

**RWANDA'S APRM PROGRAMME  
OF ACTION IMPLEMENTATION**



**PROGRESS REPORT**

**June–December 2006**

Produced by the APRM National Commission  
for submission to the 6th APR Forum  
Addis Ababa, Ethiopia, 28 January 2007

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## FOREWORD

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Rwanda is among the first three countries at the forefront in the implementation of the African Peer Review Mechanism. It will be recalled that Rwanda was peer reviewed on 30 June 2006 in Banjul, the Gambia. This report highlights the current status of the implementation of the PoA.

The peer review was timely for Rwanda as it coincided with the development of the Economic Growth and Poverty Reduction Paper Strategy (EDPRS), a second generation of the Poverty Reduction Strategy (PRSP). This enabled the country to integrate the PoA into the national planning instrument as it was being developed throughout 2006. Integration of the APRM PoA into national programmes will ensure its smooth implementation and avoid duplicating development efforts.

Pursuant to directives by the APR Forum that progress reports on the implementation of the PoA should be submitted twice annually, the Rwanda APRM National Commission has pleasure in submitting this Implementation Status Report for the period ending December 31 2006.

**Ms MUKASINE M Claire**

**Vice Chairperson**

**Rwanda APRM National Commission**

## EXECUTIVE SUMMARY

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This report was commissioned by the APR National Commission, and forms the second assessment and evaluation of the status of implementing Rwanda's APRM Plan of Action (PoA), but the first following the Peer Review of Rwanda in June 2006. While building on the achievements captured in the first report, in the current report, we cover mainly the period subsequent to the Peer Review, ending December 2006. During this period, various government and non-governmental agencies undertook activities leading to implementation of the APRM PoA. In addition, the following activities were effected by the NEPAD Rwanda Secretariat in its mandate to coordinate and popularise APRM in the country. They include:

Dissemination of the findings of the Country Review Report to some key stakeholders through various forums:

- Multiplication of the APRM Country Review Report
- Launch of the Country Review Report to the general public and the press
- Posting of the Country Review Report and the Self-assessment Report on the NEPAD Rwanda website [www.nepad.gov.rw](http://www.nepad.gov.rw)
- Sharing of Rwanda's experience with some West and Central African countries
- Elaboration of a monitoring and evaluation mechanism for the APRM PoA

## METHODOLOGY

Based on the designed APRM PoA M&E framework, a desk review (mainly from published reports), interviews, focus group discussions, direct observations, personal interviews and workshops were held to collect and collate information on all activities in relation to the implementation of APRM PoA, formed the data collection tools. Data was then analysed and information obtained was consolidated under the four APRM thematic areas as presented in the subsequent sections of this report.

## PROGRESS HIGHLIGHTS

A significant number of activities have been implemented in the last six months and these are highlighted below:

### **Democracy and good political governance**

*Intra- and inter state security:* Commissions have been set up to ensure cross-boarder peace and security is enhanced, while administrative reforms for effective and efficient service delivery were reinforced.

### **Economic governance**

Achievements highlighted include inter-bank SASWITCH system, a national database and information system, Central Bank's regulations on Microfinance Institutions (MFIs), a House hold Living Conditions survey, and more importantly, elaboration of a second generation Poverty Reduction Strategy (Economic Growth for Poverty Reduction Strategy – EDPRS). It should be noted that EDPRS provides a mechanism through which APRM PoA is to be integrated in the government priority programmes and to facilitate its coordinated implementation.

### **Corporate governance**

In the last six months, all efforts have focused on streamlining the legislative and regulatory framework for enhancing the business environment in Rwanda. It is in this regard that several laws have been prepared and are at different levels nearing enactment. When enacted, they will significantly improve the general legal business environment that is required to fast-track business development in the country.

### **Socio-economic development**

Rwanda's collaboration with her development partners has created a synergy in assessing and developing common interventions for the Economic Development and Poverty Reduction (EDPRS). Meanwhile, a household living conditions survey has been completed, and results show an impressive drop in poverty levels from 60.4% in 2001 to 56.9% in 2005. Nationwide, 64% of households now have access to a safe source of drinking water. Enrolment in primary schools has increased over the 2001-2006 period with net enrolment rate rising from 74 to 86 percent. Access to antenatal services increased

substantially, while the utilisation differential between poorer and less poor households has narrowed. Some 47 percent of individuals nationwide are now covered by health insurance.

## CHAPTER 1.0 INTRODUCTION

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Rwanda was among the first sixteen countries to accede to the APRM by signing the Memorandum of Understanding (MOU) on 9 March 2003. Ghana and Rwanda were the first two countries to complete the Country Self-Assessments, and their Country Review Reports were submitted to the APR Panel. Rwanda's Review Report and its Programme of Action were presented by the Panel to the APR Forum of Heads of States and Government of countries participating on 30 June 2006 in Gambia, where Rwanda was peer reviewed.

The conclusions of both the APRM Self-assessment and the APRM Country Report by the Panel of Eminent Persons paved the way for the implementation of APRM Plan of Action aimed at bridging the identified gaps in the four thematic areas of:

1. Democracy and good political governance
2. Economic governance and management
3. Corporate governance
4. Socio-economic development

Subsequent to the Peer Review for Rwanda, the APRM National Commission for Rwanda in collaboration with Rwanda NEPAD /APRM Secretariat convened several workshops for stakeholders responsible for implementation of APRM PoA. These forums aimed at providing feedback as well as mobilising all stakeholders for the implementation of the APRM Programme of Action and also elaborated a monitoring and evaluation mechanism to track implementation of the PoA.

The implementation of the APRM Plan of Action in Rwanda has been premised on the key NEPAD principles for good governance as a basic requirement for peace, security and sustainable political and socio-economic development,

African ownership and leadership as well as broad and deep participation by all stakeholders.

The report covers the current implementation status, implementation challenges, and steps taken to address the existing challenges, observations as well as suggestions for a way forward. The four thematic areas are covered individually, while introductory remarks have also been added before a detailed matrix on the implementation status on all priority objectives.

All available information and data have been utilised to provide a generally accurate indication of the progress reported here, revealing varying but significant levels of progress.

## **CHAPTER 2.0 METHODOLOGY**

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This chapter provides a detailed methodology employed and the M&E framework adopted in tracking the implementation status of the APRM PoA.

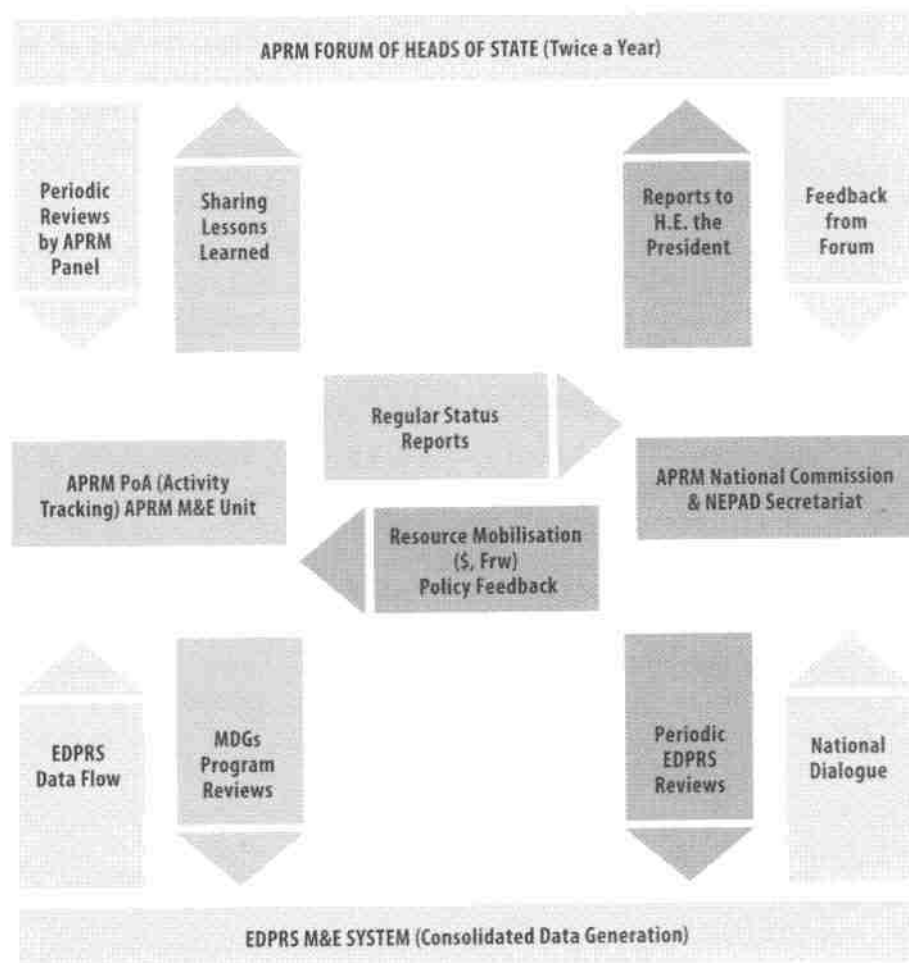
### **2.1 DATA COLLECTION AND SYNTHESIS**

The APRM National Commission, in collaboration with the Rwanda NEPAD/ APRM Secretariat, commissioned an independent consultancy firm and undertook their own quality control desk research in monitoring the implementation of the Programme of Action. Also, through a public, civil society and private sector partnership, discussions were held with informative focus groups based on their competence in the different APRM thematic areas, to track and report on the progress so far realised. The progress reported is a result of the consensus of the various partners indicated above, all of whom are involved in the PoA implementation.

## 2.2 MONITORING AND EVALUATION FRAMEWORK FOR APRM POA IMPLEMENTATION

During the reporting period, the NEPAD Secretariat engaged consultancy services to elaborate an M&E structure that would facilitate the monitoring and evaluation of the implementation of the APRM PoA. The structure, validated in stakeholders workshop held on 30 November 2006, provided a good mechanism through which this report was realized. The framework is provided in the figure below.

**Figure 1. Rwanda's APRM PoA M&E system**



Periodic EDPRS reviews, national annual dialogues and information gathered by the APRM M&E unit from the various stakeholders form the input stream for the APRM PoA implementation status report. The data collected is analysed and validated by a national stakeholder's forum, before compiling a final report. It should be noted that the above M&E framework is premised on the principle of a public, private sector and civil society partnership.

## **CHAPTER 3.0 COORDINATION ACTIVITIES FOR APRM AND POA IMPLEMENTATION**

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### **3.1 LAUNCH OF RWANDA'S APRM COUNTRY REVIEW REPORT**

In an effort to disseminate the Country Review Report and make it public the APRM National Commission officially launched Rwanda's APRM Country Review Report and Programme of Action to the general public on 13 July, 2006 at Hotel Milles Collines. The launch was attended by, among others, local and foreign media houses as well as the general public and the donor community in Rwanda. A national NEPAD website was inaugurated and the report posted ([www.nepad.gov.rw](http://www.nepad.gov.rw)). Today the APRM report for Rwanda is widely quoted by the media, academia and policy makers in government and civil society alike.

### **3.2 INTEGRATION OF THE POA INTO NATIONAL DEVELOPMENT PROGRAMMES**

The NEPAD/APRM Secretariat, in collaboration with the Ministry of Finance and Economic Planning (MINECOFIN), organised a one day workshop on 17 August 2006, on the implementation of APRM PoA Economic Development and Poverty Reduction Strategy (EDPRS), a national strategic planning instrument. The public sector, private sector, civil society, development partners and the media, who form the Economic Development Poverty Reduction Strategy (EDPRS) Sector Working Groups, were in attendance.

The objectives of the workshop were:

1. Feedback by NEPAD Secretariat on the just concluded peer review in Banjul, Gambia
2. To share with participants/stakeholders the APRM Plan of Action
3. Sensitise and mobilise all partners on the implementation of APRM PoA through EDPRS
4. To gather views on how implementation of APRM PoA can be monitored

The workshop made the following recommendations:

- Members committed themselves to take up the APRM Plan of Action and integrate it in their different sector working groups
- The APRM PoA and its activities should find room in sector programmes and the respective implementing agencies should take responsibility for their implementation
- In the EDPRS, APRM PoA activities should be prioritised, bench-marked over the five year period of the EDPRS and flagged as APRM programmes for regular monitoring and evaluation
- Sector working groups to identify programme recommendations in the APRM Plan of Action that are ongoing, those planned and separate them from those to be implemented
- Since the APRM PoA is not exhaustive, its proposed activities will be enriched during the identification of sector-wide priorities, giving more comprehensive coverage of the area
- APRM PoA shall require a clear monitoring system which assigns institutional responsibility for implementation. NEPAD Secretariat committed to share a consolidated draft at a later stage

### **3.3 MOBILISATION OF RESOURCES TO SUPPORT IMPLEMENTATION OF THE POA**

The Government of Rwanda presented the outcomes of its recent assessment under the NEPAD African Peer Review Mechanism (APRM) at a Development partners meeting held between 22 and 24 November 2006. Development partners commended the Government of Rwanda for being one of only three countries to have completed the Peer Review, and reiterated their strong support to NEPAD, and the APRM in particular. Participants noted that the report's recommendations would be useful to Rwanda in continuing its good

governance agenda. Participants also acknowledged the Government's decision to mainstream the APRM Plan of Action into the forthcoming EDPRS, noting that the two are consistent with one another. Rwanda's development partners further committed to support the APRM and its PoA implementation through existing channels of cooperation.

## CHAPTER 4.0 THEMATIC POA IMPLEMENTATION STATUS

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### 4.1 DEMOCRACY AND GOOD POLITICAL GOVERNANCE

#### Implementation progress

*Intra- and inter state security:* Regional commissions have been set up to ensure cross-border peace and security; illegally possessed small arms are being surrendered and destroyed; the judicial system is being reinforced; mechanisms against corruption have been established and reinforced; laws enhancing rights for all are being enacted; administrative reforms for effective and efficient service delivery have been enhanced.

#### Implementation challenges

*Resource limitation:* Both human capacity and limited financial resources continue to be a big challenge. This is partly due to the effects of 1994 genocide and the overwhelming demand for delivery of justice for large numbers of genocide suspects in a unique national situation complicated by effects of genocide. No additional resources have been accrued to support the APRM PoA, thereby over-stretching the national budget.

#### Strengths in addressing challenges

Major strengths include strong political commitment, innovations like performance contracts, enhanced decentralization; sense of urgency in service delivery; investments in human resources; harnessing the synergies of public, private sector and civil society partnership; recourse to indigenous knowledge and cultural practices in handling unique national complex issues – Gacaca, Ubudehe-HIMO, regional and international cooperation and partnerships. All these have been key to addressing the cited challenges.

## 4.2 ECONOMIC GOVERNANCE AND MANAGEMENT

### Standards and codes

The Code of Good Practices on transparency in monetary and financial affairs has been ratified and implemented. Main considerations underlying monetary policy decisions of the central bank are now publicly disclosed with regular meetings planned with the business community and the media in order to make public statements on monetary policy as well as debate them.

With regard to the core principles for effective banking supervision, the new and revised banking Act that is due to be promulgated in early 2007 will ensure comprehensive risk management and controls in addition to easing the sharing of information and ensuring confidentiality of such information.

### Implementation progress

*An inter-bank SWITCH system, the policy on microfinance institutions and a national comprehensive credit registry:* Some of the specific achievements that can be highlighted include the establishment of a card management centre, i.e. SIMTEL, that operates the inter-bank SASWITCH system; the establishment of the National Institute of Statistics that is currently in the process of setting up an economic data and information system to ensure compliance with standards and principles; the Central Bank's policy on MFIs has come into effect; the household living conditions survey has been concluded and preliminary results indicate that poverty levels reduced from 60% in 2000 to 54% in 2005; elaboration of a second generation of PRSP (Poverty Reduction Strategy Programme) known as the EDPRS (Economic Development Programme and Poverty Reduction Strategy) commenced and is due to be completed in the first quarter of 2007.

*Reporting on monetary and fiscal policy issues:* In order to increase national awareness of economic policies and implementation progress, the Central Bank and the ministry of finance now issue quarterly and annual progress reports in addition to planning regular meetings with the business community and media to present monetary and fiscal policy, as well as seek input and debate upon the policy issues.

*Capacity building for public accountants and timely expenditure reports:* The Government of Rwanda has commissioned external consultants to assist in

the consolidation of Government accounts as well as build capacity within the finance departments of most line ministries in a bid to produce timely annual financial and expenditure reports.

### 4.3 CORPORATE GOVERNANCE

#### 4.3.1 Laws, standards and codes

*Laws amended and enacted by parliament:* In an effort to streamline the legislative and regulatory framework for setting up a business in Rwanda, some of the laws previously under consideration have been amended and enacted by parliament. These include the investment code, income tax code, tax procedures, land law and environmental law.

*Laws approved by cabinet awaiting ratification and adoption by parliament:* These include the intellectual property code, customs code, public procurement code and accountant's statute. However, the current pace of drafting and debating the draft laws, most of them on-going and pending, is still slow, owing to capacity constraints.

*Draft laws pending cabinet approval:* Among others, include the mine code, money laundering, and alternative modes of commercial dispute resolution.

*Expected and on-going draft laws:* They include the Companies Act; Insolvency and Bankruptcy Act; commercial procedures; civil and commercial contracts; Banks and Financial Institutions Act; Insurances and Insurance Commission; labour and social law

The major challenge the country faces in the area of corporate governance is the low levels of awareness among the business community about the essence of corporate governance and the principles that govern the conduct of corporate leaders and entities. Efforts are under way to develop a support programme to this effect.

#### 2.2.2 Corruption

Although Rwanda is generally perceived to have low rates of corruption, the fight against all forms of corruption in Rwanda is still commendable. To this end, the office of the ombudsman has recruited more staff, while others have

undergone training in various disciplines in order to strengthen and increase capacity within the organisation.

*Boosting public confidence in the banking industry:* A number of measures have been proposed to boost public confidence in the banking industry – the Anti-Money Laundering Bill, a microfinance policy and a national credit registry are all being developed.

*Coordination of anti-corruption agencies:* The office of the ombudsman coordinates the various anti-corruption agencies in carrying out investigations and sensitization programmes aimed at fighting corruption. These agencies include the auditor-general's office and the national police.

*Implementation challenges:* Major implementation challenges faced include low levels of awareness, inadequate staff and limited training opportunities due to resource constraints.

*Strategy on corporate governance:* Government has initiated consultation with the stakeholders and implementing institutions for the formulation of a comprehensive strategy on corporate governance. In this regard, private initiatives for reporting and commenting on business activities in the private and public sector including financial and economic journalism needs are being encouraged in order to foster higher levels of transparency.

*Annual accountability week:* This is one of the tools used by the ombudsman to create public awareness on corruption – public debate on radios and national television, discussing issues of corruption. Coupled with it is the accountability day held every after three months at every district in each province. On this day citizens discuss with their leaders at district level the achievements realised in the previous three months. This makes leaders always on the alert to be accountable to their constituencies.

#### **4.3.3 Institutional capacity building**

Rwanda has made a significant effort in establishing institutions and mechanisms to promote good governance and socio-economic development. In this regard, several institutions are now fully operational, staffed and have undertaken several steps aimed at enhanced capacity. The regulatory and anti-corruption agencies, including the auditor-general's office, the Rwanda Revenue

Authority, the Rwanda Utilities Regulatory Authority, the National Tender Board, the Rwanda Bureau of Standards and the Rwanda Environmental Management Authority have developed procedure manuals and strategic plans to guide their day to day operations.

*Implementation challenges:* All the institutions still face constraints of inadequate capacity to effectively carry out their tasks and implement organisational strategies. The Human and Institutional Capacity Development Agency (HIDA) has been strengthened and accorded more financial support geared at training and skills development in the above areas. Private sector support in this regard should be given serious consideration by the policy makers.

#### **4.4 SOCIO-ECONOMIC DEVELOPMENT**

##### **Current implementation status**

Close collaboration with Rwanda's development partners has created a synergy in assessing and developing strategies for Economic Development and Poverty Reduction (EDPR); Millennium Development Goals (MDGs) and promotion of investment. Opportunities have been enhanced for education for all; promotion of science and technology, with affirmative action for female students and professionals. Integrating HIV/AIDS in all development initiatives and improving affordable health care; development of niche markets for products and services for export are among the recent achievements in the sector.

A household living conditions survey has been completed and results indicate a drop in poverty levels from 60.4% in 2000 to 56.9% in 2005. Between 2000/01 and 2005/06, poverty levels in all categories of vulnerable groups dropped, as did the share of the population living in these vulnerable households. However, the pattern and pace of change differed by group. For example, the proportion of female and widow headed households living in poverty were the highest in 2000/01 (68% for widow headed households and 66% for female headed ones) but by 2005/06 both groups stood at approximately 60%. While these two vulnerable groups had higher than average poverty levels even in 2005/06, however, their growth out of poverty (6%) was faster than the national average of 3.5%. This can only point to effective targeting of social programmes, and the government's pro-poor strategic approach to economic growth and development.

With regard to overall access to safe drinking water to households the results of the survey indicated that nationally 64% of households now have access to a safe source. In education, the survey indicated that enrolment in primary schools has increased substantially over the period, with a rise in the net enrolment rate from 74 to 86 percent in 2001 and 2006 respectively. In secondary education on the other hand, the net enrolment rate has shown only a modest increase over the period, between 7 to 10 percent.

In the health sector, the survey revealed that the frequency of medical consultations has increased, though modestly, despite the incidence of reported illness having risen. However the use of antenatal services increased substantially while the utilization differential between poorer and less poor households narrowed significantly. Forty seven percent of individuals nationwide are now covered by health insurance, with the vast majority registered in mutual insurance arrangements. This appears to have substantially reduced out-of-pocket payments for household health care.

### **Implementation challenges**

Resource limitations continue to exist, especially human, financial and of infrastructure, particularly energy infrastructure. Overwhelming social demand by the unique and complex after-effects of the 1994 genocide and a pyramid population structure with its associated dependence, all pose social pressures on the household.

### **Addressing the challenges**

Strong and sincere political commitment, enhanced decentralization and a sense of urgency in service delivery – all create among others a welcome set of social capital. Others include investments in agriculture, infrastructure and human capital; resources mobilisation including recourse to indigenous knowledge and cultural practices in handling unique national complex issues – Gacaca, Umuganda, Ubudehe, HIMO. Furthermore, harnessing synergies with public, private and civil society in investment and services delivery are also very useful.

The table annexed below provides a detailed account of the APRM PoA implementation in the respective thematic areas of the APRM.

## ANNEX 1: MATRIX OF KEY POINTERS TO RWANDA'S IMPLEMENTATION OF APRM PROGRAMME OF ACTION 2006

### 1 DEMOCRACY AND GOOD POLITICAL GOVERNANCE

| Key priorities                                                                                                                                    | Time frame | Status of implementation                                                                                                                                                                                                                                                                                                                         | Observations                                                                                                                                                                                                                                                                                                               |
|---------------------------------------------------------------------------------------------------------------------------------------------------|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Participate in a regional mechanism on the reduction of small arms in circulation and prevention and reduction of intra- and interstate conflicts | 2005-2006  | <ul style="list-style-type: none"> <li>• National Focal Points established (regional and local)</li> <li>• Active in regional task force security commissions</li> <li>• Strong political commitment exists</li> <li>• 7,600 small arms destroyed (Dec 05-June 06)</li> <li>• Annual cross-border meetings in the region</li> </ul>              | <ul style="list-style-type: none"> <li>• This is an on-going process</li> <li>• Little control over others in the region</li> <li>• Promising environment with improved peace and security in the region</li> <li>• Media involvement is key</li> </ul>                                                                    |
| Enhance capacity building in the judiciary to increase the number and skills of professional judges                                               | 2005-2008  | <ul style="list-style-type: none"> <li>• All judges now have minimum academic qualifications</li> <li>• A few long-serving judges lacking university education are retraining</li> <li>• Established a "postgraduate law practice centre" for professional training (in 2006) with plans for comprehensive advocacy and documentation</li> </ul> | <ul style="list-style-type: none"> <li>• Capacity building is a permanent process</li> <li>• All judges and prosecutors hired at district, province, high court and supreme court as per constitution</li> <li>• Encourage use of "mediators" at sub-district level</li> <li>• Gacaca courts for genocide cases</li> </ul> |
| Develop a public officers' code of conduct demanding that laws be adhered to by public office holders                                             | 2005-2006  | A draft bill is currently in parliament                                                                                                                                                                                                                                                                                                          | The bill covers judges, the police, the army and civil servants alike                                                                                                                                                                                                                                                      |

| Key priorities                                                                                                                                                    | Time frame | Status of implementation                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Observations                                                                                                                                                                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Establish national anti-corruption mechanisms to investigate corruption, inform the public on the danger of corruption and share experiences with other countries | 2006-2008  | <ul style="list-style-type: none"> <li>• Strong government commitment and zero tolerance policy</li> <li>• Office of ombudsman (declaration of property by public officials, raise public awareness, whistle-blowers, etc)</li> <li>• Annual anti-corruption week (public reflection, discussion and awareness raising)</li> </ul>                                                                                                                                                | A systematic mechanism is still under development to detect, investigate, prosecute and punish corruption offenders through the courts                                                                                                                               |
| Establish laws and institutions that protect young persons' rights and vulnerable children's welfare (children's welfare courts and rehabilitation centres)       | 2005-2007  | <ul style="list-style-type: none"> <li>• National council for children (established)</li> <li>• Annual children's summit</li> <li>• Labour laws to protect children exist</li> <li>• Special juvenile court procedures exist for young offenders</li> <li>• One centre rehabilitated and equipped</li> <li>• Review of institutional children's welfare is ready for cabinet decision (e.g. those orphaned by genocide and war with no place to be when out of school)</li> </ul> | <ul style="list-style-type: none"> <li>• Juvenile rehabilitation centres are still needed</li> <li>• Household poverty, leading to homeless/street children still challenging</li> <li>• Special attention is given to children among vulnerable Rwandese</li> </ul> |
| Conduct study to review children's and young persons rights                                                                                                       | 2005-2006  | Review is on-going (to include Internet connection in framework of the African Protocol on Children)                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                      |
| Ensure the promotion and protection of the rights of women is publicised                                                                                          | 2006-2007  | Family codes have been prepared and are being reviewed to incorporate marital rights and inheritance modalities before official gazetting                                                                                                                                                                                                                                                                                                                                         | Public and civic society affirmative action groups are important partners                                                                                                                                                                                            |

| Key priorities                                                                | Time frame | Status of implementation                                                                                                                                                                                                                                                                                                                          | Observations                                                                                                                                                                                                                             |
|-------------------------------------------------------------------------------|------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Political reforms and increased effectiveness of decentralised administration | 2005-2007  | <ul style="list-style-type: none"> <li>• New decentralization law, reducing structures and increasing technical capacity at local level</li> <li>• Provinces reduced from 12 to 4 + City of Kigali, districts reduced from 106 to 30</li> <li>• Technical staff in core ministries relocated in provinces, districts and sub-districts</li> </ul> | <ul style="list-style-type: none"> <li>• To reduce administration costs, increase development resources and empower local admins</li> <li>• Consistent with broader fiscal discipline, devolving powers and rural development</li> </ul> |

## 2 ECONOMIC GOVERNANCE AND MANAGEMENT

| Key priorities                                                  | Time frame | Status of Implementation                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Observations                                                      |
|-----------------------------------------------------------------|------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| Formulate measures to enforce compliance with financial decrees | 2005       | <ul style="list-style-type: none"> <li>• BNR regulations for various financial sector entities enacted (for banks and MFIs)</li> <li>• BNR regulations for banks and MFIs in existence and constantly being reviewed</li> <li>• Income tax act 2005 guides on compliance for tax purposes</li> <li>• The organic law on state property and finances passed and to be effected this year</li> <li>• Rwanda institute of certified accountants established (only law pending in parliament)</li> </ul> | There is no one stop shop for compliance with decree requirements |

| Key priorities                                          | Time frame | Status of Implementation                                                                                                                                                                                                                                                                                    | Observations                                                                                                                                                                                                             |
|---------------------------------------------------------|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Implement the FARAP report recommendations              | 2005-2008  | <ul style="list-style-type: none"> <li>• New government accounting system is in parliamentary debate</li> <li>• Single treasury account target has 70% progress (from 5,000 to 1,500 accounts)</li> <li>• Accountant general appointed</li> <li>• Cash budget and zero balance measures in place</li> </ul> | <ul style="list-style-type: none"> <li>• Some 250 accountants trained in all government and local government agencies</li> <li>• Technical cooperation shall be required particularly in the area of training</li> </ul> |
| Ratify all signed protocol/codes                        | 2005-2008  | Inter-ministerial task force in place to review, harmonise and monitor the ratification of codes, laws and conventions                                                                                                                                                                                      |                                                                                                                                                                                                                          |
| Review the Central Bank's Act                           | 2005-2006  | The new act will be promulgated by early 2007                                                                                                                                                                                                                                                               | New banking law will also be promulgated                                                                                                                                                                                 |
| Establish card management centre                        | 2005       | <ul style="list-style-type: none"> <li>• SIMTEL currently operating the card management centre</li> <li>• SASWITCH system that links all major banks is operational and enables bank customers to use any ATM facility as well pay for goods and services at any POS terminal</li> </ul>                    |                                                                                                                                                                                                                          |
| Set up efficient and effective automated clearing house | 2005-2007  | The current inter-bank system clears within two days                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"> <li>• Central bank considering the modalities of setting up an automated clearing house</li> <li>• Inter-bank connectivity being enhanced</li> </ul>                                  |

| Key priorities                                                                  | Time frame | Status of Implementation                                                                                                                                                                                                                                                                                                                                                                                                                     | Observations                                                                                                                                                                                                                                                  |
|---------------------------------------------------------------------------------|------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Formulate an action plan for the National Statistics Institute                  | 2005-2006  | <ul style="list-style-type: none"> <li>• The institute has been set up and is currently in the process of setting up an economic data and information system to ensure compliance to standards and principles</li> <li>• Plans are under way to recruit staff to fill key positions</li> </ul>                                                                                                                                               | <ul style="list-style-type: none"> <li>• Capacity building is critical</li> <li>• Key technical staff yet to be recruited</li> <li>• Most institutions do not have a good framework of monitoring and evaluation or mechanisms for data collection</li> </ul> |
| Formulate a microfinance policy                                                 | 2005-2006  | <ul style="list-style-type: none"> <li>• Central bank regulations on MFI have come into effect</li> <li>• Efforts to monitor and evaluate MFIs have been enhanced and increased in a bid to increase professionalism</li> </ul>                                                                                                                                                                                                              | <ul style="list-style-type: none"> <li>• Protection of depositors necessary</li> <li>• Lack of professionalism and weak management structures, notably in the rural areas</li> </ul>                                                                          |
| Draw up an action plan for capacity building at district level                  | 2005       | New decentralisation law, reducing structures and increasing technical capacity at local level                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                               |
| Formulate strategies to reduce the cost of doing business in Rwanda             | 2005-2007  | Report on the reform of the business regulatory framework in Rwanda released in December 2005                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                               |
| Undertake a study to establish Rwanda's regional export potential/opportunities | 2006       | <ul style="list-style-type: none"> <li>• Currently being undertaken on product-by-product basis</li> <li>• Various studies commissioned by RIEPA to establish export potential of e.g. passion fruit, vegetable oils, coffee, tea, etc.</li> <li>• Establishment of the Kigali free zone well in advanced stage</li> <li>• Rwanda's Investment Policy and Investment Guide currently have developed with the assistance of UNCTAD</li> </ul> |                                                                                                                                                                                                                                                               |

| Key priorities                                                                                | Time frame | Status of Implementation                                                                                                                                                                                                                                                                                                                                                                                                 | Observations                                                                                                                                                                                 |
|-----------------------------------------------------------------------------------------------|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Design national SME business policy                                                           | 2006       | A business law review task force was appointed in July 2005 by cabinet to propose an omnibus legal framework for the commercial environment                                                                                                                                                                                                                                                                              | Results have been made public                                                                                                                                                                |
| Undertake a study to identify key linkage points of infrastructure plans to sector priorities | 2006-2007  | <ul style="list-style-type: none"> <li>• Except for large national infrastructure installations, all development infrastructure planning is by local administration</li> <li>• Local development plans form the basis for sector wide plans</li> <li>• By 2007, it is planned to have a consolidated economic growth and poverty reduction strategy covering both infrastructure and sector development needs</li> </ul> | <ul style="list-style-type: none"> <li>• Work is under way to merge development and ordinary budget</li> <li>• Sector-wide approaches to budgeting and programming have commenced</li> </ul> |
| Install financial information system in all spending ministries                               | 2006-2008  | <ul style="list-style-type: none"> <li>• Sybei-II electronic accounting platform is installed in all spending government agencies</li> <li>• A new system is under development that will consolidate revenue collection with spending, in line with cash budgeting measures</li> </ul>                                                                                                                                   | More work and investment is needed in real-time monitoring of spending targets and actual movements                                                                                          |
| Increase national awareness of economic policies and implementation progress                  | 2005-2007  | <ul style="list-style-type: none"> <li>• Central Bank and the Ministry of Finance now issue annual/quarterly progress reports</li> <li>• Regular meetings planned with the business community and media to present monetary and fiscal policy issues as well as seek input and debate upon them</li> </ul>                                                                                                               |                                                                                                                                                                                              |

| Key priorities                                             | Time frame | Status of Implementation                                                                                                                                                                                                                                            | Observations                                                                                                                                      |
|------------------------------------------------------------|------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| Produce comprehensive budget execution report              | 2006       | <ul style="list-style-type: none"> <li>• Work is under way to merge development and ordinary budget</li> <li>• Consolidated government accounts model in the design stage</li> </ul>                                                                                | Budget monitoring is difficult without a comprehensive reporting system                                                                           |
| Development of a single goods customs declaration document | 2005-2006  | Custom law passed by parliament                                                                                                                                                                                                                                     |                                                                                                                                                   |
| Production of timely annual reports                        | 2005       | Government has commissioned external consultants to assist in the consolidation of Government accounts as well as build capacity within the finance departments of most line ministries                                                                             |                                                                                                                                                   |
| Formulate anti-money laundering law                        | 2005-2006  | <ul style="list-style-type: none"> <li>• A draft bill under way on money laundering and terrorism</li> <li>• A business law review task force was appointed in July 2005 by cabinet to propose an omnibus legal framework for the commercial environment</li> </ul> | <ul style="list-style-type: none"> <li>• Detailed draft laws will be ready in 2007</li> <li>• Resource requirements for implementation</li> </ul> |
| Implement the anti-money laundering and detective system   | 2005-2007  | <ul style="list-style-type: none"> <li>• Strong government commitment and zero tolerance policy</li> <li>• Stringent financial sector regulation on funds transfer</li> </ul>                                                                                       | <ul style="list-style-type: none"> <li>• There is close liaison between financial institutions and BNR, the regulator</li> </ul>                  |

### 3 CORPORATE GOVERNANCE

| Key priorities                                      | Time frame | Implementation status                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Observations                                                                                                        |
|-----------------------------------------------------|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|
| Privatization of Government parastatals             | 2007       | <ul style="list-style-type: none"> <li>• Since 2005, Government interests in business were sold to private investors, e.g. Rwandatel to Terracom and BCR to Actis International</li> <li>• Through the privatization programme, three tea factory units have been sold in 2006 and two more are in the process of being privatised to enable OCIR-THE to be more efficient and effective in marketing and distribution</li> <li>• Other companies under privatization include a fishery (Kibuye), a dairy (Gishwati), a paper mill (Zaza), a printing company (IMPRISCO) and a pharmaceutical company (Labophar)</li> </ul> | The privatization process will continue in 2007                                                                     |
| Operational stock exchange                          | 2005       | The Ministry of Finance and Economic Planning, in collaboration with the National Bank, are in the process of establishing a capital market and a feasibility study has been completed                                                                                                                                                                                                                                                                                                                                                                                                                                      | In the short run, a bills market for short term financial instruments will be considered this will continue in 2007 |
| Harmonise national accounting plan with IAS and IAS | 2005       | The new accounting system is based on IPSAS (International Public Sector Accounting Standards) spearheaded by MINECOFIN                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | On-going since 2005                                                                                                 |

| Key priorities                                                              | Time frame | Implementation status                                                                                                                                                                                        | Observations                                                                                                                                                                                                   |
|-----------------------------------------------------------------------------|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Establishment of a comprehensive registration board                         | 2006       | A board has been established for company registration, land registry, mortgage registry, filing of annual returns, director's details, etc.                                                                  | Will act as a one-stop centre for business information for potential and existing investors and the public                                                                                                     |
| Carry out a national evaluation of corporate governance                     | 2006       | On-going                                                                                                                                                                                                     |                                                                                                                                                                                                                |
| Increase the number of qualified accountants in the country                 | 2005       | On-going training of accountants in all line ministries, government agencies and local government since May 2005, spearheaded by the Accountant-General's office                                             | In order to alleviate the skills shortage, 250 accountants working in central and local government are undertaking the ACCA course at the School of Finance and Banking, sponsored by the Government of Rwanda |
| Capacity building programmes for government institutions                    | 2005       | <ul style="list-style-type: none"> <li>Increased financial and technical support to further strengthen HIDA's training and development programmes</li> <li>US\$ 70 million secured in this regard</li> </ul> | Requests for proposals and tendering process are under way                                                                                                                                                     |
| Modernise and make commercial laws consistent to improve investment climate | 2006       | <b>Enacted laws</b>                                                                                                                                                                                          | <b>Impact on the investment climate</b>                                                                                                                                                                        |
|                                                                             |            | Investment and export (2005)                                                                                                                                                                                 |                                                                                                                                                                                                                |
|                                                                             |            | Income tax act (2006)                                                                                                                                                                                        |                                                                                                                                                                                                                |

| Key priorities | Time frame | Implementation status                                                            | Observations                                                                                                                                                                                                                                                       |
|----------------|------------|----------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                |            | Land law – organic law no 08/2005 (already passed by parliament on 14 July 2005) | This law determines the use and management of land in Rwanda to facilitate investment in agriculture, real estate and increase collateral to secure investment funds. However the law is very recent and many of the implementing regulations are not yet in place |
|                |            | Environmental law                                                                | Regulates matters relating to the management and conservation of environment                                                                                                                                                                                       |
|                |            | Law on import and export (2006), (yet to be gazetted)                            | Provides for registration of investment projects                                                                                                                                                                                                                   |
|                |            | Law on value added tax (2006)                                                    |                                                                                                                                                                                                                                                                    |
|                |            | <b>Laws under review</b>                                                         |                                                                                                                                                                                                                                                                    |
|                |            | Law governing banking and other financial institutions                           |                                                                                                                                                                                                                                                                    |
|                |            | Law governing incorporation of a business                                        | The review is intended to modernise company law and provide for new forms of companies                                                                                                                                                                             |
|                |            | Immigration act                                                                  | This will facilitate the issue of entry and work permits                                                                                                                                                                                                           |
|                |            | Citizenship act                                                                  |                                                                                                                                                                                                                                                                    |
|                |            | <b>Laws in draft</b>                                                             |                                                                                                                                                                                                                                                                    |
|                |            | Trademarks act                                                                   | Will repeal the current absolute law                                                                                                                                                                                                                               |
|                |            | Law on contracts                                                                 | This is aimed at modernizing the existing law and harmonises it with the EAC states                                                                                                                                                                                |

| Key priorities | Time frame | Implementation status                              | Observations                                                                                                                       |
|----------------|------------|----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
|                |            | Law on arbitration and conciliation                | Will provide a framework for arbitration and conciliation                                                                          |
|                |            | Law on companies                                   | Will modernise company law and will provide for new forms of companies                                                             |
|                |            | Bankruptcy law                                     | Will provide a modern framework for corporate and personal bankruptcy                                                              |
|                |            | Law on condominiums                                | Will provide a legal framework for several persons to own a section of a building and will increase the availability of collateral |
|                |            | Law on privately financed infrastructure projects, | Will provide a legal framework for private sector to complement government efforts to build infrastructure                         |
|                |            | Law on secured transactions                        | Will facilitate the repossession of collateral in the case of default and increase availability of collateral                      |
|                |            | Review of labour code (2001)                       | The review is considering harmonization with the EAC member states and will strike a balance between employee and employers rights |
|                |            | Law on trade licensing                             | Will simplify trade licensing and reduce bureaucracy                                                                               |
|                |            | Law on negotiable instruments                      | The law will modernise the regime for negotiable instruments                                                                       |
|                |            | Law on electronics commerce                        | This law will provide a legal framework for electronic commerce transactions                                                       |

| Key priorities                                    | Time frame | Implementation status                                                            | Observations                                                                                                                                                                      |
|---------------------------------------------------|------------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Laws approved by cabinet and in parliament</b> |            |                                                                                  |                                                                                                                                                                                   |
|                                                   |            | Public procurement code                                                          | Will streamline the public procurement function                                                                                                                                   |
|                                                   |            | Amendment of law on companies to remove the 1.20% on proportional tax on capital | This law is in parliament at committee level and is intended to remove barriers to starting a business in Rwanda hence effectively reducing the cost of doing business in general |
|                                                   |            | Law on accountancy profession                                                    | This is to strengthen the accountancy profession in the country                                                                                                                   |
|                                                   |            | Law on cooperatives                                                              | Critical for promotion of savings and investments                                                                                                                                 |
| <b>Customs code</b>                               |            |                                                                                  |                                                                                                                                                                                   |
|                                                   |            | Intellectual property code                                                       | This is essential for the growth of the ICT sector and for Rwanda to fulfil WTO obligations                                                                                       |
|                                                   |            | Law establishing Rwanda registration services                                    | Essential for the implementation of many of the commercial laws including company law                                                                                             |
|                                                   |            | Law establishing commercial courts                                               | This law will provide a stand alone commercial court and speed up commercial dispute resolutions                                                                                  |

| Key priorities                                     | Time frame | Implementation status                              | Observations                                                                                                                                                                         |
|----------------------------------------------------|------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Draft laws under cabinet debate</b>             |            |                                                    |                                                                                                                                                                                      |
|                                                    |            | Mine code                                          |                                                                                                                                                                                      |
|                                                    |            | Money laundering                                   |                                                                                                                                                                                      |
|                                                    |            | Alternative modes of commercial dispute resolution |                                                                                                                                                                                      |
| <b>Draft laws undergoing technical formulation</b> |            |                                                    |                                                                                                                                                                                      |
|                                                    |            | Insurances and insurance commission                | The insurance commission has been established and oversees regulation of the insurance industry in the country, pending legalisation                                                 |
|                                                    |            | Commercial procedures law                          |                                                                                                                                                                                      |
|                                                    |            | Civil and commercial contracts                     |                                                                                                                                                                                      |
|                                                    |            | Labour and social law                              | This relates to the law governing employment and labour related issues, including labour disputes. The review is considering harmonization with East African Community member states |

#### 4 SOCIO-ECONOMIC DEVELOPMENT

| Key priorities                                                  | Time frame | Implementation status                                                                                                                                                                                                     | Observations                                                                                                           |
|-----------------------------------------------------------------|------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| Carry out survey to review policy to action in relation to MDGs | 2005       | A comprehensive policy review in all sectors is on going                                                                                                                                                                  | Financial, information and programme collaboration among partners is crucial                                           |
| Carry out survey on current poverty status                      | 2005       | Household living conditions survey completed in 2006. The survey has better informed the Economic Growth for Poverty Alleviation Strategy (EDPRS), currently being developed                                              | EDPRS will provide the national framework for priority areas of intervention for economic growth and poverty reduction |
| Promote self-sustaining development                             | 2005-2008  | 2005 public service reform exercise has enabled transfer of skilled staff to decentralised rural districts                                                                                                                | Citizen participation increased and accountability improved                                                            |
| Improve food security in the country                            | 2005-2008  | <ul style="list-style-type: none"> <li>• 100 granaries, each with a capacity of 50 metric tons, have been constructed</li> <li>• 60 district personnel (two per district) trained as managers of the granaries</li> </ul> | More innovative agricultural interventions, initiatives needed                                                         |
| Create a commission for higher education                        | June 2005  | Policy passed by parliament and officially gazetted in early June 2006                                                                                                                                                    | Science and technology; and gender issues are prioritised                                                              |
| Action plan to provide special needs education                  | 2005-2008  | An action plan to provide special needs education is in place and 30 teachers have been trained in teaching methodology for children with vision disabilities                                                             | Inadequate funding for the various facilities and the various disabilities                                             |

| Key priorities                                                                                                                                                                                        | Time frame   | Implementation status                                                                                                                                                                                                                                                                                | Observations                                                                                                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Establish a training programme to increase science/ICT teachers</li> <li>• Furnish schools with relevant laboratories and demonstration equipment</li> </ul> | 2005-2008    | <ul style="list-style-type: none"> <li>• 3,954 science teachers trained (Dec 05-Apr 06)</li> <li>• 4,000 computers purchased for 400 secondary schools (by Jun 06, 2,100 computers had been delivered); science refresher courses during holidays for teachers is now an annual programme</li> </ul> | Qualified technical personnel are few; resource limitations are delaying scaling up the action              |
| Advocate for tangible incentives to teachers and students in science and technology, with emphasis on females                                                                                         | 2005-ongoing | Annual programme to reward best students and train teachers; 360 best science students (girls, boys) publicly recognised in 2005-2006 academic year with awards by HE the President and the First Lady                                                                                               | Role models in society, especially women professionals are engaged to encourage students of the disciplines |
| Establish 4 more FAWE centres of excellence (girls model schools)                                                                                                                                     | 2005-2007    | One school was established in 2006 and more will follow annually as funds allow                                                                                                                                                                                                                      | Experience shows better girls' performance in such schools                                                  |
| <ul style="list-style-type: none"> <li>• Monitor girls' and vulnerable groups performance</li> <li>• Mobilise community support; identify pupils from very poor families</li> </ul>                   | 2005-2008    | <ul style="list-style-type: none"> <li>• Three studies on OVCs, girls' education, gender in education and poverty reduction commissioned</li> <li>• Free education policy and capital grant support have been initiated to enhance education for all</li> </ul>                                      | School enrolment and retention have increased                                                               |
| Complete the formulation of the policy on social protection                                                                                                                                           | 2005         | Social protection policy formulated and approved                                                                                                                                                                                                                                                     | All vulnerabilities are considered, including those of refugees                                             |

| Key priorities                                                                | Time frame | Implementation status                                                                                                                                                                                        | Observations                                                                                                                                                                                                                                                                                                          |
|-------------------------------------------------------------------------------|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Increase mobilisation campaigns on Mutuelles de Santé to achieve 43% coverage | 2005-2008  | Country wide coverage: 37% in 2004; 47% Dec 05; and 70% 2006 (plan to reach 100% by end June 2007)                                                                                                           | <ul style="list-style-type: none"> <li>Action deepened and widened.</li> <li>Decentralised delivery of health services closer to the rural poor. By the time of this report we hadn't got a progress report on the current number of people covered by Mutuelles de Santé, the collective health insurance</li> </ul> |
| Subsidise essential obstetric services at district and national hospitals     | 2005-2007  | Pregnant mothers visiting health centres for antenatal services in June 2006 was 94%; for first visit was 64%, second visit and over was 40%. Number of deliveries in the centres grew significantly         | HIV/AIDS prevention and mitigation strategies are incorporated in the message                                                                                                                                                                                                                                         |
| Formulate policy on environmental health                                      | 2005       | Policy validated (June 06), ready for cabinet debate                                                                                                                                                         | Cost effective means like using schools and health centres will be used for faster and wider coverage                                                                                                                                                                                                                 |
| Promote investments in the infrastructure sector, especially energy           | 2005-2007  | In 2006 Rwandan local investors mobilised \$25 million, part of which will be invested in the energy sector, especially in solar technologies and methane gas from Lake Kivu (to supply 35mW by end of 2007) | Infrastructure development is constrained by limited resources and slow regional economic integration                                                                                                                                                                                                                 |
| Reinforce microfinance service initiatives                                    | 2005-2007  | Central Bank enforcing standards; 70 MFIs approved June 2006; more applications are under assessment                                                                                                         | Resources and management capacity are inadequate                                                                                                                                                                                                                                                                      |
| Reinforce Rwanda Investment and Export Promotion Agency to promote exports    | 2005       | Export promotion policy in place and export strategic plan developed, June 2006. Focus is on high value, innovative (niche) products and services                                                            | Reinforcement of existing export sectors; quality labour still a challenge                                                                                                                                                                                                                                            |

## THE WAY FORWARD

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The Rwandan government will continue to consolidate successes achieved; scale up national and international best practices; diversify economic base and encourage public-private partnership investments for development in all sectors.



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