if he travels to different provinces to sell. Perhaps he did not feel free to share with us his real feelings about development policies, especially after he already stated that he does not feel heard by the government.
- Once again there was a discrepancy in his answers. He said he didn't feel heard by the government and then in the end after he seemed to become disillusioned with our questions he stated that voicing your concerns at Umuganda meetings leads to large changes.

#### Charles - Tailor

- Q: How long have you worked here?
  - I have worked here for 3 years. I did not work anywhere before.
- Q: Where did you learn how to sew?
  - I did 3 years of training to learn.
- Q: How did you pay for the training?
  - It was private training that I paid for with my own money.
- Q: Why do you sew here instead of markets in Kigali?
  - It would be better to be in Kigali but I cannot afford rent there.
- Q: Do government leaders come meet with you in the market?
  - They only come to chat when asking for taxes.
  - Government leaders can't come here because the market here is very bad.

- Q: How has Vision 2020 and government development programs affected your life?
  - I don't think I will be alive to see the impact of Vision 2020.
- Q: Is it easy to meet with local government leaders?
  - It is very easy to meet with local leaders.
  - They are my neighbors.
- Q: Is it expensive to live in Kigali?
  - It is "very expensive to live here. It is hard to rent house and get food and pay for school fees.
- Q: What does the government sensitize you about?
  - The government sensitizes them to develop their lives by starting businesses.
  - This is happening slowly by slowly.
- Q: Do you know how to get a loan?
  - When you want to get a loan you have to have the capital to start. When you have no house ownership or land to give the bank you can't get a loan. I can't get a loan.
- Q: Do you feel like the government understands your problems?
  - The government does not understand us.

Observational Notes:

- Charles is an older man. There was a group of women and men surrounding him while he answered questions.
- One women was repeatedly asking us for money.

Theoretical Notes:

- Charles connected the theme of house ownership with the exclusion built into getting loans. When you own your home, you become more eligible for loans and thus can build capital to join a cooperative and improve your life to "fit" Vision 2020. But if you don't own a house, you have fewer assets to back up your loan, reducing the chance you will receive it, making it harder to join a cooperative, leaving you on the periphery of this development plan. It is all connected.
- Perhaps I could frame selling in markets out of Kigali as a form of resistance. Selling in markets in Kigali is expensive, therefore you must navigate that barrier and find somewhere else to sell.

Mukabera – Tailor

- Q: How long have you worked here?
  - I have worked here only since 1998.
  - I live in Mulindi.
- Q: Where did you learn how to sew?
  - I did one and a half years of training. My parents paid for the training.
- Q: How does Vision 2020 and government development affect you?

- It is not easy for poor people. For those with means they can start a business but for people like me it is hard.
- Q: Are you a part of a cooperative?
  - I am not a part of a cooperative but I am a part of a local association that is not registered with the government.
- Q: How does the association work?
  - The associate meets once a week and we pull money together each week in order to give out loans. I got a loan from the association not the government.
- Q: What did you use the loan for?
  - I used it to build my own house and pay for my children's school fees.
- Q: Do you know how to get a loan from the government?
  - Before I didn't know how to get a loan and didn't have capital. But now I do and can apply for a loan from the government.
- Q: Do government leaders come and meet with you?
  - No, they do not.

#### Observational Notes:

- Mukabera volunteered herself to speak with us after hearing us speak with Charles.
- All of the tailoring machines are stationed out doors without shelter over them in the mud.

#### Theoretical Notes:

- The association that Mukabera told us about is one of the most powerful forms of resistance that I have come by so far. These women do not have the money to become a part of an official cooperative so they banded together and made an association that fit their financial needs and were able to develop it and give loans to each other. Now Mukabera has her own house and business and is eligible to get government loans. This is what working outside of the government structure in order to make policy work for you looks like.
- The fact that she used her loan to build her own house echoes the importance of house ownership.

#### Pascal – tennis shoes

- Q: Do you live in Mulindi?
  - I've lived in Mulindi for one year.
- Q: Where did you live before?
  - I lived in Kigali before and drove a moto. I was not making enough money driving the motos so I moved here to start my own business.
- Q: Why didn't you start your business in a market in Kigali?
  - I didn't start my business in Kigali because I had no means.
- Q: Did you start the business with a loan?

- No, I started it with my own money. I didn't get a loan because I already had small capital to start it on my own.
- Q: Have you been more successful here than in Kigali?
  - Yes I have been more successful here.
- Q: Do you meet with your local government leaders?
  - I haven't met with my local leaders.
- Q: How has Vision 2020 and government sponsored development affected your life?
  - Because of this business I think I will be successful.
- Q: Does the government give you any assistance?
  - No, the government doesn't.
  - I believe it is my own responsibility to succeed, not the governments.
- Q: Do you feel like the government hears your concerns?
  - When the government hears concerns, they make changes.
- Q: Like what?
  - The government is building a new market in the hills for us because when it rains here, this place is bad.

#### Observational Notes:

- Pascal is a very young guy who was quiet and conservative in his responses.

#### Theoretical Notes:

- Once again, perhaps it can be framed as a form of resistance for Pascal to move from Kigali and start a business here. He was participating in a government cooperative as a moto driver in Kigali that was not working for him so he stopped it and started something new outside of government control. He is not a part of a cooperative and did this business without a government loan.
- Despite the above interpretation, Pascal still seems to have faith in the government plan and its power to make change. How do I make sense of this discrepancy? Is it a contradiction?

#### Olive – beans and potatoes

- Q: Do you live in Mulindi?
  - No, I live in Kanombe in Kigali.
- Q: Why do you work here instead of in Kigali?
  - This is the market that is the closest.
- Q: Do you grow your own food?
  - No, I buy it and then sell it here.
- Q: How long have you worked here?
  - I have worked here for 15 years.
- Q: What sort of changes have you seen?
  - I have seen no changes. This market is very bad. There are few clients.
- Q: Why don't you move to a different market?

- The other markets are too far away and I don't have the means to travel there.
- Q: Does the government come and meet with you in the market about your concerns?
  - The government does not meet with us about our concerns here. They come only to collect taxes. This is the only time we get to ask questions.
- Q: What questions do you ask?
  - We mostly ask why taxes are so high.
- Q: Who collects taxes?
  - The elected chief of the market collects taxes.
- Q: What does the government sensitize you about?
  - The government sensitizes us about cooperatives, businesses, and loans.
- Q: Are you a part of a cooperative?
  - No, I am not a part of a cooperative because you have to pay an entry fee. I would like to be but I don't have the money to join.
- Q: How has Vision 2020 and government development affected you?
  - Vision 2020 I for those who already have means. It is not for the poor people.

Observational Notes:

- The entire time we were talking there were two women beside Olive asking us for money.

Theoretical Notes:

- Olive reiterated a few common themes such as high taxes, the exclusionary nature of cooperatives, and the government focusing on sensitizing about loans, cooperatives, and businesses.
- It is alarming that she does not feel like the market has gotten more successful in the last 15 years. It seems like the people who cannot afford to be in Kigali markets get pushed here, into the mud pit, and are largely forgotten by the government.