



# The Fifth Integrated Household Living Conditions Survey

# 2016/17 Main Indicators Report





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**EICV5 Main Indicators Report** 

November 2018









EICV5 Main Indicators Report is produced by the National Institute of Statistics of Rwanda (NISR).

Additional information about EICV5 Main Indicators Report may be obtained from NISR:

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# Acknowledgements

The Fifth Integrated Household Living Conditions Survey (EICV5) was conducted from October 2016 to October 2017, and is designed to provide accurate and up-to-date information that are useful to government, analysts, and the public as they seek to monitor and evaluate efforts to reduce poverty.

The NISR now conducts the EICV surveys every three years, and this has been made possible by strong collaboration and support from our stakeholders, who are as interested as we are in supporting evidence-based decision making, and planning processes that are grounded on reliable and valid statistics.

We sincerely appreciate the support given by the Government of Rwanda for the development of statistics in the country, and are grateful for the help that we continue to receive from all government institutions.

We are most grateful to our development partners for the support that they have given for the collection and development of statistics in Rwanda, and especially for EICV5. They include UK Aid, the European Union, the World Bank, and the UN partners in the country.

The measurement and analysis of poverty and living standards is an exercise that requires considerable technical skills. We would like to thank NISR technical and management team for their work – from the planning and implementation of EICV5 through the analysis and publication of the results. We further appreciate the valuable technical support provided by the international experts. The generation and use of complex survey data can only be achieved through teamwork.



# Important technical notes for data users

The EICV5 has three main components: cross-sectional sample of households, VUP Panel Survey receiving VUP benefits and EICV5 Panel Survey.

The EICV5 cross-sectional survey is designed to represent the current household-based population of Rwanda. The NISR national master sampling frame was used for selecting the sample villages in each district. This master sample was based on the 2012 Rwanda Census frame. The villages were selected from the Master Sample, stratified by district. Within each district the sample villages were selected systematically with probability proportional to size (PPS), where the measure of size was based on the number of households in each village from the 2012 Census frame. Within each district the villages in the master sampling frame were not explicitly stratified by urban and rural areas. However, the frame of villages within each district was ordered by urban and rural codes, and the systematic selection of the sample villages (with PPS) provides an implicit stratification of the Master Sample by urban and rural areas within each district, with a proportional allocation of the sample villages to each stratum.

Similar to the EICV4 cross-sectional survey methodology, a nationally-representative sample of clusters was assigned for the EICV5 data collection each cycle out 10 cycles, so that the sample is geographically representative over time. This process ensured that the final distribution of the sample clusters to cycles and sub-cycles was geographically representative within each district.

The objectives of the EICV5 Panel Survey are to measure the trends in key socioeconomic indicators over time for a nationally representative panel of households. The baseline survey was EICV3, and in EICV4 the panel households which moved or split were tracked and interviewed at their new location. The Panel Survey includes the panel households that remained in the original sample villages, and the split households that were tracked in EICV4. Any panel households that moved or split from this initial sample of panel households in EICV5 were also tracked. However, the additional tracking will be limited to following the original eligible members (13 years or older in EICV3, with relationship being: Household Head, Spouse of household head, son/daughter of household head, or step child/ adopted child of household head) of the EICV3 panel households.

The main objective of the VUP Panel Survey is to provide longitudinal data for a nationally-representative panel of households that received VUP benefits at the time of the EICV4, in order to obtain reliable estimates of trends in the socioeconomic indicators for these households. The VUP Survey conducted with EICV4 was based on a sample of 2,460 households selected from the VUP administrative frame using a stratified two-stage sample design.

However, only the sample households indicated that they were receiving VUP benefits at the time of the EICV4 survey were considered to be the sample for the VUP Panel Survey.

If the entire household moved or an eligible member moved, it was necessary to identify their new address so that they can be tracked there. The eligibility criteria for household members to be tracked and the tracking procedures are similar to those used for the EICV5 Panel Survey.

Regarding data collection, the NISR collected the data for the EICV5 cross-sectional, VUP panel and EICV5 panel surveys using computer-assisted personal interviewing (CAPI) with computer tablets for the first time using the same questionnaire, including the listing operation.

#### **Rounding of estimates**

Estimates presented in the tables are shown rounded to one decimal place. To improve readability, estimates referred to in the interpretation of results have been rounded to the nearest integer, except for the discussion of relatively small percentages. Moreover, estimates of total population or total number of households are shown in tables expressed in '000's. Due to the rounding, the sum of subpopulation totals (e.g. Provinces or age groups) can be minimally different from the total population estimated at national level.

#### **Consumption quintiles**

The results are presented by quintile. Quintiles are developed by sorting the sample of households by annual consumption values, and then dividing the population into five equal shares. The 20% of individuals with the highest annual consumption are allocated to quintile 5, and the 20% of individuals with the lowest levels of annual consumption are allocated to quintile 1. The poorest households and their members are found in quintile 1 and the richest are found in quintile 5.

Consumption is used as a proxy for income, as is usual when estimating poverty. Quintiles are a relative measure of individuals' consumption in comparison to the rest of the population during a specific period.

## **Executive summary**

#### Background to the EICV5 and the EICV series

This report presents and discusses key results from the EICV5 in the areas of demographic characteristics, migration, health, education, the characteristics of households and dwellings in Rwanda, economic activity patterns, environmental issues and households' access to credits and savings. It also includes selected results in the area of social protection, drawing on the thematic report about Social Protection that has been prepared in parallel to the work on the main indicators. More in-depth reports on a series of key policy areas, such as economic activity, education, youth, and gender, among others, have been produced for subsequent analysis.

The EICV5 survey, conducted over a period of 12 months between October 2016 and October 2017, is the most complex survey since the series started. In this survey, the use of traditional paper and pencil techniques has been replaced by the use of computer assisted personal interviewing techniques in order to improve the speed of delivery and quality of the data. For the first time, Computer-Assisted Personal Interviewing (CAPI) technique was used as the method of data collection for the survey (EICV). The EICV5 has three main components: cross-sectional sample of households, VUP Panel Survey receiving VUP benefits and EICV5 Panel Survey.

The EICV5 cross-sectional survey is designed to represent the current household-based population of Rwanda. The NISR national master sampling frame was used for selecting the sample villages in each district. This master sample was based on the 2012 Rwanda Census frame. Similar to the EICV4 cross-sectional survey methodology, a nationally-representative sample of clusters was assigned for the EICV5 data collection each cycle out 10 cycles, so that the sample is geographically representative over time. This process ensured that the final distribution of the sample clusters to cycles and sub-cycles was geographically representative within each district.

The objectives of the EICV5 Panel Survey are to measure the trends in key socioeconomic indicators over time for a nationally representative panel of households. The baseline survey was EICV3, and in EICV4 the panel households which moved or split were tracked and interviewed at their new location. The main objective of the VUP Panel Survey is to provide longitudinal data for a nationally-representative panel of households that received VUP benefits at the time of the EICV4, in order to obtain reliable estimates of trends in the socioeconomic indicators for these households.

The EICV5 took place three years after the EICV4 was conducted (October 2013–October 2014); prior to EICV4, the survey was conducted every five years, with the first survey (EICV1) conducted in 2000/01. EICV5 aims to provide timely and updated statistics to facilitate monitoring progress on poverty reduction programmes and

evaluation of different policies as stipulated in the First National Strategy for Transformation (NST1), the 2030 Sustainable Development Goals (SDGs) as well as the Vision 2020 and Vision 2050.

In this report, the majority of tables provide results both for EICV4 and EICV5 and highlight developments over time, as well as discussing different patterns across the provinces in Rwanda and in urban and rural areas. Emphasis has been placed on including disaggregated results for men and women, and for male- and female-headed households to explore gender-related aspects in key social and economic characteristics of persons and households in Rwanda.

#### Demographic characteristics, spatial distribution of the population and migration

EICV5 estimated the total population at 11.8 million in 2016/17. The population structure remains very young, with 52% of the population aged 19 years or younger. Just over 10% of the population aged 0–17 years are orphans, among which 1% are orphans who have lost both parents.

At the household level, the results suggest an average household size of 4.4 persons, with larger than average households found among lower consumption quintiles. The distribution of households by province shows that the largest percentage of households is in Eastern Province, followed by Southern Province. The comparison between EICV4 and EICV5 shows a slight shift towards Kigali City and Eastern Province. This pattern is supported by the analysis of migration, which shows that Kigali City has the highest percentage (33%) of persons who migrated there in the last five years, followed by Eastern Province (14%). Persons in the highest consumption quintile are more likely to have migrated. The most commonly cited reasons for internal migration are family or employment.

Less than 1% of the populations are international migrants (having migrated within the past five years). Individuals who were previously in Uganda or Burundi make up two-thirds of the group of international migrants.

#### Health

Health indicators asked about in the EICV relate to disability status, incidence of illnesses, access to health services and health insurance coverage. According to the EICV5, 4% of the populations have a disability. A 33% of the population reported a health problem in the four weeks prior to the survey interview, among whom 57% had a medical consultation. Compared to EICV4, the average time required to access the nearest health Centre on foot has decreased by seven minutes (from 57 to 50 minutes). Health insurance coverage has increased by 4 percentage points at the national level (70% in EICV4, 74% in EICV5). This masks regional differences, as coverage has increased in Northern and Kigali city Provinces.

#### Education

The percentage of population aged six years or older who have ever attended school is measured at 87%, with a small increase since EICV4 by 1 percentage point (from 86% in EICV4 to 87% in EIV5). The same trend is observed across all provinces as well as in rural areas and for both men and women. Net attendance rates (NARs) focus on the official school age ranges for primary (7–12 years) and secondary school (13–18 years) respectively and are defined as the percentage of children in the age group attending school in a particular reference school year. The net attendance ratio (NAR) for primary school children (age 7-12) remains stable (88% in EICV4 and 88% in EICV5). The NAR for primary school is slightly higher among girls (88%) than among boys (87%). Twenty-three percent of students in secondary school age 13-18 attend secondary school at the appropriate age with 25% for females and 21% for males. Literacy rate is defined as the number of people 15 years or older that can read and write. Overall, literacy rate has improved slightly in the three years (from 72% in EICV4 to 73% in EICV5). While the literacy rate for men is 77.5%, the rate for women is 69%. The provision of separate toilet facilities for girls and boys is understood to encourage continued attendance of girls in schools. These facilities are provided at very high levels overall (93%) and show an improvement of around two percentage points in the last three years.

#### Housing characteristics and access to facilities

Dwelling characteristics, access to amenities and utilities as well as ownership of durable assets can provide an indication of living conditions and well-being in Rwanda that is complementary to other poverty measures. The EICV5 results show an increase in the share of households living in an umudugudu<sup>1</sup> (59%, compared to 49% three years before), in particular among the lower quintiles of the consumption distribution. The use of metal sheets as roofing material has become more common across the country, with 67% of households using this type of roofing on a national level in 2016/17 compared to 61% in EICV4. Slightly higher percentages of female-headed households than male-headed households live in isolated rural housing (18% versus 16%), in dwellings provided free of charge (9% vs 5%), dwellings with beaten earth as the main flooring material (72% versus 67%), and tree trunks with mud as the main wall material (28% versus 21%). The EICV provides evidence about the main source of energy for cooking and lighting. In urban areas, the majority (65%) of households use charcoal as cooking fuel. In rural areas, firewood remains the most common type of cooking fuel, used by 93% of the households. The use of charcoal has slightly increased across Provinces other than Kigali City and Eastern Province since the EICV4. Electrification has been a priority policy area and the EICV5 results reflect this. Electricity use for lighting has significantly increased at the national level since the last survey in 2013/14 (from 20% to 27%). Regional differences remain large, with 78% of households in Kigali City using electricity compared to percentages ranging

<sup>&</sup>lt;sup>1</sup> A planned, clustered rural settlement.

between 14% and 22% in other provinces. Households with access to the internet (including through mobile phones) have almost doubled at the national level since the last survey in 2013/14 (from 9 % to 17%).

38% of the households in urban areas have internet access compared to 12% in rural areas. Progress can also be observed in improving use of safe drinking water (87% compared to 85% in EICV4) and sanitation (86% compared to 83% in EICV4). With regard to sanitation, a strengthened indicator considers whether toilet facilities are shared with other households. Overall, 66% of all households are using an improved type of sanitation that is not shared with other households. In regard to ownership of durable assets, little change has been observed for living room suites, mobile Phone, TV Set and Computer. In contrast, radios (including radio in Mobile phones) ownership by households has significantly increased from 60% to 74% between the two surveys.

#### **Economic activity**

The number of workers totaled 5,825,000, with female workers accounting for about 53.5%, which is almost the same as their share in the working age population. Overall working to population ratio in Rwanda remains higher at 86% of the working age population and it has not significantly changed compared to the one obtained in EICV4. The proportion of workers among the working age population in EICV4 and EICV5 was almost the same in urban (76%) as well as in rural areas (89%). While the activity rate in Kigali City was 77% in EICV5, it ranges from 87% to 89% in other provinces. Most people in Rwanda work in more than one job, particularly in rural areas. Overall 42% of employed population had two jobs and 16% had 3 jobs or more within 12 months before the survey.

#### Environment

The EICV collects information about waste management, households' access to information about the environment, and exposure to environmental destruction for dwellings as well as agricultural plots. Outside Kigali City, compost heaps on the household's property and disposal in the household's fields and bushes are the main methods of rubbish disposal. Use of rubbish collection services has increased in urban areas from 36% to 42% between EICV4 and EICV5. The majority of households in Rwanda (81%) receive information on environmental issues. The main sources of information were meetings and trainings (64%) and radio or TV (35%). Environmental destruction for dwellings is more common in Western Province (19%), Southern Province (15%), while it affects a lower percentage of dwellings in Kigali City. Overall, most dwellings were mainly affected by destructive rains. In the mountainous Western and Northern Provinces, households also reported mountain slides. A similar picture emerges for households with cultivated land affected by environmental destruction. Environmental destruction affected a lower percentage of households in Kigali City (16%) than nationally (49%). Households identified climate change most frequently as the main environmental issue affecting their plots.

#### Credits, savings and transfers

The EICV distinguishes between different households with outstanding loans, households that repaid loans in the last 12 months, households that did not request any loans, and households whose loan requests were refused. The percentage of households with outstanding loans increased between the two survey rounds, from 51% to 53%. Households in the highest quintile were more likely to have not requested credit in the last 12 months, as were female-headed households (38%) compared to male-headed households (31%). The percentage of households with credits borrowed from relative has largely increased from (29% in EICV4) to 52%, followed by the credits received through tontines 41% in EICV5. The percentage of persons aged 18 years or more with a savings account has remained stable (30%) for both surveys. The overall extent to which households send transfers to other households has decreased from 95% in EICV4 to 89% in EICV5. The vast majority of transfer-sending households send food, estimated at 92% in EICV5.

#### **Social protection**

The EICV provides information about population groups seen as potentially vulnerable, such as the young, elderly, disabled, orphaned, and women heading households. Respondents were also asked about their participation in the main social protection programmes, both in the main EICV5 survey and in VUP Panel survey. The characteristics of household heads of VUP participants indicate that they are more often female, elderly, and affected by a disability. With regard to Social Protection programmes other than VUP, the results show that 21.4% of households receive other types of income support, primarily for health or education and food relief.

#### Poverty

The EICV provides information on measurement of poverty, and variables that are associated with poverty, which are presented in the form of a poverty profile. The key findings shows that, the proportion of people who were poor in 2016/17 was 38.2%, compared to 39.1% in 2013/14 and was not statistically significant.

The survey provides also information on household mobility dynamics among poverty status. Results depend on EICV panel data. Throughout this section, we distinguish between short-term and medium-term mobility of the same households or individuals over time. Short-term mobility examines survey-to-survey changes, with 3 years differences, while medium-term mobility typically compares surveys at the beginning and end of time period under consideration (i.e. over a 6-year interval). Accordingly, for the analysis of short-term mobility, households are classified into "Stay poor", "Move out of poverty", Move, into poverty" or "Never poor". For multiple time periods (medium-term mobility), the population are grouped into "always poor", "transient poor (poor in certain periods and non-poor in others)", or the population who stayed out of poverty all years under consideration.

#### Summary of frequently requested indicators, NST and SDGs indicators from EICV5

#### Table.1a: Trend of EICV key indicators

No	Aroo	Indicator Nama	2005/06 20	2010/11	2013/14	2016/17
NO	Alea	inuicator Name	EICV2	EICV3	EICV4	2016/17   EICV5   38.2   3016.0   3016.0   3016.0   3016.0   3016.0   3016.0   3016.0   3016.0   3016.0   3016.0   3016.0   3016.0   3016.0   3016.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017.0   3017
1		Poverty	56.7	44.9	39.1	38.2
2	Poverty	Extreme Poverty	35.8	24.1	16.3	16.0
3		GINI index	0.522	0.490	0.448	0.429
4		Average household size	5.0	4.8	4.6	4.4
5	Demography	Mean dependence ratio	87.0	85.7	82.7	80.0
6		Number of males per 100 females	90.3	90.2	91.6	92.4
7		Percentage of individuals (6+ years) that have ever attended school	78.7	83.2	86.1	87.2
8	Education	Net Attendance Rate in Primary School	86.6	89.6	87.9	87.6
9		Net Attendance Rate in Secondary School	10.4	17.8	23.0	23.2
10		Literacy rate among people aged 15-24	76.9	83.1	86.2	86.5
11		Percentage of households living in Umudugudu	17.6	37.5	49.2	58.9
12	-	Percentage of households with thatch or leaves roof	9.8	2.2	0.4	0.0
13		Percentage of households with metal sheet roof	43.7	54.4	61.1	67.3
14		Percentage of households with cement floor	13.3	17.1	21.1	25.8
15		Percentage of households with electricity as main source of lighting	4.3	10.8	19.8	27.1
16		Percentage of households with oil lamp as main source of lighting	12.7	9.7	5.0	1.4
17	Housing	Percentage of households with candle as main source of lighting	1.6	5.9	7.4	6.1
18	-	Percentage of households with firewood as main cooking fuel	88.2	86.3	83.3	79.9
19		Percentage of households with charcoal as main cooking fuel	7.9	10.6	15.2	17.4
20		Percentage of households with crop waste as main cooking fuel	2.7	2.3	0.8	0.6
21		Percentage of households with improved drinking water source	70.3	74.2	84.8	87.4
22		Percentage of households with improved sanitation	58.5	74.5	83.4	86.2

No	Anoo	Indicator Nama	2005/06	2010/11	2013/14	2016/17
NO	Area		EICV2	EICV3	EICV4	EICV5
23		Percentage of households owning radio set	46.7	60.2	59.8	73.8
24		Percentage of households owning TV set	2.4	6.4	9.9	10.4
25		Percentage of households owning computer	0.3	1.7	2.5	3.3
26		Percentage of households with access to internet	-	3.7	9.3	17.2
27		Percentage of households owning mobile phone	6.2	45.2	63.6	66.9
28		Percentage of households owning bicycle	12.9	13.4	15.8	13.3
29	Uaalth	Average time (in minutes) to reach a health center	95.1	61.4	56.5	49.9
30	0 Health	Prevalence of health insurance	43.3	68.8	70.0	73.9
31		Percentage of workers in wage farm	8.2	9.8	11.7	15.9
32	Economic	Percentage of workers in wage non-farm	10.9	16.8	18.5	21.0
33	Activities	Percentage of independent/small-scale farmer	71.3	61.2	59.7	53.2
34		Percentage of Independent non-farm	8.1	9.6	9.2	8.9
35	Saving	Percentage of households with at least one savings account	18.9	36.1	54.1	54.7

NO	Amon	Name of Indicator	Prog	ram	National	Urban	Dunal
NU	Alea	Name of mulcator	SDGs	NST	National	Urban	Kurai
1	Poverty	Proportion of population living below the national poverty line	<b>x</b> <sup>2</sup>	x	38.2	15.8	43.1
2	Toverty	Percentage of the population living below extreme poverty line		x	16.0	5.9	18.1
3		Proportion (%) of Households with access to electricity	x	x	27.1	75.6	15.5
4		Proportion (%) of Households with internet access	х		17.2	38.1	12.2
5		Percentage of households living in planned settlement		x	61.7	38.7	67.2
6		Proportion (%) of Households living in informal <sup>3</sup> settlements or inadequate housing	x		38.3	61.3	32.8
7		Proportion (%) of Households with primary reliance on clean <sup>4</sup> cooking fuels	x		1.2	5.2	0.2
8	Housing	Percentage of households using firewood as cooking fuel		x	79.9	26.3	92.7
9		Proportion (%) of Households living within 2Km of an all-season road <sup>5</sup>	x		97.7	99.8	97.2
10		Proportion (%) of individuals (10Year and above ) who own a mobile phone	x		36.7	63.0	30.5
11		Proportion (%) of Population using safely managed drinking water services	x	x	87.2	96.0	85.2
12		Proportion (%) of Population using safely managed sanitation services	x	x	87.5	94.2	86.0
13	Education	Participation rate of youth in formal and non-formal training (TVET) in the previous 12 months	x		3.1	4.3	2.8
14	Luutativii	Participation rate of adults in formal and non-formal training (TVET) in the previous 12 months	x		1.9	3.2	1.6

#### Table.1b: Summarized SDGs and NST indicators from EICV5

<sup>2</sup> **x** indicates indicator in SDGs or NST

<sup>4</sup> Clean Fuel includes: Gas, Biogas and Electricity.

<sup>5</sup> **All Season Road** is a road that is open to traffic regardless of weather, season and construction materials. Typically, it is a road that can be used by household to take the harvests to the market, to take the patient to the hospital, to take heavy loads to the dwelling, ...

<sup>&</sup>lt;sup>3</sup> Informal Settlements/Inadequate housing includes: Unplanned clustered rural housing, Isolated rural housing, Agglomeration and Unplanned urban housing.

NO	Aroa	Name of Indicator	Program		National	Urban	Rural
NU	Alea	Name of multator	SDGs	NST	National	UIDall	<b>KUI dI</b>
15		Proportion of population in a given age group (15 years and above) achieving at least a fixed level of proficiency in basic literacy	x		73.2	86.9	69.7
16		Proportion of population in a given age group (15 to 24 years) achieving at least a fixed level of proficiency in basic literacy	x		86.5	92.0	84.9
17		Proportion of population in a given age group (15 years and above) achieving at least a fixed level of proficiency in basic numeracy skills	x		73.5	87.6	69.7
18		Proportion of population in a given age group (15 to 24 years) achieving at least a fixed level of proficiency in basic numeracy skills	x		86.7	92.5	85.1
19		Computer literacy rate of population aged 15-24 years	x		10.5	24.9	6.3
20		Computer literacy rate of population aged 15 and above	x		8.9	26.0	4.6
		Gender parity indices for key education indicators					
21		Net attendance rate (Primary)	x		1.01	0.95	1.02
22		Gross attendance rate (Primary)	х		0.99	0.92	1.00
23		Net attendance rate (Secondary)	x		1.18	0.99	1.23
24		Gross attendance rate (Secondary)	x		1.08	0.84	1.17
25		Repetition rate in primary school	x		0.86	0.95	0.85
26		Repetition rate in secondary school	х		1.32	1.70	1.19
27		Promotion rate in primary school	x		1.06	1.00	1.07
28		Promotion rate in secondary school	x		0.95	0.94	0.95
29		Literacy rate among the population aged 15 and above	x		0.89	0.92	0.89
30		Literacy rate among the population aged between 15 and 24	x		1.05	1.01	1.06
31		Percentage of individuals (6+ years) that have ever attended school	x		0.95	0.96	0.95
32		Participation rate in organized learning (one year before the official primary entry age), by sex	x		2.2	0.0	2.7
33		Gender parity index	x		1.01	0.95	1.02
		Proportion of youth (15-24) with information and c type of skill	ommun	ication	s technology	/ (ICT) sk	tills, by

NO	Aroo	Name of Indicator	Program		National Urban	Dural	
NU	Alea	Name of multator	SDGs	NST	National	UIDall	<b>KUI dI</b>
34		Copying or moving a file or a folder	х		4.6	12.6	2.3
35		Using Copy and Paste	х		4.3	11.7	2.2
36		Sending e-mails with attached files	x		2.8	8.6	1.2
37		Using basic arithmetic formulae in a spreadsheet	x		2.6	7.5	1.2
38		Connecting and installing new devices	x		2.6	7.8	1.1
39	ICT	Finding, downloading installing and configuring software	x		1.6	5.1	0.6
40		Creating electronic presentations with presentation software	x		0.9	2.8	0.4
41		Transferring files between a computer and other devices	x		1.8	5.4	0.8
42		Writing a computer program	х		1.8	5.4	0.8
43	Health	Proportion of population covered by health insurance	x	х	74.0	80.0	73.9
44	Saving	Proportion of adults (15 <sup>+</sup> years) with an account at a bank or other financial institution or with a mobile- money-service provider	x		26.3	35.5	23.9

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# List of abbreviations

CAPI	:	Computer Assisted Personal Interviewing				
EDPRS	PRS : Economic Development and Poverty Reduction Strategy					
EICV	:	Integrated Household Living Conditions Survey (Enquête Intégrale sur les Conditions de Vie des Ménages)				
GAR	:	Gross Attendance Rate				
HH	:	Household				
ICT	:	Information and Communications Technology				
NAR	:	Net Attendance Rate				
NISR	:	National Institute of Statistics of Rwanda				
NST1	:	First National Strategy for Transformation				
PPS	:	probability proportional to size				
RPHC	:	Rwanda Population and Housing Census				
SDGs	:	Sustainable Development Goals				
VUP	:	Vision 2020 Umurenge Program				

# **Chapter 1: Demography**

The total population of Rwanda is estimated to be 11.8 million in 2016/17, an increase of 0.4 million people since the EICV4 estimate of 11.4 million in 2013/14. Over the three-year period, this implies an average annual population growth rate of around 1.4%.

Population distributions by sex and age are illustrated in Figure 1.1 as well as Table 1.1 and Table 1.2. The population of Rwanda is young: 51.5% of the population is aged 19 or younger; and age group of 0-4 years is 14.5% of the total population in EICV5. Around 82% of the population is under 40 years old and 3.5% of the population is aged 65 years and above, among which females markedly outnumber males. Again the percentage of women is estimated at 52% of the total population. Kigali City has a slightly lower percentage of females compared to other Provinces (50%) while the percentage of females in the Northern Province is the highest of all the other Provinces (53%).



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FI91112 1.12 PO	nination structure	1%1. DV Sex 200		1 F.IL.V.5
I ISUIC IIII I O	pulation of acture	( / U) by ber and	inve yeur uge group	

Source: NISR, EICV5.Base population: all persons.

FICUE	Se	X	Total	Total population (000s)			
EICV5	Male	Female					
All Rwanda	48.0	52.0	100	11,893			
5 year age gro	5 year age group						
0-4	7.2	7.2	14.4	1,709			
5-9	6.3	6.6	12.9	1,530			
10-14	6.8	6.8	13.7	1,626			
15-19	5.2	5.3	10.5	1,250			
20-24	4.1	4.7	8.8	1,052			
25-29	3.7	4.1	7.7	920			
30-34	3.5	3.9	7.4	885			
35-39	2.9	3.1	6.1	724			
40-44	1.9	2.3	4.2	502			
45-49	1.6	1.8	3.4	407			
50-54	1.3	1.5	2.8	333			
55-59	1.1	1.5	2.6	312			
60-64	0.8	1.1	1.9	225			
65+	1.4	2.1	3.5	418			

Table 1.1: Population structure	[%].	by sex and	five-vear	age group	(EICV5)
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Source: NISR, EICV5. Base population: all persons.

#### Table 1.2: Distribution (%) of population, by sex according to province (EICV5)

EICV5	Se	2x	Total	Total population (000s)				
	Male	Female						
All Rwanda	48.0	52.0	100	11,893				
Province	Province							
Kigali City	50.1	49.9	100	1631				
Southern	47.8	52.2	100	2739				
Western	47.8	52.2	100	2685				
Northern	47.2	52.8	100	1841				
Eastern	47.7	52.3	100	2998				

Source: NISR, EICV5. Base population: all persons.

Urban areas count 97 males for every 100 females; this is higher than the rural areas which count the sex ratio of 91 Males per 100 females. Kigali city has seen the largest change in the male to female ratio, increasing from 96 to 100 males per 100 females between 2 survey rounds. The sex ratio is the highest in the richest quintile and the lowest in the poorest quintile.

Table 1.3 indicates that the ratio of males to females is the highest in age groups 0–4 (100.5), 5–9 (96) and 15–19 (98). The lowest male to female ratio is among those aged 65 and above (65 Males per 100 Females)



Figure 1.2: Sex Ratio, by five-year age group (EICV5, EICV4)

Source: NISR, EICV5, EICV4. Base population: all persons.

**Definition:** Sex Ratio<sup>1</sup> is defined as number of males per 100 females.

EICV5	Sex Ratio	Female population (000s)					
All Rwanda	92.4	6,183					
Urban/rural							
Urban	97.1	1,113					
Rural	91.3	5,070					
Province							
Kigali City	100.2	815					
Southern	91.6	1,429					
Western	91.7	1,401					
Northern	89.5	972					
Eastern	91.3	1,567					
5 year age group							
0-4	100.5	852					
5-9	96.2	780					
10-14	100.2	812					
15-19	98.1	631					
20-24	86.6	563					
25-29	90.7	482					
30-34	88.9	468					
35-39	93.8	374					
40-44	85.3	271					
45-49	88.9	215					
50-54	92.3	173					
55-59	71.9	182					
60-64	79.7	125					
65+	64.8	254					
Quintile	Quintile						
Q1	87.5	1,250					
Q2	88.7	1,242					
Q3	90.4	1,232					
Q4	94.5	1,211					
Q5	100.7	1,248					

Table 1.3: Sex Ratio, according to urban/rural, province, five-year age group and consumption quintile(EICV5)

Source: NISR, EICV5. Base population: all persons.

Around 82% of the Rwandan populations live in rural areas. At the national level, the percentage of the population living in urban areas increased from 17% to 18% between the two surveys. In all provinces, the majority of the population lives in rural areas, except in Kigali City where rural population accounts for 26% of its total population. Western Province has the second highest percentage of the population living in urban areas (13%).

EICV5	Urban/	/rural	Total	Total population (000s)		
	Urban	Rural				
All Rwanda	18.4	81.6	100	11,893		
Province						
Kigali City	73.8	26.2	100	1631		
Southern	9.2	90.8	100	2739		
Western	13.2	86.8	100	2685		
Northern	9.8	90.2	100	1841		
Eastern	6.8	93.2	100	2998		

Table 1.4: Distribution (%) of households, by urban/rural and province (EICV5)

Source: NISR, EICV5. Base population: all persons.

Figure 1.3 and Table 1.5 present the dependency ratio by urban/rural, province and consumption quintile. The dependency ratio in Rwanda is 80 dependents per 100 persons of working age, a small decrease from EICV4 (83 per 100). The dependency ratio is lower in urban areas (59 per 100) than rural areas (85 per 100), and has increased by 4 % in urban areas between the two surveys.

Across consumption quintiles, the poorest households carry the highest burden of dependents (108 per 100 people of working age), although this has slightly reduced from 110 since EICV4. The richest households have almost half the proportion of dependents (52 per 100 people of working age), and this has decreased over time.
. . . 1





Source: EICV4 & EICV5. Base population: all persons.

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EICV5	Dependency ratio	Population aged 15- 64 years (000s)		EICV5	Dependency ratio	Population aged 15- 64 years (000s)			
All Rwanda	79.9	6,610		Quintile					
Urban/rural				Q1	108.2	1,126			
Urban	58.9	1,381		Q2	95.9	1,197			
Rural	85.5	5,229		Q3	83.6	1,278			
Province				Q4	73.3	1,360			
Kigali City	53.6	1,061		Q5	51.7	1,650			
Southern	82.5	1,501							
Western	88.7	1,423	<i>Note</i> : Dependency ratio is calculated by dividing the sum of						
Northern	80.3	1,021	the p	the population aged $0-14$ and $65+$ years, by the population					
Eastern	86.9	1,604	aged 15–64 years.						

Source: NISR, EICV5. Base population: all persons.

In Rwanda 10 % of the population aged 0-17 years are orphans, among which 1% are orphans who have lost both parents; Southern Province has the highest percentage of orphans (12%) among its population aged 0–17 years. The percentage of the population aged 0–17 years who are not orphans has increased by around 1.3 percentage points from EICV4 to EICV5, driven mainly by a decrease in the percentage of single orphans, and the highest quintile having a slightly larger percentage of double orphans (Table 1.6).





Source: NISR, EICV5. Base population: all persons.

FIGUE		Orphan statu	S	Tatal	Population aged	Definition: A
EICV5	Not orphan	Single orphan	Double orphan	Total	0-17 years (000s)	orphan is defined
All Rwanda	90.0	9.0	1.0	100	5,688	as a person who
Urban/rural						has lost one o
Urban	89.0	8.8	2.2	100	908	both parent.
Rural	90.2	9.0	0.8	100	4,779	through death. A
Province						considered a
Kigali City	91.0	6.8	2.1	100	639	orphan if the
Southern	88.6	10.4	1.1	100	1,313	survivorship o
Western	90.3	8.8	0.9	100	1,358	one or both
Northern	91.7	7.8	0.5	100	878	parents i
Eastern	89.6	9.5	0.9	100	1,500	unknown.
Quintile						
Q1	89.2	10.3	0.5	100	1,349	
Q2	89.4	9.9	0.7	100	1,244	
Q3	90.1	8.8	1.1	100	1,147	
Q4	91.7	7.1	1.2	100	1,038	
Q5	90.1	8.0	1.9	100	911	

 Table 1.6: Distribution (%) of population aged 0-17 years, by orphan status, according to urban/rural, province and consumption quintile (EICV5)

Source: NISR, EICV5. Base population: persons aged 0-17 years.

Table 1.7 shows the distribution of the population by relationship to the head of household. At national level, 50% of the household members are sons or daughters of the household head; this percentage ranges from 42% in urban to 51% in rural areas. In Kigali City, around 3% of the household members are siblings of the household head while in other Provinces it is below 1%. In other four Provinces, between 5% and nearly 7% of the household members are grandchildren of the household heads, but this is less than 3% in Kigali city.

			Re	lations	ship to he	ad of hou	usehold				
EICV5	Head	Spouse	Son/ daughter	Grandchild	Step/ adopted child	Brother/ sister	Other relationship	No relationship	Domestic worker	Total	Total population (000s)
All Rwanda	22.8	15.0	49.6	5.5	0.9	0.9	2.1	1.7	1.5	100	11,893
Urban/rural											
Urban	23.9	13.8	42.1	3.4	1.4	2.6	4.3	3.5	5.0	100	2,194
Rural	22.5	15.3	51.3	6.0	0.7	0.5	1.6	1.3	0.7	100	9,699
Province											
Kigali City	25.1	14.0	40.1	2.6	1.5	3.0	5.0	3.4	5.2	100	1,631
Southern	22.9	14.8	49.7	6.7	0.7	0.7	1.9	1.7	0.9	100	2,739
Western	21.4	15.1	53.3	5.6	0.9	0.5	1.6	1.0	0.6	100	2,685
Northern	22.9	16.4	51.7	5.1	0.7	0.4	1.2	1.1	0.7	100	1,841
Eastern	22.6	14.9	50.2	6.1	0.8	0.6	1.8	1.7	1.3	100	2,998
Sex											
Male	35.6	0.1	51.7	5.7	0.8	0.9	1.8	2.0	1.5	100	5,711
Female	10.9	28.8	47.7	5.4	0.9	0.8	2.5	1.4	1.5	100	6,183
Quintile											
Q1	18.5	13.3	59.3	5.8	0.7	0.4	1.1	0.9	0.0	100	2,343
Q2	20.6	15.0	54.4	6.0	0.9	0.4	1.6	0.9	0.0	100	2,345
Q3	22.5	15.9	51.4	5.9	0.8	0.5	1.8	1.1	0.1	100	2,346
Q4	24.2	16.2	46.8	6.0	0.9	1.2	2.3	1.9	0.5	100	2,356
05	27.6	14.9	37.2	3.9	1.0	1.9	3.7	3.5	6.4	100	2.503

Table 1.7: Distribution (%) of population, by relationship to head of household, according to urban/rural,<br/>province, sex and consumption quintile (EICV5)

Source: NISR, EICV5. Base population: all persons

Table 1.8 presents the distribution of households across urban/rural areas and across provinces. It shows that 19% of households are located in urban areas, a small increase from 17% in EICV4. Eastern Province has the highest percentage of households (25%) of all, followed by 23% in Southern Province. In comparison, Kigali City and Northern Province have the smallest percentage of households with 15% and nearly 16% respectively. The share of households located in Kigali City has increased by around 3 percentage points since EICV4.

EICV5	%	Total number of households (000s)
All Rwanda	100	2708
urban/rural		
Urban	19.3	524
Rural	80.7	2184
Province		
Kigali City	15.1	410
Southern	23.1	626
Western	21.2	574
Northern	15.6	422
Eastern	25.0	677

Table 1.8: Distribution	(%) of hous	seholds, by ι	urban/rural	and province	(EICV5)
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Source: NISR, EICV5. Base population: all households

Table 1.9 shows the distribution of households by size. The average number of persons per household is estimated at 4.4 in EICV5, compared to nearly 4.6 in EICV4. Around 56% of households have between one to four persons, a small increase from 53% in EICV4 with the increase more notable in urban areas and households in the highest consumption quintile. The highest percentage of single person households (one member only) is in Kigali City (15%), as well as among households in the highest consumption quintile (21%).

			Household size								
EICV5	Mean number of persons	1 person	2-4 persons	5-7 persons	8-10 persons	11+ persons	Total	Total number c households (000s)			
All Rwanda	4.4	7.7	47.8	36.5	7.3	0.7	100	2,708			
Urban/rural											
Urban	4.2	12.3	47.1	31.7	7.8	1.1	100.0	524			
Rural	4.4	6.6	48.0	37.6	7.2	0.6	100.0	2,184			
Province											
Kigali City	4.0	14.5	48.5	29.2	6.8	1.0	100.0	410			
Southern	4.4	7.1	48.7	37.3	6.4	0.5	100.0	626			
Western	4.7	5.4	45.2	38.7	9.8	0.9	100.0	574			
Northern	4.4	6.3	50.1	36.5	6.8	0.2	100.0	422			
Eastern	4.4	7.1	47.4	38.1	6.7	0.6	100.0	677			
Quintile											
Q1	5.4	1.0	33.5	51.8	12.5	1.1	100.0	434			
Q2	4.8	1.2	45.4	44.9	8.1	0.4	100.0	484			
Q3	4.4	3.3	52.4	37.2	6.7	0.5	100.0	528			
Q4	4.1	7.0	55.9	31.0	5.5	0.7	100.0	571			
Q5	3.6	20.5	48.4	24.8	5.6	0.7	100.0	691			
Sex of head of hous	ehold										
Male	4.7	6.0	42.6	41.5	9.1	0.8	100.0	2,031			
Female	3.4	12.8	63.6	21.3	2.1	0.3	100.0	677			

Table 1.9: Distribution (%) of households, by size (number of members), according to urban/rural
province, consumption quintile and sex of head of household (EICV5)

Source: NISR, EICV5. Base population: all households

## **Chapter 2: Migration**

The table 2.1 shows that 1.5 million people have migrated within or to Rwanda in the last five years, accounting for around 13% of the total population, among which 1.4 million (12.3% of the total resident population) are internal migrants (Table 2.3), and approximately 78 thousand (0.7% of the total resident population) are international migrants (Table 2.2). Migration has increased over time; in EICV4 the percentage of population that had migrated in the previous five years was estimated at 12% of the total population.





Source: EICV4 & EICV5. Base population: all persons

Kigali City has the highest percentage (33%) of persons who migrated in the last five years, followed by Eastern Province (14%). Persons in the highest consumption quintile are more likely to have migrated. The percentage of females who migrated in the last five years has increased from 12% in EICV4 to 13% in EICV5, while the percentage of male that migrated increased from 13% to 13.2%. The population aged 20–29 years has the highest percentage of migrants.

EICV5	% migrating in last 5 years	Total population (000s)	EICV5	% migrating in last 5 years	Total population (000s)
All Rwanda	13.0	11,893	Sex		
Urban/rural			Male	13.2	5,711
Urban	28.5	2,194	Female	12.7	6,183
Rural	9.5	9,699	5 year age group		
Province			0-4	6.9	1,709
Kigali City	33.3	1,631	5-9	10.7	1,530
Southern	9.9	2,739	10-14	8.4	1,626
Western	7.0	2,685	15-19	14.6	1,250
Northern	6.3	1,841	20-24	24.4	1,052
Eastern	14.2	2,998	25-29	26.4	920
Quintile			30-34	19.7	885
Q1	8.3	2,343	35-39	14.0	724
Q2	9.1	2,345	40-44	11.4	502
Q3	8.9	2,346	45-49	9.2	407
Q4	12.2	2,356	50-54	7.7	333
Q5	25.6	2,503	55-59	5.3	312
Source: NISR, EICV5. Bas	se population: all per	sons.	60-64	3.5	225
	· •		65+	5.3	418

 Table 2.1: Percentage (%) of population that migrated in the last five years, by urban/rural, province, consumption quintile, sex, five-year age group and relationship to head of household (EICV5)

**Definition:** A migrant is defined as someone who has lived in their current district for five years or fewer, and whose prior residence was a different district (internal) or country

Among international migrants, over two-thirds originate are from Uganda and Burundi. Kigali City and Western Province have the highest percentages of international migrants, 0.9% each.

# Table 2.2: Percentage of international migrants in the last five years, by previous country, consumption quintile, sex and place of residence in relation to urban/rural and province (EICV5)

				Previous country							
EICV5	% international migrants in the last 5 years	Total population (000s)	Burundi	Democratic Republic of Congo	Uganda	Tanzania	Kenya	Other African country	Rest of the World	Total	Total international migrants in the last 5 years (000s)
All Rwanda	0.7	11,893	26.2	23.7	38.3	7.0	1.4	2.3	1.2	100	78
Urban/rural											
Urban	1.0	2,194	45.1	28.2	10.6	0.5	3.4	8.1	4.1	100	22
Rural	0.6	9,699	18.6	21.9	49.3	9.5	0.7	0.0	0.0	100	56
Province											
Kigali City	0.9	1,631	54.7	4.2	19.6	0.8	5.0	9.5	6.2	100	15
Southern	0.3	2,739	43.7	25.6	4.8	21.3	2.1	2.6	0.0	100	9
Western	0.9	2,685	23.3	63.3	12.7	0.0	0.0	0.7	0.0	100	24
Northern	0.7	1,841	1.2	2.7	94.5	1.6	0.0	0.0	0.0	100	12
Eastern	0.6	2,998	14.2	0.0	66.7	18.0	1.1	0.0	0.0	100	18
Quintile											
Q1	0.7	2,343	24.8	28.4	35.9	10.9	0.0	0.0	0.0	100	16
Q2	0.6	2,345	7.9	28.6	54.6	7.5	1.3	0.0	0.0	100	14
Q3	0.4	2,346	25.2	22.7	44.4	7.0	0.0	0.6	0.0	100	9
Q4	0.7	2,356	18.7	26.1	43.2	12.0	0.0	0.0	0.0	100	15
Q5	0.9	2,503	43.7	16.1	24.0	0.5	4.1	7.6	4.0	100	23
Sex											
Male	0.7	5,711	28.7	20.2	39.4	6.7	2.0	1.7	1.3	100	42
Female	0.6	6,183	23.2	27.7	37.0	7.2	0.8	3.1	1.0	100	36

Source: NISR, EICV5. Base population: all persons; persons migrating from another country in last 5 years.

The percentage of internal migrants in the last five years increased from 11% in EICV4 to 12.3 % in EICV5. At national level, the percentage of internal migrants leaving the Northern Province has fallen from 12% in EICV4 to 9% in EICV5, whilst the percentage of migrants leaving the Eastern Province has risen from 19% in EICV4 to 24% in EICV5.

Figure 2.2 and Table 2.3 show the composition of internal migrants by the province from and within which they migrated in the last five years. Southern and Western Provinces have the highest percentages of internal migrants who moved from district to district within the same province, 41% and 43% respectively in EICV5.

In Kigali City, the percentage of migrants arriving from Western Province decreased from 20% in EICV4 to 15% in EICV5, and the percentage of migrants arriving from Eastern Province increased from 16% in EICV4 to 17% in EICV5. The percentage of internal migrants arriving in Kigali city from Southern and Northern Provinces fell by around four percentage points. Among the internal migrants in Eastern Province, the percentage of migrants arriving from 20% in EICV4 to 12.4% in EICV5.





Source: EICV4 & EICV5. Base population: all persons.

			P	revious p		Persons			
EICV5	% migrating internally in last 5years	Total population (000s)	Kigali City	Southern Province	Western Province	Northern Province	Eastern Province	Total	migrating internally in last 5 years (000s)
All Rwanda	12.3	11,893	26.6	23.4	17.5	8.8	23.7	100	1,466
Urban/rural									
Urban	27.5	2,194	29.8	28.3	18.6	8.0	15.4	100	603
Rural	8.9	9,699	24.3	20.0	16.7	9.5	29.5	100	863
Province									
Kigali City	32.4	1,631	32.0	29.9	14.8	6.5	16.7	100	528
Southern	9.6	2,739	33.0	41.4	11.9	2.3	11.4	100	263
Western	6.1	2,685	24.8	8.7	42.5	8.4	15.6	100	164
Northern	5.6	1,841	27.0	7.2	20.7	23.9	21.2	100	104
Eastern	13.6	2,998	15.9	13.3	13.8	12.4	44.5	100	407
Quintile									
Q1	7.6	2,343	15.1	25.1	23.7	6.0	30.2	100	179
Q2	8.5	2,345	19.2	23.6	17.3	7.7	32.2	100	199
Q3	8.5	2,346	18.7	18.8	18.6	11.3	32.5	100	199
Q4	11.5	2,356	28.2	22.5	17.6	9.6	22.1	100	271
Q5	24.7	2,503	34.0	24.7	15.4	8.9	17.0	100	618
Sex									
Male	12.5	5,711	28.5	21.4	17.6	8.1	24.5	100	714
Female	12.1	6.183	24.7	25.3	17.4	9.6	23.0	100	751

Table 2.3:	Percentage (%) of internal migrants in the last five years, by previous province of residence,
	urban/rural, province, consumption quintile and sex (EICV5)

Source: NISR, EICV5. Base population: all persons; persons migrating internally in last 5 years.

Primary reason for moving												_			
EICV5	Employment	Loss/lack of employment	Marriage	Parent/HH moved	To live in own house elsewhere	Other family reasons	Desire to return home	Studies	Trade and business	Disasters or insecurity	Bad health	Lack of land	Other	Total	Persons migrating internally in last 5 years (000s)
All Rwanda	23.1	12.8	6.3	0.2	2.9	10.3	30.3	5.0	0.4	0.3	1.0	2.9	4.3	0.1	1466
Urban/rural															
Urban	38.6	6.8	6.0	0.3	3.4	6.9	25.2	8.1	0.5	0.1	0.6	0.4	3.2	0.0	603
Rural	12.3	16.9	6.6	0.2	2.6	12.7	34.0	2.8	0.3	0.5	1.3	4.6	5.1	0.1	863
Province				-											
Kigali City	40.0	6.1	6.4	0.3	3.6	7.0	25.5	6.8	0.7	0.0	0.4	0.3	2.8	0.0	528
Southern	14.0	18.3	6.4	0.2	2.6	16.5	29.3	4.0	0.1	0.1	1.6	3.0	3.9	0.0	263
Western	19.1	22.9	6.1	0.0	1.6	11.1	22.5	5.6	0.5	0.1	1.7	0.7	7.3	0.6	164
Northern	18.2	10.0	11.1	0.0	3.9	16.7	24.0	5.7	0.0	0.9	3.0	2.2	4.3	0.0	104
Eastern	10.0	14.6	5.0	0.4	2.4	8.7	41.9	2.9	0.2	0.9	0.5	7.1	5.3	0.0	407
Quintile	-	-		-											
Q1	4.7	14.6	2.3	0.3	0.9	13.4	50.2	1.5	0.0	0.8	1.7	4.1	5.4	0.1	179
Q2	8.4	17.8	5.4	0.1	1.7	13.2	38.4	1.9	0.0	0.7	1.7	5.0	5.5	0.1	199
Q3	8.6	19.4	9.1	0.3	1.3	13.3	35.2	2.0	0.0	0.7	0.7	5.6	3.6	0.1	199
Q4	19.5	14.5	7.1	0.3	2.9	11.8	28.1	4.7	1.4	0.1	1.3	3.3	4.9	0.1	271
Q5	39.4	7.8	6.5	0.2	4.4	6.9	21.4	8.1	0.3	0.1	0.5	0.8	3.6	0.0	618
Sex	-			1											
Male	27.2	17.0	1.5	0.2	3.4	8.3	28.6	4.6	0.6	0.3	0.9	3.0	4.4	0.1	714
Female	19.3	8.8	11.0	0.3	2.4	12.2	32.0	5.3	0.2	0.4	1.0	2.7	4.3	0.0	751

# Table 2.4: Distribution (%) of internal migrants in the last five years, by primary reason for moving, current location (urban/rural, province), consumption quintile and sex (EICV5)

Source: NISR, EICV5. Base population: persons migrating internally in last 5 years.

## **Chapter 3: Health**

## 3.1. Disability

Around 4% of the Rwandan population aged 5 years and above reported having a disability in EICV5 and the rate has fallen very slightly over time. The percentage of persons with a disability is larger in rural areas than in urban areas (4.3% and 3.6% respectively in EICV5), and there is no difference by sex (4.2% for both male and female) with little difference between consumption quintiles.

# Figure 3.1: Percentage (%) of population aged 5 years and above with disability, by urban/rural, consumption quintile and sex (EICV4, EICV5)



Source: EICV4 & EICV5. Base population: persons aged 5 and above.

The percentage of the population with disability among people aged 65 and above has decreased from 37% in EICV4 to 30% in EICV5. The most common disability types are disability of the legs, accounting for a quarter of the population with disability, followed by mental disability (19%) and old age (14%).

Table 3.1: Percentage (%) of the population aged 5 years and above with disability, by disability type,
urban/rural, province, consumption quintile, sex and five-year age group (EICV5)

		Disability type									
EICV5	% with disability	Vision disability	Deaf or mute	Disability in the arms	Disability in the legs	Mental inability	Traumaitised	Very old	Other	Total	Persons with disability (000s)
All Rwanda	4.2	6.6	8.6	12.9	24.8	18.8	2.4	14.2	11.8	100.0	428
Urban/rural	•										
Urban	3.6	6.2	6.4	11.8	26.8	18.0	4.1	6.3	20.4	100.0	69
Rural	4.3	6.7	9.0	13.1	24.4	18.9	2.0	15.7	10.2	100.0	359
Province											
Kigali City	3.7	10.7	4.2	10.4	25.2	15.9	5.8	9.5	18.5	100.0	52
Southern	4.4	4.5	8.8	13.5	27.3	22.3	1.9	14.6	7.1	100.0	104
Western	4.3	6.2	7.8	16.6	23.4	15.7	1.6	15.5	13.3	100.0	98
Northern	4.5	6.5	9.0	10.4	24.9	18.0	2.7	17.5	11.2	100.0	71
Eastern	4.1	7.3	11.1	12.0	23.1	20.1	1.5	12.6	12.3	100.0	103
Quintile											
Q1	4.2	6.2	9.3	16.0	22.7	24.5	1.8	6.5	13.0	100.0	84
Q2	3.9	7.1	7.1	14.5	23.3	22.9	0.7	13.9	10.6	100.0	77
Q3	4.3	7.1	10.2	13.6	23.5	19.2	3.0	13.0	10.5	100.0	85
Q4	4.4	7.0	9.3	12.4	25.7	15.7	2.0	19.0	9.0	100.0	89
Q5	4.2	5.9	7.1	8.8	28.0	12.7	4.0	17.8	15.7	100.0	93
Sex											
Male	4.2	6.8	8.8	13.0	28.8	20.7	1.9	8.9	11.2	100.0	205
Female	4.2	6.5	8.4	12.8	21.1	17.0	2.8	19.0	12.4	100.0	223
5 year age group											
5-9	1.4	4.3	19.5	7.5	15.2	41.7	2.6	0.0	9.2	100.0	22
10-14	1.7	5.7	15.8	12.8	18.4	35.8	2.5	0.0	9.0	100.0	27
15-19	2.3	7.2	11.9	13.9	28.4	31.3	0.5	0.0	6.9	100.0	29
20-24	2.2	5.0	12.3	16.8	19.5	30.7	3.0	0.0	12.8	100.0	24
25-29	3.0	8.7	3.3	10.9	21.2	34.6	3.9	0.0	17.5	100.0	28

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					Disal	oility type					
EICV5	% with disability	Vision disability	Deaf or mute	Disability in the arms	Disability in the legs	Mental inability	Traumaitised	Very old	Other	Total	Persons with disability (000s)
30-34	2.9	4.4	9.4	10.1	34.4	26.2	2.5	0.0	13.0	100.0	26
35-39	3.9	5.1	9.1	15.0	33.6	19.1	3.5	0.0	14.7	100.0	28
40-44	5.1	5.6	7.2	19.0	23.8	23.1	1.2	0.0	20.1	100.0	26
45-49	6.1	8.1	7.3	25.2	23.2	15.1	4.9	0.0	16.3	100.0	25
50-54	6.4	9.4	4.1	18.4	31.6	17.5	2.4	0.0	16.8	100.0	21
55-59	7.1	8.0	8.1	14.0	33.9	13.6	3.4	0.0	19.0	100.0	22
60-64	10.7	8.6	6.1	18.7	36.2	15.5	3.1	0.0	11.7	100.0	24
65+	30.3	6.6	6.4	7.7	20.4	2.6	1.4	47.9	7.1	100.0	126

Source: NISR, EICV5. Base population: persons aged 5 and above.

#### 3.2. Access to and use of health services

Among those who reported health problems in the four weeks prior to the survey, 57% had medical consultation. In Western Province, 49% of those who reported health problems visited a healthcare centre for consultation, compared with 63% in Eastern Province. The percentage of people visiting a healthcare centre for consultation ranges from 48% in the lowest consumption quintile to 66% in the highest, and does not differ much between males and females.

Table 3.2: Percentage (%) of population reporting health problem in last four weeks and whether medical consultation was made, according to urban/rural, province, consumption quintile and sex (EICV5)

	% reporting	Total	Made	medical co	nsultation?		Persons reporting	
EICV5	health problem in last 4 weeks	population (000s)	Yes	No	Don't know	Total	health problem in last 4 weeks (000s)	
All Rwanda	32.5	11,893	56.9	42.9	0.2	100	3,866	
Urban/rural								
Urban	26.1	2,194	59.7	40.1	0.2	100	573	
Rural	33.9	9,699	56.4	43.4	0.2	100	3,293	
Province								
Kigali City	26.3	1,631	59.2	40.8	0.0	100	428	
Southern	38.5	2,739	55.6	44.2	0.2	100	1,054	
Western	30.8	2,685	49.1	50.7	0.3	100	827	
Northern	26.5	1,841	58.1	41.6	0.3	100	487	
Eastern	35.7	2,998	62.8	37.1	0.1	100	1,069	
Quintile								
Q1	33.5	2,343	47.7	52.1	0.2	100	786	
Q2	33.3	2,345	52.4	47.4	0.2	100	782	
Q3	33.4	2,346	56.2	43.6	0.2	100	785	
Q4	33.4	2,356	62.7	37.2	0.1	100	788	
Q5	29	2,503	66.3	33.5	0.1	100	726	
Sex								
Male	29.8	5,711	56.6	43.1	0.3	100	1,704	
Female	35.0	6,183	57.2	42.8	0.1	100	2,162	
5 year age group								
0-4	38.7	1,709	59.9	40.1	0.1	100	661	
5-9	27.9	1,530	57.9	42.1	0.0	100	426	
10-14	26.0	1,626	57.1	42.9	0.0	100	423	
15-19	24.2	1,250	60.0	39.6	0.3	100	303	
20-24	28.0	1,052	58.6	40.9	0.4	100	294	
25-29	30.5	920	56.8	42.8	0.4	100	280	
30-34	31.2	885	56.3	43.5	0.2	100	276	
35-39	31.8	724	58.0	41.8	0.2	100	230	
40-44	35.3	502	54.2	45.5	0.3	100	177	
45-49	37.1	407	51.4	48.5	0.1	100	151	
50-54	42.9	333	54.4	45.3	0.2	100	143	
55-59	47.8	312	52.6	47.4	0.0	100	149	
60-64	50.7	225	52.2	47.6	0.2	100	114	
65+	56.9	418	52.2	47.6	0.2	100	238	

Source: NISR, EICV5. Base population: all persons; persons reporting health problem in last 4 weeks

Considering the total Rwandan population, around 20% made a medical consultation in the four weeks preceding the survey. Sickness was the major reason for medical consultation in both urban and rural areas. Aside from sickness, the most common reasons for medical consultation are vaccination and general visit/preventive healthcare in urban areas, and in rural areas.

Table 3.3: Pe	rcentage (%) of	population ma	iking a medical	consultation	in last fou	r weeks, b	y reason
ac	cording to urban	/rural, provinc	e, consumption	quintile, sex a	nd five-yea	r age group	o (EICV5)

					Reaso	on for co	nsultat	ion				Persons
EICV5	% making medical consultation in last 4 weeks	Total population (000s)	General visit or preventive	Sickness	Injury	Sickness and injury	Vaccination	Prenatal care	Postnatal care	Other	Total	making medical consultation in last 4 weeks (000s)
All Rwanda	20.3	11,893	2.5	86.7	1.6	0.3	5.4	2.0	0.3	1.1	100	2,414
Urban/rural												
Urban	17.1	2,194	3.8	86.1	1.8	0.3	4.4	2.1	0.1	1.5	100	375
Rural	21.0	9,699	2.3	86.8	1.6	0.3	5.6	2.0	0.3	1.1	100	2,039
Province			-		-	-	-				-	
Kigali City	16.8	1,631	2.8	87.6	1.6	0.3	3.6	2.3	0.0	1.8	100	274
Southern	23.3	2,739	2.0	88.5	1.0	0.3	5.2	1.8	0.4	0.8	100	638
Western	16.8	2,685	1.9	86.0	1.7	0.3	6.3	2.3	0.2	1.3	100	451
Northern	17.6	1,841	6.1	79.5	2.5	0.8	6.2	2.8	0.5	1.7	100	324
Eastern	24.3	2,998	1.7	88.2	1.8	0.2	5.4	1.7	0.2	0.9	100	728
Quintile			-			-	-					
Q1	17.6	2,343	1.7	87.2	1.3	0.3	6.6	1.6	0.1	1.0	100	412
Q2	19.2	2,345	1.7	86.9	1.4	0.2	6.6	1.8	0.4	1.0	100	451
Q3	20.5	2,346	2.5	86.4	2.3	0.4	4.6	2.0	0.4	1.3	100	480
Q4	22.8	2,356	2.5	87.1	1.8	0.3	4.9	2.4	0.3	0.7	100	538
Q5	21.3	2,503	3.8	85.8	1.3	0.4	4.7	2.3	0.1	1.6	100	534
			-		-	-	-				-	Sex
Male	18.3	5,711	2.7	87.6	2.4	0.5	5.7	0.0	0.0	1.1	100	1,047
Female	22.1	6,183	2.4	85.9	1.0	0.2	5.2	3.6	0.5	1.2	100	1,368
5 year age group												
0-4	28.3	1,709	1.3	76.6	0.6	0.2	20.5	0.0	0.0	0.8	100	483
5-9	16.8	1,530	0.7	93.2	1.7	0.3	3.8	0.0	0.0	0.4	100	257
10-14	15.5	1,626	0.7	93.1	1.9	0.4	3.3	0.0	0.0	0.6	100	252
15-19	15.3	1,250	1.1	90.7	3.1	0.3	1.0	1.5	0.4	1.9	100	192

Reason for consultation												Persons
EICV5	% making medical consultation in last 4 weeks	Total population (000s)	General visit or preventive	Sickness	Injury	Sickness and injury	Vaccination	Prenatal care	Postnatal care	Other	Total	making medical consultation in last 4 weeks (000s)
20-24	18.0	1,052	2.5	84.8	2.4	0.5	1.4	5.7	0.6	2.0	100	189
25-29	20.0	920	3.9	80.9	2.4	0.5	1.6	7.7	1.1	2.0	100	184
30-34	19.8	885	4.0	84.0	1.8	0.2	1.2	6.7	0.6	1.4	100	175
35-39	20.3	724	3.7	84.1	2.3	0.4	1.5	5.5	0.6	1.9	100	147
40-44	20.2	502	3.8	91.3	1.0	0.5	0.5	1.4	0.5	1.0	100	101
45-49	20.5	407	7.6	90.2	1.1	0.2	0.2	0.2	0.0	0.5	100	84
50-54	24.5	333	5.5	90.6	1.6	0.2	0.6	0.0	0.0	1.5	100	82
55-59	25.9	312	3.1	95.1	1.1	0.2	0.0	0.0	0.0	0.5	100	81
60-64	27.3	225	4.5	90.6	1.6	0.5	0.7	0.0	0.0	2.1	100	62
65+	30.3	418	3.5	94.6	0.9	0.3	0.4	0.0	0.0	0.3	100	127

Source: EICV 5. Base population: all persons; persons reporting health problem in last 4 weeks.

Table 3.4 indicates that the estimated mean time walking to travel to a health centre is around 50 minutes, a decrease from 57 minutes in EICV4; the improvement in accessibility is more notable in rural areas. In Northern Province also, the mean time to health centre has dropped from 57 minutes in EICV4 to 43 minutes in EICV5. Meanwhile, the percentage of households satisfied with their health Centre has decreased from 89% to 85% between EICV4 and EICV5. This decrease in the satisfaction rate is seen across all provinces. Although the mean time in minutes to a health Centre ranges notably from 55 minutes in the lowest consumption quintile to 41 minutes in the highest, there is a difference in the percentage satisfied with the health Centre 88% in the lowest quintiles, compared to 82% in the highest quintiles.

FICV5	Mean time (minutes) to health	% satisfied with	Households using health
EICVS	centre	health centre	centre (000s)
All Rwanda	49.9	85.4	2,585
Urban/rural			
Urban	33.1	81.8	457
Rural	53.5	86.1	2,128
Province			
Kigali City	31.4	81.3	349
Southern	56.2	86.7	596
Western	53.6	85.0	567
Northern	43.2	89.7	413
Eastern	55.1	83.9	659
Quintile			
Q1	55.5	88.2	423
Q2	54.4	86.8	470
Q3	52.2	86.5	516
Q4	50.2	84.0	556
Q5	40.4	82.5	620

Table 3.4: Mean time (in minutes, on foot) to health centre and percentage of households satisfied with
health Centre, by urban/rural, province and consumption quintile (EICV5)

Source: NISR, EICV5. Base population: households using health centre (sometimes, regularly, and often)

As shown in Table3.5 and Figure 3.2, the EICV5 data indicates that 74% of the population in Rwanda has got health insurance compared to 70% in EICV4. Male and female have equal access to health insurance. The percentage of people with health insurance has slightly increased from EICV4 to EICV5 both for the urban and rural population. Similarly, in Northern Province, the percentage of people with health insurance has increased by around 8 percentage points from EICV4 to EICV5, while in the Eastern Province the data indicates a decrease of nearly 1.5 percentage points from EICV4 to EICV5.

In consumption quintiles, the percentage with health insurance has all increased. Community based health insurance (Mutual insurance) continues to be the most common insurance provider among those with health insurance, particularly in rural areas and among persons in the lower consumption quintiles, while the percentage with insurance from the "Rwandaise d'Assurance Maladie" (RAMA) is highest in urban areas and among persons in the highest consumption quintile. The percentage with insurance from other providers such as from employers and MMI remains relatively low.





Source: EICV4 & EICV5.

	% with	Total		Тур	e of insuran	ce			Persons with	
EICV5	health insurance	population (000s)	RAMA	Mutual insurance	Employer	MMI	Other insurance	Total	health insurance (000s)	
All Rwanda	73.9	11,893	4.3	93.5	0.2	1.2	0.8	100	8,794	
Urban/rural										
Urban	79.5	2194	11	82.3	0.7	3.2	2.8	100	1745	
Rural	72.7	9699	2.6	96.3	0.1	0.7	0.3	100	7049	
Province										
Kigali City	76.8	1631	9	84	0.7	2.9	3.4	100	1252	
Southern	68.9	2739	4.3	94.3	0.1	0.7	0.6	100	1886	
Western	72.2	2685	3.2	95.3	0.2	0.8	0.4	100	1940	
Northern	83.8	1841	3.9	94.8	0	1	0.2	100	1542	
Eastern	72.5	2998	2.7	95.8	0	1.3	0.2	100	2174	
Quintile										
Q1	60.8	2343	0.1	99.7	0	0.1	0.1	100	1426	
Q2	66.8	2345	0.5	99.1	0	0.2	0.1	100	1567	
Q3	73.1	2346	1	98.7	0	0.3	0.1	100	1716	
Q4	80.5	2356	2.2	96.3	0.1	1.1	0.4	100	1896	
Q5	87.5	2503	14.1	79.1	0.7	3.5	2.5	100	2190	
Sex										
Male	73.4	5711	4.6	92.8	0.2	1.4	0.	9 100	4190	
Female	74.5	6183	3.9	94.2	0.2	1.1	0.	7 100	4604	

 Table 3.5: Percentage (%) of population with health insurance, by type of insurance, according to urban/rural, province, consumption quintile and sex (EICV5)

Source: NISR, EICV5. Base population: all persons with health insurance.

## **Chapter 4: Education**

The following section presents the indicators on education attendance, education attainment and literacy rates of the population in Rwanda. It shows key education indicators aggregated across geographical areas and population groups.

### 4.1. School Attendance

Table 4.1 shows the distribution of population aged 6 and above who have ever attended school by according to background characteristics. Overall, ever attended school has remained consistently high in Rwanda (87%) over the past three years, with 90% of all men and 85% of all women age 6 and above who have ever attended school. In general, ever attended school is higher in urban areas (95%) than in rural areas (88%). In addition, Kigali City has the highest percentage of people who have ever attended school (95%) compared to other provinces. In terms of gender, no major disparity can be observed between males and females among pupils ever attended school.

	Popu	lation who e	ver attend	led school (%)	Population aged 6 and above (000s)					
EICV5	Male	Female	Total	Gender Parity index	Male	Female	Total			
All Rwanda	89.5	85.1	87.2	0.95	4,712	5,189	9,901			
Urban/rural										
Urban	94.9	91.0	92.9	0.96	910	942	1,852			
Rural	88.2	83.8	85.9	0.95	3,802	4,247	8,049			
Province										
Kigali City	95.2	91.4	93.3	0.96	685	690	1,375			
Southern	88.4	85.4	86.8	0.97	1,091	1,211	2,302			
Western	88.2	83.2	85.6	0.94	1,045	1,169	2,213			
Northern	89.7	84.1	86.7	0.94	717	819	1,536			
Eastern	88.3	83.7	85.9	0.95	1,175	1,300	2,474			
Age group										
6-9	84.5	86.6	85.6	1.02	609	638	1,247			
10-14	98.1	98.9	98.5	1.01	814	812	1,626			
15-19	97.4	98.4	97.9	1.01	619	631	1,250			
20-24	96.7	96.9	96.8	1.00	488	563	1,052			
25-29	94.0	93.2	93.6	0.99	438	482	920			
30-34	89.4	87.3	88.3	0.98	417	468	885			

Table 4.1: Percentage of the population aged 6 and above who have ever attended school by sex according
to urban/rural, province, age group and consumption quintile (EICV5)

	Popu	lation who e	ver attend	ed school (%)	Population aged 6 and above (000s)				
EICV5	Male	Female	Total	Gender Parity index	Male	Female	Total		
35-39	88.0	84.3	86.1	0.96	350	374	724		
40-44	83.9	78.4	80.9	0.93	231	271	502		
45-49	81.8	72.6	76.9	0.89	191	215	407		
50-54	73.4	63.7	68.4	0.87	160	173	333		
55-59	72.5	57.4	63.7	0.79	131	182	312		
60-64	69.1	46.4	56.5	0.67	100	125	225		
65+	64.5	30.2	43.7	0.47	164	254	418		
Quintile									
Q1	82.9	80.9	81.8	0.98	882	1,027	1,909		
Q2	87.4	83.9	85.5	0.96	881	1,033	1,914		
Q3	89.5	84.9	87.1	0.95	914	1,026	1,940		
Q4	91.4	85.0	88.1	0.93	960	1,024	1,983		
Q5	95.0	90.4	92.7	0.95	1,075	1,080	2,154		
Disability status									
Not disabled	90.3	86.5	88.3	0.96	4,508	4,967	9,475		
Disabled	71.2	53.3	61.9	0.75	204	222	425		

Source: NISR, EICV5. Base population: persons aged 6 and above.

EICV considers someone as a 'currently attending school' when he/she reports having attended school in 12 months prior to the interview. The reference period is thus a relative measure of attendance for each respondent with a standardized retrospective duration of 12 months. According to Table 4.2, over half (59%) of population aged between 6 and 30 attended school in the past 12 months preceding the interview. When age is considered, younger students had the highest attendance in the last 12 months. The highest current attendances were observed among those aged between 6 and 9 (85%) and those aged between 10 and 14 (95%) while the lowest was found among those aged between 25 and 30 (5%).

FIGUE	Population who	attended scho (%)	ol in the pa	st 12 months	Population aged between 6 and 30 (000s)				
EICV5	Male	Female	Total	Gender Parity index	Male	Female	Total		
All Rwanda	59.4	56.4	57.8	0.95	3,066	3,244	6,310		
Urban/rural									
Urban	53.9	49.4	51.6	0.92	597	641	1,238		
Rural	60.7	58.1	59.4	0.96	2,469	2603	5,072		
Province									
Kigali City	50.4	44.6	47.4	0.89	436	471	907		
Southern	61.3	59.7	60.5	0.97	700	714	1,414		
Western	63.3	58.2	60.7	0.92	697	733	1,430		
Northern	59.9	58.5	59.1	0.98	467	510	977		
Eastern	59.0	57.2	58.1	0.97	766	815	1,581		
Age group									
6-9	83.9	85.8	84.9	1.02	609	638	1,247		
10-14	94.5	95.7	95.1	1.01	814	812	1,626		
15-19	62.0	59.8	60.9	0.96	619	631	1,250		
20-24	24.8	18.2	21.3	0.73	488	563	1,052		
25-30	6.8	4.0	5.3	0.58	536	599	1,135		
Quintile									
Q1	82.9	80.9	61.8	0.98	599	662	1,261		
Q2	87.4	83.9	60.4	0.96	581	653	1,234		
Q3	89.5	84.9	59.5	0.95	599	629	1,227		
Q4	91.4	85.0	56.9	0.93	618	613	1,231		
Q5	95.0	90.4	51.2	0.95	669	686	1,355		
Disability status									
Not disabled	90.3	86.5	58.3	0.96	2,994	3,183	6,177		
Disabled	71.2	53.3	35.8	0.75	72	61	133		

## Table 4.2: Percentage of the population aged between 6 and 30 who attended school in the past 12 months by sex according to urban/rural, province, age group and consumption quintile (EICV5)

Source: NISR, EICV5. Base population: persons aged between 6 and 30

EICV5 results indicate that public and government-aided schools are the most attended schools in Rwanda with 56% and 36% respectively (Table 4.3). However, there is still a remarkable gap between urban and rural areas regarding private school attendance (28% and 4% respectively). Kigali City presents the highest number of people who attended private schools compared to other provinces (30%) while the Eastern province has the highest number of people who attended public schools (77%). Government-aided schools are predominant among the

population in the poorest quintile (44%) while private schools are more common among those in the richest quintile and among those aged between 25 and 30 (28% and 48% respectively).

Table 4.3: Percentage of the population aged between 6 and 30 who attended school in the past 12 months<br/>by type of school according to urban/rural, province, sex, age group and consumption quintile<br/>(EICV5)

		Type of school			Population aged between 6
EICV5	Public school	Private school	Government- aided school	Total	and 30 who attended school in the past 12 months (000s)
All Rwanda	55.7	7.9	36.4	100	3,650
Urban/rural					
Urban	56.3	27.6	16.1	100	638
Rural	55.6	3.6	40.8	100	3,012
Province					
Kigali City	60.3	30.0	9.7	100	430
Southern	39.7	4.4	55.9	100	856
Western	43.1	3.4	53.5	100	868
Northern	63.2	5.2	31.7	100	578
Eastern	76.7	6.6	16.7	100	919
Sex					
Male	55.4	8.0	36.7	100	1,822
Female	56.1	7.8	36.1	100	1,828
5 year age group					
6-9	52.5	6.6	40.9	100	1,058
10-14	57.3	4.1	38.7	100	1,547
15-19	58.0	7.9	34.2	100	761
20-24	51.7	27.8	20.4	100	224
25-30	44.5	48.3	7.2	100	60
Quintile					
Q1	54.1	1.8	44.1	100	780
Q2	55.0	1.8	43.2	100	746
Q3	59.1	2.7	38.2	100	731
Q4	59.0	6.6	34.4	100	700
Q5	51.6	27.6	20.8	100	693

Source: NISR, EICV5. Base population: persons aged between 6 and 30 and attending school in past 12 months.

#### 4.2. Educational attainment

Educational attainment refers to the highest level of education that an individual has attained or completed. This is distinct from the level of schooling that an individual is attending. Tables 4.4 and 4.5 show the percent distribution of male and female household populations aged 10 and above by highest level of education attained according to urban/rural, province, household consumption quintile and age group. As shown in Table 4.4 and 4.5, the vast majority of Rwandans have attended school, many have attended primary school. Overall 10% of males age 10 and above have never been to school, 69% attended primary school, 14% attended secondary school and 3.7% attained university school.

Educational attainment of females is similar to that of males. Fifteen percent of females age 10 and above have never attended school, 65% attended primary school, 14.5% attended secondary school, and 2.6% attained university school. The result also showed disparity in education attainment between urban and rural for both females and males. For example, more males in urban areas (12.4%) than males in rural areas (1.5%) had attained university education. Likewise, less females in rural areas (0.9%) than females in urban areas (10.4%) attained university education. Disaggregation of educational attendance by provinces revealed disparities among provinces at higher levels of education. Attainment levels in Kigali City, for both males and females, were the highest compared with other provinces.

The comparison between the educational outcomes of the population from the lowest consumption quintile and those from the highest quintile reveals a big gap at university level. For example, 13% of males from the highest quintile attained university level versus 0.2% of males from the lowest quintile among).

			Ма	ale highest level o	of schooling			
EICV5	No Education	Pre primary	Primary	Post primary	Secondary	University	Not stated	Total
All Rwanda	9.7	0.3	69.1	2.8	14.4	3.7	0.0	100
Urban/rural	•	•	•					
Urban	4.3	0.2	50.5	5.8	26.9	12.4	0.0	100
Rural	11.1	0.3	73.8	2.1	11.3	1.5	0.0	100
Province	•	•	•					
Kigali City	4.0	0.1	52.3	5.6	26.4	11.6	0.0	100
Southern	10.6	0.2	73.3	2.9	10.9	2.1	0.0	100
Western	10.9	0.2	71.8	2.1	12.8	2.3	0.0	100
Northern	10.8	0.2	70.4	2.1	13.5	3.0	0.1	100
Eastern	10.8	0.6	72.3	2.1	12.3	1.9	0.0	100
Quintile								
Q1	15.1	0.8	78.3	0.9	4.8	0.2	0.0	100
Q2	11.9	0.2	77.4	1.7	8.5	0.3	0.0	100
Q3	9.9	0.3	76.2	1.9	11.3	0.4	0.0	100
Q4	8.7	0.1	70.2	3.3	15.9	1.9	0.0	100
Q5	4.9	0.0	49.4	5.4	27.1	13.0	0.0	100
Age group								
10-14	1.9	1.2	95.0	0.1	1.8	0.0	0.0	100
15-19	2.6	0.1	69.5	1.8	26.1	0.0	0.0	100
20-24	3.3	0.0	53.0	5.0	35.0	3.9	0.0	100
25-29	6.0	0.0	57.9	3.5	22.4	10.1	0.0	100
30-34	10.6	0.0	66.8	2.7	11.8	8.1	0.0	100
35-39	12.0	0.1	70.2	2.3	9.7	5.8	0.1	100
40-44	16.1	0.0	63.6	4.6	9.5	6.3	0.0	100
45-49	18.2	0.1	60.6	7.3	7.7	6.0	0.0	100
50-54	26.6	0.0	57.4	7.3	6.2	2.4	0.1	100
55-59	27.6	0.0	64.2	3.1	3.9	1.1	0.1	100
60-64	30.9	0.0	60.3	2.7	4.6	1.5	0.2	100
65-69	27.5	0.0	66.5	0.8	4.2	1.0	0.0	100
70-74	40.3	0.0	54.6	1.3	3.8	0.0	0.0	100
75-79	34.6	0.0	57.4	3.2	3.6	1.2	0.0	100
80-84	35.1	0.0	57.0	0.0	7.9	0.0	0.0	100
85+	59.4	0.6	39.1	0.0	1.0	0.0	0.0	100

# Table 4.4: Percent distribution of male population age 10 and over by highest level of schooling attended according to background characteristics (EICV5)

85+59.40.639.1Source: NISR, EICV5. Base population: persons aged 10 and above in 2016

Table	4.5:	Percent	distributio	n of	female	population	age	10	and	over	by	highest	level	of	schooling
		attended	according t	o bac	kgroun	d characteri	stics	(EI	CV5)						

	Female highest level of schooling									
EICV5	No Education	Pre primary	Primary	Post primary	Secondary	University	Not stated	Total		
All Rwanda	15.2	0.2	65.3	2.2	14.5	2.6	0.0	100		
Urban/rural			•							
Urban	8.5	0.2	50.0	4.1	26.8	10.4	0.0	100		
Rural	16.7	0.2	68.7	1.8	11.7	0.9	0.0	100		
Province										
Kigali City	7.6	0.2	50.3	4.5	26.5	10.9	0.0	100		
Southern	14.7	0.1	68.9	2.5	12.0	1.7	0.0	100		
Western	17.2	0.2	67.5	1.5	12.3	1.2	0.0	100		
Northern	17.2	0.1	64.2	2.0	14.9	1.6	0.0	100		
Eastern	16.5	0.3	68.7	1.5	11.9	1.0	0.0	100		
Quintile										
Q1	18.6	0.3	75.5	0.8	4.7	0.0	0.0	100		
Q2	16.2	0.3	74.3	1.1	8.0	0.1	0.0	100		
Q3	15.8	0.2	70.2	1.8	11.9	0.1	0.0	100		
Q4	16.0	0.2	63.6	2.7	16.4	1.1	0.0	100		
Q5	9.9	0.2	45.4	4.4	29.3	10.9	0.0	100		
Age group										
10-14	1.1	0.9	95.2	0.1	2.7	0.0	0.0	100		
15-19	1.6	0.0	64.3	1.2	32.9	0.0	0.0	100		
20-24	3.1	0.0	52.4	3.8	36.8	3.9	0.0	100		
25-29	6.8	0.1	61.6	2.9	21.1	7.5	0.0	100		
30-34	12.7	0.1	68.1	2.1	10.7	6.3	0.0	100		
35-39	15.7	0.1	69.8	2.4	8.4	3.7	0.0	100		
40-44	21.7	0.1	65.1	3.4	6.7	3.0	0.0	100		
45-49	27.4	0.0	60.9	6.0	3.7	2.2	0.0	100		
50-54	36.3	0.0	54.5	4.9	2.9	1.4	0.0	100		
55-59	42.6	0.0	51.5	2.8	2.0	1.0	0.0	100		
60-64	53.6	0.0	42.0	2.1	1.9	0.4	0.0	100		
65-69	59.9	0.0	36.0	1.3	1.6	1.2	0.0	100		
70-74	68.3	0.0	29.9	0.5	1.3	0.0	0.0	100		
75-79	72.6	0.0	27.0	0.4	0.0	0.0	0.0	100		
80-84	81.1	0.0	17.6	0.0	0.5	0.0	0.9	100		
85+	87.8	0.6	11.7	0.0	0.0	0.0	0.0	100		

Source: NISR, EICV5. Base population: persons aged 10 and above in 2016

The number of people attended tertiary education level in Rwanda is only 3.1% as shown in Table 4.6. In urban area, attendance rate in tertiary education is much higher than in rural area (7.8% and 1.6% respectively).

Table	4.6: P	Percentage	of the	individuals	aged	between	16	and 3	30 a	ittending	an	institution	of h	igher
	le	arning by	urban/r	'ural, provin	ce, ag	e group ar	ıd se	ex (EIC	CV5)					

FIGUE	Population	n who attend	ed tertiary e (%)	ducation in 2016	Population aged between 16 and 30 in 2016 (000s)				
EICV5	Male	Female	Total	Gender Parity Index	Male	Female	Total		
All Rwanda	3.5	2.8	3.1	0.79	1472	1625	3,098		
Urban/rural									
Urban	8.3	7.3	7.8	0.87	376	396	772		
Rural	1.8	1.3	1.6	0.71	1096	1229	2,325		
Province									
Kigali City	8.1	7.1	7.6	0.88	283	307	590		
Southern	2.3	2.7	2.5	1.16	315	338	652		
Western	2.6	1.4	2.0	0.56	306	352	658		
Northern	3.1	1.7	2.3	0.55	228	255	483		
Eastern	2.0	1.4	1.7	0.70	340	373	714		
Age group									
16-20	0.9	1.0	1.0	1.17	585	609	1194		
21-25	6.7	5.1	5.8	0.76	458	522	979		
26-30	3.8	2.5	3.1	0.67	430	495	924		
Quintile									
Q1	0.1	0.0	0.1	0.00	195	247	442		
Q2	0.7	0.2	0.4	0.23	227	284	511		
Q3	0.7	0.3	0.5	0.42	272	304	576		
Q4	2.2	2.0	2.1	0.91	330	335	665		
Q5	9.0	8.0	8.5	0.89	449	456	905		
Disability status									
Not disabled	3.6	2.8	3.2	0.79	1429	1588	3017		
Disabled	1.3	1.0	1.1	0.77	43	37	80		

Source: NISR, EICV5. Base population: persons aged between 16 and 30 in 2016.

#### 4.3. Literacy and Numeracy

In this survey, literacy was measured through a self-assessment question on whether the respondent can read and write a simple note. Table 4.7 shows the distribution of literate population aged 15 and above by background characteristics. Literacy among the population of Rwanda has improved between 2014 and 2017. Overall, the adult literacy rate among the population aged 15 and above is 73%. Seventy-eight percent of males and 69% of female are literate considering they are able to read and write a simple note.

Population living in urban areas are more likely to be literate than those living in rural areas (87% vs 70%), and the gap in literacy rates between males and females is higher in rural than in urban areas. Ninety-one percent of urban males and 83% of urban female are literate, as compared with 74% of rural male and 66 of rural females. Literacy among females decreases with age, from 88% among those aged between 15 and 19 to 63% among those aged between 45 and 49. Across provinces, Kigali City has the highest literacy rate of 88% while Western Province has the lowest (69%) literacy rate. Table 4.7 also shows that among the persons with disabilities 43% were literate and among persons without disabilities 75% were literate. Implying that person with disabilities who are literate are more successful in their face-to-face communication with others and are more readily acceptable by their peers without disabilities.

	Literacy rate among the population aged 15 and above											
		Rwa	ında			Ur	ban			Ru	ral	
EICV5	Male	Female	Total	Gender parity index	Male	Female	Total	Gender parity index	Male	Female	Total	Gender parity index
All Rwanda	77.6	69.4	73.2	0.89	90.7	83.2	86.9	0.92	74.0	66.1	69.7	0.89
Province												
Kigali City	89.6	85.6	87.6	0.95	92.6	87.9	90.2	0.95	79.9	78.0	79.0	0.98
Southern	73.1	67.6	70.1	0.93	87.2	78.2	82.4	0.90	71.6	66.5	68.9	0.93
Western	74.9	64.1	69.0	0.86	87.3	75.8	81.4	0.87	72.7	62.4	67.0	0.86
Northern	76.7	67.9	72.0	0.89	88.2	77.1	82.3	0.87	75.5	67.0	70.9	0.89
Eastern	76.4	67.1	71.4	0.88	89.6	76.8	83.2	0.86	75.2	66.4	70.5	0.88
Quintile												
Q1	63.4	56.0	59.3	0.88	71.1	57.2	63.4	0.81	62.8	55.9	59.0	0.89
Q2	70.6	64.1	67.0	0.91	74.0	70.9	72.3	0.96	70.3	63.5	66.5	0.90
Q3	75.3	68.4	71.6	0.91	83.9	71.3	77.5	0.85	74.2	68.1	70.9	0.92
04	79.9	71.4	75.5	0.89	89.7	78.1	83.7	0.87	78.2	70.2	74.0	0.90

 Table 4.7: Literacy rate among the population aged 15 and above by sex according to province, consumption quintile and age group (EICV5)

	Literacy rate among the population aged 15 and above											
		Rwa	anda			Ur	ban			Ru	ral	
EICV5	Male	Female	Total	Gender parity index	Male	Female	Total	Gender parity index	Male	Female	Total	Gender parity index
Q5	90.2	82.5	86.3	0.91	95.3	90.7	93.0	0.95	84.9	74.4	79.6	0.88
Disability status												
Not disabled	78.9	71.5	75.0	0.91	91.3	84.6	87.9	0.93	75.4	68.3	71.6	0.91
Disabled	54.2	32.6	42.7	0.60	74.7	55.6	64.0	0.74	50.6	28.0	38.6	0.55
Age group												
15-19	82.4	88.4	85.4	1.07	91.3	91.2	91.3	1.00	80.5	87.7	84.0	1.09
20-24	86.8	88.6	87.8	1.02	91.8	93.5	92.7	1.02	84.9	87.0	86.1	1.02
25-29	84.4	80.4	82.3	0.95	95.1	89.0	92.1	0.94	79.9	77.6	78.7	0.97
30-34	77.4	71.5	74.2	0.92	90.5	80.4	85.3	0.89	73.1	68.8	70.8	0.94
35-39	77.4	72.0	74.6	0.93	91.4	87.4	89.6	0.96	73.4	68.8	70.9	0.94
40-44	76.9	66.9	71.5	0.87	90.2	81.3	85.8	0.90	73.5	63.9	68.2	0.87
45-49	77.3	62.8	69.6	0.81	88.5	83.4	86.6	0.94	74.0	60.1	66.2	0.81
50-54	66.9	48.9	57.5	0.73	91.5	62.3	77.6	0.68	62.2	46.9	54.1	0.75
55-59	63.7	39.2	49.5	0.62	79.5	58.3	66.9	0.73	61.9	36.9	47.4	0.60
60-64	55.7	28.3	40.5	0.51	76.5	46.3	56.4	0.61	53.7	25.4	38.3	0.47
65-69	61.0	23.0	39.3	0.38	77.6	53.1	65.9	0.68	58.2	19.8	35.8	0.34
70-74	46.7	17.2	28.4	0.37	67.3	30.4	43.5	0.45	43.5	14.9	25.8	0.34
75-79	54.2	11.2	28.9	0.21	62.4	20.7	40.6	0.33	53.2	10.3	27.6	0.19
80-84	38.8	2.2	13.6	0.06	67.0	5.0	19.3	0.07	36.3	1.8	12.9	0.05
85+	21.0	3.4	9.7	0.16	0.0	7.1	4.7	0.0	22.5	3.1	10.0	0.14

Source: NISR, EICV5. Base population: persons aged 15 and above

Table 4.8 shows the literacy rates for persons aged between 15 and 24. Overall, the youth literacy rate is 86.5%. Eighty-nine percent of females are literate compared to 84% of men. In terms of consumption quintiles, notwithstanding some improvements made in the youngest age cohort (15 - 24 years), literacy rate has been increasing for the population in the richest quintiles (from 91% in 2014 to 93% in 2017).

Youth literacy rates among both males and females are higher in urban areas than in rural areas. The urban-rural gap in youth literacy is wider among males. The female youth literacy rate is highest in Kigali City (93%) and lowest in Western Province (86%). Among males, Southern Province register the lowest youth literacy rate (82%). Among youth, gender disparities in literacy skills are generally smaller and improving more quickly over time.

	Literacy rate among the population aged between 15 and 24											
			Rwanda	1		U	rban				Rural	
EICV5	Male	Female	Total	Gender parity index	Male	Female	Total	Gender parity index	Male	Female	Total	Gender parity index
All Rwanda	84.3	88.5	86.5	1.05	91.6	92.4	92.0	1.01	82.3	87.4	84.9	1.06
Province												
Kigali City	90.5	92.6	91.6	1.02	93.0	93.2	93.1	1.00	82.1	90.0	85.7	1.10
Southern	82.2	89.0	85.6	1.08	91.5	91.5	91.5	1.00	81.1	88.7	84.9	1.09
Western	83.1	85.6	84.4	1.03	88.6	89.1	88.9	1.01	82.1	84.9	83.6	1.03
Northern	84.7	90.6	87.7	1.07	88.6	94.7	91.8	1.07	84.2	90.1	87.3	1.07
Eastern	83.1	86.6	84.9	1.04	90.2	91.6	90.9	1.01	82.4	86.2	84.4	1.05
Quintile												
Q1	75.7	78.6	77.2	1.04	78.9	78.7	78.8	1.00	75.5	78.6	77.1	1.04
Q2	80.6	85.9	83.4	1.07	74.4	86.9	81.3	1.17	81.2	85.8	83.6	1.06
Q3	84.6	88.9	86.8	1.05	92.4	92.2	92.3	1.00	83.4	88.6	86.2	1.06
Q4	85.2	92.2	88.7	1.08	89.0	92.5	90.8	1.04	84.6	92.2	88.3	1.09
Q5	91.5	93.3	92.5	1.02	95.1	93.9	94.5	0.99	87.6	92.6	90.1	1.06
Disability status												
Not disabled	85.1	89.2	87.2	1.05	92.0	92.6	92.3	1.01	83.2	88.2	85.7	1.06
Disabled	54.8	55.5	55.1	1.01	71.4	75.1	73.1	1.05	51.6	51.6	51.6	1.00
Age group												
15-19	82.4	88.4	85.4	1.07	91.3	91.2	91.3	1.00	80.5	87.7	84.0	1.09
20-24	86.8	88.6	87.8	1.02	91.8	93.5	92.7	1.02	84.9	87.0	86.1	1.02

 Table 4.8: Literacy rate among the population aged between 15 and 24 by sex according to province, consumption quintile and age group (EICV5)

Source: NISR, EICV5. Base population: persons aged between 15 and 24

Numeracy is the ability to reason and to apply simple numerical concepts. In this survey, numeracy was measured through a self-assessment question on the ability to perform a written calculation. The results closely resemble the literacy rate distributions and the results are presented in Table 4.9. At National level, about 72% of the population has numeracy skills. Numeracy among females is lower (69%) than for males (78%). Numeracy rates are higher in urban areas than rural areas (87.6% versus 69.8% respectively)

	Numeracy rate of the population aged 15 and above												
		Rwa	nda			Urba	an		Rural				
EICV5	Male	Female	Total	Gender parity index	Male	Female	Total	Gender parity index	Male	Female	Total	Gender parity index	
All Rwanda	78.0	69.4	73.4	0.89	91.6	83.7	87.6	0.91	74.3	65.9	69.8	0.89	
Province													
Kigali City	91.6	86.4	89.0	0.94	94.3	88.8	91.6	0.94	82.6	78.7	80.6	0.95	
Southern	72.5	66.1	69.1	0.91	87.8	76.3	81.7	0.87	70.9	65.0	67.7	0.92	
Western	75.6	64.6	69.6	0.85	87.3	76.1	81.6	0.87	73.6	62.9	67.7	0.85	
Northern	75.3	66.3	70.5	0.88	88.1	78.0	82.7	0.89	73.9	65.1	69.1	0.88	
Eastern	77.6	68.6	72.8	0.88	87.7	77.3	82.5	0.88	76.8	68.0	72.1	0.89	
Quintile													
Q1	63.9	56.5	59.8	0.88	70.1	60.2	64.7	0.86	63.4	56.2	59.4	0.89	
Q2	71.3	64.2	67.4	0.90	76.4	70.7	73.2	0.92	70.8	63.7	66.9	0.90	
Q3	75.9	68.1	71.7	0.90	85.3	72.5	78.9	0.85	74.6	67.6	70.8	0.91	
Q4	80.7	71.5	75.8	0.89	90.9	80.2	85.4	0.88	78.8	70.0	74.2	0.89	
Q5	90.1	82.2	86.1	0.91	96.1	90.5	93.3	0.94	84.0	74.1	78.9	0.88	
Disability status													
Not disabled	79.3	71.5	75.1	0.90	92.3	85.0	88.6	0.92	75.6	68.2	71.6	0.90	
Disabled	55.9	33.1	43.7	0.59	75.6	56.8	65.1	0.75	52.4	28.3	39.6	0.54	
Age group	1												
15-19	83.0	88.5	85.7	1.07	90.8	91.3	91.0	1.01	81.3	87.7	84.5	1.08	
20-24	87.2	88.5	87.9	1.01	94.2	93.6	93.9	0.99	84.6	86.9	85.9	1.03	
25-29	84.3	80.0	82.1	0.95	95.4	88.4	92.0	0.93	79.8	77.3	78.4	0.97	
30-34	79.0	70.8	74.7	0.90	92.2	82.9	87.4	0.90	74.8	67.2	70.8	0.90	
35-39	78.0	72.0	74.9	0.92	92.5	89.6	91.2	0.97	73.7	68.3	70.8	0.93	
40-44	77.9	67.0	72.0	0.86	90.6	80.7	85.7	0.89	74.5	64.1	68.8	0.86	
45-49	76.5	64.1	69.9	0.84	90.0	83.2	87.5	0.92	72.6	61.6	66.4	0.85	
50-54	67.3	49.9	58.3	0.74	91.1	64.3	78.3	0.71	62.9	47.8	54.9	0.76	
55-59	62.5	40.0	49.4	0.64	82.5	56.1	66.7	0.68	60.2	38.0	47.3	0.63	
60-64	56.7	27.6	40.5	0.49	77.6	47.8	57.8	0.62	54.6	24.2	38.2	0.44	
65-69	38.9	22.66	39.1	0.58	76.7	52.6	65.1	0.69	58.5	19.4	35.7	0.33	
70-74	54.8	16.15	27.1	0.29	68.4	28.7	42.7	0.42	41.5	13.9	24.4	0.34	

Table	4.9:	Numeracy	rate	of t	the p	opulation	aged	15	and	above	according	to	province,	sex	and
		consumpt	tion qu	lintil	e (EIC	CV5)									

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	Numeracy rate of the population aged 15 and above												
EICV5		Rwa	nda			Urb	an		Rural				
	Male	Female	Total	Gender parity index	Male	Female	Total	Gender parity index	Male	Female	Total	Gender parity index	
75-79	48.2	10.32	27.4	0.21	56.3	20.7	37.7	0.37	51.2	9.3	26.2	0.18	
80-84	57.5	3.96	16.0	0.07	100	12.3	32.6	0.12	37.4	2.8	13.9	0.07	
85+	78.8	2.9	9.4	0.04	0.0	0.0	0.0	0.0	22.6	3.1	10.1	0.14	

Source: NISR, EICV5. Base population: persons aged 15 and above

The difference in numeracy rates between urban and rural areas is more pronounced among the population aged 15 and above (18 percentage points) than the younger age cohort of 15–24 years, with a difference of 7 percentage points. This shows that the gap between urban and rural areas is closing for younger generations.

Numeracy among women shows a different pattern among the younger generation, as women between 15 and 24 report higher numeracy than men (89% against 85%), while women aged 15 and above score nine percentage points lower than men (69% against 78%). Numeracy in Kigali City and Northern Province is the highest compared to other regions. In the younger cohort, the difference between Kigali City and the rest of the country is less pronounced (see Table 4.10).
	Numeracy rate of the population aged between 15 and 24											
		Rwanda				Urb	an	-	Rural			
EICV5	Male	Female	Total	Gender parity index	Male	Female	Total	Gender parity index	Male	Female	Total	Gender parity index
All Rwanda	84.8	88.5	86.7	1.04	92.7	92.4	92.5	1.00	82.7	87.3	85.1	1.06
Province												
Kigali City	93.4	93.0	93.2	1.00	95.2	93.3	94.2	0.98	87.3	91.7	89.3	1.05
Southern	81.9	88.7	85.3	1.08	92.7	91.2	92.0	0.98	80.5	88.4	84.4	1.10
Western	83.1	85.6	84.4	1.03	87.8	88.4	88.1	1.01	82.3	85.1	83.8	1.03
Northern	83.6	88.8	86.3	1.06	88.1	95.0	91.8	1.08	83.1	88.0	85.6	1.06
Eastern	84.3	87.7	86.1	1.04	88.3	92.0	90.2	1.04	84.0	87.3	85.8	1.04
Quintile												
Q1	75.8	78.1	77.1	1.03	78.9	77.2	78.1	0.98	75.6	78.2	76.9	1.03
Q2	81.3	87.0	84.1	1.07	75.9	92.1	84.8	1.21	81.8	86.5	84.3	1.06
Q3	84.8	88.7	86.9	1.05	89.4	92.2	90.6	1.03	84.1	88.4	86.4	1.05
Q4	86.1	92.2	89.4	1.07	90.8	92.8	91.9	1.02	85.2	92.0	88.6	1.08
Q5	92.1	93.0	92.3	1.01	96.8	93.4	95.0	0.97	87.0	92.5	89.8	1.06
Disability status												
Not disabled	85.5	89.1	87.4	1.04	93.2	92.6	92.9	0.99	83.4	88.1	85.8	1.06
Disabled	59.0	57.5	58.3	0.97	68.8	78.1	73.1	1.14	57.1	53.5	55.4	0.94
Age group						r						
15-19	83.0	88.5	85.7	1.07	90.8	91.3	91.0	1.01	81.3	87.7	84.5	1.08
20-24	87.2	88.5	87.9	1.01	94.2	93.6	93.9	0.99	84.6	86.9	85.9	1.03

Table 4.10: Numeracy rate of the population	on aged between	15 and 24 a	according to provinc	e, sex and
consumption quintile (EICV5)				

Source: NISR, EICV5. Base population: persons aged between 15 and 24

Computer literacy, which is measured through a question on confidence using a computer, has increased in the past three years. Overall computer literacy reported in 2016 for Rwanda is 8.9%. The urban/rural divide is very pronounced as around a quarter (26%) of all individuals living in urban areas report being computer literate. The computer literacy rate for those living in rural areas is 4.6%. Among provinces the highest level of computer literacy is reported from the Kigali City (24.3%) while the lowest percentage is reported from the Eastern province (5.4%). As given in Table 4.11, the Computer literacy among male (10.9%) is higher than that of female (7.2%). Households with higher income, of course, are more likely to have a computer literacy than those with

lower income: in 2017, household in the highest quintile reported computer literacy more than thirty times as high as households in the lowest quintile (26.8% versus 0.8%).

Apart from Kigali City, where about 24% of the population aged between 15 and 24 are computer literate, there are only small provincial differences in patterns, with Northern Province ahead by approximately one to two percentage points. Differences between the highest consumption quintile (26% among the 15-24 years' age group) and lowest consumption quintile (2% among the 15-24 years' age group) is pronounced.

EICV5	Computer literacy rate among the population aged between 15 and 24	Computer literacy rate among the population aged 15 and above
All Rwanda	10.5	8.9
Urban/rural		
Urban	24.9	26.0
Rural	6.3	4.6
Province		
Kigali City	23.7	24.3
Southern	7.7	5.9
Western	8.1	6.2
Northern	8.9	7.3
Eastern	7.2	5.4
Sex		
Male	11.4	10.9
Female	9.7	7.2
Quintile		
Q1	1.6	0.8
Q2	3.4	1.7
Q3	5.2	2.7
Q4	9.3	5.9
Q5	25.6	26.8

# Table 4.11: Computer literacy rate of the population aged between 15 and 24 and 15 and above according<br/>to urban/rural, province, sex and consumption quintile (EICV5)

Source: NISR, EICV5'Base population: persons aged between 15 and 24 and persons aged 15 and above

## 4.4. Access to education

#### 4.4.1. Access to primary school

School attendance presented in this report section refers to a specific school year rather than the time of the interview.

### Net and Gross Attendance Rates (NAR & GAR) in primary school

The primary school Net Attendance Rate (NAR) is defined as the number of children of official primary school age (which is between 7 and 12 in Rwanda) who are enrolled in primary school education in a given school year expressed as a percentage of the corresponding population. Table 4.12 presents the NARs and GARs in primary school in years 2016 (EICV5) in Rwanda. The primary school NAR has remained relatively stable in the past three years with only a minor recorded decrease between 2014 and 2017 (from 87.9% to 87.6%). In urban areas, 87% of children aged between 7 and 12 attend primary school compared with 88% in rural areas. There is some variation in the NAR by region. Northern Province leads with a primary NAR of 91%. Eastern Province has the lowest NAR, with 84% of children aged between 7 and 12 attending primary school. There is virtually no difference in the primary net attendance rate by sex; the NAR is 87% for males versus 88% for females. In addition, the NAR is lowest among school-age children in the poorest households (82%) and is highest among children in the richest households (93%).

The Gross Attendance Rate (GAR) measures attendance irrespective of the official age at each level. The GAR for primary school is the total number of primary school students, expressed as a percentage of the official primary-school-age population (age 7-12). A major contributing factor to high GAR is children starting primary school later than the recommended age of 7 years. Overall, the primary school GAR is 132%, with the highest GAR in the Northern Province (139%). Considering the urban and rural areas, it is notable that the GAR in the urban areas is higher (133%) than in rural areas (123%). In Rwanda, the GAR at the primary level is higher for boys than for girls (133% versus 132%). As was the case with the NAR, the primary GAR is highest among children in the richest households (137).

The table also includes a third school attendance indicator: the gender Parity Index (GPI), which is the ratio of the NAR/GAR for females to the NAR/GAR for males. The narrower the gap between the sexes, the closer the index is to 1. GPI for primary school Net attendance ratio is 1.01, and there are only minimal variations according to residence, province, or consumption quintile. This implies that there is almost no gender gap. However, GPI for primary school Net attendance ratio for disabled pupils is 0.89. This indicates that more disabled males attend primary school than disabled female. The data indicates substantial proportion of primary school pupils falls

outside the official age range for primary schooling: whereas the primary school NAR is 88 percent, the GAR is 132%, indicating that for every 88 pupils age between 7 and 12, there are 44 pupils who are either younger than age 7 or older than age 12.

	Primary school Net attendance ratio (NAR)				Primary school Gross attendance ratio(GAR)			
EICV5	Male	Female	Total	Gender Parity index	Male	Female	Total	Gender Parity index
All Rwanda	87.1	88.2	87.6	1.01	133.0	131.6	132.3	0.99
Urban/rural								
Urban	89.5	85.3	87.3	0.95	133.8	123.5	128.5	0.92
Rural	86.7	88.6	87.7	1.02	132.9	132.9	132.9	1.00
Province								
Kigali City	88.9	88.3	88.6	0.99	129.8	128.9	129.4	0.99
Southern	87.1	89.7	88.4	1.03	133.0	134.1	133.5	1.01
Western	88.2	88.2	88.2	1.00	133.7	133.4	133.6	1.00
Northern	91.2	91.2	91.2	1.00	142.8	135.4	138.9	0.95
Eastern	83.2	84.9	84.1	1.02	128.2	126.3	127.2	0.99
Quintile								
Q1	79.3	82.0	80.7	1.03	123.0	125.8	124.4	1.02
Q2	87.8	87.8	87.8	1.00	129.0	128.9	129.0	1.00
Q3	89.5	89.8	89.7	1.00	140.1	133.5	136.7	0.95
Q4	90.4	92.6	91.5	1.02	141.7	138.3	140.0	0.98
Q5	92.9	92.7	92.8	1.00	137.3	135.8	136.6	0.99
Disability status								
Not disabled	87.6	88.6	88.1	1.01	133.7	132.0	132.8	0.99
Disabled	63.7	56.7	60.9	0.89	98.3	102.6	100	1.04

Table 4.12: Net Attendance Rates (NARs) and Gross Attendance Rates (GARs) in primary school accordin	ng
to urban/rural, province, sex and consumption quintile (EICV5)	

Source: NISR, EICV5. Base population: persons aged between 7 and 12 in 2016

#### **Repetition rates in primary school**

In EICV5, repetition and promotion rates in primary school were calculated based on a 2015 population cohort. This means that the analysis focused on all individuals who were attending primary school in 2015 and in 2016 either repeated the class they were attending in 2015 or were promoted to the next grade. The repetition rate refers to whether a student is currently attending the same class he/she was attending in the previous year (reference year) regardless of the reason. Table 4.13 shows that nationwide, about 22% of children attending primary school repeated the class they were attending in 2015 which corresponds to a decrease of 3% since 2013. The highest repetition rate was observed in the Western Province (25%) while the lowest was found in Kigali City (14%). The majority of repeaters in primary school were boys (24%) whereas girls accounted for 21%. The tabulation of repetition rate in primary schools at district level is included in the Education Thematic report (visit NISR website).

FIGUE		Repetition rate in	n primary school		
EICV5	Male	Female	Total	Gender parity index	
All Rwanda	24.1	20.7	22.4	0.86	
Urban/rural	· · ·		·		
Urban	14.6	13.9	14.3	0.95	
Rural	25.5	21.8	23.7	0.85	
Province					
Kigali City	14.6	12.5	13.6	0.86	
Southern	26.2	19.9	23.1	0.76	
Western	25.9	25.0	25.4	0.97	
Northern	20.2	15.4	17.8	0.76	
Eastern	25.6	23.4	24.5	0.91	
Quintile	· · ·				
Q1	27.5	24.0	25.7	0.87	
Q2	27.1	22.9	25.0	0.85	
Q3	25.0	21.7	23.4	0.87	
Q4	22.6	18.5	20.6	0.82	
Q5	13.4	11.5	12.5	0.86	
Age group	•				
8-9	25.7	20.8	23.2	0.81	
10-11	23.2	18.6	20.9	0.80	
12-13	21.1	18.1	19.6	0.86	

Table 4.13: Percentage of the population aged 8 and above attending primary school in 2015 who<br/>repeated the 2015 class in 2016 by urban/rural, province, consumption quintile, age,<br/>disability status and orphan-hood (EICV5)

FIGUE	Repetition rate in primary school							
EICVS	Male	Female	Total	Gender parity index				
14-15	20.2	19.3	19.7	0.96				
16-17	19.1	20.2	19.6	1.05				
18+	12.9	11.7	12.5	0.91				
Disability status								
Not disabled	24.0	20.6	22.3	0.86				
Disabled	29.4	29.1	29.3	0.99				
Orphanhood								
Not orphans	24.1	20.9	22.5	0.87				
Single-parent orphans	26.3	20.8	23.6	0.79				
Double-parent orphans	11.5	15.5	13.5	1.34				

Source: NISR, EICV5. Base Population: Persons aged 8 and above attending primary school in 2015

#### Promotion rates in primary school

Table 4.14 presents a breakdown of promotion rates by geographic and gender characteristics. It indicates that at the national level, about 75 of each 100 children attending primary school were promoted to the next grade in 2015. This represents an upsurge of around 4% since 2013. However, the distribution of this coverage reveals sharp differences between urban and rural areas and between various provinces of the country. In fact, it averages 84% in the urban areas and 73% in rural areas. Kigali City and Northern Province had the highest promotion rate (84% and 80% respectively).

Gender specific analysis showed a difference in promotion rates between males and females. Female students were more likely to make it to the next grade compared to male students (77% and 73% respectively). It is clear that when consumption quintiles were considered, promotion rates became higher among students belonging in the wealthiest quintile (86%) and among children with no disability (75%). When age of the student was considered, older children were more likely to be promoted to the next grade compared to the younger ones. Promotion rates by sex at primary school for each district are illustrated in Annex of Education Thematic Report (visit NISR website).

Table 4.14: Promotion rate in primary school by urban/rural, province, sex,	consumption quintiles,	age
groups, grade of the students, disability and orphan hood status (	(EICV5)	

FIGVE		Promotion rate i	n primary school	
EICVS	Male	Female	Total	Gender parity index
All Rwanda	72.7	77.0	74.9	1.06
Urban/rural				
Urban	84.2	84.0	84.1	1.00
Rural	70.8	75.8	73.3	1.07
Province				
Kigali City	83.8	84.6	84.2	1.01
Southern	70.5	78.0	74.2	1.11
Western	71.2	73.3	72.2	1.03
Northern	77.2	82.3	79.8	1.07
Eastern	69.9	73.6	71.8	1.05
Quintile				
Q1	66.4	71.9	69.2	1.08
Q2	69.1	74.3	71.8	1.08
Q3	72.5	76.0	74.2	1.05
Q4	75.2	80.0	77.5	1.06
Q5	85.2	87.6	86.4	1.03
Age group				
8-9	66.8	74.0	67.4	1.11
10-11	74.8	80.2	75.6	1.07
12-13	77.5	80.7	79.2	1.04
14-15	75.7	78.0	77.8	1.03
16-17	73.5	72.5	73.3	0.99
18+	69.3	67.4	69.5	0.97
Grade of the students				
Primary1	64.0	68.6	66.2	1.07
Primary2	73.3	78.5	75.8	1.07
Primary3	77.2	80.1	78.7	1.04
Primary4	75.5	80.5	78.1	1.07
Primary5	73.7	74.4	74.1	1.01
Primary6	87.3	89.6	88.5	1.03
Disability status				
Not disabled	72.9	77.1	75.0	1.06
Disabled	62.0	67.2	64.2	1.08
Orphan-hood				
Not orphans	73.2	77.5	75.3	1.06

FICUE	Promotion rate in primary school							
EICVS	Male	Female	Total	Gender parity index				
Single-parent orphans	69.5	75.8	72.7	1.09				
Double-parent orphans	82.2	72.0	76.9	0.88				

Source: NISR, EICV5. Base population: Persons attending primary school in 2015

#### 4.4.2. Access to secondary school

#### Net and Gross Attendance Rates (NAR & GAR) in secondary school

The next set of tables explores the school attendance in secondary schools. At the secondary level, a far lower proportion of school-age youth attend school than is the case at the primary level. Twenty-three percent of persons aged between 13 and 18 attends secondary school in Rwanda (see Table 4.15). A number of students falls outside the official age range for secondary schooling: the secondary NAR is 23% and the GAR is 35%, indicating that for every 23 students age between 13 and 18, there are 12 students who are either younger than age 13 or older than age 18.

At secondary level, there is an urban-rural difference: 39.5% of persons in urban areas attend secondary school, compared with about 20% of those in rural areas. In addition, as at primary level, females are more likely than males to attend school (with 25% for females and 21% for males). Regional differences in both net and gross attendance rates are substantial, and are even more striking than those at the primary level. The secondary school NAR in the Kigali City (39%) is two times higher than the NAR in the Southern Province (19%) and in the Eastern Province.

The secondary NAR in the most advantaged households is about 43%, which is more than four times greater than the NAR in the least advantaged households (9%), and more than two times higher than the NAR in the second quintile (16%), suggesting that only persons in the more advantaged quintiles have meaningful access to secondary schooling.

The GPI for secondary school Net attendance ratio is 1.18; this indicates that boys are somewhat educationally disadvantaged at this level. The inequality is greater in rural areas, which is 1.23 compared with 0.99 in urban areas. The disparity in attendance between female and males at the primary level is high in all provinces except in Kigali City (see Table 4.15).

	Secondary school Net attendance rate (NAR)				Secondary school Gross attendance rate (GAR)			
EICV5	Male	Female	Total	Gender Parity index	Male	Female	Total	Gender Parity index
All Rwanda	21.3	25.1	23.2	1.18	33.5	36.2	34.8	1.08
Urban/rural								
Urban	39.8	39.3	39.5	0.99	60.6	50.8	55.3	0.84
Rural	17.5	21.6	19.5	1.23	27.9	32.5	30.2	1.17
Province								
Kigali City	42.0	36.7	39.2	0.87	59.3	46.2	52.3	0.78
Southern	17.4	22.3	19.8	1.29	27.5	33.7	30.5	1.22
Western	20.3	22.8	21.6	1.12	32.9	35.3	34.1	1.08
Northern	21.1	28.1	24.6	1.33	31.4	39.6	35.5	1.26
Eastern	16.4	21.6	19.0	1.32	29.0	31.5	30.2	1.09
Quintile								
Q1	8.9	8.6	8.8	0.97	12.9	13.0	13.0	1.01
Q2	14.3	17.2	15.8	1.21	22.2	23.6	22.9	1.06
Q3	18.4	24.5	21.4	1.33	30.9	35.3	33.1	1.14
Q4	24.6	32.3	28.2	1.31	38.5	49.8	43.7	1.29
Q5	41.9	43.2	42.6	1.03	65.3	59.9	62.4	0.92
<b>Disability status</b>								
Not disabled	21.5	25.3	23.4	1.18	21.5	25.3	35.1	1.18
Disabled	13.5	14.4	13.9	1.07	13.5	14.4	21.4	1.07

# Table 4.15: Net Attendance Rates (NARs) and Gross Attendance Rates (GARs) in secondary school by urban/rural, province, sex and consumption quintile (EICV5)

Source: NISR, EICV5. Base population: persons aged between 13 and 18 in 2016

#### **Repetition rates in secondary school**

Repetition rates in secondary school for a 2015 cohort of the population disaggregated by geographic, demographic and socioeconomic characteristics are observed in Table 4.16. Differentials by geographic location and province indicate that in the last 3 years the highest repetition rate was observed in the Western Province (6%). Repetition was more prevalent in the urban (4.3%) than in the rural area (3.8%).

Table 4.16:Percentage of the population aged 14 and above attending secondary school in 2015 who<br/>repeated the 2015 class in 2016 by urban/rural, province, consumption quintile, age,<br/>disability status and orphan-hood (EICV5)

EICV5	Repetition rate in secondary school								
EICVS	Male	Female	Total	Gender parity index					
All Rwanda	3.4	4.5	3.9	1.32					
Urban/rural									
Urban	3.2	5.4	4.3	1.70					
Rural	3.5	4.1	3.8	1.19					
Province									
Kigali City	2.1	3.1	2.6	1.52					
Southern	4.2	5.4	4.9	1.29					
Western	7.4	4.9	6.1	0.67					
Northern	1.0	4.0	2.6	4.05					
Eastern	1.3	4.4	3.0	3.35					
Quintile									
Q1	4.2	7.3	5.8	1.73					
Q2	3.9	3.0	3.4	0.76					
Q3	2.8	6.7	4.8	2.38					
Q4	3.6	4.5	4.1	1.22					
Q5	3.1	3.2	3.1	1.03					
Age group									
14-15	1.8	2.9	2.5	1.58					
16-17	3.9	4.0	3.9	1.02					
18-19	4.4	6.0	5.3	1.35					
20-21	2.5	2.3	2.4	0.89					
22-23	3.5	5.0	4.1	1.43					
24+	1.1	10.4	5.3	9.92					
Disability status									
Not disabled	3.4	4.3	3.9	1.29					
Disabled	5.6	12.5	9.5	2.24					
Orphan-hood									
Not orphans	3.5	4.2	3.9	1.20					
Single-parent orphans	5.6	6.5	6.1	1.16					
Double-parent orphans	3.6	3.8	3.7	1.06					

Source: NISR, EICV5. Base population: Persons aged 14 and above attending secondary school in 2015.

#### Promotion rate in secondary school

Table 4.17 shows a breakdown of promotion rates by geographic location and gender characteristics. It reveals that nationwide, promotion rate in secondary school decreased by almost 1% from 87% in EICV4 to 86% in EICV5. Results show that a similar pattern was observed across various differentials and the urban area was the most affected (from 91% to 88% which shows a decrease of 3% since 2013) compared to the rural area (from 86% to 85% which shows a decrease of 1% since EICV4).

Across provinces, the highest promotion rate was observed in Kigali City (87%) while the lowest was found in the Southern and Western Provinces (85% each). From the gender viewpoint, although the difference was minimal, male students were still more likely to get promoted in the next secondary grade than females (88% and 84% respectively). Promotion rate was the highest among students belonging in the wealthiest quintile (89%) and among those not disabled (86%). When age of students is considered, those aged between 14 and 15 were most likely to make it to a next grade in secondary (94%).

	Pron	notion rate ir	n secondai	ry school
EICV5	Male	Female	Total	Gender parity index
All Rwanda	88.3	83.8	85.9	0.95
Urban/rural				
Urban	90.4	85	87.6	0.94
Rural	87.3	83.2	85.1	0.95
Province				
Kigali City	89.7	84.9	87.3	0.95
Southern	86.1	84.6	85.3	0.98
Western	85.7	84.4	85	0.98
Northern	90.6	82.7	86.1	0.91
Eastern	89.8	81.9	85.6	0.91
Quintile				
Q1	87.5	73.4	79.8	0.84
Q2	87.8	79.2	83.2	0.9
Q3	87.4	82.2	84.6	0.94
Q4	86.8	82.7	84.6	0.95
Q5	90.1	88.4	89.2	0.98
Disability status				
Not disabled	88.5	83.8	86	0.95
Disabled	76.9	80.8	79	1.05

Table 4.17:	Promotion rate in secondary school by urban/rural, province, consumption quintile, grade
	of the students, age, disability status and orphan hood (EICV5)

	Promotion rate in secondary school									
EICV5	Male	Female	Total	Gender parity index						
Grade of the stu	dents									
Secondary 1	88.5	84.7	93.9	0.96						
Secondary 2	85.5	78.5	89.8	0.92						
Secondary 3	74.5	75.2	84	1.01						
Secondary 4	94.6	92.5	84.7	0.98						
Secondary 5	97.5	87.6	82.3	0.9						
Secondary 6	97.8	91.1	84.1	0.93						
Age group										
14-15	95.2	93	93.9	0.98						
16-17	91.2	88.7	89.8	0.97						
18-19	88.9	80.2	84	0.9						
20-21	87	82.5	84.7	0.95						
22-23	84	80.5	82.3	0.96						
24+	87.1	80.9	84.1	0.93						
Orphan-hood										
Not orphans	90.8	86.5	88.4	0.95						
Single-parent orphans	87.8	83.9	85.5	0.96						
Double-parent orphans	95.8	63.9	77	0.67						

Source: NISR, EICV5. Base population: Persons attending secondary school in 2015

# Chapter 5: Housing characteristics and access to services and facilities

This chapter provides detailed insights into the housing situation and focuses on the type of dwelling, housing physical characteristics, waste management facilities, household relocation, rent arrangements, dwelling and durables in Rwanda. The estimates presented in this chapter indicate the progress made between 2013-14 (EICV4) and 2016-17 (EICV5).

### 5.1. Housing characteristics

According to Table 5.1, single house dwelling has decreased slightly by one percentage point since 2013-14 (from 90% in EICV4 to 89% in EICV5) and this type of dwelling is more common in rural areas (96%) than urban areas (59%). The Northern Province dominates other provinces in this type of dwelling in both surveys (99%) in EICV4 compared to (97.5%) in EICV5. For more comparison with EICV4 estimates, Table 4.2 in EICV5 Utilities and Amenities Thematic report serves as a reference.

				Tatal			
EICV5	Single house dwelling	Multiple HH buildings	Multi-storied building with one or more HH	Group of enclosed dwellings: multiple HH	Group of enclosed dwellings: single HH	Total	number of households (000s)
All Rwanda	88.8	6.0	0.1	3.8	1.3	100	2,708
Urban/rural							
Urban	59.4	19.8	0.4	16.2	4.2	100	524
Rural	95.9	2.7	0.1	0.8	0.6	100	2,184
Province							
Kigali City	49.5	25.6	0.5	19.3	5.1	100	410
Southern	94.7	3.8	0.1	0.8	0.5	100	626
Western	95.5	2.7	0.0	1.2	0.5	100	574
Northern	97.5	0.7	0.0	0.9	0.8	100	422
Eastern	96.0	2.2	0.0	1.2	0.6	100	677
Quintile							
Q1	97.8	1.6	0.0	0.5	0.2	100	433
Q2	95.1	3.5	0.0	1.0	0.4	100	481
Q3	93.3	4.6	0.0	1.6	0.5	100	528
Q4	91.2	5.7	0.1	2.4	0.6	100	573

Table	5.1:	Distribution	(%)	of	households	by	type	of	dwelling	according	to	urban/rural,	province,
		consumption	quinti	ile a	and sex of he	ad o	of hou	seh	old (EICV	5)			

			Type of dwel	ling			Total			
EICV5	Single house dwelling	Multiple HH buildings	Multi-storied building with one or more HH	Group of enclosed dwellings: multiple HH	Group of enclosed dwellings: single HH	Total	number of households (000s)			
Q5	73.5	11.8	0.4	10.6	3.8	100	694			
Sex of head of	Sex of head of household									
Male	88.7	5.8	0.1	4.0	1.5	100	2,031			
Female	89.2	6.7	0.1	3.3	0.7	100	677			

The percentage of households living in umudugudu settlements has substantially increased by ten percentage points from 49% in EICV4 to 59% in EICV5 at national level. The data indicates that the percentage of households living in umudugudu has increased across all provinces as illustrated in Figure 5.1.





Source: NISR, EICV5 & EICV4.

Table 5.2 shows that the Eastern province registers the highest percentage of population living in umudugudu settlements in both surveys (78% in EICV4 and 87% in EICV5). However, the Northern Province has the highest growth rate of twenty-five percentage points in umudugudu settlements: where 44% of the households were living in umudugudu in EICV4 compared to 69% in EICV5, followed by the Western Province where 43% of the households were living in umudugudu in EICV4 and 59.5% in EICV5. For detailed information on comparison with EICV4, see (Table 4.1) in EICV5 Utilities and Amenities Thematic report.

			Type of l	habitat				
EICV5	Umudugudu	Unplanned clustered rural housing	lsolated rural housing	Unplanned urban housing	Small settlement	Modern planned area	Total	Total number of households (000s
All Rwanda	58.9	6.5	16.8	14.2	0.7	2.8	100	2,708
Urban/rural								
Urban	24.8	5.5	2.9	52.5	0.4	13.9	100	524
Rural	67.0	6.8	20.1	5.0	0.8	0.2	100	2,184
Province						-		
Kigali City	4.1	0.1	0.8	77.3	0.3	17.4	100	410
Southern	56.7	8.5	28.9	4.8	0.7	0.3	100	626
Western	59.5	13.0	22.1	3.1	2.3	0.0	100	574
Northern	68.8	7.1	21.8	1.5	0.1	0.7	100	422
Eastern	87.4	2.8	7.6	2.1	0.1	0.1	100	677
Quintile						-		
Q1	66.8	6.8	21.4	4.2	0.6	0.1	100	433
Q2	64.1	6.4	21.3	7.2	0.7	0.3	100	481
Q3	64.1	7.0	18.6	8.6	0.7	1.0	100	528
Q4	61.8	7.0	17.1	12.0	0.7	1.3	100	573
Q5	43.9	5.7	9.2	31.4	0.9	9.0	100	694
Sex of head of house	hold							
Male	58.5	6.5	16.4	14.8	0.7	3.1	100	2,031
Female	60.1	6.7	17.9	12.5	0.8	2.1	100	677

# Table 5.2: Distribution (%) of households by type of habitat according to urban/rural, province, consumption quintile and sex of head of household (EICV5)

Source: NISR, EICV5. Base population: all households.

Table 5.3 indicates that the majority of households in Rwanda in 2016-17 own their dwellings (76.5%), while (17%) live in rented dwellings. However, the percentage of households owning their dwelling has reduced by 4.5 percentage points, while those living in the rented dwellings has increased by 2.5 percentage points since EICV4. At provincial level, Kigali City has the highest percentage of households renting the dwellings (54%) and the least percentage of households owning their dwelling (38.5%) in EICV5. In contrast, the Northern Province has the highest percentage of households owning their dwellings (90%) followed by the Western Province with 85%. The renting is more common in the households in urban areas where one in two households lives in the rented dwelling (50%) while in rural areas only 9% of the households live in the rented dwellings. For the sake of comparison with EICV4 estimates, Table 4.13 in EICV5 Utilities and Amenities Thematic report serves as a reference.

					Total number			
EICV5	Owner occupied	Tenancy (renting)	Dwelling provided by employer	Dwelling provided free of charge	Temporary camp or settlement	Other	Total	of households (000s)
All Rwanda	76.5	16.7	0.4	6.0	0.2	0.1	100	2708
Urban/rural								
Urban	43.1	50	0.7	5.9	0.2	0.2	100	524
Rural	84.6	8.7	0.4	6.1	0.2	0.1	100	2,184
Province								
Kigali City	38.5	53.8	0.9	6.8	0.0	0.0	100	410
Southern	80.8	10.7	0.2	8.1	0.1	0.1	100	626
Western	85.4	8.3	0.1	5.7	0.3	0.2	100	574
Northern	89.7	5.9	0.2	3.8	0.2	0.3	100	422
Eastern	79.9	13.6	0.8	5.3	0.2	0.1	100	677
Quintile								
Q1	83.7	7.8	0.2	7.8	0.4	0.1	100	433
Q2	82.7	10.4	0.0	6.4	0.3	0.1	100	481
Q3	82.3	11.7	0.3	5.5	0.0	0.2	100	528
Q4	80.5	12.4	0.5	6.3	0.2	0.2	100	573
Q5	60.1	33.8	0.9	4.9	0.2	0.1	100	694
Sex of head of hous	sehold							
Male	76.6	17.5	0.5	5.1	0.1	0.1	100	2,031
Female	76.2	14.1	0.1	8.8	0.4	0.4	100	677

Table 5.3: Distribution (%) of households by current occupancy status, according to urban/rural,<br/>province, consumption quintile and sex of head of household (EICV5)

Source: NISR, EICV5. Base population: all households.

Table 5.4 shows the mean floor area (in square meters m<sup>2</sup>) of households' dwellings in Rwanda. The National mean floor area of the dwelling has slightly increased by one percentage point from 39m<sup>2</sup> in EICV4 to 40 m<sup>2</sup> in EICV5. In urban areas, dwellings have a floor area of 48 m<sup>2</sup>, larger than that in rural areas (38 m<sup>2</sup>). However, the mean floor area has decreased by one percentage point in urban areas compared to EICV4. The floor area of dwellings for households that live in umudugudu settlements are similarly in line with the national average in EICV5. Although households in modern planned areas occupy larger spaces (70.5 m<sup>2</sup>). For further comparison with EICV4 estimates, see (Table 4.4) in EICV5 Utilities and Amenities Thematic report.

EICV5	Mean floor area of dwelling (m²)	Total number of households (000s)		
All Rwanda	40.1	2,708		
Urban/rural				
Urban	47.8	524		
Rural	38.3	2,184		
Province				
Kigali City	43.6	410		
Southern	40	626		
Western	41.8	574		
Northern	39.7	422		
Eastern	37	677		
Sex of head of household				
Male	41.2	2,031		
Female	37	677		
Type of habitat				
Umudugudu	40.1	1,595		
Unplanned clustered rural housing	37.6	177		
Isolated rural housing	36.6	455		
Unplanned urban housing	39.1	385		
Small settlement	48.5	20		
Modern planned area	70.5	77		

Table 5.4: Mean floor area of dwelling, according to urban/rural, province, sex of head of household and<br/>type of habitat (EICV5)

Source: NISR, EICV5. Base population: all households.

Table 5.5 shows that, on average, 2.2 persons share one bedroom in EICV5, and data shows almost no change across provinces. In modern planned areas, the number is slightly smaller (1.9 persons per bedroom). Fewer people share a bedroom in female-headed households (1.8 persons) than in male-headed households (2.3

persons). Analysis also reveals a very little variation across regions (urban and rural) both in EICV4 and EICV5. For more comparison with EICV4 estimates, Table 4.3 in EICV5 Utilities and Amenities Thematic report serves as a reference.

EICV5	Average number of persons per bedroom	Total number of households (000s)		
All Rwanda	2.2	2,708		
Urban/rural				
Urban	2.1	524		
Rural	2.2	2,184		
Province				
Kigali City	2.1	410		
Southern	2.3	626		
Western	2.3	574		
Northern	2.1	422		
Eastern	2.3	677		
Sex of head of household				
Male	2.3	2,031		
Female	1.8	677		
Type of habitat				
Umudugudu	2.2	1,595		
Unplanned clustered rural housing	2.3	177		
Isolated rural housing	2.3	455		
Unplanned urban housing	2.1	385		
Small settlement	2.1	20		
Modern planned area	1.9	77		

 Table 5.5: Mean number of persons per bedroom, according to urban/rural, province, sex of head of household and type of habitat (EICV5)

Source: NISR, EICV5. Base population: all households.

Regarding the roofing materials, the percentage of households using metal sheets has increased by six percentage points from 61% in EICV4 to 67% in EICV5. Across Rwanda, households mostly use metal sheets as roofing materials compared to other types of roofing materials, followed by clay tiles as shown in Figure 5.2.

Table 5.6 shows that in Kigali city and the Eastern province almost all households use metal sheets (99% to 98% respectively). The Southern Province has the least percentage (28%) of households using metal sheets as their roofing materials, and clay tiles remain the most predominant roofing material used by 72% of the households. In urban households, metal sheets are mostly used (92%) compared to rural areas (61.5%). It is important to note that the use of metal sheets as roofing materials has also increased both in the lowest and highest quintiles from

56% to 57% and 76% to 84% respectively between EICV4 and EICV5. For detailed information on comparison with EICV4, see (Table 4.5) in EICV5 Utilities and Amenities Thematic report.





Source: EICV4 & EICV5.

		Туре	of roofing ma	aterial				Total number	
EICV5	Thatch or leaves	Metal sheets	l Clay tiles C		Plastic or plywood Othe		Total	of households (000s)	
All Rwanda	0.0	67.3	32.6	0.0	0.0	0.1	100	2708	
Urban/rural									
Urban	0.0	91.6	8.1	0.0	0.0	0.2	100	524	
Rural	0.0	61.5	38.4	0.0	0.0	0.1	100	2184	
Province									
Kigali City	0.0	99.1	0.7	0.0	0.0	0.2	100	410	
Southern	0.0	27.6	72.2	0.0	0.1	0.1	100	626	
Western	0.0	51.4	48.5	0.0	0.1	0.1	100	574	
Northern	0.0	67.8	32.2	0.0	0.0	0.0	100	422	
Eastern	0.0	98.0	1.9	0.0	0.0	0.1	100	677	
Quintile									
Q1	0.0	56.5	43.3	0.0	0.1	0.1	100	433	
Q2	0.0	57.4	42.5	0.0	0.0	0.1	100	481	
Q3	0.0	61.1	38.7	0.0	0.1	0.1	100	528	
Q4	0.0	69.1	30.9	0.0	0.0	0.0	100	573	
Q5	0.0	84.1	15.7	0.0	0.0	0.2	100	694	
Sex of head of hous	sehold								
Male	0.0	67.6	32.3	0.0	0.0	0.1	100	2031	
Female	0.0	66.4	33.4	0.0	0.0	0.2	100	677	

# Table 5.6: Distribution (%) of households by house roofing material, according to urban/rural, province, consumption quintile and sex of head of household (EICV5)

Source: NISR, EICV5. Base population: all households.

Table 5.7 describes the flooring materials of the dwelling. The beaten earth is the most commonly used flooring materials in the dwellings in Rwanda though it has reduced by six percentage points from 74% in 2013-14 to 68% in EICV5. At National level, Cement is the second common used flooring material, where one out of four households has cement (26%); this shows an increase of five percentage points since EICV4. In urban areas 64.5% of households have cement as flooring material compared to 17% of rural households in EICV5.

Another important finding that emerges from the data is that, countrywide, the proportion of households that use tiles as their flooring material has increased from almost 1% in EICV4 to 2% in EICV5. This type of flooring material is mostly used by households in urban areas (8%). Analysis illustrates that the use of cement floors has increased across all provinces, with some substantial increase around 4% of households in the Southern, Western and Northern provinces in EICV5. For the sake of comparison with EICV4 estimates, Table 4.7 in EICV5 Utilities and Amenities Thematic report serves as a reference.

		Туре	e of flooring	material	()			
EICV5	Beaten earth	Hardened dung	Cement	Bricks	Tiles	Other	Total	households (000s)
All Rwanda	68.2	2.9	25.8	1.2	1.6	0.3	100	2,708
Urban/rural								
Urban	26.8	0.2	64.5	0.6	7.6	0.3	100	524
Rural	78.1	3.5	16.6	1.4	0.2	0.3	100	2,184
Province								
Kigali City	26.1	0.1	64.3	0.2	8.9	0.3	100	410
Southern	73.3	3.2	20.1	2.8	0.3	0.3	100	626
Western	81.6	0.0	15.9	1.8	0.2	0.4	100	574
Northern	81.2	0.0	17	0.7	0.4	0.6	100	422
Eastern	69.3	8.4	21.7	0.3	0.2	0.1	100	677
Quintile								
Q1	91.9	2.4	4.7	0.7	0.0	0.2	100	433
Q2	85.5	3.3	9.3	1.5	0.1	0.3	100	481
Q3	79.7	3.4	14.6	1.6	0.2	0.4	100	528
Q4	68.0	3.9	26.0	1.3	0.5	0.3	100	573
Q5	32.7	1.5	58.8	1.0	5.7	0.3	100	694
Sex of head of househ	old							
Male	66.9	2.7	27.0	1.3	1.7	0.4	100	2,031
Female	72.0	3.2	22.4	0.9	1.3	0.2	100	677

Table 5.7: Distribution (%) of households by house flooring material, according to urban/rural, province, consumption quintile and sex of head of household (EICV5)

Table 5.8 presents data on material used for constructing walls. Over all, the majority of the households in the country use mud bricks 35% in EICV5. This shows a decrease of one percentage point since EICV4. In rural areas, the use of tree trunks with mud has significantly decreased by around eight percentage points from 33% in EICV4 to 25.5% in EICV5. Another important finding to note is that, the proportion of households that use mud bricks covered with cement has increased by six percentage points from 24% in EICV4 to 30% in EICV5 at national level.

The types of wall material used vary across all provinces. In Kigali City, 60% of the households have mud bricks covered with cement as the wall material for their dwellings, this shows an increase of six percentage points since EICV4. In comparison with other Provinces, Households in the Western Province have the highest percentage (54%) of dwellings made with mud bricks as wall construction materials, and the least percentage (20%) of mud bricks covered with cement. For further comparison with EICV4 estimates, see (Table 4.6) in EICV5 Utilities and Amenities Thematic report.

	Type of wall material								ır Is	
EICV5	Mud bricks	Mud bricks covered with cement	Tree trunks with mud	Tree trunks with mud and cement	Oven fired bricks	Cement bricks	Wooden Planks	Other	Total	Total numbe of household (000s)
All Rwanda	35.4	30.3	23.1	6.7	2.7	0.8	0.4	0.7	100	2708
Urban/rural										
Urban	16.8	58.4	4.5	7.7	8.3	3.5	0.2	0.6	100	524
Rural	39.9	23.5	27.5	6.4	1.4	0.2	0.4	0.7	100	2,184
Province	Province									
Kigali City	10.9	59.7	6.9	12.1	5.4	4.3	0.1	0.6	100	410
Southern	29	27.2	34.2	7.4	1.9	0.2	0.0	0.1	100	626
Western	53.6	20.2	18.4	1.8	2.7	0.1	1.8	1.5	100	574
Northern	45.9	23.2	21.8	4.8	2.9	0.1	0.0	1.4	100	422
Eastern	34.2	28.2	27.3	8.1	1.8	0.2	0.0	0.1	100	677
Quintile										
Q1	49.8	11.1	34.4	3.2	0.3	0.0	0.8	0.4	100	433
Q2	46.7	17.1	30.1	4.6	0.4	0.0	0.2	0.7	100	481
Q3	41.7	23.5	26.7	6.6	0.7	0.0	0.3	0.6	100	528
Q4	33.5	33.9	21.1	8.7	1.5	0.1	0.4	0.8	100	573
Q5	15.3	53.5	9.9	8.7	8.4	3.0	0.3	0.8	100	694
Sex of head of hous	ehold									
Male	35.2	31.9	21.5	6.5	3.0	0.9	0.4	0.6	100	2,031
Female	36.0	25.3	27.7	7.2	2.0	0.5	0.4	0.9	100	677

Table 5.8: Distribution (%) of households by type of wall material, according to urban/rural, province,
consumption quintile and sex of head of household (EICV5)

### 5.2. Access to services, infrastructure and amenities

This section explores households' access to services and infrastructure, such as electricity and safe drinking water. Table 5.9 provides information on primary sources of fuel used for cooking. Use of firewood for cooking has declined slightly in the last 3 years. However, at national level firewood remains the most widely used cooking fuel with 80% in EICV5 from 83% in EICV4, followed by charcoal (15% in EICV4 and 17% in EICV5). In urban areas, the majority of households use charcoal as a main source of cooking fuel (65%), in contrast to rural areas where, firewood remains the most commonly used cooking fuel by 93% of the households in EICV5.

Although the level of the usage of gas or biogas is very low (1% in EICV5 and 0.2% in EICV4) the increase over three-years period is tangible. The slight improvement in the use of Gas or Biogas as a source of cooking fuel is observed almost across all provinces, except in Kigali City where, a significant increase of five percentage points has been observed from 1% in EICV4 to 6% in EICV5. For more comparison with EICV4 estimates, Table 3.2 in EICV5 Utilities and Amenities Thematic report serves as a reference.

		Main ty							
EICV5	Firewood	Charcoal	Crop waste	Gas or biogas	Other	Total	Total number of households (000s)		
All Rwanda	79.9	17.4	0.6	1.1	0.9	100	2,708		
Urban/rural									
Urban	26.3	65.1	0.1	5.0	3.4	100	524		
Rural	92.7	6.0	0.8	0.2	0.3	100	2,184		
Province	Province								
Kigali City	22.4	68.1	0.0	6.2	3.3	100	410		
Southern	92.6	6.5	0.2	0.2	0.5	100	626		
Western	87.2	12.2	0.0	0.1	0.4	100	574		
Northern	91.7	7.3	0.4	0.3	0.3	100	422		
Eastern	89.3	7.6	2.1	0.3	0.8	100	677		
Quintile									
Q1	97.4	1.3	1.1	0.0	0.1	100	433		
Q2	95.2	3.7	0.8	0.0	0.2	100	481		
Q3	91.0	8.0	0.7	0.0	0.3	100	528		
Q4	85.3	13.9	0.5	0.1	0.3	100	573		
Q5	45.4	47.0	0.3	4.4	3.0	100	694		
Sex of head of household									
Male	78.3	18.9	0.6	1.2	1.1	100	2031		
Female	84.7	13.0	0.8	0.9	0.6	100	677		

Table 5.9: Distribution (%) of households by main type of cooking fuel, according to urban/rural, province, consumption quintile and sex of head of household (EICV5)

Source: NISR, EICV5. Base population: all households.

Over the period of three years the findings in Table 5.10 show that the households using electricity for home lighting have increased by seven percentage points at the national level from 20% in 2013-14 (EICV4) to 27% in 2016-17(EICV5). The increased use of electricity as a source of home lighting is observed across all provinces.

Access to electricity is mostly very high in the households living in Kigali city where it has risen from 73% to 78% over the same period. Despite the increase in the use of electricity, use of solar Panel as a source of home lighting has also made an important increase of five percentage points from 2% in EICV4 to 7% in EICV5. At National level, batteries<sup>6</sup> remain the most common source of home lighting in both surveys, this has shown an increase of six percentage points from 44% in EICV4 to 50% in EICV5. For detailed information on comparison with EICV4, see (Table 3.1) in EICV5 Utilities and Amenities Thematic report.





<sup>&</sup>lt;sup>6</sup>The batteries reported here as source of home lighting includes: Non-rechargeable batteries or Bulb, rechargeable batteries, Torch and Phone.

EICV5	Main Source of lighting							Total	Total	
	Electricity distributor	Oil Lamp	Firewood	Candle	Lantern	Batteries	Solar panel	Other		number of households (000s)
All Rwanda	27.1	1.4	3.7	6.1	3.5	50.1	7.3	0.6	100	2,708
Urban/rural										
Urban	75.6	1.5	0.5	9.4	2.4	9.8	0.6	0.2	100	524
Rural	15.5	1.4	4.4	5.4	3.8	59.8	9.0	0.7	100	2,184
Province										
Kigali City	78.4	0.8	0.4	10.5	1.5	7.4	0.9	0.1	100	410
Southern	14.4	1.4	5.7	4.7	3.3	61.6	8.3	0.5	100	626
Western	21.6	2.0	6.9	6.1	1.7	50.8	10.1	0.8	100	574
Northern	18	0.7	4.0	7.0	1.4	62.9	4.8	1.2	100	422
Eastern	18.1	1.8	0.9	4.3	7.9	56.8	9.6	0.6	100	677
Quintile										
Q1	5.1	1.6	9.8	6.9	4.2	67.5	3.9	1.0	100	433
Q2	9.8	1.6	4.7	6.8	4.0	65.9	6.6	0.6	100	481
Q3	16.3	1.7	3.1	6.4	4.5	59.3	8.2	0.5	100	528
Q4	26.0	1.7	2.0	6.3	3.8	48.9	10.5	0.9	100	573
Q5	61.9	0.8	1.0	4.9	1.9	22.3	6.7	0.4	100	694
Sex of head of house	hold									
Male	29.4	1.5	2.5	6	3.3	48.6	8.3	0.5	100	2,031
Female	20.3	1.4	7.1	6.6	4.4	54.7	4.5	1.0	100	677

 Table 5.10: Distribution (%) of households by main source of lighting, according to urban/rural, province, consumption quintile and sex of head of household (EICV5)

The survey provides also information on private internet access at home as shown in Table 5.11. Overall, 17% of the households have access to internet at home in EICV5, this has almost doubled at the national level from 9% of the households since the last survey in EICV4. The findings also show that, 38% of urban and 12% of rural households have access to the internet at home in EICV5. A significant improvement can be seen in all provinces. In particular, the percentage of households that have access to internet has increased by approximately eight percentage points in the Western and Eastern Provinces. For the sake of comparison with EICV4 estimates, Table 6.2 in EICV5 Utilities and Amenities Thematic report serves as a reference.

Table	5.11: Percentage (%) of households with internet access at home (including through mobile
	phones), according to urban/rural, province, sex of head of household and type of habitat
	(EICV5)

EICV5	% with access to internet at home	Total number of households (000s)
All Rwanda	17.2	2,708
Urban/rural		
Urban	38.1	524
Rural	12.2	2,184
Province		
Kigali City	39.1	410
Southern	11.7	626
Western	14.1	574
Northern	13	422
Eastern	14.4	677

EICV5	% with access to internet at home	Total number of households (000s)
Sex of head of household		
Male	18.5	2,031
Female	13.2	677
Type of habitat		
Umudugudu	14.2	1595
Unplanned clustered rural housing	11.2	177
Isolated rural housing	9.6	455
Unplanned urban housing	32.9	385
Small settlement	18.4	20
Modern planned area	58.9	77

Figure 5.4 and Table 5.12 show the percentage of households whose main source of water is an improved source. The international definition of an improved water source includes: protected springs, public standpipes, water piped into dwelling/yard, boreholes, protected wells and rainwater collection. Here the increase between 2013-14 (EICV4) and 2016-17 (EICV5) at national level amounts 3 percentage points reaching 87%. The corresponding increase for urban and rural respectively is 6 and 2 reaching 96% and 85%.

At provincial level, Kigali city ranks the first with the highest percentage of households (96%) using improved water sources. It is worth noting that the Kigali city has the largest increase in use of improved water sources by eleven percentage points between EICV4 and EICV5 compared to all other provinces. The higher percentage of households in Kigali rely on piped into dwelling /yard (34%) and public stand pipes (46%) for their water.

By contrast the Eastern province ranks fifth with the least percentage in two rounds of the survey (81% in EICV4 and 83% in EICV5) using improved water sources. On the other side, Northern Province experienced decline in the percentage of households using an improved drinking water source from 91% in EICV4 to 87.5% in EICV5; it shows a decrease about three percentage points, as for the remaining three provinces all have experienced increase (thought modest) of about 2 percentage points between EICV4 and EICV5.

A similar improvement is observed at quintile level whereby the percentage of households using improved water sources increased by at least 1percentage point in the lowest quintile compared to 3 percentage points increase in the highest quintile. The use of improved water source may be related to type of habitat since, households living in Imidugudu are mostly using improved water sources, the increase in the prevalence of improved water sources between EICV4 and EICV5 amounts to approximately two percentage points from 85% to 87%. By contrast, households living in other types of habitat such as isolated rural housing have the poorest access to improved water sources (81%) without any significant change over the indicated three-year period. The data show a very small difference in the use of improved water source between households headed by males and those headed by females in both surveys. For further comparison with EICV4 estimates, see (Table 2.1) in EICV5 Utilities and Amenities Thematic report.





				Improved drinking water source					Unimproved/other drinking water source				<b>T</b> . 1
EICV5	% use improved	Piped into dwelling/ya rd	Public standpipe	Borehole	Protected well	Protected spring	Rain water	Unprotected well	Unprotected spring	Surface water	Other	Total	Total number of households (000s)
All Rwanda	87.4	9.4	35.4	3.0	1.2	38.3	0.1	0.5	6.5	4.4	1.2	100	2,708
Urban/rural													
Urban	95.8	39.2	41.5	2.5	2.0	10.5	0.0	0.2	1.1	1.0	1.9	100	524
Rural	85.4	2.3	33.9	3.1	1.1	45.0	0.1	0.6	7.8	5.2	1.0	100	2184
Province													
Kigali City	95.9	34	46.3	1.0	1.9	12.6	0.0	0.1	1.5	1.2	1.3	100	410
Southern	88.0	4.4	21.5	2.0	2.1	57.9	0.0	1.0	7.8	2.2	1.1	100	626
Western	86.5	5.6	35.2	0.6	0.6	44.3	0.3	0.3	10.7	1.9	0.6	100	574
Northern	87.5	5.7	35.9	0.1	0.9	44.9	0.0	0.5	8.9	2.3	0.8	100	422
Eastern	82.6	4.7	41.4	9.0	0.9	26.6	0.1	0.6	3.2	11.7	1.9	100	677
Quintile													
Q1	82.0	0.2	29.9	3.3	1.4	47.1	0.1	0.6	10.1	6.8	0.5	100	433
Q2	84.7	1	32.5	3.7	1.0	46.3	0.1	0.6	8.6	4.8	1.2	100	481
Q3	87.3	1.5	35.9	3.7	1.4	44.7	0.1	0.7	6.6	4.5	0.8	100	528
Q4	87.4	4.8	39.1	3.0	1.3	39.0	0.1	0.4	6.1	4.8	1.2	100	573
Q5	92.8	30.8	37.2	1.8	1.1	21.8	0.1	0.4	3.0	2.1	1.7	100	694
Sex of head of househ	Sex of head of household												
Male	87.7	10.1	35.6	3.1	1.4	37.4	0.1	0.6	6.4	4.1	1.2	100	2031
Female	86.6	7.3	34.6	2.6	0.9	41.1	0.1	0.4	6.7	5.2	1.2	100	677

Table 5.12: Distribution (%) of households by type of drinking water source, according to urban/rural,
province, consumption quintile and sex of head of household (EICV5)

The data in table 5.13 reveals that in urban areas, 70% of the households are within 200m of an improved drinking water source, compared to 67% in EICV4. The percentage increases to 87% in EICV5 from 83% if a threshold of 500m is applied.

In rural areas, 54% of the households are within 500m of an improved water source in EICV5. In Kigali City, 63% of the households live within 200m of an improved drinking water source. In contrast, the majority of the households in Southern Province and Eastern Province still live more than 500m away from an improved drinking

water source. The results also show that male-headed households and female-headed households are located almost to the same distance to an improved water source in EICV5 considering both thresholds.

EICV5	% of HHs by distance to impro	Total number of		
	less than 200 m	less than 500 m	households (000s)	
All Rwanda	34.4	60.2	2,708	
Urban/rural				
Urban	70.0	87.3	524	
Rural	25.8	53.7	2,184	
Province				
Kigali City	63.4	81.5	410	
Southern	25.8	53.4	626	
Western	33.2	62	574	
Northern	31.1	58	422	
Eastern	27.7	53.3	677	
Sex of head of household				
Male	34.4	60.0	2,031	
Female	34.2	60.7	677	
Type of habitat				
Umudugudu	29.7	56.9	1,595	
Unplanned clustered rural housing	31.0	59.2	177	
Isolated rural housing	21.6	49.8	455	
Unplanned urban housing	59.2	78.8	385	
Small settlement	45.3	67.4	20	
Modern planned area	86.4	96.8	77	

Table 5.13: Percentage (%) of households by distance to improved drinking water source, accord	ing to
urban/rural, province, sex of head of household and type of habitat (EICV5)	

Source: NISR, EICV5. Base population: all households.

As for the rainwater management, Table 5.14 presents data on the ways used by households to manage rainwater from their dwellings' roof. Overall, 14.5% of the households have a way of managing rainwater, this shows a decrease of 2.5 percentage points from 17% since EICV4 (2013-14). Comparing both surveys (EICV5 and EICV4), the rainwater management has relatively reduced across all provinces and regions. For more comparison with EICV4 estimates, Table 4.8 in EICV5 Utilities and Amenities Thematic report serves as a reference.

Table 5.14: Percentage (%) of households that	manage rainwater, by urban/rural, province, Sex of head of
household and type of habitat (EIG	CV5)

EICV5	Percentage of HHs managing	Total number of households
	rainwater	(000s)
All Rwanda	14.5	2,708
Urban/rural		
Urban	30.3	524
Rural	10.7	2,184
Province		
Kigali City	30.3	410
Southern	6.3	626
Western	18.3	574
Northern	15.9	422
Eastern	8.4	677
Sex of head of household		
Male	15.7	2031
Female	10.8	677
Type of habitat		
Umudugudu	12.3	1,595
Unplanned clustered rural housing	11.6	177
Isolated rural housing	8.5	455
Unplanned urban housing	24	385
Small settlement	23.3	20
Modern planned area	51.8	77

The results presented in Table 5.15 and Figure 5.5 provide information on the access of households to improved sanitation. At national level, the percentage of households with access to improved sanitation has increased from 83% in EICV4 (2013-14) to 86% in EICV5 (2016-17).

Households in all provinces have shown improvements in the provision of improved sanitation over the past three years. Households in Kigali City present the highest percentage with access to improved sanitation (94%) while the households in Southern province present the least percentage (75%) with access to improved sanitation. However, the Southern province had the largest increase in households with access to improved sanitation by five percentage points from 70% in EICV4 to 75 % between EICV4 and EICV5 compared to all other provinces. In addition, analysis provides information on whether a household shares the toilet with individuals from other

households. At National level, the percentage of households that use an improved sanitation that is not shared with other households has increased by three percentage points from 63% in EICV4 to 66% in EICV5. The disaggregation by urban/rural reveals that households using an improved sanitation that is not shared with other households is generally larger in rural areas (71%) compared to urban areas (45%). For detailed information on comparison with EICV4, see (Table 2.7) in EICV5 Utilities and Amenities Thematic report.



Figure 5.5: Percentage (%) of households using improved sanitation, by province (EICV4, EICV5)

Source: EICV4 & EICV5.

EICV5	5 H		Improved E sanitation		Unimpr	oved sa	Total	Total number of	
	Percentage of households using improved	Percentage of households using improved type, not shared with other	Flush toilet	Pit latrine with solid slab	Pit latrine without slab	Other	No toilet whatsoever		households (000s)
All Rwanda	86.2	66.2	1.9	84.3	9.8	0.2	3.8	100	2,708
Urban/rural									_
Urban	93.6	45.0	9.2	84.4	4.3	0.1	2.1	100	524
Rural	84.4	71.3	0.1	84.3	11.2	0.2	4.2	100	2,184
Province									_
Kigali City	94.5	41.7	9.3	85.2	3.6	0.0	1.9	100	410
Southern	74.6	61.3	0.6	74.0	19.9	0.0	5.4	100	626
Western	88.1	70.6	0.8	87.3	7.1	0.7	4.1	100	574
Northern	86.5	76.9	0.7	85.7	10.0	0.2	3.4	100	422
Eastern	90.0	75.2	0.2	89.8	6.5	0.0	3.5	100	677
Quintile									_
Q1	76.3	64.1	0.0	76.3	16.8	0.2	6.7	100	433
Q2	81.0	66.6	0.0	81.0	14.4	0.3	4.3	100	481
Q3	85.9	69.5	0.0	85.9	9.8	0.2	4.0	100	528
Q4	88.5	70.3	0.0	88.5	7.9	0.1	3.5	100	573
Q5	94.2	61.4	7.3	86.9	3.9	0.2	1.7	100	694
Sex of head of househol	ld								_
Male	88.0	68.6	2.0	86.0	9.0	0.1	2.8	100	2,031
Female	80.6	59.1	1.5	79.1	12.4	0.3	6.8	100	677

 Table 5.15: Percentage (%) of households using improved sanitation, by type of sanitation used, according to urban/rural, province, consumption quintile and sex of head of household (EICV5)

Source: NISR, EICV5. Base population: all households

Regarding access to public services, the decrease in meantime taken to access services between EICV4 and EICV5 indicates that various kinds of services have become more accessible to households as indicated in Table 5.16. The average time taken to reach the closest food market/shop, public transport stage, all-weather road, primary school and health Centre has reduced significantly in rural areas between the two survey rounds, for households

in all consumption quintiles and regardless of the sex of the head of household. Furthermore, there has been an increase in satisfaction rates with services like (Public transport stage and all-weather road) between the two rounds of the survey. However, the data shows a decrease in the satisfaction level for services like Food market/shop, Primary school and Health Centre as illustrated in Table 5.17.

	Mean time (minutes) to service									
EICV5	Food market/ shop	HHs using service (000s)	Public transport stage	HHs using service (000s)	All- weather road	HHs using service (000s)	Primary school	HHs using service (000s)	Health Centre	HHs using service (000s)
All Rwanda	50.0	2,571	44.4	2,368	5.1	2,703	25.4	1,448	49.9	2,585
Urban/rural			•	•	•					
Urban	25.7	467	17.0	507	3.3	522	20.6	178	33.0	457
Rural	55.4	2,103	51.9	1,862	5.5	2,181	26.1	1,269	53.5	2,128
Province										
Kigali City	30.8	348	21.0	399	2.8	409	23.2	119	31.4	349
Southern	55.2	593	49.4	476	5.1	624	25.4	350	56.2	596
Western	56.8	551	50.2	492	7.9	572	25.4	348	53.6	567
Northern	48.4	412	52.1	380	7.5	421	23.0	236	43.1	413
Eastern	50.8	666	46.3	622	2.4	676	27.4	394	55.1	659
Quintile									-	
Q1	56.8	417	52.8	332	6.2	432	26.1	325	55.5	423
Q2	55.2	463	52.2	404	6.1	480	26.5	324	54.4	470
Q3	52.9	512	48.7	462	5.5	526	26.0	313	52.2	516
Q4	51.3	552	47.2	517	4.9	572	25.3	287	50.2	556
Q5	38.2	627	30.0	653	3.4	693	21.5	198	40.3	620
Sex of head of hous	sehold									
Male	49.8	1,929	44.3	1,800	5.0	2,028	25.7	1,101	49.8	1,932
Female	50.6	642	44.9	568	5.2	675	24.5	346	50.0	653

Table 5.16: Mean time (in minutes, on fo	oot) to services, by urban/rural	, province, consumption quintile
and sex of head of household	(EICV5)	

Source: NISR, EICV5. Base population: households using a particular service sometimes, regularly or often.

	% satisfied with service									
EICV5	Food market / shop	HHs using service (000s)	Public transport stage	HHs using service (000s)	All- weather road	HHs using service (000s)	Primary school	HHs using service (000s)	Health Centre	HHs using service (000s)
All Rwanda	82.3	2,571	82.6	2,368	79.0	2,703	88.1	1,448	85.4	2,585
Urban/rural			•		•		•			
Urban	84.1	467	87.6	507	75.3	522	89.3	178	81.8	457
Rural	81.9	2,103	81.2	1,862	79.9	2,181	88.0	1,269	86.1	2,128
Province										
Kigali City	89.2	348	85.4	399	69.4	409	88.0	119	81.3	349
Southern	76.5	593	80.1	476	78.6	624	88.2	350	86.7	596
Western	77.2	551	79.5	492	74.4	572	88.6	348	85.0	567
Northern	89.4	412	85.8	380	85.2	421	92.3	236	89.7	413
Eastern	83.8	666	83.1	622	85.1	676	85.3	394	83.9	659
Quintile										
Q1	81.9	417	83.4	332	81.8	432	88.9	325	88.2	423
Q2	81.5	463	80.6	404	79.2	480	87.9	324	86.8	470
Q3	82.0	512	82.0	462	80.0	526	89.2	313	86.5	516
Q4	82.2	552	82.5	517	77.4	572	87.0	287	84.0	556
Q5	83.6	627	83.9	653	77.6	693	87.2	198	82.5	620
Sex of head of hou	sehold									
Male	81.8	1,929	82.3	1,800	78.4	2,028	87.4	1,101	84.0	1,932
Female	83.8	642	83.4	568	80.8	675	90.5	346	895	653

 Table 5.17: Percentage (%) of households satisfied with services, according to urban/rural, province, consumption quintile and sex of head of household (EICV5, EICV4)

Source: NISR, EICV5. Base population: households using a particular service sometimes, regularly or often.

### 5.3. Ownership of durables

The EICV captures information on ownership of durable assets by household. The results presented in Table 5.18 show that, overall, 18% of the households own living room suites, this has increased by three percentage points since EICV4. At province level, Kigali city ranks first with the highest percentage of household (46%) owning living room suites. However, the Northern Province displays the largest increase in the households owning living room suites by six percentage points from 7% in EICV4 to 13% in EICV5. The most striking increase is observed in the

percentage of households owning at least one radio7, which increased from 60% to 74% between EICV4 and EICV5. The data also shows that, 67% of the households own at least one mobile phone, this has increased by three percentage points from 64% since EICV4.

In rural areas, cell phone ownership has increased by three percentage points from 59% in EICV4 to 62% in EICV5. It is important to note that mobile phone ownership has significantly increased for the households in bottom quintiles, for instance from 38% to 44% in quintile 1 and from 52% to 55% in quintile2. The percentage of households owning a computer has also increased by almost one percentage point from 2.5% to 3% between 2013-14 and 2016-17. Similarly, there is an increase in the percentage of households owning a computer across urban and rural areas. In general, the female-headed households remain deprived with regard to ownership of durables (59% of radio, 54% of mobile phone, 2% of computer and 6% of TV set) when compared to the average male-headed households (79% of radio, 71% of mobile phone, 4% of computer and 12% of TV set) in EICV5. For the sake of comparison with EICV4 estimates (on radio, TV set, computer, mobile phone and bicycle), Table 6.1 and Table 5.10 in EICV5 Utilities and Amenities Thematic report serve as a reference.

EICV5		Total number of					
	Living room suite	Radio	TV set	Computer	Mobile phone	Bicycle	households (000s)
All Rwanda	17.9	73.8	10.4	3.3	66.9	13.3	2,708
Urban/rural							
Urban	45.6	91.3	35.0	13.1	88.6	9.0	524
Rural	11.3	69.6	4.5	0.9	61.7	14.4	2,184
Province							
Kigali City	46.4	91.5	36.0	12.8	88.0	8.1	410
Southern	11.0	67.2	5.2	1.7	58.3	11.5	626
Western	13.2	69.5	6.5	1.2	64.1	3.8	574
Northern	13.4	73.2	5.7	1.9	64.5	8.9	422
Eastern	13.8	73.1	5.8	1.6	66.1	29.2	677
Quintile							

 Table 5.18: Percentage (%) of households by ownership of durables, according to urban/rural, province, consumption quintile and sex of head of household (EICV5)

<sup>7</sup> EICV5 adds a question asking whether a household member owns a mobile phone with radio. Thus, in analysis, household with at least one household member having a mobile phone with radio was considered as household owning a radio.
EICV5		% owning at least one									
	Living room suite	Radio	TV set	Computer	Mobile phone	Bicycle	households (000s)				
Q1	2.4	52.0	0.3	0.0	44.1	4.9	433				
Q2	5.5	64.0	1.4	0.1	55.4	9.7	481				
Q3	8.7	72.0	2.0	0.2	64.0	13.8	528				
Q4	17.8	79.6	7.0	0.7	72.9	19.1	573				
Q5	43.2	90.7	31.9	12.0	86.5	16.0	694				
Sex of head of hour											
Male	19.6	78.6	11.9	3.6	71.1	16.2	2,031				
Female	12.8	59.3	5.7	2.3	54.3	4.9	677				

Source: NISR, EICV5. Base population: all households

## **Chapter 6: Economic activity**

### 6.1. Main usually job

During the survey, a series of questions on jobs a person had done during 12 months prior to the interview was asked. As some people were involved in more than one job during that period, each person who reported more jobs was asked to identify the job for which s/he spent most of time and that was considered as the main job. The current methodology to identify the main job is slightly different from the one used in previous series of EICV reports. For the sake of comparison, the same methodology used in EICV5 was applied to EICV4. The present chapter presents the main job with respect to individual characteristics of workers as well as the labor market characteristics of the main job itself.

The analysis in the present section will focus on the main job in a period of 12 months prior to the interview. The analysis of indicators based on short reference period such as unemployment and underemployment, etc. is no longer part of EICV report. Instead, these indicators are analysed in the labor force survey introduced by NISR in 2016.

### 6.1.1. Workforce to population ratio

The workforce to population ratio measures the proportion of working age population who carried out any economic activity during 12 months prior to the interview. In previous series of EICV reports it was referred to as usual employment rate.

The workforce to population ratio in Rwanda has remained almost stable between (84% and 86%) in more than 10 years from EICV2 to EICV5. The highest rate (86.6%) was obtained in EICV4 while the lowest rate was obtained in EICV2 (84%). The workforce to population ratio found in EICV5 (86%) has a little change as compared to the one of the previous EICV4 (86.6%). The stability in workforce to population ratio may be related to the population growth which kept the pace with the increase number of workers as presented in Figure 6.2.



Figure 6.1: Trend of Workforce to population ratio

Across almost all series of EICVs the annual increase rate of working population has been slight lower than the annual increase rate of the working age population, with the exception of EICV4, whereby the annually increase rate of working population was 3.8% compared to 2.5% annual increase of working age population.

Source: EICV1, EICV2, EICV4, EICV4, EICV5



Figure 6.2: Annual change rate of working age population and workers

Figure 6.3 presents the workforce to population ratio and working poverty rate, according to the areas of residence and provinces of respondents. The proportion of workers among the working age population in EICV4 and EICV5 was almost the same in urban (76%) as well as in rural areas (89%). The low workforce to population ratio in urban areas as compared to rural areas is also reflected in the City of Kigali as compared to other provinces. While the workforce to population ratio in City of Kigali was 77% in EICV5, it ranges from 87% to 89% in other provinces. Northern Province is the one that registered the highest increase (3 percentage points) in workforce to population ratio between EICV4 and EICV5.

The working poverty rate is lower in urban areas than in rural areas and lower in Kigali city than in other provinces while the employment to population ratio is lower in urban areas than in rural areas and lower in the City of Kigali than in other provinces. This indicates the predominance of low income generating jobs in rural areas than in urban areas, and in others provinces than in the City of Kigali.

Source: EICV1, EICV2, EICV3, EICV4 & EICV5.



Figure 6.3: Workforce to population ratio and working poverty rate by area of residence and province

Source: EICV4 and EICV5

The workforce to population ratio is still independent of sex as it was during the previous EICV reports. The proportion of males and females who were working in EICV5 was around 86%. The analysis of workforce to population ratio by age group reveals that at low age the workforce to population ratio is low (55%) as there is an important number of working age youth who are still at school. The workforce to population ratio increases with age and it reaches a pick between 34 and 44 years old (97%) before decreasing. It keeps decreasing slightly till the age of 64, after which a sharp decreasing is apparent as most people are retiring and get out of economic activity. The structure of workforce to population ratio by age group is the same in both EICV4 and EICV5, but there has been a significant decrease in workforce to population ratio of young age group (16-19) from 60% to 55.5%.

The analysis on the reason behind this decrease shows that the transition from school to work for young people is becoming difficult with the time. The results show that the proportion of young people in that age group who reported that studies was the main reason for not working decreased from 86% in EICV4 to 80% in EICV5 and the proportion of them who reported "the lack of job" and "domestic duties" increased by 2 percentage point and 5

percentage point respectively. In the same way, the proportion of youth aged 16 to 24 years old who reported the lack of job as the main reason of not working doubled from 4% to 8% from EICV4 to EICV5.

Due to the presence of low workforce to population ratio in the low age group, it is obvious to have low workforce to population ratio among youth as compared to adults. The proportion of adults who were working in EICV5 and EICV4 was 94% while it was 77% and 79% among youth (16-30).

EICV5	Worked during 12 months
Sex and age of workers	
Male	85.8
Female	86.6
Age group	
16-19	55.5
20-24	80.4
25-29	92.1
30-34	96.5
35-39	97.1
40-44	97.1
45-49	96.5
50-54	96.4
55-59	94.9
60-64	92.5
65+	78.1
Young/Adult	
Young	77.2
Adult	94.2
Total	86.2

Table 6.1: Workforce to population ratio by sex and age group (EICV5)

Source: NISR, EICV5

The analysis of workforce to population ratio by level of education reveals that ratios were higher among low education level groups as compared to those who are highly educated. The proportion of working age population without any level of secondary schools that had job during the reference period was around 90% while the proportion of those with a lower secondary school level was around 57% and the one for upper secondary school graduates was 76%. The proportion of university graduates who carried out any economic activity during the last 12 months was 75%; lower than the proportion of low level of education or unskilled population and higher than

the one of middle skilled people. Between EICV4 and EICV5 there was a visible increase of working level among lower secondary school graduates from 52% in EICV4 to 57% in EICV5.





The low level of workforce to population ratio among middle and high skilled working age population is in most case influenced by the enrollment in schools of a substantial number of young people. The workforce to population ratio calculated for the population who was not studying during the survey revealed that 90% of lower secondary school graduates carried out an economic activity during the reference period while the ratio was 88% among upper secondary schools graduates and 89% for university graduates.

Source: EICV4 and EICV5

#### 6.1.2: Workers and main job type

Figure 6.5 presents the distribution of workers by main job type. The proportion of independent farmers in the total workers has decreased over time since EICV1 conducted in 2000/01. On the other hand, the proportion of workers in paid farming and paid non-farming activities has increased over time. Independent farmers represented 53% of all workers in EICV5. The corresponding proportion in EICV4 was 60%, indicating a decrease of 7 percentage points between EICV4 and EICV5. Dissimilarly, the proportion of wage farmers has increased by around 4 percentage points from 11% in EICV4 to 16% in EICV5. In the same way, the proportion of wage non-farm has increased by more than 2.5 percentage point from 18.5% in EICV4 to 21% in EICV5. While the proportion of independent non farmers has significantly increased from EICV1 to EICV3, the proportion has been almost the same from EICV4 to EICV5.



#### Figure 6.5: Distribution of workers in main job by main job type (EICV5 and EICV4)

Source: EICV1, EICV2, EICV3, EICV4 & EICV5

Figure 6.6 presents working poverty rates by the type of main job of workers for EICV4 and EICV5. At the National level, the working poverty rate has slightly decreased by 1 percentage point between EICV4 and EICV5, however, the decrease is not statistically significant at 95% confidence interval. Between both EICVs, the working poverty rate has significantly decreased among wage non-farm from 19.2% to 17.5% and among independent farmers from 37.7% to 34%. On the other hand, it has significantly increased among independent non farmers from 17.4% to 20.2% and insignificantly increased at 95% confidence interval, among wage farm from 60.4% to 62.5%.



Figure 6.6: Working poverty rate by the type of main job (EICV4 and EICV5)

## 6.2: Multiplicity of jobs

During the survey, each person aged 16 years and above was asked to list all jobs carried out during 12 months prior to the interview. For each reported job, different characteristics were recorded. This chapter presents the volume and the characteristics of those jobs.

Source: EICV4 and EICV5.

#### 6.2.1. Number of Jobs per worker

Table 6.2 shows the extent to which workers were involved in multiple jobs. In EICV5, around 58% of workers were involved in more than one job, which was the same situation in EICV4. The table shows also that having more than one job is a common phenomenon in rural areas than in urban areas. The proportion of workers who were involved in more than two jobs during the reference period in rural areas was around twice higher than those living in urban areas. This phenomenon may be influenced by agricultural seasonality where during the dry season many people in rural areas look and find alternative non-agricultural jobs while waiting for the next high agricultural season. Further examination of workers who were involved in at least 3 jobs reveals that 53% of them were independent farmers while 15% of them were wage-farm in their main jobs. Workers living in other provinces. While the proportion of workers who had three or more job is 9% in Kigali, the corresponding proportion in other provinces varies between 16% and 17%. From the same table, we can also observe that having more jobs is more common among male workers than females and among adults than among young workers.

EICV5	Numbe	er of usual jobs per p	erson	Total	Count (,000s)
	1 job	2 jobs	3 or more jobs		
Area of residence					
Urban	67.4	24.1	8.5	100	1,063
Rural	38.3	44.2	17.5	100	4,763
Province					
Kigali City	69.1	22.3	8.6	100	822
Southern	40.3	42.5	17.1	100	1,35
Western	41.2	41	17.8	100	1,277
Northern	39.6	44.4	16	100	924
Eastern	36.9	46.2	17	100	1,452
Sex					
Male	41.9	37.9	20.3	100	2,711
Female	44.9	43	12.1	100	3,114
Young/Adult					
Young(16-30)	45	38.5	16.4	100	2,443
Adult(31+)	39.6	44	16.4	100	3,382
Total	41.9	41.7	16.4	100	5,825

 Table 6.2: Distribution of workers by the number of jobs in last 12 months prior to interview, according to place of residence, sex and age group (EICV5)

Source: NISR, EICV5.

Table 6.3 presents the relationship between the number of jobs per a worker and their level of wealth. The results indicate that more jobs a worker has, more s/he is likely to live in poor household. The proportion of workers in the first quintile increases with the number of jobs, from 11% for workers involved in 1 job to 22.5% for workers involved in 3 or more jobs. On the other hand, the proportion of workers in the fifth quintile decrease as the number of jobs increase from 34.5% for 1 job to 12% for 3 jobs or more.

During the three years period between EIV4 and EICV5, there has been a slight increase in the proportions of workers with one job from lower to upper consumptions quintiles; while the situation for those with more than one job seem to be worsened between EICV4<sup>8</sup> and EICV5.

# Table 6.3: Distribution of workers by the number of jobs in the 12 months prior to interview, according to<br/>consumption quintiles (EICV5)

EICV5		Total			
Consumption quintile	1 job	2 jobs	3 or more jobs	Total	
Quintile1	10	21.4	22.4	16.8	
Quintile2	13.2	22.1	22.8	18.5	
Quintile3	17.2	21.3	23.1	19.9	
Quintile4	23.6	19.4	19.3	21.1	
Quintile5	36	15.9	12.4	23.8	
Total	100	100	100	100	

Source: NISR, EICV5.

<sup>&</sup>lt;sup>8</sup> Thematic report on Economic activities, Table 4.2

## **Chapter 7: Environment**

Environment is one of the most important resources for the country. Maintaining and understanding the environment is important in terms of both individual health and the well-being of the society as a whole. This chapter presents data on how Rwandese manage waste, how they receive information about environmental issues and how they are affected by the effects of environmental degradation.

### 7.1. Waste management

Table 7.1 presents main mode of waste management adopted by households. Compost heaps on the household's own property and disposal in the household's fields and bushes are the main methods of rubbish disposal with 43% and 47% respectively. Very few households mainly dispose their rubbish in rivers, lakes or ditches, or burn it. The use of rubbish collection services in urban areas between EICV4 and EICV5 has increased from 36% to 42%. On the other hand, in the rural areas the percentage of households disposing their rubbish directly in bushes or fields has increased from 42% to 50% between EICV4 and EICV5. This change has been mostly pronounced in Eastern Province.

	Γ	Main mode	of rubbisł	n disposal	(waste n	nanagement	:)	Total	Total
EICV5	Publicly managed refuse area	Rubbish collection service	Thrown in the HH's fields/ bushes	Dumped in river/ lakes/ ditches	Burnt	Compost heap on own property	Other ways of rubbish disposal used		number of households (000s)
All Rwanda	2.0	8.3	46.5	0.2	0.1	42.5	0.4	100	2,708
Urban/rural									
Urban	4.2	42.1	30.8	0.4	0.3	21.5	0.7	100	524
Rural	1.5	0.2	50.2	0.1	0.1	47.6	0.3	100	2,184
Province									
Kigali City	2.6	48.9	33.5	0.7	0.3	13.6	0.3	100	410
Southern	2.5	0.7	58.8	0.1	0.1	37.6	0.3	100	626

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Table 7.1: Distribution (%) of households by main mode of waste management, according to urban/rural,<br/>province and sex of head of household (EICV5)

	Ι	Main mode	of rubbisł	ı disposal	(waste n	nanagement	:)	Total	Total
EICV5	Publicly managed refuse area	Rubbish collection service	Thrown in the HH's fields/ bushes	Dumped in river/ lakes/ ditches	Burnt	Compost heap on own property	Other ways of rubbish disposal used		number of households (000s)
Western	2.2	1.6	48.5	0.1	0.0	47.1	0.5	100	574
Northern	1.6	1.1	50.5	0.0	0.0	46.2	0.5	100	422
Eastern	1.3	1.0	38.7	0.1	0.1	58.5	0.2	100	677
Sex of head of household									
Male	2.1	8.7	44.6	0.2	0.1	44.0	0.3	100	2,031
Female	1.7	7.3	52	0.1	0.0	38.3	0.5	100	677

Source: NISR, EICV5. Base population: all households

### 7.2. Environmental information

Table 7.2 presents the percentage of households that have received information on environmental issues, and the main source of information. The majority of households (81%) received information on environmental issues. A high percentage of households in Eastern Province (89%) and Southern Province (86%) stated having received information on environmental issues. The main sources of information were meetings, training (64%) and radio or TV (35%). Radio and TV were more frequently stated as the main source in urban areas than in rural areas, and more frequently in Kigali City than in other provinces. Relatively fewer female-headed households had received information on environmental issues (76%) compared with male-headed households (83%).

			Main sourc	es of inform	nation on e	nvironmer	ital issues		
EICV5	% receiving information on environmental issues	Total number of households (000s)	Meetings/ Trainings	School	Radio / TV	Other type of media	Others	Total	HHs receiving information on environmental issues (000s)
All Rwanda	81.4	2,708	64.4	0.2	34.9	0.3	0.1	100	2,204
Urban/rural									
Urban	75.4	524	33.3	0.6	64.7	1.1	0.3	100	395
Rural	82.8	2,184	71.2	0.2	28.4	0.1	0.1	100	1,809
Province									
Kigali City	75.7	410	30.2	0.4	68.2	1.0	0.2	100	310
Southern	86.0	626	68.8	0.3	30.6	0.2	0.1	100	539
Western	74.8	574	72.1	0.4	27.3	0.1	0.2	100	429
Northern	76.4	422	70.7	0.1	29.1	0.1	0	100	323
Eastern	89.2	677	69.3	0.1	30.2	0.2	0.2	100	604
Sex of head of	household								
Male	83.2	2,031	61.5	0.1	37.9	0.3	0.1	100	1,690
Female	75.9	677	74	0.6	25	0.1	0.2	100	514

# Table 7.2: Percentage (%) of households receiving information on environmental issues, by main source of information, according to urban/rural, province and sex of head of household (EICV5)

Source: NISR, EICV5. Base population: Households receiving information on environmental issues

### 7.3. Exposure to environmental destruction

The EICV5 questionnaire asked households 'Has your dwelling faced any problems that resulted from environmental destruction in the previous 12 months?' and 'What is the main disaster you have experienced with your dwelling?' The same was asked for every plot cultivated by a household. Answers to such questions need to be interpreted with caution since they report only the main destruction and are necessarily based on household perceptions.

Table 7.3 presents the percentage of households whose dwellings were affected by environmental destruction, and the main environmental destruction that affected them. Environmental destruction is relatively common in Western Province (19%), Southern Province (15%) and relatively less common in Kigali City. Overall, most dwellings were mainly affected by destructive rainfall. In the Western and Northern Provinces households also reported landslides which typically are linked to heavy rains.

FIGUE	% with dwelling affected by	Main environ	Main environmental destruction affecting dwelling							
EICV5	environmental destruction	Floods	Mountain slides	Destructive rains	Other	Total	(000s)			
All Rwanda	13.1	6.0	22.0	56.8	15.1	100	2,708			
Urban/rural										
Urban	5.3	12.7	10.3	61.2	15.8	100	524			
Rural	14.9	5.5	23.0	56.5	15.0	100	2,184			
Province										
Kigali City	3.8	6.7	5.5	76.9	10.9	100	410			
Southern	14.8	7.6	18.4	63.4	10.5	100	626			
Western	18.6	4.1	34.3	49.1	12.5	100	574			
Northern	12.6	7.3	35.2	45.4	12.2	100	422			
Eastern	12.6	5.8	5.4	62.9	25.9	100	677			
Sex of head of house										
Male	12.7	6.7	23.1	54.9	15.3	100	2,031			
Female	14.0	4.0	19.2	62.1	14.6	100	677			

# Table 7.3: Percentage of households whose dwelling were affected by environmental destruction, by main type of destruction, according to urban/rural, province and sex of head of household (EICV5)

Source: NISR, EICV5 Base population: All Households

A similar picture emerges from Table 7.4. The table displays the percentage of households whose cultivated land was affected by environmental destruction and the main types of environmental disasters experienced. Nationally, households affected by environmental destruction on agricultural plots has increases from 42% to 49% in EICV4 and EICV5 respectively.

The percentage was lower in Kigali City (16%). Households identified climate change as the main environmental issue affecting their plot(s). In the Western and Northern Provinces, households also reported plots being affected by landslides and erosion. The numbers in this section have to be interpreted with caution and give only an indication of the main environmental problems as perceived by the households. Multiple problems could not be captured. The estimates cannot be interpreted as a measure of the prevalence of different types of natural destruction due to the subjective nature of the responses and the focus on the main problem.

# Table 7.4: Percentage of households whose cultivated plots faced environmental problems on any plot, by type of problem, according to urban/rural, province and Sex of head of household (EICV5)

	% where one plot is mainly affected by										
EICV5	% facing environmental problems on any plot	Floods	Erosion	Land slides	Change of climate	Destructive rains	Loss of soil fertility	Other problems	Households cultivating at least one plot (000s)		
All Rwanda	48.5	2.3	8.8	5	32.9	3.4	3.7	1.3	2,248		
Urban/rural											
Urban	28.6	2.4	7.8	2.3	15	3.1	1.8	0.2	202		
Rural	50.5	2.3	8.9	5.2	34.6	3.4	3.9	1.4	2,045		
Province											
Kigali City	15.8	1.1	3.7	0.2	7.4	1.2	3.1	0.3	127		
Southern	51.9	2.3	9.3	3	37.1	2.9	6.6	0.6	582		
Western	39.7	3.2	12.3	11.5	13.8	5.3	4.6	1.6	511		
Northern	30.4	3	11.6	8.4	10.4	2.2	2.1	1.1	397		
Eastern	70.5	1.4	4.7	0.3	63.8	3.5	1.6	1.9	630		
Sex of head of househo	old										
Male	48.8	2.5	9	5	33	3.6	3.8	1.3	1,674		
Female	47.6	1.8	8.2	4.9	32.6	2.8	3.5	1.3	573		

Source: NISR, EICV5. Base population: Households cultivating at least one plot

# **Chapter 8: Credits, savings and transfers**

### 8.1. Credit

This subchapter present data on the following main indicators:

- Households with current outstanding loan(s);
- Households which had held loan(s) in the last 12 months and had repaid them all;
- Households which did not hold any loan(s) in the last 12 months and had not requested a loan; and
- Households which did not hold any loan(s) in the last 12 months, and which had requested for loan(s) but failed to obtain the loan(s).

Table 8.1 present households' access to credit according to these four categories. At national level, the percentage of households with a current outstanding loan has raised from 51% in EICV4 to 53% in EICV5; Kigali City has seen an increase from 41% in EICV4 to 47.2% in EICV5.

Across all other provinces, the percentage of households without loans rose compared to EICV4. Households in the highest quintile were more likely to have not requested credit in the last 12 months, as were female-headed households (38%) compared to male-headed households (31%).



Figure 8.1: Percentage (%) of households with credit (currently or in last 12 months), by province (EICV5, EICV4)

Source: EICV4 & EICV5. Base population: Households which have borrowed in the last 12months.

# Table 8.1: Distribution (%) of households, by loan status, according to urban/rural, province,<br/>consumption quintile and sex of head household (EICV5)

		Loan status				Total
EICV5	HH currently has outstanding loan(s) HH borrowed in last 12 months - all repaid		No loan-did not request	Requested loan-refused	Total	number of households (000s)
All Rwanda	52.6	13.9	32.6	0.9	100	2,708
Urban/rural						
Urban	45.8	10.1	43.1	1.1	100	524
Rural	54.2	14.9	30.1	0.8	100	2,184
Province						
Kigali City	47.2	11.7	40.1	0.9	100	410
Southern	53.9	14.3	30.4	1.4	100	626
Western	55.0	13.2	31.3	0.5	100	574
Northern	51.7	11.2	36.3	0.8	100	422
Eastern	53.1	17.2	28.9	0.8	100	677

		Loan status	5			Total
EICV5	HH currently has outstanding loan(s)	HH borrowed in last 12 months - all repaid	No loan-did not request	Requested loan-refused	Total	number of households (000s)
Quintile						
Q1	57.0	11.6	30.7	0.6	100	433
Q2	56.0	14.7	28.5	0.8	100	481
Q3	55.1	14.3	29.6	1.0	100	528
Q4	50.8	15.6	33.0	0.7	100	573
Q5	47.1	13.2	38.6	1.2	100	694
Sex of head of househ	old					
Male	54.0	14.3	30.8	1.0	100	2,031
Female	48.5	12.9	38.0	0.7	100	677

Source: NISR, EICV5. Base population: all households.

Table 8.2 shows the various sources of credit used by households to borrow money in the last 12 months. Households using credit from relatives rise from 29.4% in EICV4 to 52% in EICV5 in the last 12 months and the ones borrowing from informal lenders had decreased from 39% in EICV4 to 13% in EICV5, a similar magnitude, particularly in rural areas; in both EICV4 and EICV5, Northern Province has the highest percentage of households using a tontine for credit. Meanwhile in Kigali City, borrowing from a commercial bank became more prevalent. The percentage of households borrowing from relatives rose over time, with a notable increase in Western Province.

			(%) (	of househo	olds with o	redit fro	m vario	us source	es			
EICV5	Commercial Bank	Borrowed from relative	Credit cooperative	Tontine (community)	Informal lenders	Microfinance	VUP financial service Loan	Ubedehe loan	SACCOS	Employer loan	Other	Households which have borrowed in last 12 months (000s)
All Rwanda	6.0	51.8	3.6	40.5	12.7	2.0	1.5	0.9	5.9	0.4	4.3	1,801
Urban/rural												
Urban	21.3	41.7	3.6	17.0	20.2	3.3	0.4	0.2	4.7	1.0	4.6	293
Rural	3.0	53.8	3.6	45.0	11.3	1.8	1.8	1.0	6.2	0.3	4.3	1,509
Province												
Kigali City	19.4	42.1	2.9	13.9	25.3	2.4	0.4	0.1	2.9	0.9	5.6	241
Southern	3.5	52.4	3.3	40.6	16.6	2.3	1.7	0.4	6.4	0.3	3.8	427
Western	3.9	58.0	4.7	41.4	8.7	1.3	1.5	0.6	6.1	0.6	5.2	392
Northern	4.2	42.0	4.4	50.6	8.7	2.7	2.4	3.1	9.0	0.1	2.5	265
Eastern	4.2	56.7	3.0	47.4	8.5	1.8	1.5	0.7	5.2	0.3	4.3	476
Sex of head of	househol	d										
Male	7.1	50.4	4.0	40.4	12.4	2.3	1.6	1.0	6.8	0.6	4.4	1,386
Female	2.2	56.6	2.4	40.7	13.9	1.1	1.2	0.4	3.0	0.0	4.0	415

 Table 8.2: Percentage (%) of households with credit from various sources, according to urban/rural, province and sex of head of household (EICV5)

Source: NISR, EICV5. Base population: Households which have borrowed in the last 12months.

Table 8.3 presents the various reasons for borrowing stated by households with credit; the purchase of household items is the main reason for borrowing in both survey rounds, falling from 36% to 24% over time but with an increase from 27% to 39% in Kigali city. A slight difference in percentage of female-headed households borrowed for the purchase of household items compared to male-headed households, 24.2% and 23.6% respectively; 8% of female-headed households with credit in the last 12 months borrowed for education purposes, compared to 6.4% of male-headed households. The second most important reason for borrowing is business expansion, reported by 18% of households in EICV5. The percentage of households borrowing to purchase agricultural equipment has decreased from 14% to 10% on a national level and a slight decrease in all provinces.

		(%	%) of house	eholds bor	rowing	for vario	ous pu	rposes				
EICV5	Agricultural equipment	Agricultural inputs	Business expansion	Home improvement	Education	Medical treatment	Ceremonial	Purchase of household items	Livestock purchase	Other	which have borrowed in last 12 months (000s)	
All Rwanda	9.9	3.3	17.8	8.2	6.7	11.3	3.9	23.7	4.3	42.9	1,801	
Urban/rural	Urban/rural											
Urban	3.2	0.8	25.5	13.1	7.1	6.4	1.7	32.5	1.5	31.1	293	
Rural	11.2	3.8	16.3	7.3	6.6	12.2	4.3	22.0	4.8	45.2	1,509	
Province												
Kigali City	2.2	0.1	22.2	12.2	6.3	6.4	1.3	39.3	1.0	29.8	241	
Southern	11.7	3.7	16.1	7.4	5.7	11.6	4.2	22.9	4.8	45.3	427	
Western	9.8	6.0	18.5	8.0	7.8	11.6	5.9	14.7	5.2	49.7	392	
Northern	15.9	3.0	14.9	8.3	7.4	12.9	4.5	28.5	7.4	29.2	265	
Eastern	9.0	2.7	18.3	7.2	6.3	12.3	3.0	21.3	3.0	49.3	476	
Sex of head of hou	sehold											
Male	10.1	3.6	19.1	8.9	6.4	11.4	3.6	23.6	4.5	41.5	1,386	
Female	9.1	2.3	13.4	6.2	7.5	10.8	4.8	24.2	3.4	47.5	415	

 Table 8.3: Percentage (%) of households borrowing for various purposes, according to urban/rural, province and sex of head of household (EICV5)

Source: NISR, EICV5. Base population: households which have borrowed in the last 12 months.

### 8.2. Savings

The percentage of persons aged 18 years and above with a savings account has slightly decreased from 30.0% to 29.7 % in EICV4 and EICV5 respectively (Table 8.4). The persons aged 18+ years with a savings account has been more pronounced for males than females; and again it is more pronounced for highest quintile than the lowest quintile. There has been decrease in the percentage of those aged 18+ years with a savings account in urban from 43% in EICV4 to 39.3 % in EICV5; the largest increase took place in Northern Province (from 26% in EICV4 to 30% in EICV5).

A similar pattern is presented at household level (Table 8.5) and (Figure 8.2); the percentage of households with at least one savings account slightly decreased from 54% to 53.7 % over time, with the small increase in Southern Province and Northern Province. The percentage of households with at least one savings account ranges from 38% in the lowest consumption quintile to 75% in the highest.





Source: NISR, EICV5, EICV4. Base population: all households.

Table 8.4:	Percentage	(%)	of	population	aged	18+	years	with	а	savings	account,	according	to
	urban/rural	, prov	vinc	e, consumpti	ion qui	ntile	and sex	EICV	<b>'5)</b>				

EICV5	% with a savings account	Population aged 18+ years (000s)	EICV5	% with a savings account	Population aged 18+ years (000s)
All Rwanda	29.7	6,206	Quintile		
Urban/rural			Q1	18.9	996
Urban	39.3	1,286	Q2	21.5	1,100
Rural	27.2	4,920	Q3	24.9	1,200
Province			Q4	29.6	1,318
Kigali City	40.0	992	Q5	45.7	1,593
Southern	31.3	1,425	Sex		
Western	26.6	1,327	Male	38.0	2,881
Northern	29.7	963	Female	22.4	3,325
Eastern	24.0	1,498			

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Source: NISR, EICV5. Base population: persons aged 18+ years.

Table 8.5: Percentage (%)	of households wit	h at least one	e savings ac	count,	according to	urban/rur	al,
province, consu	nption quintile and	sex of head of	household (	(EICV5)			

EICV5	% with at least one savings	Total number of households (000s)
All Rwanda	53 7	2 708
IIrban/rural	53.7	2,700
Urhan	67.7	524
Rural	50.4	2.184
Province		
Kigali City	69.3	410
Southern	56.6	626
Western	50.7	574
Northern	53.0	422
Eastern	44.8	677
Quintile		
Q1	37.8	433
Q2	43.1	481
Q3	48.3	528
Q4	54.5	573
Q5	74.6	694
Sex of head of household		
Male	55.8	2,031
Female	47.4	677

Source: NISR, EICV5. Base population: all households.

#### 8.3. Transfers

This section presents the data on cash transfers from one household to another and transfers of in-kind items such as food, cloths, and household materials.

According to the data in Table 8.6, the overall extent to which households send transfers to other households have decreased from 95% in EICV4 to 88.5% in EICV5. The vast majority of transfers is that of food items which is estimated at 92% in EICV5 with a slight decrease from EICV4 (93%). Kigali City, present the lowest rate of cash transfer compared to other provinces both in EICV4 and EICV5. The data further indicates that in all the provinces the percentage of households transferring food items to others has declined slightly.

Similarly, the percentage of households sending cash to other households has fallen in most provinces, except in the Northern Province where the data shows an increase from 45% in EICV4 to 51% in EICV5. In Kigali City, where the percentage of sending cash is the highest, there has been a small decrease over time, from 79% to 75%. Comparing money transfers by sex, the data indicates that just over half of male-headed households had transferred cash, compared to 37% of female-headed households. The percentage of households sending other in-kind transfers has risen across all provinces, except in Kigali City.

Table	8.6: Percentage	(%) of	f households	sending	transfers	to	another	household,	by	transfer	type,
	according to	urban/	rural, provine	ce and sex	x of head o	f ho	ousehold	(EICV5)			

EICV5	% sending transfers	Total number of	(%) of hou to a	seholds sen mother hou	ding transfers sehold	Households sending transfers to other					
	to other nousehold	nousenoius (000s)	Cash	Food	Other in-kind	households (000s)					
All Rwanda	88.5	2,708	47.6	92.2	51.7	2,398					
Urban/rural	Jrban/rural										
Urban	76.5	524	70.6	77.6	51.7	401					
Rural	91.4	2,184	42.9	95.1	51.7	1,997					
Province											
Kigali City	76.2	410	74.5	77.3	52.6	312					
Southern	90.2	626	38.7	93.5	56.5	564					
Western	92.8	574	41.4	94.1	52.2	533					
Northern	84.4	422	51.3	95.7	47.1	356					
Eastern	93.4	677	45.4	94.8	49.4	632					
Sex of head of hous	ehold										
Male	88.8	2,031	50.9	92.3	52.1	1,803					
Female	87.9	677	37.4	92.0	50.7	595					

Source: NISR, EICV5. Base population: all households; households sending transfers to another household.

Table 8.7 present the data on households sending transfers to other households living in various locations. The data indicates that in EICV5 around 75% of households had sent transfers to other households living in rural areas. In Kigali City there has been a large decrease in the percentage of households sending transfers to a household in the same village/town, from 74% in EICV4 to 37% in EICV5. Kigali city presents an increase in the percentage of households sending transfers to rural areas (from 47% in EICV4 to 53% in EICV5). The percentage of households sending transfers to another city has risen from 10% in EICV4 to 12% in EICV5.

			% sendi	ng transfers	to various loca	tions		Households sending			
EICV5	Same village or town	Kigali	Other city	Other rural	Neighboring countries	Other African countries	Rest of world	transfers to other households (000s)			
All Rwanda	74.7	17.3	12.2	75.4	2.1	0.4	0.1	2,398			
Urban/rural											
Urban	42.5	44.1	19.0	60.3	2.6	1.4	0.7	401			
Rural	81.2	11.9	10.9	78.5	2.0	0.3	0.0	1,997			
Province											
Kigali City	37.1	63.7	10.2	53.0	1.3	1.3	0.8	312			
Southern	84.4	13.3	11.4	78.5	1.2	0.3	0.0	564			
Western	75.3	8.9	13.3	78.0	2.5	0.3	0.0	533			
Northern	81.1	8.3	18.5	79.3	3.0	0.5	0.0	356			
Eastern	80.6	10.2	9.5	79.4	2.5	0.3	0.0	632			
Sex of head of household											
Male	74.1	16.9	12.3	77.3	2.2	0.5	0.1	1,803			
Female	76.7	18.7	11.9	69.9	1.7	0.3	0.0	595			

Table 8.7:	Percentage	(%)	of	households	sending	transfers	to	various	locations,	according	to
	urban/rural	, prov	ince	e and sex of he	ead of hou	sehold (EI	(V5)				

Source: NISR, EICV5. Base population: households sending transfers to another household.

The overall percentage of households stating that they receive transfers has declined slightly over time, from 95% to 89% in EICV5. In Kigali City the percentage of household receiving cash transfers decreased from 68% in EICV4 to 58.5% in EICV5, while in Southern and Western Provinces the percentage increased by around five and three percentage points. Female-headed transfer-receiving households were more likely to receive cash (91%) compared to male-headed households (89%).

Southern Province has highest percentage of households receiving other in-kind transfers (60%); in EICV5. In Eastern Province the percentage receiving in-kind transfers has risen from 45% in EICV4 to 55% in EICV5. The receiving of food transfers remains high, with the percentage in Kigali City rising from 87% to 89%. In Western and Northern Provinces, 97% of transfer-receiving households receive food.

FICV5	% receiving	Total number of	% rece	iving transfer househol	Households receiving transfers						
LICVJ	other household	households (000s)	Cash	Food	Other in-kind	from other household (000s)					
All Rwanda	89.3	2,708	57.3	95.5	54.8	2,417					
Urban/rural											
Urban	74.3	524	59.8	87.3	45.9	389					
Rural	92.8	2,184	56.8	97.0	56.5	2,028					
Province											
Kigali City	71.0	410	58.5	89.1	44.6	291					
Southern	91.7	626	56.9	95.4	60.4	574					
Western	96.3	574	55.4	97.5	56.8	552					
Northern	86.3	422	57.6	97.1	50.6	364					
Eastern	93.9	677	58.4	95.8	54.9	635					
Sex of head of house	Sex of head of household										
Male	88.6	2,031	53.4	95.7	51.5	1,799					
Female	91.3	677	68.4	95.0	64.3	618					

# Table 8.8: Percentage (%) of households receiving transfers from another household, by transfer type, according to urban/rural, province and sex of head of household (EICV5)

Source: NISR, EICV5. Base population: all households; households receiving transfers from another household.

Among transfer-receiving households there has been an increase in the percentage receiving transfers from Kigali, from 16% to 22%. This has been observed more in the Southern and Eastern Provinces than in other areas. At national level, the percentage receiving transfers from the same town/village decreased from 75% to 35.5%. There has been a decrease across all provinces in the percentage receiving transfers from other rural areas.

	(%)	) of hous	eholds re	eceiving t	ransfers from va	arious locations		Households			
EICV5	Same village or town	Kigali	Other city	Other rural	Neighboring countries	Other African countries	Rest of world	from other household (000s)			
All Rwanda	73.7	22.4	15.0	74.6	3.0	1.0	1.4	2,417			
Urban/rural											
Urban	41.4	46.6	21.4	50.1	2.9	2.5	5.3	389			
Rural	79.9	17.7	13.8	79.3	3.0	0.8	0.7	2,028			
Province											
Kigali City	35.5	65.6	11.3	40.9	1.9	2.4	5.8	291			
Southern	81.3	22.3	15.2	77.4	1.5	0.9	0.8	574			
Western	74.8	13.7	16.7	80.2	2.8	0.7	0.8	552			
Northern	79.7	12.7	22.0	79.5	5.1	0.8	0.9	364			
Eastern	80.0	15.7	11.2	79.8	3.7	1.0	0.8	635			
Sex of head of household											
Male	72.4	20.9	14.2	75.8	2.7	0.9	1.1	1,799			
Female	77.4	26.8	17.6	71.1	3.9	1.3	2.2	618			

# Table 8.9: Percentage (%) of households receiving transfers from various locations, according to urban/rural and province (EICV5)

Source: NISR, EICV5. Base population: households receiving transfers from another household.

## **Chapter 9: Social Protection**

The Government of Rwanda has built a social protection system that aims to uplift the living standards for vulnerable and poor families' and improve social welfare.

The flagship social protection programme comprises the "Vision 2020 Umurenge Programme" (VUP) with its three main components, the Direct Support Programme, the Public Works Programme and the Financial Services Programme. Other initiatives include the Genocide Survivors Support and Assistance Fund (FARG), the Rwanda Demobilisation and Reintegration Commission (RDRC), the Girinka 'One Cow per Poor Family' programme, and the Rural Sector Support Project, as well as subsidised subscriptions for community based health insurance and in-kind social care services.

This section provides a summary of key data from the thematic report on social protection provision. The social protection analysis is based on two different samples: (i) A cross-sectional sample, that provides nationally representative estimates of household and population characteristics; and (ii) a separate sample based on VUP beneficiaries.

### 9.1. Perceptions of vulnerability

With the new ubudehe categorization framework created in 2014, households are ranked on a scale of 1 to 4, based on their social-economic status, and property ownership– in terms of land and other belongings, and what the household members do to earn a living. Table 9.1 presents the distribution of households across quintiles. Here we see that, for the ubudehe categories relevant for VUP participation, some 25% of households in ubudehe category 1 and 18% of households in ubudehe category 2 are in the lowest quintile.

Ubudehe o	category	Category 1	Category 2	Category 3	Category 4	Not found on list	Rwanda
	Q1	25.3	18.5	11.5	0	11.1	16
	Q2	22.7	20.2	15.3	2.5	11.9	17.8
Quintile	Q3	21.6	20.9	18.8	0	14.4	19.5
	Q4	17.6	21.1	22.7	2.6	21.3	21.2
	Q5	12.8	19.2	31.7	95	41.3	25.6
	Total	100	100	100	100	100	100

Table 9.1: Distribution of households by quintile and ubudehe status (%)

Source: NISR, EICV5 cross-section. Base population: all households

### 9.2. Differences in well-being by characteristic of household head

Further, the section presents the data on factors associated with the likelihood of material well-being. It indicates the percentage of children and old people in the household compared with working-age adults; the age of individuals; orphan status of children and young people under the age of 21; the characteristics of the household head; disability status; and whether the household lives in an urban and rural areas.

This section discusses differences in well-being of the population, measured in terms of consumption quintiles, by characteristics of the household head. According to data in Table 9.2, households headed by women are more vulnerable to shocks than those headed by men. About 17% of households headed by females were in lowest quintile compared to 16% of those headed by males.

	EICV5									
	Rwanda	Sex of HH	l head	A	ge of HH he	ead	Does HH head have a disability?			
		Male	Female	<21	21-59	60+	No	Yes		
Quintile										
Q1	16.0	15.8	16.6	11.9	16.9	12.0	15.9	16.7		
Q2	17.8	17.9	17.3	12.6	18.1	16.3	17.7	17.9		
Q3	19.5	19.3	20.0	15.9	19.3	20.5	19.5	19.6		
Q4	21.2	21.1	21.4	23.3	20.0	26.2	21.1	21.9		
Q5	25.6	26.0	24.6	36.4	25.7	25.0	25.8	23.8		
Total	100	100	100	100	100	100	100	100		

#### Table 9.2: Distribution of individuals by quintile and characteristic of household head

Source: NISR, EICV5 cross-section; EICV4. Base: all individuals.

Table 9.2 further indicates that individuals in households headed by young people under the age of 21 or older people aged 60+ tend, on average, to be in the lowest consumption quintile than those of other households. The data shows a percentage of 11.9% and 12.0% for the under 21 and older people aged 60+ in the lowest quintile respectively, compared with 16% of the national level).

### 9.2.1. Who is participating in the VUP?

In principle, every household that lives in a VUP participating sector is eligible for assistance from the programme. Households classified as Ubudehe categories 1 and 2, the two poorest categories, are, in principle, eligible for Direct Support or Public Works. Households in Ubudehe category 3, as well as those in categories 1 and 2, may apply for a Financial Services loan; households ranked in higher categories may also apply for a Financial Services loan provided that they do so as part of a group containing Ubudehe categories 1 and 2. Just 24% of households in Ubudehe category 1 and only 2% of household in category 2 are currently participating in VUP program (Table 10.3). Among household in Ubudehe category 1, 14.1% are Direct support beneficiaries; about 10% are beneficiaries of Public works and 0.4% are beneficiaries of Financial services. As expected, the percentage of households in Ubudehe categories 3 and 4 who are participating in the VUP framework is very much lower than in categories 1 and 2.

Ubudaha catagamu	Current	y participa	ating?	Distribution of participants			
obudene category	No	Yes	Total	<b>Direct Support</b>	<b>Public Works</b>	Financial Services	
Category 1	75.7	24.3	100	14.1	9.8	0.4	
Category 2	98.3	1.7	100	0.0	0.7	1.0	
Category 3	98.9	1.1	100	0.0	0.0	1.1	
Category 4	100.0	0.0	100	0.0	0.0	0.0	
Not found on list	99.5	0.5	100	0.1	0.2	0.2	
Rwanda	95.1	4.9	100	2.2	1.8	0.9	

|--|

Source: NISR, EICV5 Cross-section. Base: all respondents living in a VUP sector.

### 9.3. Demographic characteristics of current VUP beneficiaries

A close observation of the characteristics of the head of the household beneficiary of VUP initiative framework indicates differences depending on the VUP component (Table 9.4). Among the households benefiting from the Direct Support, the household heads are mostly female (70%) and in old age (being a man or woman) over the age of 60, (83.7%), or the head of the household has a visible disability (48.6%).

Table 9.4: Characteristics of head of VUP	participant households, l	by VUP component
-------------------------------------------	---------------------------	------------------

			VUP component					
EICV5	Rwanda	All VUP	Direct Support	Public Works	Financial Services			
Sex of household head (%)								
Male	75.0	54.7	29.8	56.9	80.0			
Female	25.0	45.3	70.2	43.1	20.0			
Total	100	100	100	100	100			
Age of household head (%)								
Under 21	0.8	0.2	0.4	0.0	0.0			
21-59	80.7	56.2	15.9	75.6	84.2			
60+	18.5	43.7	83.7	24.4	15.8			

			VUP component			
EICV5	Rwanda	All VUP	Direct Support	Public Works	Financial Services	
Total	100	100	100	100	100	
Household head with a disability (%)	8.2	24.2	48.6	15.6	10.1	
Education level for the head of the household						
Never Been to School	22.6	39.2	61.2	34.1	19.7	
Did Not Complete Primary	41.4	39.9	28.9	32.7	46.8	
Completed Primary	27.8	18.8	9.6	31.0	32.4	
Completed Post Primary, Secondary or Higher	8.2	2.0	0.3	2.2	1.1	

Source: NISR, EICV5 cross-section (Rwanda column); other columns: EICV5 VUP. Base: all currently participating households.

### 9.4. Other public income support programmes

Social protection support in Rwanda is not confined to the VUP initiative only. Data indicates that 21% of households received public income support from other sources (Table 9.5). According to the data, 30% of the households in the lowest quintile and 16% in the highest quintile indicated to have received public income support. This support consists largely of the financial assistance provided to households to support health and education expenditure.

Household benefiting from health and education support, and food relief programmes are reported to have each assisted about 14.5% and 6.8% respectively over last year prior to the survey. Similarly, the proportion of households which report to have received formal social security in the form of a pension from the Rwanda Social Security Board or any other old age support fund and FARG is estimated at around 1% of all the households receiving social protection support.

	EICV5								
	No support	Any support	Total	RSSB pension / old age grant	FARG	RDRC	Health / education payments	Food relief	
All Rwanda	78.6	21.4	100	1.4	1.2	0.1	14.5	6.8	
Urban / rural									
Urban	83.9	16.1	100	3.0	2.1	0.1	10.7	2.5	
Rural	77.3	22.7	100	1.0	0.9	0.1	15.4	7.8	
Quintile									
Q1	70.3	29.7	100	0.5	0.5	0	21.1	11.3	
Q2	76	24	100	0.8	0.7	0	17.2	7.6	
Q3	78.2	21.8	100	0.8	0.7	0	15	7.9	
Q4	80.7	19.3	100	1.4	1.4	0.1	11.7	6.4	
Q5	84.1	15.9	100	2.7	2.1	0.2	10.4	2.9	

#### Table 9.5: Households receiving public income support, excluding VUP (%) by Urban / rural and quintile

Source: EICV4 cross-section. Base: all households.

## **Chapter 10: Poverty**

#### 10.1. Introduction

Over the past two decades, Rwanda's GDP has increased almost fourfold, far outpacing the growth of the population. This has been reflected in a rising standard of living, and improvements in a wide array of social indicators. The Rwanda Vision 2020, as articulated in 2000 and revised in 2012, established ambitious targets for further economic and social development over the years ahead.

One of the targets is a substantial reduction in poverty, and the central purposes of this report are to provide an update on the extent of poverty in Rwanda, to document the trends in poverty, and to set out the correlates of poverty in the form of a poverty profile.

The main reason to measure poverty is to help ensure that the poor are not overlooked, which in turn helps keep public policy focused on ways to help people rise out of poverty. A second reason is to allow one to determine the extent to which policy measures – such as education, health insurance, and transfer payments – are reaching the poor and serving them well.

It is widely accepted that poverty has many dimensions. Amartya Sen conceives of poverty as the lack of those elements that allow individuals to function successfully in society. This includes money, of course, but also such things as good health, literacy, self-confidence, adequate housing, and the ability to connect with others. Some researchers have tried to create an index of multidimensional poverty that aggregates such measures (Alkire et al. 2015; UNDP 2016), recognizing the need to acknowledge the complexity of poverty and the need for some summary measure of it.

The approach used in this report is a traditional one of using a money metric in which case a measure of monetary poverty is constructed, and substantial details about other measures such as housing and the association with monetary poverty are provided. The benefit of this approach is that it generates a measure of poverty that is widely understood and is comparable with measures of poverty from earlier surveys, allowing us to track the evolution of poverty over time. As a practical matter, measures of wellbeing such as consumption or income per adult equivalent are closely correlated with other dimensions of poverty, and tell a similar story.

The data presented in this report comes from the fifth Integrated Living Standards Survey (EICV5). A total of 14,580 randomly-chosen households, representing 64,314 people, were surveyed between late October 2016 and early October 2017, and asked about their habits of spending, the sources of their income, and a wide variety of other variables related to such things as education, health, demography, assets, housing, and their response to economic shocks. Care has been taken to ensure that EICV5 numbers are comparable with those collected in
2013/14 under EICV4, which allows us to look at the evolution of poverty and other indicators over time. For convenience, this report will refer to EICV5 data as being for 2017, and the EICV4 data as being for 2014, although some of the data were collected late in the previous years.

### **10.2.** Poverty Levels and Trends

We now turn to the measurement of monetary poverty. The concept is straightforward: a person is poor if their level of consumption per capita falls below the poverty line. The main poverty line is set at RWF 159,375 per adult equivalent per year in the prices of January 2014. This is the same poverty line that was used to measure poverty in 2014 using the EICV4 data, and a detailed discussion of how the line was chosen may be found in the 2013/14 poverty report (NISR 2015).

We also measure extreme poverty, using a poverty line of RWF 105,064 per adult equivalent per year, again in the prices of January 2014. This is the cost of buying enough food to provide an adequate number of calories, with a diet that reflects the observed behavior of poor households, but it does not make any allowance for non-food spending.

### 10.2.1. Essential poverty data

Our key finding from the EICV5 survey is that the headcount poverty rate which measures the percentage of people who are poor – was 38.2% in 2017. This is slightly lower than the poverty rate of 39.1% observed in 2014. The trend of poverty, though the five EICV surveys that have been undertaken since 2001, are shown in Figure 10.1.



#### Figure 10.1: Headcount poverty rate (%) over time: EICV1 - EICV5

The poverty gap measure, which measures the proportion by which the real consumption of the poor fell below the poverty line, stood at 0.117 in 2017, down very slightly from 0.120 in 2014, and well below the 0.148 observed in 2011. The changes in the poverty rates between 2014 and 2017 a drop of 0.9 percentage points in total poverty and of 0.4 percentage points in extreme poverty are not statistically significant (further details about extreme poverty rates are shown in Table 10.1). This may be seen in the relatively large standard errors associated with these reductions.

### **10.2.2. Geographic Pattern of Poverty**

Geographically, the poverty rate fell substantially in Kigali City, and somewhat in Northern Province, but rose in the Southern and Western provinces, as shown in Table 10.1.

	T	<b>Total Pove</b>	rty	E	xtreme Po	verty	Note: * indicates		
	2014 (EICV4)	2017 (EICV5)	Change % points	2014 (EICV4)	2017 (EICV5)	Change % points	change in poverty rate is statisticall		
		significant at 10%							
Rwanda	39.1	38.2	-0.9	16.3	16	-0.4	level of		
Standard error	0.62	0.61	0.87	0.47	0.45	0.64	may not add un		
Area of Residence							exactly due to		
Urban	15.9	15.8	0.0	5.5	5.9	0.4	rounding errors.		
Rural	43.7	43.1	-0.7	18.5	18.1	-0.4	Based on		
Province							responses from		
City of Kigali	20.9	13.9	-6.9 *	9.4	4.2	-5.2 *	for FICV4 and		
Southern	38.4	41.4	3.1	12.9	16.9	4.0 *	14,580 household		
Western	45.2	47.1	1.9	21.5	21.6	0.1	for EICV5.		
Northern	45.9	42.3	-3.6	20.1	17.4	-2.8			
Eastern	38	37.4	-0.6	15.5	15.3	-0.2			

Sources: NISR, EICV4 and EICV5

Another way of presenting these numbers is by asking where the country's poor people are located. Table 10.2 shows that while 18% of the population lives in urban areas, only 7% of the poor are in towns and cities, with the remaining 93% in rural areas. Kigali city has 13% of the population but only 5% of the poor.

	Dis	tribution of	the poor		Distribution	stribution of the population						
	2015	2017	Change %		2014	2017	Change %					
	(EICV4)	(EICV5)	points		(EICV4)	(EICV5)	points					
		Percentages										
Rwanda	100	100	0.0		100	100	0.0					
Area of Residence												
Urban	6.8	7.4	0.8		16.7	17.8	1.1					
Rural	93.2	92.6	-0.8		83.3	82.2	-1.1					
Province												
City of Kigali	5.9	4.8	-1.1		11.1	13.2	2.1					
Southern	22.9	25.1	2.2		23.3	23.2	-0.1					
Western	27.0	28.1	1.1		23.3	22.8	-0.5					
Northern	18.6	17.3	-1.3		15.9	15.6	-0.3					
Eastern	25.6	24.7	-0.9		26.4	25.3	-1.1					

#### Table 10.2: Poverty by Geographic Domain

Sources: NISR, EICV4 and EICV5

### 10.2.3. Maps

The geographic dimension of poverty is evident in the maps shown in Figure 10.2 and Figure 10.3. The first of these maps shows the total poverty rate by district, while the second shows the extreme poverty rate.

Areas with low poverty are shown in light red, while those with high poverty are displayed in dark red. The low poverty rates in the city of Kigali and Rwamagana district are evident, as are the relatively high poverty rates in districts abutting Lake Kivu as well as in the far south.



Figure 10.2: Poverty rate by district, 2017





### **10.3.** Poverty Transitions

In addition to the 14,580 households interviewed as part of the EICV5 cross-section, a further 2,427 households were interviewed, using the same questionnaire, as part of a panel study. The panel households were first identified randomly as part of the EICV3 survey in 2010/11; under EICV4, those households were re-interviewed, including the "splits" that occurred when a member of one of the original households left to establish a new households; and in 2016/17, the original households and all the subsequent splits were interviewed again. These EICV5 panel data are distinct for the EICV5 cross-section data, and when suitably weighted, allow us to verify the change in poverty over time, as well as to examine how individuals move out of and into poverty.

For 2011, the poverty rates for the cross-section and panel data were almost identical, as table 10.3 shows. For both sources, the poverty rate fell sharply by 2014. The reduction in the headcount poverty rate between 2014 and 2017 was 0.9 percentage points according to the cross-section data, and 1.4 percentage points based on the panel data. The differences are well within the margin of sampling error, and both show only a modest (and not statistically significant) reduction in poverty during the latter period.

	EICV3: 2010/11	EICV4: 2013/14	EICV5: 2016/17
Headcount Poverty rate			
Cross-section data	44.9*	39.1*	38.2
Panel data	44.8	38.1	36.7
Poverty Gap rate			
Cross-section data	14.8*	12.0*	11.7
Panel data	15.1	11.7	10.8
Sample size			
Cross-section data	14,308*	14,419*	14,580
Panel data	1,996	2,432	2,427

Table 10.3: Poverty Rates from Cross-Section and Panel Survey Data

Sources: NISR: EICV3, EICV4 and EICV5. Note: \* includes panel sample.

### ✓ Short Term Mobility between 2013/14 and 2016/17

Although net poverty reduction between 2013/14 and 2016/17 was only 1.37 percentage points and this change is statistically insignificant, large movements in to and out of poverty occurred. The panel data allow us to identify who transitions into and out of poverty, and the relevant information is shown in Table 10.4. Almost a quarter (24.6%) of persons stayed in poverty between 2013/14 and 2016/17, and a half were poor in neither period. An

estimated 13.4% moved out of poverty, while 11.7% fell into poverty, during this period, implying that somewhat fewer people were poor in 2017 than in 2014.

Economic growth between 2013/14 and 2016/17 as well as improvements in human capital had positive impact on 35 percent of the poor who became non-poor, but if insurance and income-stabilization schemes specially in agriculture activities were well targeted, there would not be non-poor who became poor and poverty would have been reduced remarkably (by 11.7%).

	Stayed	Became	Exited	Novor poor	Total	% population
	poor	poor	poverty	Never poor	across	within group
All Rwanda	24.6	11.7	13.4	50.2	100	100
Urban/rural						
Urban	12.6	5.0	11.3	71.1	100	21.8
Rural	28.0	13.6	14	44.4	100	78.2
Province					100	
Kigali City	14.5	1.9	12.5	71.2	100	10.0
Southern	26.9	14.10	9.4	49.6	100	24.0
Western	27.9	15.7	12.1	44.3	100	24.0
Northern	29.9	8.2	15.9	46.0	100	16.8
Eastern	19.9	11.9	17.3	51.0	100	25.2

Table 10.4: Transition Matrix of Movements into and out of Poverty 2013/14-2016/17

Source: NISR, EICV4 and EICV5 panel surveys.

### ✓ Medium-Term Mobility between 2010/11 and 2016/17

Almost one fifth (19.2 %) of individuals in Rwanda were in poverty in all three years (2010/11, 2013/14 and 2016/17), while 38.1 % did not experience poverty at any of these times (never poor). About one person out of five persons experienced two spells of poverty over the three waves and about one of four persons fell into poverty in one spell out of three. More precisely, 42.8 % changed their poverty status at some point between 2010/11 and 2016/17, as Table shows. Table 10.5 also shows that that 45.3 % of the poor in 2010/11 were out of poverty in 2016/17 and 21.2 % of the non-poor in 2010/11 fell into poverty in 2016/17. If poverty reduction policy targeted households with unstable income, there would not be non-poor who became poor and poverty would have been reduced remarkably (by 21.2 %).

	Poverty Spells <sup>9</sup>										
between 2010/11 and 2016/17	PPP	PPN	PNP	NPP	PNN	NPN	NNP	NNN	Total		
All Rwanda	19.2	7.8	5.3	5.1	12.5	5.5	6.6	38.1	100		
Urban/rural											
Urban	9.0	5.1	2.3	3.5	9.9	6.0	3.4	60.9	100		
Rural	21.9	8.5	6.1	5.6	13.2	5.3	7.4	32.0	100		
Provinces											
Kigali City	10.8	7.9	1.5	4.1	7.3	5.1	0.5	62.8	100		
Southern	20.4	6.1	7.9	4.9	15.0	3.4	6.8	35.7	100		
Western	21.0	6.6	5.3	6.4	8.8	5.8	10.6	35.5	100		
Northern	24.5	9.2	4.7	4.1	20.3	6.1	3.7	27.5	100		
Eastern	15.7	9.5	4.7	5.1	10.5	6.9	6.6	41.0	100		

### Table 10.5: Distribution of Individuals by poverty spells 2010/11-2016/17 (three waves), %

Source: NISR, EICV3, EICV4 and EICV5 panel surveys.

The panel data set is a rich source of information on how the economic and social experience of households changes over time, and is analyzed in much greater detail in the companion *Rwanda Poverty Panel Report 2010/11* – 2016/17.

<sup>9</sup> **PPP:** Poor in all years

**NNN:** Non-poor in all years.

**PPN:** Poor in 2010/11 and 2013/14 but exit poverty in 2016/17

**PNP:** Poor in 2010/11, exit in 2013/14 and returned to poverty in 2016/17

**PNN:** Poor in 2010/11, exit in 2013/14 and stayed non-poor in 2016/17

**NPP:** Non-poor in 2010/11 but poor in 2013/14 and 2016/17

**NNP:** Non-poor in both 2010/11 and 2013/14 but fell in poverty in 2016/17

NPN: Non-poor in 2010/11, fell into poverty in 2013/14, and moved out of poverty in 2016/17

### References

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### Annex A: 95% Confidence intervals, standard errors and design effects for selected indicators, EICV5

### A1. Demography

### Table A1.1: Percentage (%) of households headed by women, according to urban/rural, Province,<br/>consumption quintile and disability status of HH

FICVE	Estimate	Standard	95% confi	dence level	CV	Design	No. of
EICVO	(%)	error	Lower	Upper	Ľv	effect	observations
All Rwanda	25	0.42	24.2	25.8	0.0168	1.38	14,580
Urban/rural							
Urban	22.1	1.17	19.8	24.4	0.0529	2.24	2,526
Rural	25.7	0.43	24.8	26.5	0.0169	1.16	12,054
Province							
Kigali City	21	1.47	18.1	23.9	0.07	2.88	1,620
Southern Province	28	0.77	26.5	29.5	0.0274	0.98	3,840
Western Province	24.7	0.81	23.1	26.2	0.0327	1.08	3,360
Northern Province	24	0.89	22.3	25.8	0.037	0.99	2,400
Eastern Province	25.5	0.82	23.9	27.1	0.0323	1.3	3,360
Quintile							
Q1	26.2	0.99	24.3	28.2	0.0378	1.19	2,434
Q2	24.6	0.91	22.8	26.4	0.0371	1.17	2,652
Q3	25.8	0.85	24.1	27.5	0.0329	1.07	2,882
Q4	24.9	0.86	23.2	26.5	0.0345	1.21	3,068
Q5	24	0.81	22.4	25.6	0.0339	1.34	3,544

FICVE	Estimate	Standard	95% confic	lence level	CV	Design	No. of
EICV5	(%)	error	Lower	Upper	ιv	effect	observations
All Rwanda	8.2	0.23	7.7	8.6	0.0288	1.07	14,580
Urban/rural							
Urban	5.8	0.55	4.7	6.9	0.0949	1.56	2,526
Rural	8.7	0.26	8.2	9.2	0.0293	0.97	12,054
Province							
Kigali City	5.7	0.69	4.4	7.1	0.1211	1.97	1,620
Southern Province	8.8	0.47	7.9	9.7	0.0531	0.92	3,840
Western Province	9.2	0.48	8.2	10.1	0.0526	0.86	3,360
Northern Province	9.5	0.62	8.2	10.7	0.0658	1.03	2,400
Eastern Province	7.4	0.43	6.6	8.2	0.0576	0.96	3,360
Quintile							
Q1	8.9	0.58	7.8	10.1	0.0655	0.98	2,434
Q2	8.3	0.57	7.1	9.4	0.0687	1.11	2,652
Q3	8.2	0.52	7.2	9.2	0.0636	1.03	2,882
Q4	8.2	0.51	7.2	9.2	0.062	1.06	3,068
Q5	7.5	0.46	6.6	8.5	0.0616	1.15	3,544

Table A1.2: Percentage (%) of hou	seholds headed by disabled person, according to urban/rural, Province
and consumption quin	tile

FIGUE	Estimate	Standard	95% confid	ence level	CU	De siene offerst	No. of
EICV5	(%)	error	Lower	Upper	ιv	Design effect	observations
All Rwanda	0.8	0.08	0.6	0.9	0.1078	1.34	14,580
Urban/rural							
Urban	1.3	0.28	0.8	1.9	0.2136	1.72	2,526
Rural	0.7	0.08	0.5	0.8	0.1222	1.16	12,054
Province							
Kigali City	0.7	0.27	0.2	1.2	0.3767	2.23	1,620
Southern Province	0.5	0.13	0.3	0.8	0.2335	0.99	3,840
Western Province	0.9	0.18	0.5	1.2	0.2034	1.12	3,360
Northern Province	0.9	0.2	0.5	1.2	0.2282	1.03	2,400
Eastern Province	0.9	0.19	0.6	1.3	0.2057	1.46	3,360
Quintile							
Q1	0.6	0.16	0.3	0.9	0.2621	1.01	2,434
Q2	0.5	0.16	0.2	0.9	0.2962	1.24	2,652
Q3	0.6	0.15	0.3	0.9	0.2338	1.01	2,882
Q4	0.8	0.17	0.5	1.2	0.1989	1.02	3,068
Q5	1.1	0.21	0.7	1.5	0.1888	1.5	3,544

## Table A1.3: Percentage (%) of households headed by person under 21 years, according to urban/rural, Province and consumption quintile

### A2. Migration

Table	A2.1:	Percentage	(%)	of pop	ulation	migrating	in	the	last	5 ye	ears,	according	to	urban/rural,
		Province, co	onsun	nption o	quintile	and sex								

EICV5	Estimate (%)	Standard	95% confid	lence level	CV	Design effect	No. of observations
		error	Lower	Upper			
All Rwanda	13	0.38	12.2	13.7	0.0291	8.11	64,314
Urban/rural							
Urban	28.5	1.13	26.3	30.7	0.0395	7.38	10,728
Rural	9.5	0.37	8.7	10.2	0.0393	8.49	53,586
Province							
Kigali City	33.3	1.45	30.5	36.1	0.0435	8.31	6,511
Southern Province	9.9	0.57	8.8	11.1	0.0577	5.43	16,837
Western Province	7	0.42	6.2	7.8	0.0607	4.02	15,680
Northern Province	6.3	0.53	5.3	7.3	0.0842	4.75	10,480
Eastern Province	14.2	0.83	12.5	15.8	0.0586	9.2	14,806
Quintile							
Q1	8.3	0.6	7.1	9.5	0.0717	5.9	13,107
Q2	9.1	0.67	7.8	10.4	0.0734	6.83	12,887
Q3	8.9	0.52	7.8	9.9	0.0589	4.28	12,842
Q4	12.2	0.81	10.6	13.7	0.0662	7.74	12,676
Q5	25.6	0.89	23.9	27.4	0.0348	5.63	12,802
Sex							
Male	13.2	0.4	12.5	14	0.0303	4.33	30,778
Female	12.7	0.4	11.9	13.5	0.0317	4.9	33,536

DIGUE		Standard	95% confid	ence level	011	Design	No. of
EICV5	Estimate (%)	error	Lower	Upper	CV	effect	observations
All Rwanda	0.7	0.05	0.6	0.8	0.0826	2.9	64,314
Urban/rural							
Urban	1.0	0.17	0.7	1.4	0.1685	3.46	10,728
Rural	0.6	0.05	0.5	0.7	0.0955	2.77	53,586
Province							
Kigali City	0.9	0.2	0.5	1.3	0.2145	3.74	6,511
Southern Province	0.3	0.07	0.2	0.5	0.1985	1.98	16,837
Western Province	0.9	0.14	0.6	1.2	0.1525	3.04	15,680
Northern Province	0.7	0.13	0.4	0.9	0.1875	2.38	10,480
Eastern Province	0.6	0.1	0.4	0.8	0.1747	2.91	14,806
Quintile							
Q1	0.7	0.14	0.4	1	0.2037	3.65	13,107
Q2	0.6	0.11	0.4	0.8	0.1851	2.65	12,887
Q3	0.4	0.08	0.3	0.6	0.1924	1.9	12,842
Q4	0.7	0.11	0.4	0.9	0.1626	2.2	12,676
Q5	0.9	0.14	0.6	1.2	0.1571	3.1	12,802
Sex of head of househo	ld						
Male	0.7	0.07	0.6	0.9	0.0918	1.92	30,778
Female	0.6	0.06	0.5	0.7	0.1034	2.11	33,536

# Table A2.2: Percentage (%) of population migrating from another country in the last 5 years, according to urban/rural, Province, consumption quintile and sex

DIGUE	Estimate	Standard	95% confi	dence level	<u>a</u>	Design	
EICV5	(%)	error	Lower	Upper	ιv	effect	No. of observations
All Rwanda	12.3	0.38	11.6	13.1	0.0305	8.39	64,314
Urban/rural							
Urban	27.5	1.12	25.3	29.7	0.0408	7.47	10,728
Rural	8.9	0.37	8.2	9.6	0.0416	8.86	53,586
Province							
Kigali City	32.4	1.42	29.6	35.2	0.0439	8.15	6,511
Southern Province	9.6	0.57	8.5	10.7	0.0595	5.57	16,837
Western Province	6.1	0.41	5.3	6.9	0.0664	4.16	15,680
Northern Province	5.6	0.52	4.6	6.6	0.0922	5.05	10,480
Eastern Province	13.6	0.83	12	15.2	0.0609	9.46	14,806
Quintile							
Q1	7.6	0.58	6.5	8.8	0.0763	6.09	13,107
Q2	8.5	0.67	7.2	9.8	0.0786	7.25	12,887
Q3	8.5	0.52	7.4	9.5	0.0615	4.44	12,842
Q4	11.5	0.8	9.9	13.1	0.0698	8.07	12,676
Q5	24.7	0.88	23	26.4	0.0355	5.6	12,802
Sex							
Male	12.5	0.4	11.7	13.3	0.032	4.52	30,778
Female	12.1	0.4	11.4	12.9	0.033	5.03	33,536

## Table A2.3: Percentage (%) of population migrating internally in the last 5 years, according to urban/rural, Province, consumption quintile and sex

### A3. Health

# Table A3.1: Percentage (%) of population with disability, according to urban/rural, Province,<br/>consumption quintile and sex

FICVE	Estimato(0/)	Standard	95% confider	nce level	CV	Design	No. of
EICVS	Estimate(%)	error	Lower	Upper	CV CV	effect	observations
All Rwanda	4.2	0.1	4	4.4	0.0232	1.3	55,179
Urban/rural							
Urban	3.6	0.25	3.1	4.1	0.0693	1.87	9,346
Rural	4.3	0.11	4.1	4.5	0.0245	1.22	45,833
Province							
Kigali City	3.7	0.34	3	4.3	0.0917	2.44	5,698
Southern Province	4.4	0.2	4	4.8	0.0451	1.2	14,534
Western Province	4.3	0.19	3.9	4.7	0.044	1.07	13,331
Northern Province	4.5	0.25	4	5	0.0555	1.24	8,987
Eastern Province	4.1	0.18	3.7	4.4	0.0436	1.11	12,629
Quintile							
Q1	4.2	0.22	3.8	4.7	0.0516	1.26	11,071
Q2	3.9	0.2	3.5	4.3	0.05	1.09	10,909
Q3	4.3	0.2	3.9	4.7	0.0469	1.06	10,943
Q4	4.4	0.23	3.9	4.8	0.0513	1.33	10,946
Q5	4.2	0.23	3.8	4.7	0.0555	1.62	11,310
Sex							
Male	4.2	0.13	4	4.5	0.0315	1.15	26,211
Female	4.2	0.13	3.9	4.4	0.0305	1.17	28,968

FICVE	Estimate $(0/)$	Standard	95% confi	dence level	CV	Design	No. of
EICV5	Estimate (%)	error	Lower	Upper	υ	effect	observations
All Rwanda	73.9	0.5	73	74.9	0.0068	8.37	64,314
Urban/rural							
Urban	79.5	1.1	77.4	81.7	0.0138	8.77	10,728
Rural	72.7	0.56	71.6	73.8	0.0077	8.23	53,586
Province							
Kigali City	76.8	1.42	74	79.6	0.0185	10.01	6,511
Southern Province	68.9	1	66.9	70.8	0.0146	6.95	16,837
Western Province	72.2	1.06	70.2	74.3	0.0146	8.1	15,680
Northern Province	83.8	0.99	81.8	85.7	0.0118	7.16	10,480
Eastern Province	72.5	1.11	70.4	74.7	0.0153	9.95	14,806
Quintile							
Q1	60.8	1.13	58.6	63.1	0.0186	6.82	13,107
Q2	66.8	1.07	64.8	68.9	0.016	6.52	12,887
Q3	73.1	0.94	71.3	75	0.0129	5.71	12,842
Q4	80.5	0.84	78.8	82.1	0.0105	5.76	12,676
Q5	87.5	0.69	86.1	88.8	0.0079	5.89	12,802
Sex of head of househ	old						
Male	73.4	0.54	72.3	74.4	0.0074	4.64	30,778
Female	74.5	0.52	73.4	75.5	0.0069	4.69	33,536

# Table A3.2: Percentage (%) of population with health insurance, according to urban/rural, Province, consumption quintile and sex of HH

### A4. Education

Table A4.1: Primary N	et Attendance Rate (NAR) according to urban/rural, province, sex and consumption
quintile	

	Estimate (%)	Standard	Confidenc	e interval	CV	Design	No. of
EICV5		error	Lower limit	Upper limit		effect	observations
All Rwanda	87.6	0.4	86.8	88.4	0.0045	1.55	10,653
Urban/rural							
Urban	87.3	1.28	84.8	89.8	0.0147	2.23	1,405
Rural	87.7	0.41	86.9	88.5	0.0047	1.45	9,248
Province							
Kigali City	88.6	1.6	85.4	91.7	0.018	2.45	750
Southern Province	88.4	0.69	87.0	89.7	0.0078	1.21	2,888
Western Province	88.2	0.75	86.7	89.7	0.0085	1.39	2,732
Northern Province	91.2	0.75	89.7	92.6	0.0082	1.15	1,691
Eastern Province	84.1	0.92	82.3	85.9	0.0109	1.79	2,592
Sex							
Male	87.1	0.52	86.1	88.1	0.006	1.27	5,291
Female	88.2	0.52	87.1	89.2	0.0059	1.4	5,362
Quintile							
Q1	80.7	0.89	78.9	82.4	0.011	1.4	2,846
Q2	87.8	0.7	86.4	89.2	0.0079	1.11	2,469
Q3	89.7	0.71	88.3	91.1	0.008	1.18	2,146
Q4	91.5	0.75	90.0	93.0	0.0082	1.35	1,846
Q5	92.8	0.75	91.4	94.3	0.0081	1.19	1,346

Source: NISR, EICV5. Base population: persons aged between 7 and 12 in 2016.

FICVE	Estimate	Standard	Confidenc	e interval	CV	Design	No. of
EICVS	(%)	error	Lower limit	Upper limit	CV	effect	observations
All Rwanda	132.3	0.09	132.1	132.5	0.0007	1.1	34,087
Urban/rural							
Urban	128.5	0.27	127.9	129.0	0.0021	1.52	6,096
Rural	132.9	0.09	132.7	133.1	0.0007	1.04	27,991
Province							
Kigali City	129.4	0.41	128.6	130.2	0.0031	2.33	3,625
Southern Province	133.5	0.15	133.2	133.8	0.0011	0.75	8,698
Western Province	133.6	0.18	133.2	133.9	0.0013	1.05	8,380
Northern Province	138.8	0.21	138.4	139.2	0.0015	0.9	5,572
Eastern Province	127.2	0.18	126.9	127.6	0.0014	1.21	7,812
Sex							
Male	133.0	0.14	132.8	133.3	0.001	1.21	16,553
Female	131.5	0.12	131.3	131.8	0.0009	1.11	17,534
Quintile							
Q1	124.4	0.17	124.1	124.8	0.0014	1.04	7,064
Q2	129.0	0.17	128.6	129.3	0.0013	0.97	6,817
Q3	136.7	0.2	136.4	137.1	0.0014	1.06	6,690
Q4	140.0	0.22	139.5	140.4	0.0016	1.11	6,592
Q5	136.6	0.25	136.1	137.1	0.0019	1.29	6,924

# Table A4.2: Primary Gross Attendance Rate (NAR) according to urban/rural, province, sex and consumption quintile

Source: NISR, EICV5. Base population: persons aged between 7 and 12 in 2016.

FICVE	Estimate	Standard	Confidenc	e interval	CV	Design	No. of
EICVS	(%)	error	Lower limit	Upper limit	CV	effect	observations
All Rwanda	23.2	6.3	22.0	24.5	0.0	1.9	8,688
Urban/rural							
Urban	39.5	20.3	35.5	43.5	0.0	2.8	1,483
Rural	19.6	5.7	18.4	20.7	0.0	1.5	7,205
Province							
Kigali City	39.2	27.2	33.8	44.5	0.0	3.4	795
Southern Province	19.8	10.2	17.8	21.8	0.0	1.3	2,286
Western Province	21.6	12.9	19.0	24.1	0.0	2.0	2,176
Northern Province	24.7	13.9	22.0	27.4	0.0	1.5	1,482
Eastern Province	19.0	10.5	17.0	21.1	0.0	1.5	1,949
Sex							
Male	21.3	7.4	19.9	22.8	0.0	1.4	4,301
Female	25.1	8.4	23.5	26.8	0.0	1.6	4,387
Quintile							
Q1	8.8	7.3	7.3	10.1	0.0	1.2	1,906
Q2	15.8	9.7	13.7	17.5	0.0	1.2	1,733
Q3	21.4	10.9	19.2	23.4	0.0	1.2	1,695
Q4	28.3	12.7	27.1	32.2	0.0	1.4	1,653
Q5	42.6	17.1	37.9	44.4	0.0	2.1	1,701

## Table A4.3: Secondary Net Attendance Rate (NAR) according to urban/rural, province, sex and consumption quintile

Source: NISR, EICV5. Base population: persons aged between 13 and 18 in 2016

FICVE	Estimate	Standard	Confidenc	e interval	CV	Design	No. of
EICV5	(%)	error	Lower limit	Upper limit	ιv	effect	observations
All Rwanda	34.7	0.1	34.6	34.9	0.0	2.0	34,087
Urban/rural							
Urban	55.1	0.3	54.6	55.6	0.0	2.5	6,096
Rural	30.1	0.1	30.0	30.3	0.0	1.7	27,991
Province							
Kigali City	52.1	0.3	51.5	52.8	0.0	2.9	3,625
Southern Province	30.4	0.1	30.2	30.7	0.0	1.3	8,698
Western Province	34.1	0.2	33.7	34.4	0.0	2.5	8,380
Northern Province	35.5	0.2	35.2	35.9	0.0	1.8	5,572
Eastern Province	30.1	0.2	29.8	30.4	0.0	2.0	7,812
Sex							
Male	33.4	0.1	33.1	33.6	0.0	1.6	16,553
Female	36.1	0.1	35.9	36.3	0.0	1.7	17,534
Quintile							
Q1	13.0	0.1	12.8	13.2	0.0	1.4	7,064
Q2	22.9	0.1	22.7	23.2	0.0	1.3	6,817
Q3	33.1	0.2	32.8	33.4	0.0	1.4	6,690
Q4	43.5	0.2	43.2	43.9	0.0	1.3	6,592
Q5	62.2	0.3	61.7	62.6	0.0	2.2	6,924

# Table A4.4: Secondary Gross Attendance Rate (NAR) according to urban/rural, province, sex and consumption quintile

Source: NISR, EICV5. Base population: persons aged between 13 and 18 in 2016.

FICVE	Estimate	Standard	Confiden	ce interval	CV	Design	No. of
EILVS	(%)	error	Lower limit	Upper limit	ιv	effect	observations
All Rwanda	86.5	0.4	85.7	87.3	0.0	1.7	12,394
Urban/rural							
Urban	92.0	0.8	90.4	93.7	0.0	2.6	2,513
Rural	84.9	0.5	84.0	85.8	0.0	1.6	9,881
Province							
Kigali City	91.6	1.2	89.3	93.9	0.0	3.7	1,530
Southern Province	85.6	0.7	84.3	87.0	0.0	1.0	3,114
Western Province	84.4	0.9	82.6	86.1	0.0	1.7	3,017
Northern Province	87.7	0.8	86.1	89.4	0.0	1.2	2,059
Eastern Province	84.9	0.9	83.2	86.7	0.0	1.9	2,674
Sex							
Male	84.3	0.6	83.2	85.4	0.0	1.5	5,961
Female	88.5	0.5	87.6	89.4	0.0	1.4	6,433
Quintile							
Q1	77.2	1.1	75.0	79.4	0.0	1.5	2,144
Q2	83.4	1.0	81.5	85.2	0.0	1.4	2,237
Q3	86.8	0.8	85.4	88.3	0.0	1.2	2,375
Q4	88.7	0.8	87.1	90.3	0.0	1.7	2,579
Q5	92.5	0.7	91.2	93.8	0.0	2.1	3,059

## Table A4.5: Literacy rate for the population aged between 15 and 24 according to urban/rural, province, sex and consumption quintile

Source: NISR, EICV5. Base population: persons aged between 15 and 24.

FIGUE	Estimate	Standard	Confidenc	e interval	CU	Design	No. of
EICV5	(%)	error	Lower limit	Upper limit	ιv	effect	observations
All Rwanda	73.2	0.4	72.5	73.9	0.0	2.4	37,895
Urban/rural							
Urban	86.9	0.8	85.4	88.4	0.0	4.0	6,977
Rural	69.7	0.4	69.0	70.4	0.0	2.0	30,918
Province							
Kigali City	87.6	1.0	85.7	89.5	0.0	5.0	4,418
Southern Province	70.1	0.6	68.9	71.3	0.0	1.7	9,924
Western Province	69.0	0.8	67.4	70.6	0.0	2.5	8,893
Northern Province	72.0	0.8	70.4	73.6	0.0	2.0	6,246
Eastern Province	71.4	0.7	70.0	72.8	0.0	2.3	8,414
Sex							
Male	77.5	0.4	76.8	78.3	0.0	1.6	17,656
Female	69.4	0.4	68.5	70.2	0.0	1.8	20,239
Quintile							
Q1	59.3	0.8	57.8	60.8	0.0	1.6	6,561
Q2	67.0	0.7	65.6	68.4	0.0	1.6	7,005
Q3	71.5	0.6	70.3	72.8	0.0	1.5	7,412
Q4	75.4	0.6	74.3	76.6	0.0	1.5	7,948
Q5	86.2	0.5	85.3	87.2	0.0	1.8	8,969

## Table A4.6: Literacy rate for the population aged 15 and above, according to urban/rural,province, sexand consumption quintile

Source: NISR, EICV5. Base population: persons aged 15 and above.

### A5. Housing characteristics

Table A5.1:	Percentage (%) of households with a metal sheet roof, according to urban/rural, Province,
	consumption quintile and sex of household head

FICVE	Estimate	Standard	Confidenc	e interval	CV	Design offect	No. of
EICVS	(%)	error	Lower limit	Upper limit	CV	Design enect	observations
All Rwanda	67.3	0.67	66	68.6	0.0099	2.95	14,580
Urban/rural							
Urban	91.6	1.15	89.4	93.9	0.0126	4.87	2,526
Rural	61.5	0.84	59.8	63.1	0.0136	3.47	12,054
Province							
Kigali City	99.1	0.29	98.6	99.7	0.003	2.23	1,620
Southern Province	27.6	1.55	24.5	30.6	0.0563	4.07	3,840
Western Province	51.4	1.67	48.1	54.6	0.0326	3.46	3,360
Northern Province	67.8	2.14	63.6	72	0.0316	4.77	2,400
Eastern Province	98	0.38	97.2	98.7	0.0039	2.59	3,360
Quintile							
Q1	56.5	1.34	53.9	59.1	0.0237	1.7	2,429
Q2	57.4	1.23	55.0	59.8	0.0215	1.61	2,656
Q3	61.1	1.15	58.9	63.4	0.0189	1.59	2,868
Q4	69.1	1.0	67.1	71.1	0.0145	1.45	3,078
Q5	84.1	0.75	82.7	85.6	0.0089	1.57	3,549
Sex of head of hous	sehold						
Male	67.6	0.73	66.2	69	0.0108	2.66	10,856
Female	66.4	0.93	64.6	68.2	0.014	1.42	3,724

	Estimate	Standard	Confidence	ce interval	<u>au</u>	Design	No. of		
EICV5	(%)	error	Lower limit	Upper limit	CV	effect	observations		
All Rwanda	32.6	0.67	31.3	33.9	0.0204	2.95	14,580		
Urban/rural									
Urban	8.3	1.15	6.1	10.6	0.1382	4.88	2,526		
Rural	38.4	0.83	36.8	40.1	0.0217	3.46	12,054		
Province									
Kigali City	0.8	0.29	0.2	1.4	0.3545	2.29	1,620		
Southern Province	72.2	1.55	69.2	75.3	0.0215	4.04	3,840		
Western Province	48.5	1.67	45.3	51.8	0.0344	3.45	3,360		
Northern Province	32.2	2.14	28	36.3	0.0664	4.75	2,400		
Eastern Province	2.2	0.38	1.2	2.7	0.1895	2.64	3,360		
Quintile									
Q1	43.3	1.34	40.6	45.9	0.031	1.71	2,429		
Q2	42.5	1.23	40.1	44.9	0.029	1.62	2,656		
Q3	38.8	1.15	36.5	41	0.0297	1.59	2,868		
Q4	30.9	1.01	28.9	32.8	0.0326	1.46	3,078		
Q5	15.8	0.75	14.4	17.3	0.0474	1.58	3,549		
Sex of head of house	Sex of head of household								
Male	32.3	0.73	30.9	33.8	0.0225	2.66	10,856		
Female	33.4	0.93	31.6	35.2	0.0277	1.41	3,724		

## Table A5.2: Percentage (%) of households with a clay tile roof, according to urban/rural, Province, consumption quintile and sex of household head

FICV4	Estimate	Standard	Confidence	e interval	CV	Design	No. of
	(%)	error	Lower limit	Upper limit		effect	observations
All Rwanda	79.9	0.79	78.3	81.4	0.0098	5.6	14,580
Urban/rural							
Urban	26.3	2.08	22.2	30.4	0.0789	6.27	2,526
Rural	92.7	0.55	91.6	93.8	0.0059	5.2	12,054
Province							
Kigali City	22.4	2.66	17.2	27.6	0.1185	8.95	1,620
Southern Province	92.6	0.95	90.7	94.4	0.0103	4.41	3,840
Western Province	87.2	1.37	84.6	89.9	0.0157	5.21	3,360
Northern Province	91.7	1.3	89.2	94.3	0.0142	5.07	2,400
Eastern Province	89.3	1.06	87.2	91.3	0.0119	4.27	3,360
Quintile							
Q1	97.4	0.38	96.6	98.1	0.0039	1.29	2,429
Q2	95.2	0.61	94	96.4	0.0064	2.14	2,656
Q3	91	0.81	89.4	92.6	0.0089	2.26	2,868
Q4	85.3	1.04	83.2	87.3	0.0121	2.63	3,078
Q5	45.4	1.38	42.7	48.1	0.0305	2.89	3,549
Sex of head of househ	old						
Male	78.3	0.88	76.5	80	0.0113	5.03	10,856
Female	84.7	0.83	83.1	86.3	0.0098	1.95	3,724

### Table A5.3: Percentage (%) of households using firewood for cooking, according to urban/rural, Province, consumption quintile and sex of household head

FIGUE	Estimate	Standard	Confidenc	e interval	CV	Design	No. of
EILVS	(%)	error	Lower limit	Upper limit	ιν	effect	observations
All Rwanda	17.4	0.75	16.0	18.9	0.0428	5.63	14,580
Urban/rural							
Urban	65.1	1.92	61.4	68.9	0.0295	4.58	2,526
Rural	6.0	0.53	4.9	7	0.0893	5.96	12,054
Province							
Kigali City	68.1	2.39	63.4	72.7	0.0351	5.79	1,620
Southern Province	6.5	0.93	4.7	8.3	0.1422	4.75	3,840
Western Province	12.2	1.32	9.6	14.8	0.1084	5.04	3,360
Northern Province	7.3	1.22	4.9	9.7	0.1673	5.02	2,400
Eastern Province	7.6	0.92	5.8	9.4	0.1214	4.39	3,360
Quintile							
Q1	1.3	0.28	0.8	1.9	0.209	1.38	2,429
Q2	3.7	0.57	2.6	4.8	0.1536	2.36	2,656
Q3	8.0	0.78	6.5	9.6	0.0977	2.37	2,868
Q4	13.9	1.03	11.9	15.9	0.074	2.73	3,078
Q5	47.0	1.37	44.3	49.7	0.0293	2.83	3,549
Sex of head of house	hold						
Male	18.9	0.85	17.2	20.6	0.0452	5.21	10,856
Female	13	0.77	11.5	14.5	0.0588	1.89	3,724

## Table A5.4: Percentage (%) of households using charcoal for cooking, according to urban/rural, Province, consumption quintile and sex of household head

uiba	ui ban/i ui ai, i i ovince, consumption quintile and sex of nousenoid nead										
FICVE	Estimate	Standard	Confidenc	e interval	CV	Design	No. of				
EICVS	(%)	error	Lower limit	Upper limit	CV CV	effect	observations				
All Rwanda	27.1	0.75	25.6	28.6	0.0276	4.12	14,580				
Urban/rural											
Urban	75.6	1.76	72.1	79	0.0233	4.73	2,526				
Rural	15.5	0.67	14.1	16.8	0.0436	4.1	12,054				
Province	•										
Kigali City	78.4	2.18	74.1	82.6	0.0278	6.18	1,620				
Southern Province	14.4	1.22	12	16.8	0.0848	4.08	3,840				
Western Province	21.6	1.49	18.7	24.6	0.0688	4.04	3,360				
Northern Province	18	1.59	14.9	21.2	0.0881	3.88	2,400				
Eastern Province	18.1	1.42	15.3	20.8	0.0789	4.99	3,360				
Quintile											
Q1	5.1	0.51	4.1	6.1	0.1011	1.27	2,429				
Q2	9.8	0.74	8.4	11.3	0.0754	1.6	2,656				
Q3	16.3	0.93	14.5	18.1	0.0571	1.8	2,868				
Q4	26.0	1.07	23.9	28.1	0.0412	1.84	3,078				
Q5	61.9	1.22	59.6	64.3	0.0197	2.37	3,549				
Sex of head of house	Sex of head of household										
Male	29.4	0.85	27.7	31	0.0289	3.79	10,856				
Female	20.3	0.85	18.6	22	0.042	1.64	3,724				

Table A5.5: Percentage (%) of households using electricity as main source of lighting, according to urban/rural, Province, consumption quintile and sex of household head

## Table A5.6: Percentage (%) of households using improved drinking water source, according to urban/rural, Province, consumption quintile and sex of household head

FICVE	Estimate	Standard	Confidenc	ce interval	CV	Design offect	No. of
EICVS	(%)	error	Lower limit	Upper limit	U	Design effect	observations
All Rwanda	87.4	0.56	86.3	88.5	0.0064	4.19	14,580
Urban/rural							
Urban	95.8	0.58	94.6	96.9	0.006	2.33	2,526
Rural	85.4	0.68	84.1	86.8	0.0079	4.32	12,054
Province							
Kigali City	95.9	0.85	94.2	97.5	0.0089	4.03	1,620
Southern Province	88	0.91	86.2	89.8	0.0103	2.62	3,840
Western Province	86.5	1.04	84.4	88.5	0.0121	2.88	3,360
Northern Province	87.5	1.23	85.1	89.9	0.014	3.13	2,400
Eastern Province	82.6	1.64	79.3	85.8	0.0199	6.8	3,360
Quintile							
Q1	82.0	1.1	79.8	84.2	0.0135	1.92	2,429
Q2	84.7	0.92	82.9	86.5	0.0108	1.69	2,656
Q3	87.3	0.8	85.8	88.9	0.0092	1.66	2,868
Q4	87.4	0.83	85.8	89.1	0.0095	1.94	3,078
Q5	92.8	0.64	91.5	94.1	0.0069	2.28	3,549
Sex of head of househ	old						
Male	87.7	0.57	86.6	88.8	0.0065	3.34	10,856
Female	86.6	0.78	85.1	88.2	0.0091	1.94	3,724

FIGUE	Estimate	Standard	Confidenc	e interval	CU	Design	No. of		
EICV5	(%)	error	Lower limit	Upper limit	ιv	effect	observations		
All Rwanda	86.2	0.35	85.5	86.9	0.0041	1.52	14,580		
Urban/rural									
Urban	93.6	0.84	92	95.2	0.009	3.31	2,526		
Rural	84.4	0.41	83.6	85.2	0.0049	1.52	12,054		
Province									
Kigali City	94.5	0.94	92.6	96.3	0.01	3.77	1,620		
Southern Province	74.6	0.89	72.9	76.4	0.0119	1.41	3,840		
Western Province	88.1	0.67	86.8	89.4	0.0076	1.33	3,360		
Northern Province	86.5	0.93	84.6	88.3	0.0108	1.68	2,400		
Eastern Province	90	0.61	88.8	91.2	0.0067	1.49	3,360		
Quintile									
Q1	76.3	0.93	74.4	78.1	0.0122	1.11	2,429		
Q2	81.0	0.82	79.4	82.6	0.0102	1.14	2,656		
Q3	85.9	0.72	84.5	87.4	0.0084	1.23	2,868		
Q4	88.5	0.63	87.3	89.8	0.0071	1.21	3,078		
Q5	94.2	0.47	93.3	95.1	0.005	1.51	3,549		
Sex of head of househ	old								
Male	88	0.37	87.3	88.8	0.0042	1.43	10,856		
Female	80.6	0.75	79.1	82	0.0093	1.31	3,724		

## Table A5.7: Percentage (%) of households using improved sanitation, according to urban/rural, Province, consumption quintile and sex of household head

DIGUE	Estimate	Standard	Confidence	e interval	<u>au</u>		No. of		
EICV5	(%)	error	Lower limit	Upper limit	CV CV	Design effect	observations		
All Rwanda	17.9	0.49	16.9	18.9	0.0273	2.38	14,580		
Urban/rural									
Urban	45.6	1.59	42.5	48.7	0.0349	2.88	2,526		
Rural	11.3	0.42	10.4	12.1	0.0373	2.08	12,054		
Province									
Kigali City	46.4	1.84	42.8	50	0.0397	3.01	1,620		
Southern Province	11	0.79	9.5	12.6	0.0712	2.12	3,840		
Western Province	13.2	1.11	11	15.3	0.084	3.3	3,360		
Northern Province	13.4	1.15	11.2	15.7	0.0856	2.59	2,400		
Eastern Province	13.8	0.86	12.2	15.5	0.0619	2.24	3,360		
Quintile									
Q1	2.4	0.33	1.7	3.0	0.137	1.07	2,429		
Q2	5.5	0.61	4.3	6.7	0.111	1.85	2,656		
Q3	8.7	0.65	7.5	10.0	0.0742	1.5	2,868		
Q4	17.8	0.86	16.1	19.5	0.0481	1.54	3,078		
Q5	43.2	1.18	40.9	45.6	0.0274	2.13	3,549		
Sex of head of househ	Sex of head of household								
Male	19.6	0.56	18.5	20.7	0.0288	2.2	10,856		
Female	12.8	0.65	11.5	14.1	0.0508	1.38	3,724		

## Table A5.8: Percentage (%) of households owning a living room suite, according to urban/rural, Province, consumption quintile and sex of household head

FLOVE		Standard	Confidence	e interval	<u>CU</u>	Design	No. of
EICV5	Estimate (%)	error	Lower limit	Upper limit	CV	effect	observations
All Rwanda	73.8	0.45	72.9	74.7	0.0061	1.54	14,580
Urban/rural							
Urban	91.3	0.71	90	92.7	0.0077	1.79	2,526
Rural	69.6	0.49	68.6	70.5	0.007	1.31	12,054
Province							
Kigali City	91.5	1.08	89.4	93.6	0.0118	3.3	1,620
Southern Province	67.2	0.87	65.5	68.9	0.0129	1.15	3,840
Western Province	69.5	1.11	67.3	71.6	0.0159	1.78	3,360
Northern Province	73.2	1.04	71.2	75.3	0.0141	1.24	2,400
Eastern Province	73.1	0.88	71.4	74.9	0.0121	1.45	3,360
Quintile							
Q1	52.0	1.1	49.9	54.2	0.0212	1.14	2,429
Q2	64.0	0.98	62.1	66.0	0.0153	1.08	2,656
Q3	72.0	0.92	70.2	73.8	0.0128	1.2	2,868
Q4	79.6	0.8	78.0	81.1	0.0101	1.23	3,078
Q5	90.7	0.56	89.6	91.8	0.0061	1.37	3,549
Sex of head of househ	old						
Male	78.6	0.46	77.7	79.5	0.0059	1.39	10,856
Female	59.3	0.92	57.5	61.1	0.0156	1.28	3,724

### Table A5.9: Percentage (%) of households owning a radio, according to urban/rural, Province, consumption quintile and sex of household head

	Estimate	Standard	Confidence	e interval	<u>au</u>	Design	No. of
EICV5	(%)	error	Lower limit	Upper limit	CV	effect	observations
All Rwanda	10.4	0.41	9.6	11.2	0.0399	2.68	14,580
Urban/rural							
Urban	35	1.52	32	38	0.0434	2.86	2,526
Rural	4.5	0.29	3.9	5	0.064	2.24	12,054
Province							
Kigali City	36	1.92	32.2	39.8	0.0534	3.54	1,620
Southern	5.2	0.63	4	6.5	0.1206	2.71	3,840
Western	6.5	0.78	4.9	8	0.1214	3.14	3,360
Northern	5.7	0.84	4	7.3	0.1483	3.01	2,400
Eastern Province	5.8	0.57	4.7	6.9	0.0988	2.19	3,360
Quintile							
Q1	0.3	0.12	0.1	0.6	0.3578	1.04	2,429
Q2	1.4	0.27	0.9	1.9	0.1909	1.34	2,656
Q3	2.0	0.27	1.5	2.6	0.1341	1.06	2,868
Q4	7.0	0.54	5.9	8.1	0.0777	1.4	3,078
Q5	31.9	1.14	29.7	34.1	0.0356	2.22	3,549
Sex of head of househ	old						
Male	11.9	0.49	11	12.9	0.0411	2.51	10,856
Female	5.7	0.45	4.8	6.5	0.0788	1.36	3,724

### Table A5.10: Percentage (%) of households owning a TV set, according to urban/rural, Province, consumption quintile and sex of household head

	Estimate	Standard	Confidence	e interval		Design	No. of		
EICV5	(%)	error	Lower limit	Upper limit	CV	effect	observations		
All Rwanda	3.3	0.21	2.9	3.7	0.0648	2.08	14,580		
Urban/rural									
Urban	13.1	0.98	11.2	15	0.0749	2.38	2,526		
Rural	0.9	0.11	0.7	1.1	0.1129	1.42	12,054		
Province									
Kigali City	12.8	1.22	10.4	15.2	0.0953	2.95	1,620		
Southern	1.7	0.31	1.1	2.3	0.1831	1.95	3,840		
Western	1.2	0.23	0.7	1.6	0.1996	1.45	3,360		
Northern	1.9	0.4	1.1	2.7	0.2076	1.93	2,400		
Eastern	1.6	0.31	1.0	2.2	0.1855	2.1	3,360		
Quintile									
Q1	0.0	0	0	0		0	2,429		
Q2	0.1	0.06	0	0.2	0.5852	0.96	2,656		
Q3	0.2	0.08	0	0.3	0.4193	0.96	2,868		
Q4	0.7	0.15	0.4	1.0	0.2093	0.98	3,078		
Q5	12.0	0.71	10.6	13.4	0.0593	1.8	3,549		
Sex of head of househ	Sex of head of household								
Male	3.6	0.26	3.1	4.1	0.0715	2.11	10,856		
Female	2.3	0.31	1.7	2.9	0.1349	1.54	3,724		

### Table A5.11: Percentage (%) of households owning a computer, according to urban/rural, Province, consumption quintile and sex of household head

consu									
EICV5	Estimate	Standard	Confidenc	e interval	CV	Design effect	No. of		
LICTO	(%)	error	Lower limit	Upper limit		Designemeet	observations		
All Rwanda	66.9	0.52	65.9	67.9	0.0077	1.76	14,580		
Urban/rural									
Urban	88.6	0.92	86.8	90.4	0.0104	2.38	2,526		
Rural	61.7	0.55	60.7	62.8	0.0088	1.48	12,054		
Province									
Kigali City	88	1.3	85.4	90.5	0.0148	3.53	1,620		
Southern	58.3	1.02	56.3	60.3	0.0175	1.45	3,840		
Western	64.1	1.14	61.8	66.3	0.0179	1.76	3,360		
Northern	64.5	1.2	62.2	66.9	0.0186	1.43	2,400		
Eastern	66.1	1.03	64.1	68.1	0.0156	1.73	3,360		
Quintile			•						
Q1	44.1	1.07	42	46.2	0.0243	1.08	2,429		
Q2	55.4	1.02	53.4	57.4	0.0184	1.09	2,656		
Q3	64.0	1	62	66	0.0157	1.24	2,868		
Q4	72.9	0.89	71.2	74.6	0.0121	1.22	3,078		
Q5	86.5	0.64	85.3	87.8	0.0074	1.33	3,549		
Sex of head of house	nold								
Male	71.1	0.55	70	72.2	0.0078	1.63	10,856		
Female	54.3	0.95	52.5	56.2	0.0175	1.33	3,724		

### Table A5.12: Percentage (%) of households owning a mobile phone, according to urban/rural, Province, consumption quintile and sex of household head

EICV5	Estimate	Standard error	Confidence interval			Design	No. of
	(%)		Lower limit	Upper limit	CV	effect	observations
All Rwanda	13.3	0.35	12.7	14	0.0261	1.53	14,580
Urban/rural							
Urban	9	0.82	7.4	10.6	0.091	2.3	2,526
Rural	14.4	0.41	13.6	15.2	0.0282	1.57	12,054
Province							
Kigali City	8.1	1.01	6.1	10	0.1254	3.04	1,620
Southern	11.5	0.58	10.3	12.6	0.0507	1.12	3,840
Western	3.8	0.42	3	4.6	0.112	1.52	3,360
Northern	8.9	0.73	7.5	10.4	0.0815	1.48	2,400
Eastern	29.2	0.95	27.3	31	0.0327	1.6	3,360
Quintile							
Q1	4.9	0.59	3.8	6.1	0.119	1.71	2,429
Q2	9.7	0.71	8.3	11.1	0.0734	1.5	2,656
Q3	13.8	0.73	12.4	15.3	0.0531	1.29	2,868
Q4	19.1	0.81	17.5	20.7	0.0423	1.3	3,078
Q5	16.0	0.66	14.7	17.3	0.0415	1.22	3,549
Sex of head of househ	old						
Male	16.2	0.43	15.3	17	0.0263	1.46	10,856
Female	4.9	0.38	4.1	5.6	0.077	1.11	3,724

### Table A5.13: Percentage (%) of households owning a bicycle, according to urban/rural, Province, consumption quintile and sex of household head

consumption quintile and sex of nousehold nead											
EICV5	Estimate (%)	Standard	Confidence interval		CV	Design offerst	No. of				
		error	Lower limit	Upper limit	ιv	Design effect	observations				
All Rwanda	1.6	0.16	1.3	1.9	0.1008	2.41	14,580				
Urban/rural											
Urban	7.6	0.8	6.1	9.1	0.0988	2.27	2,526				
Rural	0.2	0.0	0.1	0.2	0.273	1.4	12,054				
Province											
Kigali City	8.9	1.0	7.0	10.8	0.11	2.61	1,620				
Southern	0.3	0.2	0.1	0.6	0.4175	2.06	3,840				
Western	0.2	0.1	0.0	0.4	0.4062	1.22	3,360				
Northern	0.4	0.1	0.1	0.7	0.3255	1	2,400				
Eastern	0.2	0.1	0.0	0.5	0.4923	2.08	3,360				
Quintile											
Q1	0.0	0.0	0.0	0.0	0	0	2,429				
Q2	0.1	0.1	0.0	0.2	0.7073	0.88	2,656				
Q3	0.2	0.2	-0.2	0.7	0.9987	6.68	2,868				
Q4	0.5	0.2	0.0	0.9	0.5211	3.8	3,078				
Q5	5.7	0.6	4.5	6.8	0.102	2.33	3,549				
Sex of head of househ	old										
Male	1.7	0.2	1.3	2.1	0.1115	2.38	10,856				
Female	1.3	0.3	0.8	1.7	0.2003	1.86	3,724				

Table A5.14: Percentage (%) of households with tile floor, according to urban/rural, Province, consumption quintile and sex of household head
#### A6. Economic Activity

Table A6.1: Percentage (%) of usually workers aged 16+ years with wage farm as main usually work type,according to urban/rural, Province, sex, broad age category and consumption quintile

FICVE	Percentage of wage	Standard	95% confide	nce interval		Design	Number of
EICV5	farm workers	error	Upper	Lower	CV	effect	observations
All Rwanda	15.65	0.35	14.96	16.33	0.02	2.91	4,970
Urban/rural							
Urban	5.68	0.64	4.42	6.94	0.11	4.41	273
Rural	17.87	0.4	17.09	18.65	0.02	2.78	4,697
Province							
City of Kigali	4.79	0.7	3.42	6.17	0.15	4.78	126
Southern	14.46	0.61	13.25	15.66	0.04	2.22	1,192
Western	18.1	0.77	16.59	19.6	0.04	2.73	1,396
Northern	16	0.91	14.21	17.78	0.06	3.07	837
Eastern	20.51	0.82	18.91	22.12	0.04	3.21	1,419
Sex							
Male	14.49	0.41	13.69	15.28	0.03	1.94	2,167
Female	16.65	0.4	15.87	17.44	0.02	1.95	2,803
Young/Adult							
16-30	16.09	0.47	15.16	17.01	0.03	2.18	2,121
31+	15.33	0.38	14.58	16.08	0.02	2.05	2,849
Quintile							
Q1	35.09	0.95	33.22	36.95	0.03	2.1	1,882
Q2	22.69	0.76	21.21	24.18	0.03	1.9	1,307
Q3	15.48	0.61	14.27	16.68	0.04	1.8	974
Q4	8.59	0.47	7.68	9.51	0.05	1.84	598
Q5	2.85	0.26	2.34	3.35	0.09	1.79	209

	Percentage of wage	Standard	95% confider	nce interval			Number of
EICV5	off-farm workers	error	Upper	Lower	CV	Design effect	observations
All Rwanda	21.11	0.54	20.05	22.16	0.03	5.45	6,073
Urban/rural							
Urban	55.08	1.4	52.34	57.82	0.03	4.51	2,693
Rural	13.53	0.42	12.7	14.36	0.03	3.93	3,380
Province							
City of Kigali	59.33	1.64	56.11	62.55	0.03	4.94	1,922
Southern	14.93	0.85	13.27	16.59	0.06	4.11	1,209
Western	15.81	0.74	14.36	17.27	0.05	2.83	1,160
Northern	15.25	0.92	13.44	17.06	0.06	3.27	804
Eastern	13.6	0.78	12.07	15.12	0.06	4.02	978
Sex							
Male	32.17	0.69	30.82	33.51	0.02	3.16	4,326
Female	11.48	0.5	10.51	12.46	0.04	4.1	1,747
Young/Adult							
16-30	28.15	0.72	26.73	29.57	0.03	3.41	3,375
31+	16.02	0.49	15.06	16.98	0.03	3.25	2,698
Quintile							
Q1	10.25	0.56	9.17	11.34	0.05	1.76	533
Q2	12.05	0.64	10.8	13.3	0.05	2.24	651
Q3	13.82	0.65	12.54	15.1	0.05	2.23	7 <u>90</u>
Q4	17.23	0.76	15.74	18.71	0.04	2.66	1,035
Q5	45.38	1.04	43.34	47.42	0.02	3.26	3,064

## Table A6.2: Percentage (%) of usually workers aged 16+ years with wage off- farm as main usually work type, according to urban/rural, Province, sex, broad age category and consumption quintile

# Table A6.3: Percentage (%) of usually workers aged 16+ years with independent- farmer as main usually work type, according to urban/rural, Province, sex, broad age category and consumption quintile

	Percentage of	Standard	95% confiden	ce interval			Number of
EICV5	independent farm workers	error	Upper	Lower	cv	Design effect	observations
All Rwanda	53.31	0.65	52.03	54.59	0.01	5.37	17,476
Urban/rural							
Urban	16.39	1.28	13.88	18.9	0.08	6.85	983
Rural	61.55	0.58	60.41	62.7	0.01	3.7	16,493
Province							
City of Kigali	12.62	1.55	9.58	15.65	0.12	9.65	390
Southern	64.44	1.13	62.23	66.66	0.02	4.04	5,404
Western	55.82	0.98	53.9	57.73	0.02	2.67	4,189
Northern	61.15	1.24	58.73	63.58	0.02	3.2	3,231
Eastern	58.82	0.94	56.98	60.66	0.02	2.85	4,262
Sex							
Male	42.65	0.73	41.22	44.07	0.02	3.15	6,535
Female	62.6	0.69	61.24	63.96	0.01	3.43	10,941
Young/Adult							
16-30	45.11	0.83	43.49	46.73	0.02	3.64	6,205
31+	59.24	0.63	58.01	60.47	0.01	2.97	11,271
Quintile							
Q1	49.39	1.02	47.38	51.4	0.02	2.21	2,780
Q2	58.66	1.04	56.61	60.7	0.02	2.61	3,613
Q3	63.36	0.9	61.59	65.14	0.01	2.2	4,128
Q4	63.6	1.07	61.49	65.7	0.02	3.3	4,348
Q5	34.37	1.11	32.19	36.55	0.03	4.07	2,607

Table A6.4: Percentage (%) of usually workers aged 16+ years with independent non-farm as main usually work type, according to urban/rural, Province, sex, broad age category and consumption quintile

	Percentage of		95% confidence interval				
	independent off-	Standard				Design	Number of
EICV5	farm workers	error	Upper	Lower	cv	effect	observations
All Rwanda	8.95	0.25	8.45	9.44	0.03	2.45	2,629
Urban/rural							
Urban	20.09	0.75	18.61	21.56	0.04	2.03	1,013
Rural	6.46	0.23	6.01	6.92	0.04	2.26	1,616
Province							
City of Kigali	20.56	0.89	18.81	22.31	0.04	2.16	680
Southern	5.55	0.39	4.79	6.32	0.07	2.12	445
Western	9.26	0.49	8.29	10.23	0.05	2	666
Northern	7.09	0.48	6.16	8.02	0.07	1.71	368
Eastern	6.44	0.38	5.7	7.18	0.06	1.87	470
Sex							
Male	10.24	0.36	9.53	10.95	0.04	2.07	1,428
Female	7.82	0.32	7.2	8.44	0.04	2.33	1,201
Young/Adult							
16-30	9.26	0.36	8.55	9.97	0.04	2.06	1,115
31+	8.73	0.29	8.16	9.29	0.03	1.89	1,514
Quintile							
Q1	4.89	0.34	4.22	5.55	0.07	1.3	256
Q2	6.03	0.42	5.2	6.86	0.07	1.83	343
Q3	6.64	0.38	5.9	7.37	0.06	1.42	407
Q4	9.67	0.53	8.62	10.72	0.06	2.17	576
Q5	15.38	0.6	14.2	16.56	0.04	2.06	1,047

# Table A6.5: Percentage (%) of usually workers aged 16+ years with contributing family worker as main usually work type, according to urban/rural, Province, sex, broad age category and consumption quintile

	Percentage of		95% confide	ence interval		Docign	Number of
EICV5	contributing family workers	error	Upper	Lower	cv	effect	observations
All Rwanda	0.98	0.07	0.84	1.12	0.07	1.71	282
Urban/rural							
Urban	2.76	0.29	2.19	3.32	0.1	1.77	137
Rural	0.59	0.06	0.47	0.7	0.1	1.41	145
Province							
City of Kigali	2.7	0.36	2.01	3.4	0.13	2.13	97
Southern	0.61	0.11	0.4	0.82	0.18	1.4	47
Western	1.01	0.13	0.75	1.27	0.13	1.25	69
Northern	0.51	0.11	0.29	0.73	0.22	1.26	25
Eastern	0.63	0.1	0.43	0.83	0.16	1.31	44
Sex							
Male	0.46	0.06	0.33	0.58	0.14	1.3	66
Female	1.44	0.12	1.2	1.68	0.08	1.73	216
Young/Adult							
16-30	1.4	0.14	1.13	1.67	0.1	1.8	162
31+	0.68	0.07	0.54	0.82	0.11	1.46	120
Quintile							
Q1	0.38	0.11	0.16	0.6	0.3	1.79	19
Q2	0.57	0.16	0.26	0.89	0.28	2.55	26
Q3	0.7	0.12	0.46	0.94	0.18	1.36	41
Q4	0.91	0.17	0.57	1.25	0.19	2.19	56
Q5	2.02	0.2	1.64	2.41	0.1	1.48	140

#### **A7. Environment**

 Table A7.1: Percentage (%) of households with dwelling affected by environmental destruction, according to urban/rural, Province, consumption quintile, sex of head of household

EICV5	Estimates	Standard	Confidenc	e interval	CV	Design effect	No of observations
	(%)	error	Lower Limit	Upper Limit			
All Rwanda	13.1	0.35	12.4	13.7	0.0267	1.56	14580
Urban/Rural							
Urban	5.3	0.62	4.1	6.5	0.1169	2.15	2526
Rural	14.9	0.4	14.1	15.7	0.0271	1.52	12054
Province							
Kigali City	3.8	0.58	2.7	5	0.1502	1.99	1620
Southern	14.8	0.7	13.5	16.2	0.0473	1.31	3840
Western	18.6	0.81	17	20.2	0.0436	1.34	3360
Northern	12.6	0.93	10.8	14.5	0.0738	1.79	2400
Eastern	12.6	0.71	11.2	13.9	0.0562	1.66	3360
Quintile							
Q1	16.8	0.87	15.1	18.5	0.0516	1.25	2429
Q2	13.9	0.77	12.4	15.4	0.055	1.27	2656
Q3	15.3	0.72	13.9	16.7	0.0468	1.12	2868
Q4	13.5	0.67	12.2	14.8	0.0493	1.17	3078
Q5	8.1	0.5	7.1	9	0.0615	1.24	3549
Sex of head of hou	sehold						
Male	12.7	0.39	12	13.5	0.0309	1.52	10856
Female	14	0.62	12.8	15.2	0.0443	1.16	3724

### A8. Credits, savings and transfers

## Table A8.1: Percentage (%) of households with at least one savings account, according to urban/rural,Province, consumption quintile, sex of head of household

EICV5	Estimate	Standard	Confidence	e interval	cv	Design effect	No. of observations
	(%)	error	Lower limit	Upper limit			
All Rwanda	53.7	0.58	52.6	54.9	0.0107	1.95	14,580
Urban/rural							
Urban	67.7	1.44	64.9	70.6	0.0212	2.67	2,526
Rural	50.4	0.62	49.2	51.6	0.0124	1.83	12,054
Province							
Kigali City	69.3	1.84	65.7	72.9	0.0265	3.5	1,620
Southern Province	56.6	1.05	54.5	58.6	0.0185	1.5	3,840
Western Province	50.7	1.24	48.3	53.1	0.0245	1.9	3,360
Northern Province	53	1.48	50.1	55.9	0.0279	1.99	2,400
Eastern Province	44.8	1.13	42.5	47	0.0253	1.89	3,360
Quintile							
Q1	37.8	1.12	35.7	40	0.0296	1.24	2,434
Q2	43.2	1.13	40.9	45.4	0.0262	1.36	2,652
Q3	47.8	1	45.8	49.7	0.0209	1.14	2,882
Q4	54.8	1.04	52.8	56.9	0.0189	1.34	3,068
Q5	74.8	0.89	73.1	76.5	0.0119	1.56	3,544
Sex of head of househ	old						
Male	55.8	0.64	54.6	57.1	0.0115	1.83	10,856
Female	47.4	0.95	45.6	49.3	0.02	1.31	3,724

### Annex E: Persons who contributed to the EICV5 Rwanda Main Indicators Report

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