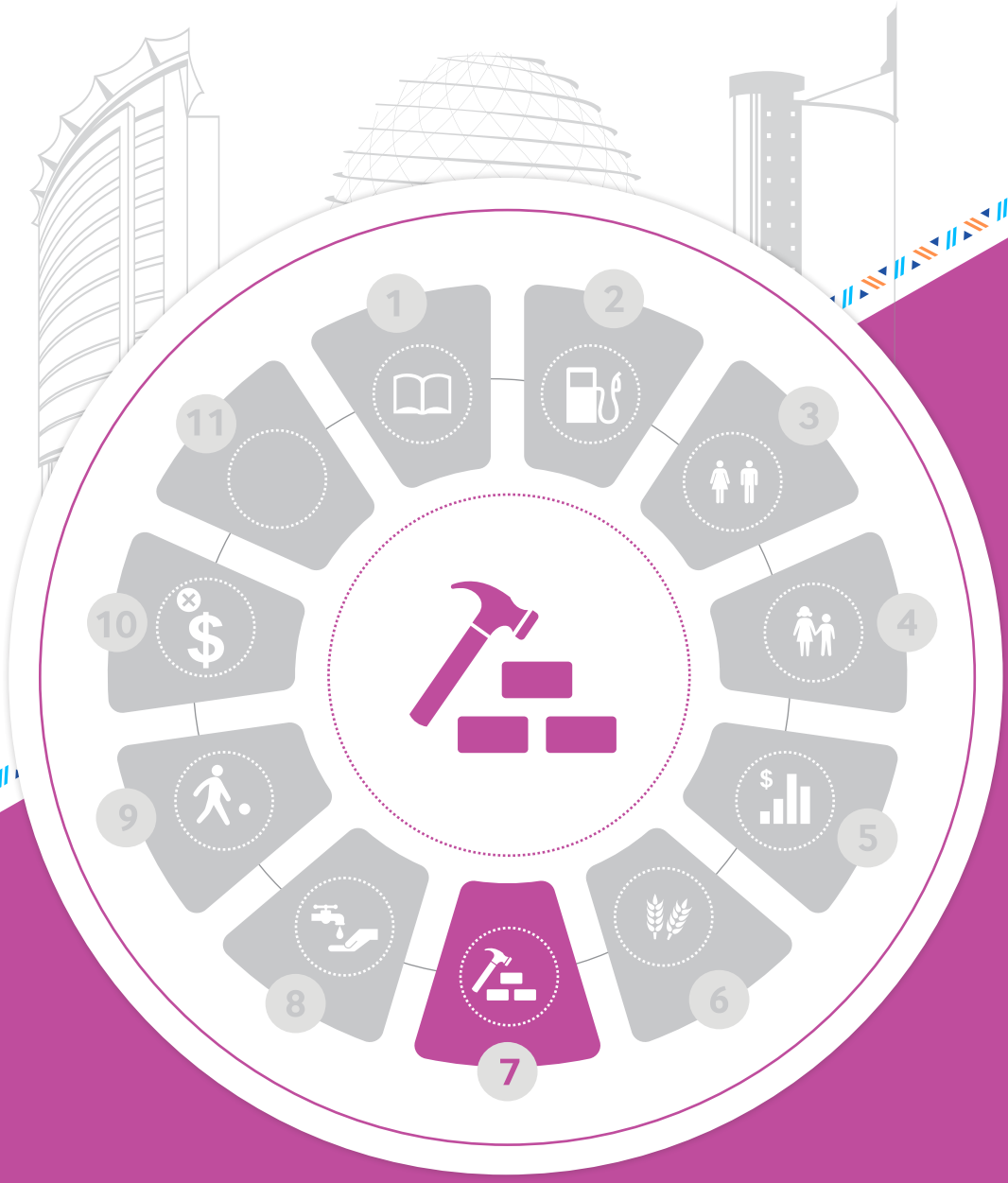
Republic of Rwanda

7Th INTEGRATED HOUSEHOLD LIVING CONDITIONS SURVEY REPORT

NISR
NATIONAL INSTITUTE OF STATISTICS OF RWANDA



EICV7 | VUP Thematic Report

2025

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EICV7 | VUP

Thematic Report

Published in 2025

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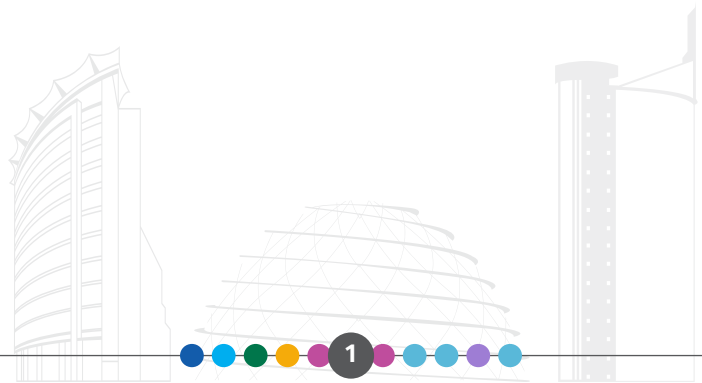

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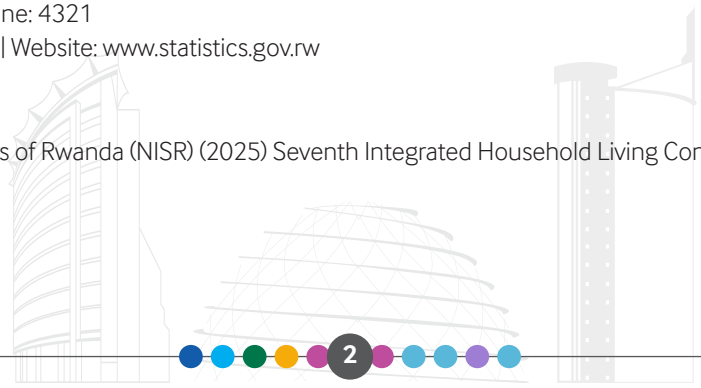


Table of Contents

Tables

Figures

List of Abbreviations

ANC	:	Antenatal care
AT	:	Asset Transfer
CAPI	:	Computer Assisted Personal Interviewing
C/HBECD	:	Community/Home-Based Early Childhood Development
cPW	:	Classic Public Works
DS	:	Direct Support
EAs	:	Enumeration Areas
ECD	:	Early Childhood Development
EDPRS	:	Economic Development and Poverty Reduction Strategy
EICV	:	Integrated Household Living Conditions Survey (Enquête Intégrale sur les Conditions de Vie des Ménages)
ePW	:	Expanded Public Works
FS	:	Financial Services
HAZ	:	Height-for-Age Z-score
HH	:	Household
ICT	:	Information and Communications Technology
LB	:	Labour-Based
LODA	:	Local Administrative Entities Development Agency
MINALOC	:	Ministry of Local Government
NISR	:	National Institute of Statistics of Rwanda
NSDS	:	Nutrition-Sensitive Direct Support
NST1	:	First National Strategy for Transformation
NST2	:	Second National Strategy for Transformation
PNC	:	Postnatal care
PPS	:	Probability Proportional to Size
RPHC	:	Rwanda Population and Housing Census
SACCOs	:	Savings and Credit Cooperative Organizations
SD	:	Skills Development
VUP	:	Vision 2020 Umurenge Program
5YGP	:	Five-Year Government Programme

Foreword

The Government of Rwanda requires timely and accurate information to monitor progress on poverty reduction. The country's strategies and targets for poverty reduction are outlined in key policy frameworks, including the second National Strategy for Transformation (NST2), the 2030 Sustainable Development Goals (SDGs), and Vision 2050.

The 2023/24 Integrated Household Living Conditions Survey (EICV7) is the seventh in a series of surveys that began in 2000/01. It also marks a break from previous rounds, as the methodology for data collection, processing, and poverty measurement was substantially revised to align with emerging best practices. Consequently, the poverty rates from this survey round mark the beginning of a new series.

This report focuses on poverty, presenting the main findings related and offering a detailed profile of the poor—an essential step in the ongoing efforts to identify vulnerable populations and address the challenge of eliminating poverty.

Companion reports provide in-depth analysis on thematic areas including education, utilities and amenities, economic activities, agriculture, gender, youth, and multidimensional (as opposed to solely monetary) poverty

The EICV7 survey revealed that 27.4% of the population was living in poverty in 2023/24. Modelling shows that if the same methodology had been applied in 2016/17, the poverty rate at that time would have been 39.8%. This represents a reduction in poverty of just over twelve percentage points over seven years. This is a significant drop in poverty, but it is also clear that much remains to be done in order to eliminate poverty.

I extend my sincere thanks to the National Institute of Statistics of Rwanda (NISR) for their excellent work on EICV7, and for the diligence, integrity, and professionalism that they demonstrated throughout the process of collecting, analyzing, and reporting the data for this report. I am also deeply grateful to the many collaborators ranging from the thousands of households who patiently answered the long survey questionnaire, to those who provided financial and technical assistance – whose inputs were essential to the successful production of this important report.

I encourage all stakeholders—government agencies, researchers, development partners, and the public—to utilize the findings of the EICV7 effectively to drive impactful actions that improve the lives of Rwandans.

Yusuf MURANGWA

Minister of Finance and Economic Planning

Acknowledgements

The Seventh Integrated Household Living Conditions Survey (EICV7) was conducted from October 2023 to October 2024, building on the strong foundation established by previous EICV surveys. Designed to provide timely and updated statistics, EICV7 serves as a tool for monitoring and evaluating policies and programs related to poverty and wellbeing.

For EICV7, the protocols used for surveying households and the methodology applied to measure consumption and poverty were significantly revised to align with evolving best-practices. While these updates have enhanced the robustness of the methodology, caution is advised when comparing the EICV7 results with those of previous surveys, especially in relation to poverty estimates.

The NISR conducts an EICV survey every three years, a frequency made possible through the strong collaboration and support of our stakeholders. Their shared commitment to evidence-based decision making and planning processes grounded in reliable, valid, and regular updated statistics.

We extend our sincere gratitude to the Government of Rwanda for its unwavering commitment to the development of statistics in the country. Special thanks go to the Ministry of Finance and Economic Planning, LODA (Local Administrative Entities Development Agency), as well as other government ministries and agencies, for their support and facilitation throughout the survey process. We are particularly grateful to our development partners for their critical financial and technical contributions. Our special appreciation goes to the World Bank team, especially Juan Carlos Parra Osorio, Christian Camilo Gomez Canon and Nobuo Yoshida for their technical inputs during the EICV7 implementation.

We also acknowledge the support of national and international experts whose technical contributions enhanced the quality of data analysis and reporting. The EICV7 management team deserves special recognition for their dedication and effective coordination during the planning, data collection, and analysis phases of the survey.

Our heartfelt thanks go to the field teams and data processing staff for their professionalism and resilience throughout this survey round. The implementation of EICV7 required the efforts of approximately 240 people, including field workers, data quality monitors, IT personnel, cartographers, analysts and report designers. Their commitment was instrumental in ensuring the production of high-quality data and reports. Additionally, we recognize the invaluable support provided by the administrative and financial departments of the NISR, whose efforts ensured the smooth execution of this exercise.

Finally, we extend our sincere appreciation to the thousands of households that participated in EICV7. Their willingness to provide data is the foundation of this report. The insights gained from their contribution will play a key role in shaping policies and programs aimed at improving the living conditions of all Rwandans.

MURENZI Ivan

Director General, NISR

Important technical notes for data users

The Seventh Integrated Household Living Conditions Survey (EICV7) was conducted from October 2023 to October 2024, building upon the strong foundation of previous EICV surveys. Since 2010, the EICV has typically been conducted every three years, but EICV6 was interrupted by the COVID-19 pandemic, resulting in a gap in the survey series. EICV7 comprised two main components: a large, nationally representative cross-sectional sample of households and the EICV7 VUP Survey, targeting households receiving benefits from the Vision 2020 Umurenge Program (VUP). Similar to the EICV7 cross-sectional component, data collection for the VUP Survey spanned 12 months (October 2023 to October 2024). To account for seasonality in income and consumption data, fieldwork was divided into nine nationally representative cycles.

The VUP program includes the following seven components:

1. Direct Support (DS)
2. Nutrition-Sensitive Direct Support (NSDS)
3. Classic Public Works (cPW)
4. Expanded Public Works (ePW)
5. Asset Transfers
6. Financial Services (FS)
7. Skills Development

The National Institute of Statistics of Rwanda (NISR) had conducted similar VUP Surveys starting with EICV4. A VUP Panel Survey was also included in EICV5. At that time, the VUP programme consisted of only three components: Direct Support (DS), Public Works (PW), and Financial Services (FS).

Sampling

The basic sampling frame for the EICV7 VUP Survey was based on a comprehensive list of VUP beneficiaries from LODA (Local Administrative Entities Development Agency) in a database that includes the name of each beneficiary, the geographic location including the village code and name, and the type of VUP programme. The distribution of VUP beneficiaries in the sampling frame showed that there were relatively few beneficiaries in the Asset Transfers and Skills Development components compared to the other VUP components. Since the VUP data was designed to be representative at the national level by VUP components, it was only necessary to allocate the sample proportionally for each stratum across the provinces to ensure representative estimates at the national level.

To satisfy the analytical requirements and make the data collection operationally practical and efficient, a stratified two-stage sample design was used for the EICV7 VUP Survey, like the sampling approach used for the VUP Surveys conducted with previous rounds of the EICV. In this case the primary sampling unit (PSU) is defined as a cluster of VUP beneficiaries in one or more villages within a cellule, with a minimum of 20 beneficiaries. The first step in compiling the sampling frame of clusters was to aggregate the beneficiaries to the village level, with a count of the number of beneficiaries by type of programme for each village. Any village with at least 20 beneficiaries (including all VUP components) is considered an individual cluster. In the case of villages with less than 20 beneficiaries, they are combined with neighboring villages in the same cellule until the threshold of 20 beneficiaries is reached to form a cluster. However, if the entire cellule has less than 20 beneficiaries, the cluster consists of all the villages in the cellule, even though the cellule has less than 20 beneficiaries.

In order to improve the efficiency of the sampling frame and ensure a balanced distribution of the sample beneficiaries by VUP component, the sampling frame of clusters was stratified by the predominant VUP component of each cluster. The

VUP component Skills Development was not predominant in any cluster, and the component Asset Transfers was only predominant in 17 clusters. Therefore, a special stratification strategy was needed for these two components. Therefore, after the other strata were defined based on the predominant VUP component, any cluster with 5 or more beneficiaries of Asset Transfers were assigned to this stratum, and any cluster with 2 or more beneficiaries of Skills Development were assigned to this stratum. Based on the budget and logistical considerations as well as the survey objectives, the total sample size for the VUP Survey was initially determined to be 324 clusters, with 9 sample beneficiary households per cluster, starting with the second cycle the number of sample beneficiary households per cluster increased to 12 for the EICV7 VUP Survey. In this case the total number of sample beneficiary households increased from 2,916 to 3,780.

The beneficiary households in the sampling frame for each VUP component stratum was sorted by province to provide an implicit stratification by province. To allocate the sample beneficiary households as evenly as possible to the seven VUP components, a similar number of sample clusters was allocated to each stratum. However, given the much smaller proportion of the beneficiaries in the Asset Transfers and Skills Development strata, these two strata were allocated 47 sample clusters each, and the remaining five strata were allocated 46 sample clusters each. Within each VUP component stratum, at the first sampling stage the sample clusters were selected systematically with PPS. For each stratum, the measure of size of each cluster used for the PPS selection was the number of beneficiaries of the corresponding VUP component, to increase the number of sample beneficiaries for that component within the stratum.

Following the updating of the list of beneficiaries for each sample cluster in the field, a sample of 9 (or 12 starting from the second cycle) beneficiary households was selected using random systematic sampling, for all strata except for the Asset Transfers and Skills Development strata. This sample selection was implemented in the field with a tablet application. In the case of the Asset Transfers and Skills Development strata, a different sampling procedure was used, given that the beneficiaries for these components are less frequent. For the Asset Transfers stratum, in sample clusters with 6 or few Asset Transfers beneficiaries, all of these beneficiaries were selected. The other sample beneficiary households were selected systematically from the remaining beneficiaries (belonging to the other VUP components) to obtain a total of 9 (or 12) sample beneficiary households for the cluster. In the case of clusters with more than 6 Asset Transfers beneficiaries, a random systematic sample of 6 of these beneficiaries was selected from the updated listing, and 3 (or 6) sample beneficiaries were selected from the remaining beneficiaries in the cluster. A similar second stage selection procedure was used for the sample clusters in the Skills Development stratum, with up to 6 sample Skills Development beneficiaries selected first, and the remaining sample beneficiaries selected from the other components to obtain a total of 9 (or 12) sample beneficiary households for the cluster. The response rate was more than 99% at the end of the survey.

Data collection operations and quality assurance

Similar to previous VUP surveys, the EICV7 VUP Survey employed the same methodology as the EICV7 Cross Section, utilizing identical data collection tools, including the questionnaire, data collection plan, and other related instruments. The comprehensive EICV7 and EICV7 VUP Survey operations involved careful planning, training, and execution to ensure the data collected was of high quality. In July 2023 throughout the pilot survey in the preliminary phase, 15 experienced enumerators were trained for two weeks. Following the training, the enumerators conducted a two-week field test to refine tools and methodologies. The overall training of enumerators, which lasted one month (August to September 2023), was followed by two weeks of practical exercises to simulate real scenarios in the assigned districts before the main data collection.

The NISR collected data for the EICV7 VUP Survey using computer-assisted personal interviewing (CAPI) with tablets, and the data was transmitted to the server on a daily basis. Data quality was assured through robust mechanisms, including daily inconsistency checks, monitoring key indicators, and regular field supervision. Daily reporting systems facilitated real-time tracking and resolution of issues, while cycle-end reports provided comprehensive updates on the ongoing field activities.

Important changes in EICV7

The EICV7 survey incorporates significant methodological advances to provide a more accurate and comprehensive assessment of poverty in Rwanda. The methodology of poverty measurement used in the previous EICVs was built on EICV1, which was launched 25 years ago, and there was a need to reconsider it and, when necessary, update the methods used to collect and process the data.

Among the key important changes were:

- Reduction of the number of household's visits (from 8 or 11 to 5 visits per household);
- Collection of food consumption information over 7 days period (instead of 14 or 30 days);
- Separate questions on food acquisition and consumption to provide true measure of food consumption;
- More-detailed questions on food consumed away from home and on school meals, allowing these to be included in consumption;
- Additional questions to allow the measurement of gifts and in-kind payments for non-food items;
- A revised, and more realistic, method to calculate the use value of durable goods;
- Deflation to January 2024 prices using individual household-level Paasche deflators, rather than the regional-level indexes used in EICV5;
- A redefined adult equivalence scale to allow for economies of scale in non-food consumption;
- A revised poverty line starting with a calorie threshold of 2,400 kcals/adult equivalent/day (instead of 2,500), and values it using the consumption patterns of households in the second quintile (rather than the bottom two quintiles).

Rounding of estimates

Estimates displayed in the tables are generally shown rounded to one decimal place. To improve the readability, estimates referring to the interpretation of results have been rounded to the nearest integer, except for the discussion of relatively small percentages.

Consumption quintiles

The results are presented by quintiles. Quintiles are developed by sorting the sample of households by the value of annual consumption per adult equivalent and then dividing the population into five equal shares. The 20% of individuals with the highest annual consumption are allocated to quintile five, and 20% of individuals with the lowest level of annual consumption are allocated to the first quintile.

Poverty Status

The results are presented by poverty status. Poverty status has three categories:

Extremely Poor: An individual is classified as extremely poor if their annual consumption per adult equivalent falls below the food poverty line of Rwf 356,432, indicating insufficient resources to meet the minimum required caloric and nutritional intake for basic subsistence.

Moderate Poor: An individual is considered moderately poor if their annual consumption per adult equivalent is greater than the food poverty line (Rwf 356,432) but less than the total poverty line (Rwf 560,127), indicating that they are poor but not extremely poor.

Non-Poor: An individual is classified as non-poor if their annual consumption per adult equivalent is equal to or exceeds the total poverty line of Rwf 560,127, indicating sufficient resources to meet both basic food and non-food needs.

Executive Summary

Participation of Beneficiaries in the VUP Program

Based on a weighted sample of 3,771 households (15,039 individuals), the VUP program is estimated to benefit approximately 391,000 households and 1.6 million individuals nationwide. Most beneficiaries live in rural areas, with coverage extending across all provinces, including the City of Kigali. Participation is highest in the Nutrition-Sensitive Direct Support component, followed by Direct Support, Classic and Expanded Public Works, and Financial Services, while Asset Transfers and Skills Development show minimal involvement with unreliable estimates due to high variability. Most households (95%) have only one beneficiary, indicating limited multiple participation within households. Overall, the data for most components demonstrate acceptable reliability, except for Asset Transfers and Skills Development, where high variability limits the precision and usability of the estimates.

Socio-economic Profile (Poverty Status) of VUP Beneficiaries

The socio-economic profile of households benefiting from the VUP highlights varying levels of poverty and living conditions across program components. Overall, 41% of VUP beneficiary households live in poverty, including 9% in extreme poverty and 32% in moderate poverty. Poverty incidence is highest among beneficiaries of cPW (48.5%) and ePW (43.5%), while DS (35%) and FS (33%) participants exhibit relatively lower poverty rates. Household expenditures patterns further reflect this disparity. The median annual consumption per adult equivalent among VUP households is 615,789 Rwf, with the lowest among cPW households (568,859 Rwf) and the highest among FS recipients (694,058 Rwf). Wealth quintile analysis suggests that most participants in cPW and ePW fall within the bottom three wealth quintiles, indicating higher vulnerability, while those in FS are relatively better off.

Demographic Characteristics of VUP Beneficiaries

Demographic characteristics reveal that 58% of VUP households are male-headed and 42% female-headed, with female-headed households more common in Direct Support (69%) and Expanded Public Works (58%). The DS component notably serves the most vulnerable groups, including the elderly (72% aged 65+), widowed (62%), and those with no formal education (54.5%). The overall literacy rate is 58%, lowest in DS (26.5%) and highest in FS (83%). Disability prevalence among VUP households stands at 9%, peaking in DS (23%). Average household size is 4.1, with the highest in FS and NSDS (4.9) and lowest in DS (2.6). The age dependency ratio is 101.8 overall, highest in DS (152). Additionally, 32% of households lack adult male members, most notably in DS (56%).

Access to Basic Services

Overall, 87% of beneficiaries have health insurance, with the highest coverage in FS (92%) and NSDS (91%), and the lowest in cPW (78%). Access to improved drinking water ranges from 80% to 88%, though 12% still rely on unprotected sources and 5% on surface water, with DS and NSDS being more vulnerable. While 93% use improved sanitation and 75% live in Umudugudu settlements, housing conditions remain poor in some components. Only 13% (NSDS) to 29% (FS) of households have improved flooring, while 83% live in homes with beaten earth or hardened dung floors, most notably in NSDS (86%). Cement-covered walls are found in 31% of dwellings, highest in FS (44%), and 64% of households have metal sheet roofs, with cPW leading at 68%. Proximity to services varies: households travel an average of 37 minutes to the nearest health facility, 27 minutes to health posts (shortest in FS at 23 minutes), and 61 minutes to food markets, longest in NSDS (66 minutes) and shortest in FS (57 minutes).

Energy for Lighting and Cooking

Electricity access is reported by 64% of households, from 58% in DS to 86% in FS. Barriers among non-connected households include high connection costs (44%) and lack of service availability (32%). Traditional lighting is used by 3%, highest in DS (8%) and nearly absent in FS (0.1%). Firewood remains the main cooking fuel for 95.5% of households, with low charcoal use (4%) and moderate adoption of energy-saving stoves (45%). However, 44% still rely on traditional stoves (three stones), and 5% cook in sleeping areas, most notably in DS (7.5%).

Ownership of communication tools and assets

Mobile phone ownership averages 72%, ranging from 48% in DS to 96% in FS. Overall asset ownership remains low: radios (75%), smartphones (14.5%), televisions (3%), and bicycles (9%), with the highest rates consistently among FS households. Livestock ownership stands at 62% across all VUP households, from 50% in DS to 75.5% in FS, reflecting a key asset for livelihood among rural populations.

VUP components analysis

Direct Support program: Enrollment in the Direct Support program varied by poverty status, with over half of the extremely poor joining between 2021 and 2024, while earlier participation was more common among moderately poor and non-poor households. Most beneficiaries entered the program due to unemployment, though among the extremely poor, caregiving for a severely disabled member was an equally common reason. On average, households received 128,572 RWF annually, with slightly higher amounts for the poorest, but payment delays were widespread, and most transfers were made through Umurenge SACCO. The majority of beneficiaries used the support to meet basic needs, especially food (94%), with the extremely poor also prioritizing health expenses (51%) and savings (51%).

Classic Public Works program: Enrollment in the CPW program was fairly balanced over time, though 42% of the extremely poor joined between 2021 and 2024. Beneficiaries worked an average of 4.5 months annually, earning 1,580 RWF per day and 87,994 RWF per year, with the extremely poor earning less and 44% receiving 50,000 RWF or below. While 78% received full payment, only 10% were paid on time, and payment delays were more common among the extremely poor, despite most using Umurenge SACCO. CPW earnings were mainly used for food (95%), clothing (49%), education (30%), livestock (27%), and savings (55%), with moderately poor households saving more than the extremely poor.

Expended Public Works program: Between 2021 and 2024, around 60% of ePW beneficiaries enrolled in the program, with the majority being extremely poor (81%). While participants worked an average of 10 months annually, only 39% of the extremely poor received full payment for their work, compared to 75% of the moderately poor and 77% of the non-poor. Beneficiaries earned an average of 149,422 RWF per year, with 16% earning 100,000 RWF or less, and payment delays especially among the extremely poor, remained widespread despite most using Umurenge SACCO. Nearly all beneficiaries used part of their earnings to buy food, and 58% saved through Ejo Heza, with moderately poor households more likely to invest in education and health services.

Nutrition-Sensitive Direct Support program: Enrollment in the NSDS program surged in 2023, representing half of all beneficiaries, primarily mothers or caregivers, who demonstrated high uptake of maternal and child health services, with 60% attending more than three ANC visits and 43% of children receiving over four HAZ checkups. Most beneficiaries received support for two to three quarters, averaging 31,128 RWF per quarter, though only 17% received timely payments and delays affected nearly 20% of the extremely poor. The majority used their support to meet essential needs such as food (93%) and clothing (65%), with additional spending on healthcare, livestock, and savings through Ejo Heza (55%).

Financial Services program: In 2023, 65% of FS beneficiaries enrolled in the program, most from extremely poor households (80%), with nearly all applicants (98%) approved for individual loans averaging 100,000 RWF, and 99% receiving the full requested amount. While initial investment plans focused on livestock (41%), business (27%), and

farming (23%), actual allocations shifted slightly, with farming and unspecified activities increasing among certain groups. Most beneficiaries followed through with their original plans, especially in farming (86%) and livestock (81%), though significant changes occurred in poultry and handcrafting, where many redirected funds toward farming.

1 Introduction

1.1 Background

The Vision Umurenge Programme (VUP) was launched in 2008 under the Ministry of Local Government (MINALOC) as a key component of Rwanda's first and second Economic Development and Poverty Reduction Strategies (EDPRS I & II). Since its establishment, VUP has remained a key mechanism for delivering national development priorities, particularly in social protection. It remains a vital element of the National Strategy for Transformation (NST1 and NST2). The National Strategy for Transformation (NST2), which also serves as Rwanda's Five-Year Government Programme (5YGP), represents a critical phase in the country's development journey. It facilitates the transition from Vision 2020 to the long-term goals outlined in Vision 2050. Vision 2050 outlines Rwanda's ambitions, targeting upper-middle-income status by 2035 and high-income status by 2050, with a strong focus on inclusive economic growth and improved quality of life for all citizens. Within this framework, NST2 focuses on strengthening resilience and eradicating poverty and extreme poverty. To achieve this, NST2 promotes pro-poor, inclusive social protection interventions designed to reduce income inequality and enhance household-level resilience against economic and environmental shocks. The Vision Umurenge Programme plays central role in delivering these interventions. VUP's primary objective is to accelerate poverty reduction and promote economic inclusion by supporting extremely poor and vulnerable households. The program achieves this through a combination of direct support, public works, and livelihood development programs tailored to address the specific needs of different household profiles.

1.2 Programme Components

The VUP directly supports Rwanda's national development priorities, particularly the social inclusion and economic transformation pillars outlined in the National Strategy for Transformation (NST2) and Vision 2050. By integrating social protection with livelihood development and economic empowerment, the programme strengthens household resilience, reduces inequality, and promotes sustainable poverty reduction. The VUP operates through three core components: Safety Nets, Livelihoods Development, and Sensitisation and Public Communications.

1.2.1 Safety Nets

The Safety Nets component includes four sub-programs: Direct Support (DS), Classic Public Works (cPW), Expanded Public Works (ePW), and Nutrition-Sensitive Direct Support (NSDS).

- **Direct Support (DS)**: Introduced in 2009/2010, the Direct Support component provides regular and predictable cash transfers to households without able-bodied members or those caring for people with severe disabilities. The support aims to prevent vulnerable households from falling deeper into poverty due to lifecycle challenges or environmental shocks. Beneficiaries are identified through the national social registry, and payments are made monthly across all 416 administrative sectors, adjusted based on household size.
- **Classic Public Works (cPW):** Launched in 2008, the Classic Public Works program offers temporary employment opportunities for extremely poor households through participation in labor-intensive public infrastructure projects. The income earned helps beneficiaries meet basic needs while contributing to community development. Initially implemented one sector per district, cPW has since expended to cover all 30 districts nationwide.
- **Expanded Public Works (ePW)**: Introduced in 2016/2017, the Expanded Public Works program builds upon the cPW model by offering longer-term employment opportunities through two approaches: Labour-Based (LB) and Community/Home-Based Early Childhood Development (C/HBECD). This component supports sustainable community development while targeting households living in extreme poverty.

- **Nutrition-Sensitive Direct Support (NSDS)**: Launched in 2019, the NSDS program addresses malnutrition and stunting among poor households, targeting pregnant women and children under two years of age. The program includes regular cash transfers and promotion of health, hygiene, and nutrition practices.

1.2.2 Livelihoods Development

This component aims to build the productive capacity and resilience of poor households through:

- **Financial Services (FS)**: Developed to improve access to credit for economically active but poor individuals, particularly women and youth. The program supports entrepreneurship and job creation by offering affordable loans through SACCOs and other financial institutions, with fixed interest rates and without collateral requirements.
- **Asset Transfer (AT)**: Introduced in 2014/2015, this intervation supports labor-constrained, extremely poor households by providing productive assets along with basic training. The goal is to enable households to engage in sustainable livelihood activities and achieve economic inclusion.
- **Skills Development (SD)**: Launched in 2022/2023, this program provides vocational and technical training to individuals from extremely poor households. The program equips beneficiaries with practical skills for employment and income generation, thereby enhancing self-reliance.

1.2.3 Sensitisation and Public Communications

This cross-cutting component facilitates the implementation of all other VUP initiatives through awareness campaigns and information dissemination to promote program uptake and behavioral change among beneficiaries and the broader community.

2 Participation in VUP program

This chapter provides an overview of household participation in the Vision 2020 Umurenge Programme (VUP), focusing on the population residing in and benefiting from the VUP supported households. It presents key statistics on the number of individuals living in these households, as well as those directly engaged in various components of the VUP. The chapter also examines the timing of enrollment by capturing the year of entry into the program and analyzes the number of VUP participants per household.

Table 2.1 shows that a total of 3,771 households, comprising 15,039 individuals, were interviewed in the VUP sample. EICV7 VUP Survey estimated 391,000 households and approximately 1.6 million individuals benefiting from VUP components nationwide. By area of residence, the sample includes 606 urban households, comprising 2,657 individuals and 3,165 rural households, comprising 12,382 individuals. The estimated number of urban households benefiting from VUP was around 37,000, corresponding to 166,000 individuals, while rural beneficiaries were estimated at approximately 354,000 households and 1.4 million individuals. At the provincial level, the distribution of sampled households and individuals was as follows: 438 households (1,824 individuals) in the City of Kigali, 808 households (3,330 individuals) in the Western Province, and 870 households (3,275 individuals) in the Northern Province. Table 2.1 also presents the corresponding provincial estimates for households and individuals.

Table 2.1: Distribution (count) of population in households benefiting from VUP programs by area of residence and province (EICV7)

EICV7	Sample		Estimated Number	
	Pop. in HHs benefiting from VUP programs	Households in VUP programs	Pop. in HHs benefiting from VUP programs	Households in VUP programs
Rwanda	15,039	3,771	1,591,579	390,878
Area of residence				
Urban	2,657	606	166,192	37,319
Rural	12,382	3,165	1,425,387	353,559
Province				
City of Kigali	1,824	438	51,898	11,995
Southern	3,403	833	424,005	101,841
Western	3,330	808	503,668	121,692
Northern	3,275	870	345,441	86,706
Eastern	3,207	822	266,567	68,644

Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Table 2.2 presents both unweighted and weighted estimates of household participation and the corresponding number of individuals directly involved in each VUP component at the national level. In the Direct Support (DS) component, 999 households and 1,003 individuals were recorded in the sample. This translates to an estimated 92,907 households and 93,097 individuals participating in the program. For Classic Public Works (cPW), 922 households and 925 individuals were included in the sample, corresponding to the estimated 92,118 households and 92,343 individuals. In the Expanded Public Works (ePW) component, 791 households and 796 individuals were included in the sample, representing an estimated 76,699 households and 77,260 individuals respectively. Participation in the Nutrition-Sensitive Direct Support (NSDS) component included 675 households and the same number of individuals, representing an estimate of 118,127 households and individuals.

Regarding Financial Services (FS), 585 households and 592 individuals were engaged, with weighted estimates of approximately 48,403 households and 48,777 individuals. For Asset Transfers (AT) and Skills Development (SD), estimates are not provided due to small sample sizes. However, sample counts indicate that 47 households (47 individuals) participated in the Asset Transfers component, while 70 households (71 individuals) were involved in Skills Development.

Table 2.2: Distribution of (sample and estimated count) households and individuals participating in VUP program by component (EICV7)

VUP Components	Sample		Estimated Number	
	Pop. in HHs benefiting from VUP programs	Households in VUP programs	Pop. in HHs benefiting from VUP programs	Households in VUP programs
Direct Support	1,003	999	93,097	92,907
Classic Public Work	925	922	92,343	92,118
Expanded Public Work	796	791	77,260	76,699
NSDS	675	675	118,127	118,127
Financial Services	592	585	48,777	48,403
Asset Transfers	47	47	--	--
Skills Development	71	70	--	--

Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Table 2.3 presents the number of sampled households participating in the program, along with the corresponding percentage of individuals directly involved in each VUP component, relative to the total population participating in the program nationwide. The Direct Support (DS) component accounted for 26.5% of all VUP households (3,771) and approximately 25% of individual participants (3,952). Classic Public Works (cPW) represented about 24% of households and 23% of participants, while Expanded Public Works (ePW) comprised 21% of households and 20% of participants. Nutrition-Sensitive Direct Support (NSDS) involved about 18% of households and 17% of participants. Financial Services (FS) accounted for 15.5% of households and 15% of participants. Asset Transfers (AT) and Skills Development (SD) represented for smaller shares, with approximately 1% and 2% of households, and 1% and 2% of participants, respectively. These figures illustrate the relative distribution of household and individual participation across VUP components in the sampled population.

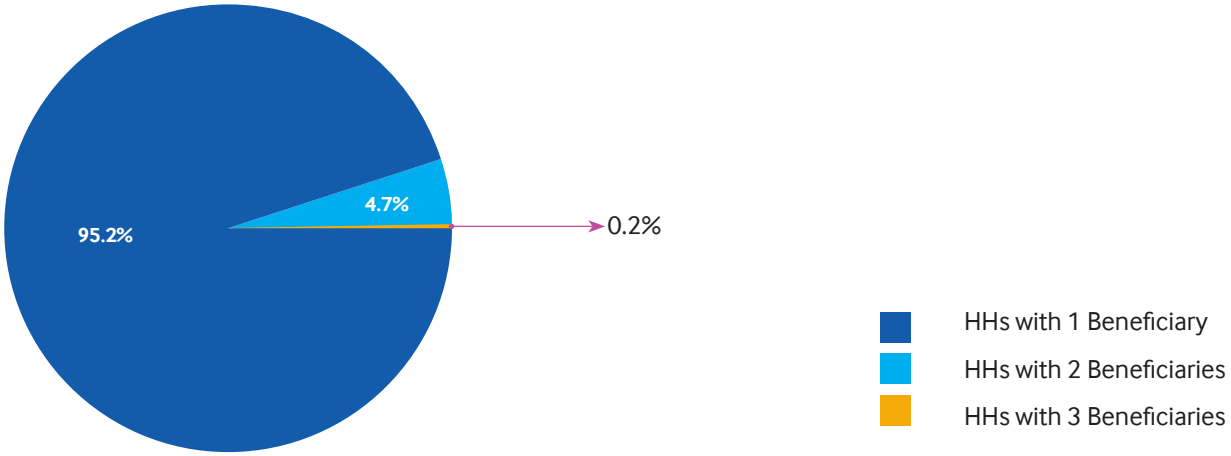
Table 2.3: Distribution of (sample count & percentage) households and individuals participating in VUP program by component (EICV7)

VUP Components	Household			Population		
	Total nber of HHs participating in VUP program	Nber of HHs across components	% of HHs across components	Total nber of population participating in VUP program	Nber of population across components	% of population across components
Direct Support	3,771	999	26.5	3,952	1,003	25.4
Classic Public Work	3,771	922	24.4	3,952	925	23.4
Expanded Public Work	3,771	791	21.0	3,952	796	20.1
NSDS	3,771	675	17.9	3,952	675	17.1
Financial Services	3,771	585	15.5	3,952	592	15.0
Asset Transfers	3,771	47	1.2	3,952	47	1.2
Skills Development	3,771	70	1.9	3,952	71	1.8

Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Figure 2.1 indicates the number of beneficiaries per household participating in the VUP program. A majority of households (95%) contains a single beneficiary, about 5% of households have two beneficiaries, and a very small proportion (0.2%) have three beneficiaries. These findings suggest that VUP program participation is generally limited to one beneficiary per household.

Figure 2.1: Distribution of HHs participating in any of the 7 VUP components, by number of participants



Source: National Institute of Statistics of Rwanda (NISR), EICV7.

The results presented in Table 2.4 indicate that 38% of direct support beneficiaries were enrolled between 2008 and 2017, 37% between 2018 and 2020, and approximately 25% enrolled between 2021 and 2024. For Classic Public Works, enrollment remained relatively stable across the periods, with 33% of beneficiaries enrolled between 2008 and 2017, 34% between 2018 and 2020, and 33.5% between 2021 and 2024. In contrast, enrollment in Expanded Public Works varied significantly: 12% of beneficiaries enrolled between 2008 and 2017, 28.5% between 2018 and 2020, and the majority (60%) between 2021 and 2024. For the NSDS and Financial Services components, a great majority of beneficiaries were enrolled during the most recent program phase, with approximately 96% of NSDS and 99% of Financial Services beneficiaries enrolling between 2021 and 2024. For Asset Transfers and Skills Development, all beneficiaries (100%) enrolled between 2021 and 2024, indicating these are newly implemented components of the program.

Table 2.4: Distribution (%) of VUP beneficiaries by year of enrollment according to program/component (EICV7)

VUP Components	Year of joining the program			Total
	2008-2017	2018-2020	2021-2024	
Direct Support	38.4	37.0	24.6	100
Classic Public Work	32.9	33.6	33.5	100
Expanded Public Work	11.7	28.5	59.8	100
NSDS	-	4.2	95.8	100
Financial Services	-	1.4	98.6	100
Asset Transfers	-	-	100.0	100
Skills Development	-	-	100.0	100

Source: National Institute of Statistics of Rwanda (NISR), EICV7.

The Coefficient of Variation (CV) and Standard Error (SE) are key statistical measures for assessing the reliability and variability of data, particularly in survey or sample-based studies. The CV indicates the extent of variability in relation to the mean, providing a standardized measure of dispersion. In contrast, the SE measures the precision of a sample estimate, such as the mean or proportion, and reflects the extent to which the estimate may deviate from the true population value. As presented in Table 2.5 for the VUP survey, the CVs for components such as Direct Support (DS), Classic Public Works (CPW), Expanded Public Works (EPW), Nutrition-Sensitive Direct Support (NSDS), and Financial Services (FS) range between 3.5% and 10%, indicating acceptable levels of variability and sufficient statistical reliability. However, for the Asset Transfers (AT) and Skills Development (SD) components, the CVs are significantly higher, 26.6% and 35.8%, respectively suggesting high variability relative to their means. Due to this high level of relative dispersion, it is not statistically advisable to produce or interpret further estimates for these two components, as the results may lack sufficient level of precision and reliability.

Table 2.5: Distribution of households benefiting from VUP program by component- (Standard Error)

VUP Components	Estimate	Std. error	95% lower bound	95% upper bound	CV
Direct Support	23.8	0.8	22.2	25.4	3.4
Classic Public Works	23.6	1.1	21.5	25.7	4.5
Expanded Public Works	19.6	1.2	17.3	22.0	6.1
NSDS	30.2	1.2	27.9	32.6	4.0
Financial Services	12.4	1.2	9.9	14.8	10.0
Asset Transfers	0.3	0.1	0.1	0.5	26.0
Skills Development	0.6	0.2	0.2	1.0	35.6

Source: National Institute of Statistics of Rwanda (NISR), EICV7.

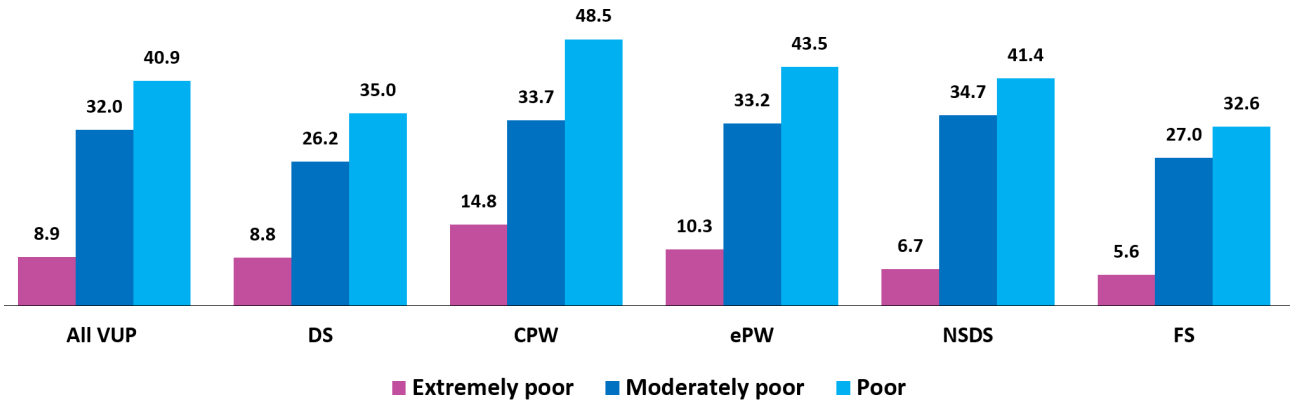
3 Social Economic Characteristics of VUP beneficiaries

This chapter provides information on the socio-economic characteristics of beneficiaries of the VUP. It covers key aspects such as poverty status, demographic characteristics including dependency ratio, and access to essential services such as improved drinking water sources, sanitation, and electricity. The chapter also examines housing conditions, specifically flooring, walls, and roofing materials along with sources of energy for lighting and cooking. In addition, it explores access to basic infrastructure including health facilities (health posts, health centers, and district hospitals) and access to food markets, as well as the ownership of assets and livestock/poultry among VUP beneficiaries.

Figure 3.1 indicates that approximately 9% of the population living in households benefiting from the VUP program are classified as extremely poor, while 32% live in moderately poor households. This results in a combined total of about 41% of the population in VUP households falling under the poor category (both extreme and moderate poverty). When examining poverty status by VUP component, significant variations emerge. The Classic Public Works (CPW) component has the highest poverty rates among beneficiaries, with approximately 15% living in extreme poverty and 34% in moderate poverty, totaling 48.5% classified as poor. This highlights the high vulnerability of the population engaged in this component. The Expanded Public Works (EPW) component also exhibits elevated poverty levels, with about 10% of the population in extreme poverty and 33% in moderate poverty, resulting in a combined poverty rate of 43.5%.

In contrast, the Direct Support (DS) component shows relatively lower poverty levels, with around 9% of beneficiaries classified as extremely poor and 26% as moderately poor, summing up to 35% of the population in poor households. The Financial Services (FS) component registers the lowest poverty levels among all VUP components. Approximately 6% of the population fall under extreme poverty and 27% under moderate poverty, totaling about 33% of the population considered poor. These findings highlight significant disparities in poverty status across different VUP intervention components, with public works-related programs serving populations with the highest levels of poverty.

Figure 3.1: Distribution of population according to poverty status by components



Souce: National Institute of Statistics of Rwanda (NISR), EICV7.

Table 3.1 presents the annual median consumption per adult equivalent[1] (covering both food and non-food items) across various VUP components. On average, households in All VUPhad a median annual expenditure of 615,789 Rwf. The highest median was observed in the Financial Services (FS) component at 694,058 Rwf, followed by Direct Support (DS) at 666,695 Rwf. The lowest was recorded in the Classic Public Works (CPW) component at 568,859 Rwf. The table further illustrates the distribution of VUP households across consumption quintiles. Generally, the households were almost evenly distributed across all five quintiles.

1 *Households differ in size (e.g., 2 vs. 8 members), composition (adults vs. children, males vs. females), and needs. Children usually consume less than adults, and larger households often share resources, benefiting from economies of scale. To fairly compare households, analysts use "adult equivalents" to adjust for these differences, so total consumption reflects actual needs rather than just the number of people.*

However, the distribution varied by component. For example, in the CPW and EPW components, a majority of households (68% and 62.5%, respectively) concentrated in the bottom three quintiles, indicating that most participants were from poorer households. In contrast, the FS component had a more balanced distribution, with 49% of households in the lower three quintiles and 51% in the upper two, suggesting relatively better economic status.

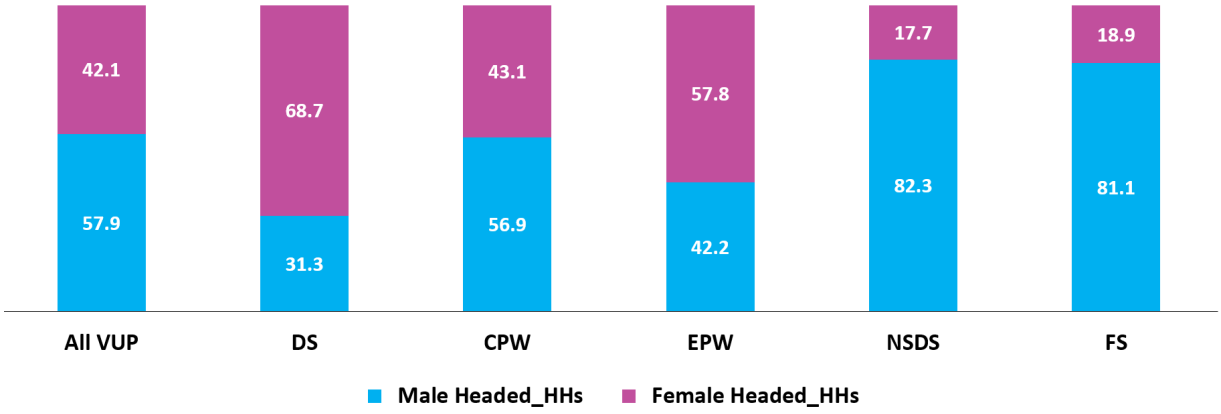
Table 3.1: Distribution (%) of Population by poverty status according to VUP program (EICV7)

EICV7	VUP components					
	All VUP	Direct Support	Classic Public Work	Expanded Public Work	NSDS	Financial Services
HHs poverty status						
Extremely poor	8.9	8.8	14.8	10.3	6.7	5.6
Moderately poor	32.0	26.2	33.7	33.2	34.7	27.0
Non-poor	59.1	65.0	51.5	56.5	58.6	67.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Median consumption per Adult Equivalent (AE)						
Median consumption per adult equivalent per year (in Rwf) per HH	615,789	666,695	568,859	600,641	602,043	694,058
Quintile						
Q1	20.0	18.0	27.0	21.4	18.4	12.2
Q2	20.0	16.3	20.7	21.1	21.6	19.9
Q3	20.0	17.1	20.5	20.0	22.9	16.5
Q4	20.1	24.9	17.3	18.5	19.3	17.5
Q5	19.9	23.7	14.5	18.9	17.8	33.9
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Households involved in VUP program.

Figure 3.2 shows the distribution of VUP beneficiary households by sex of household head across various components. Overall, 58% of VUP households were male-headed, while female-headed households were 42%. However, the distribution varied by component. In the Direct Support program, the majority of households (69%) were headed by females. In contrast, male-headed households dominated in the Financial Services (FS) and NSDS components, accounting for 81% and 82%, respectively. The Classic Public Works (CPW) component had 57% male-headed and 43% female-headed households, while the Expanded Public Works (EPW) component was dominated by female-headed households at 58%, compared to 42% male-headed households.

Figure 3.2: Distribution of Households by Sex of the Household Head



Source: National Institute of Statistics of Rwanda (NISR), EICV7.

The results presented in Table 3.2 show that, overall, 26.5% of household heads in the VUP program were aged 65 years and above. This proportion varied across program components, with the highest prevalence observed among DS beneficiaries (72%), followed by EPW (25%), CPW (14%), FS (6%), and NSDS (4%). In terms of educational attainment, approximately 30% of household heads in the overall VUP program had no formal education. Disaggregated by component, the proportion was highest among DS beneficiaries (54.5%), followed by CPW (31.5%), EPW (30%), NSDS

(13%), and FS (9%). Regarding marital status, nearly 28% of VUP household heads were widowed. The highest rate was observed among DS participants (62%), followed by EPW (30%), CPW (25%), FS (10%), and NSDS (6%).

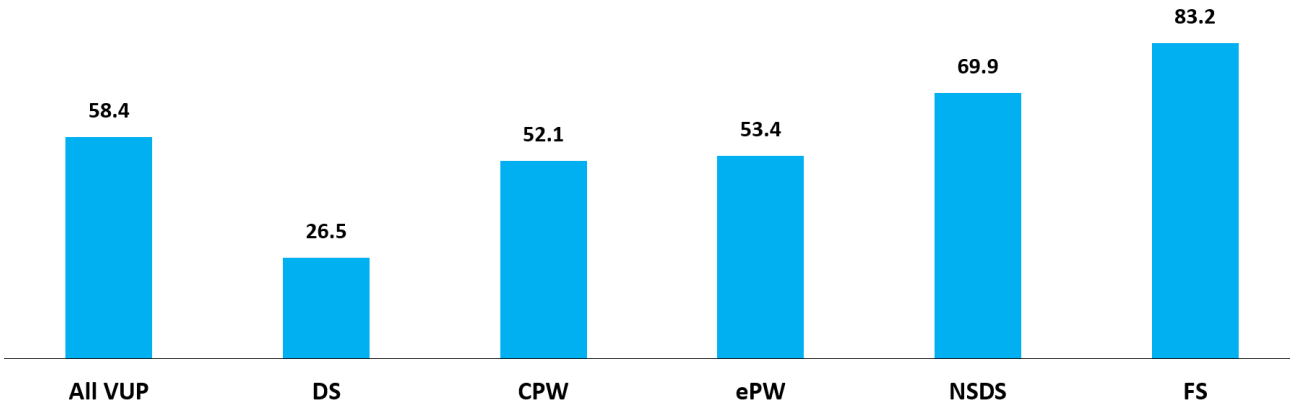
Table 3.2: Distribution (%) of household by social-demographic characteristics of the HH-head according to sex, age, education level, and marital status (EICV7)

EICV7	VUP components					
	All VUP	Direct Support	Classic Public Work	Expanded Public Work	NSDS	Financial Services
Sex of HH-Head						
Male	57.9	31.3	56.9	42.2	82.3	81.1
Female	42.1	68.7	43.1	57.8	17.7	18.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Age of HH-Head						
Under 18	0.0	0.2	--	--	--	--
19-64 Years	73.4	27.5	86.1	74.7	95.7	94.0
65+ Years	26.5	72.3	13.9	25.3	4.3	6.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Education level of HH-Head						
No eduation	29.8	54.5	31.5	29.6	13.2	8.6
Some primary	45.3	33.2	47.4	46.7	53.4	51.9
Completed primary	14.8	9.4	15.7	15.5	15.5	19.0
Post Primary & some Secondary	7.5	2.8	4.1	5.0	12.8	14.2
Completed Secondary	2.2	0.2	0.9	2.7	4.4	5.0
Some or completed university	0.4	0.0	0.4	0.4	0.7	1.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Literacy rate among VUP participants aged 15 years and above						
Literacy rate	58.4	26.5	52.1	53.4	69.9	83.2
Marital status of HH-Head						
Never married	8.3	9.6	6.2	16.6	6.0	3.5
Currently married	56.9	22.1	58.8	43.3	84.1	82.6
Separated	6.7	6.3	10.0	9.2	3.7	3.3
Widowed	27.7	61.7	25.0	29.8	6.0	10.4
Divorced	0.3	0.3	0.0	1.1	0.3	0.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Households involved in VUP program.

The results presented in Figure 3.3 indicate that the overall literacy rate among VUP participants aged 15 years and above was 58%. Literacy levels varied significantly across components: 26.5% in the DS program, 52% in CPW, 53% in EPW, 70% in NSDS, and 83% in FS.

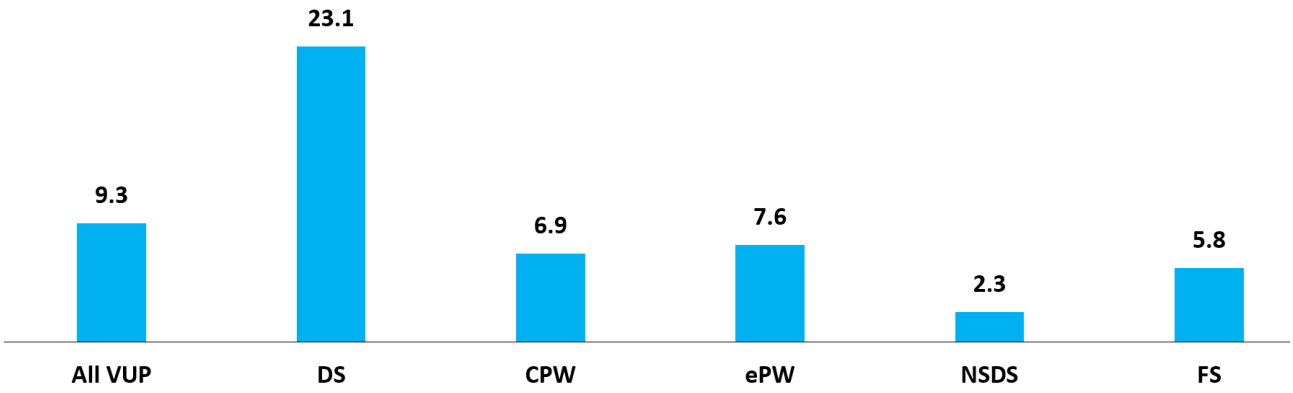
Figure 3.3: Literacy rate among VUP participants aged 15 years and above



Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Figure 3.4 presents data on the presence of household members living with a disability. Overall, approximately 9% of households participating in VUP programs had a member with a disability. The prevalence was highest in the DS program at 23%, followed by EPW (8%), CPW (7%), FS (6%), and NSDS (2%).

Figure 3.4: Distribution of Households by presence of a member with a disability



Source: National Institute of Statistics of Rwanda (NISR), EICV7.

The results presented in Table 3.3 show that the average household size across all VUP programs was 4.1 people. Disaggregated by component, household sizes varied, with the smallest average of 2.6 persons in the DS program, 4.5 in CPW, 3.9 in EPW, and 4.9 in both the NSDS and FS programs. The age dependency ratio defined as the number of children (under 16 years) and elderly persons (aged 65 years and above) supported by every 100 working-age individuals (between 15 and 64 years). The overall age dependency ratio among VUP households was 101.8. This ratio was highest in the DS program at 152, followed by NSDS (118.4), EPW (99.2), FS (86.2), and CPW (74.1). Additionally, the data provide insights into the presence of adult males in households, defined as individuals aged 18 years and above. Overall, 32% of VUP households lacked adult male members. This proportion was most prevalent in the DS program (56%), followed by EPW (42%), CPW (29%), NSDS (14%), and 13% in the FS program.

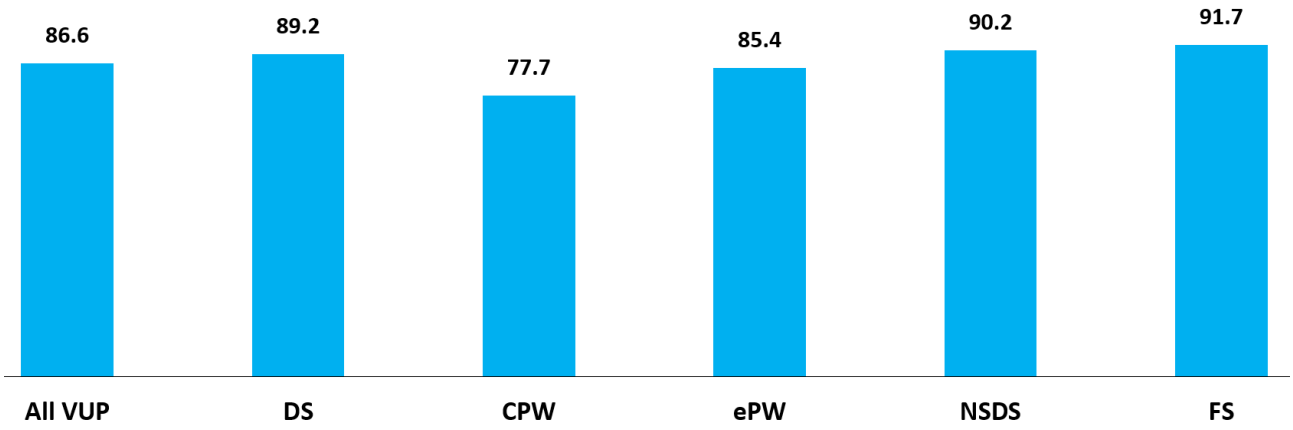
Table 3.3: Distribution of household (%) by household size, dependency ratio, disability status, and presence of adult males (EICV7)

EICV7	VUP components					
	All VUP	Direct Support	Classic Public Work	Expanded Public Work	NSDS	Financial Services
Household size						
Avg. HH-size	4.1	2.6	4.5	3.9	4.9	4.9
Household size categorization						
1-2 People	23.7	62.8	14.8	25.4	1.2	6.7
3-5 People	53.0	27.2	57.0	56.3	66.9	61.4
6-8 People	20.7	9.1	25.2	15.5	28.9	29.3
8+ People	2.6	0.9	3.1	2.7	3.1	2.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
Age dependency ratio						
Dependency ratio	101.8	152.0	74.1	99.2	118.4	86.2
Household members' characteristics						
Any disabled member	9.3	23.1	6.9	7.6	2.3	5.8
No adult males	31.6	56.4	28.7	42.3	13.7	13.2
Health Insurance						
Population with health Insurance	86.6	89.2	77.7	85.4	90.2	91.7

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Households involved in VUP program.

Figure 3.5 presents data on health insurance coverage among households participating in various VUP programs. Overall, approximately 87% of individuals in VUP households were covered by health insurance. By program, coverage was 89% in the DS program, 78% in CPW, 85% in EPW, 90% in NSDS, and 92% in the FS program.

Figure 3.5: Distribution of population by health insurance coverage



Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Table 3.4 presents data on household access to improved drinking water sources, sanitation facilities, and type of habitat among beneficiaries of the VUP program. Access to improved drinking water sources among VUP households ranges from 80% to 88% across various components. However, approximately 12% of VUP households rely on unprotected springs or wells as their primary drinking water source. This proportion is highest among NSDS households (15%) and lowest among CPW households (9%). In addition, about 5% of VUP households depend on surface water, with the highest prevalence in the DS program (8%) and the lowest in the FS program (1.5%).

In regard to sanitation, 93% of VUP households utilize improved toilet facilities. The highest coverage is observed in the FS program (99%), while DS and NSDS households report similar rates 92% each. Despite this, 6% of VUP households use pit latrines without solid slabs, with significantly higher usage in DS and NSDS households (7% each) compared to only 1% in the FS program. Concerning housing, 75% of VUP households reside in Umudugudu settlements. This proportion is highest in the FS program (82%) and lowest in the CPW program (69%).

Table 3.4: Distribution (%) of households by access to drinking water, sanitation, and habitat type (EICV7)

EICV7	VUP components					
	All VUP	Direct Support	Classic Public Work	Expanded Public Work	NSDS	Financial Services
Type of drinking water						
Improved drinking water source	82.8	80.1	87.8	83.8	81.0	85.5
unprotected spring/well	12.3	11.5	8.7	12.9	14.8	13.1
Surface water	4.9	8.4	3.5	3.3	4.2	1.5
Type of toilet facility						
Unshared improved sanitation	79.3	75.1	78.5	81.0	77.9	88.7
Improved sanitation (shared or not)	93.2	91.8	92.7	94.6	92.4	98.8
Pit latrine without constructed solid slab	6.1	7.0	6.4	5.0	7.3	1.2
Open defecation/no toilet facility	0.7	1.2	0.9	0.5	0.3	--
Type of habitat						
Umudugudu settlement	74.6	73.2	69.1	77.5	75.3	82.3
Dispersed/ Isolated housing	20.1	21.6	22.8	18.6	20.0	13.2
Spontaneous / informal/ unplanned housing	2.5	2.1	3.6	2.7	--	1.7

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Households involved in VUP program.

Table 3.5 presents data on dwelling characteristics, including flooring, wall, and roofing materials, among households participating in the VUP program. The percentage of households living in houses with floors made from improved materials such as cement or tiles varies across VUP components, ranging from 13% to 29%. However, 83% of all VUP households reside in dwellings with floors composed of beaten earth or hardened dung. This percentage is most prevalent among NSDS households (86%) and lowest among FS households (70%). Approximately, 31% of VUP households inhabit

dwellings with cement-covered walls. This percentage is most frequently observed in the FS program (44%) and lowest in both the DS and CPW programs (26% each). Regarding roofing materials, the majority (64%) of VUP households live in houses with metal sheet roofs. The highest percentage is observed among CPW households (68%), while the lowest is among FS households (60%).

Table 3.5: Distribution (%) of households by dwelling characteristics (floor, wall, and roofing materials), EICV7

EICV7	VUP components					
	All VUP	Direct Support	Classic Public Work	Expanded Public Work	NSDS	Financial Services
House flooring construction materials						
Beaten earth/hardened dung	83.2	84.4	85.4	84.2	86.2	70.0
Cement/tile	16.0	14.7	13.9	15.2	13.1	28.6
House Wall construction materials						
Wall with cement	30.9	25.9	25.7	31.6	31.3	44.3
Wall without cement	68.8	73.8	73.6	68.4	68.3	55.4
House roofing construction materials						
Metal sheets	64.1	63.2	68.2	66.9	61.3	59.7
Local clay tiles	35.9	36.7	31.8	33.1	38.7	40.3

Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Table 3.6 presents information on the average time required for households in the VUP program to reach the nearest basic services, including health facilities and food markets. On average, VUP households travel approximately 37 minutes to reach the nearest health facility. Households in the CPW and EPW components are relatively closer, with an average travel time of about 35 minutes, while those in the DS and NSDS components travel longer, approximately 39 minutes. For access to health posts, the average travel time across VUP households is about 27 minutes. FS households are the closest, requiring only 23 minutes on average, while CPW households travel the farthest, with an average of 29 minutes. Regarding access to food markets, VUP households travel an average of 61 minutes. FS households have relatively better access (57 minutes), while NSDS households report the longest average travel time at 66 minutes.

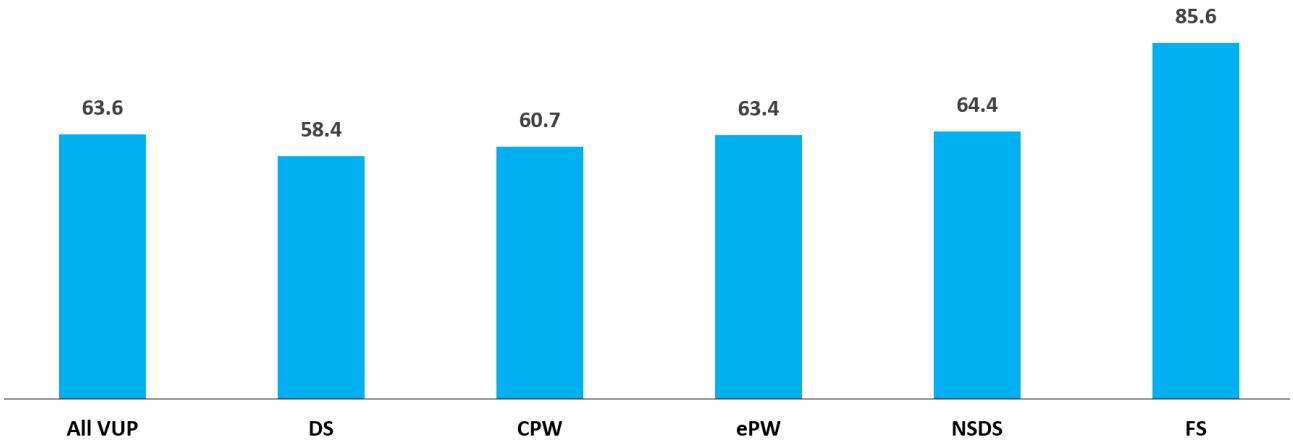
Table 3.6: Mean Time (in minutes) for households to the nearest basic services (Health facilities in general, health centre, health post, district hospital, and food market), EICV7

EICV7	VUP components					
	All VUP	Direct Support	Classic Public Work	Expanded Public Work	NSDS	Financial Services
Health facilities in general	36.7	38.9	34.6	34.5	39.0	36.0
Health centre	54.4	54.0	53.5	53.5	55.7	55.6
Health post	26.6	25.3	28.8	27.3	28.1	23.2
District hospital	188.0	184.1	195.2	184.6	192.6	178.2
Food market	61.4	59.0	59.3	60.8	66.2	57.5

Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Figure 3.6 illustrates the utilization of electricity (including both on-grid and solar power systems) as the main source of home lighting among households participating in the VUP program. Overall, approximately 64% of VUP households use electricity for lighting. However, the use of electricity varies notably across VUP components. The lowest rate is observed among DS households (58%), followed by CPW households (61%). In contrast, the FS households report the highest electrification rate at 86%, while NSDS households almost align with the overall average at 64%.

Figure 3.6: Percentage of HHs using electricity as the main source of lighting, EICV7



Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Table 3.7 presents data on electricity connectivity both on-grid and off-grid among households benefiting from the VUP program. The results indicate that 64% of VUP households are connected to electricity. Connectivity is highest among households in the FS program, where 85.5% are connected, followed by 65% of households in the NSDS program. The lowest connectivity rate is observed among DS households, at 59%.

For households not connected to electricity neither through the national grid nor solar power, the main barriers reported are high connection costs and lack of service availability. Overall, 44% of these households cited the high cost of connection fees or installation equipment as the primary reason for not being connected, while 32% indicated that electricity service was not available in their area. This pattern is consistent across most program components.

In the DS program, 49% of households reported high costs as the main constraint and 31% cited lack of service availability. Among CPW households, 47% mentioned high costs and 29% service unavailability. In the EPW program, 44% of households pointed to high connection costs, and 31% reported lack of service in their locality. Even in the FS program, where connectivity is highest, 29% of the non-connected households attributed this to high costs, while 36% reported unavailability of service.

Table 3.7: Distribution (%) of households by access to electricity, reasons for not being connected to grid and solar power, and energy for lighting (EICV7)

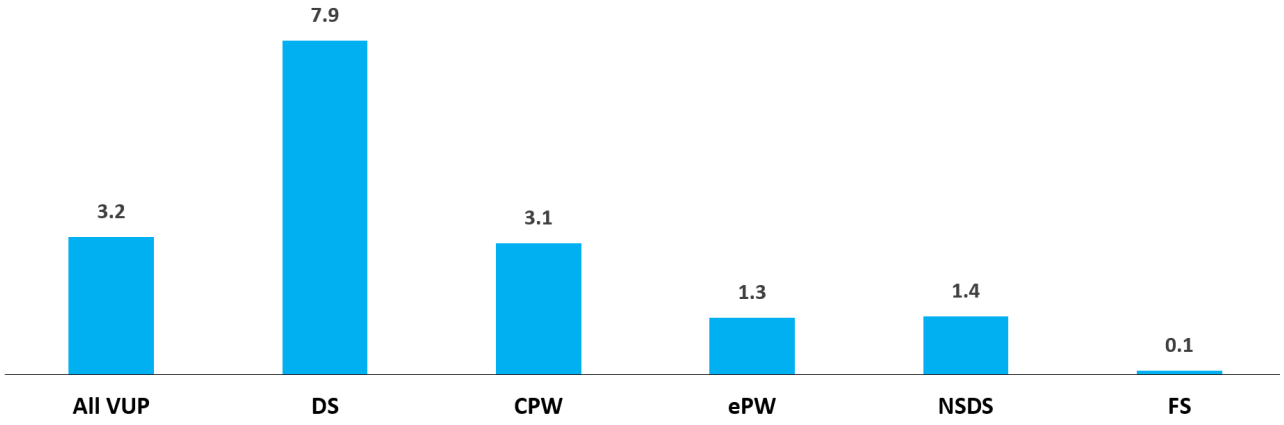
EICV7	VUP components					
	All VUP	Direct Support	Classic Public Work	Expanded Public Work	NSDS	Financial Services
Electricity connectivity						
Electricity connection (Grid and solar power)	64.1	59.2	61.0	63.9	64.9	85.5
Reasons for not being connected to grid and solar power						
High cost of connection fee/ installation equipment	44.1	48.9	46.6	44.3	39.1	28.6
Dwelling inappropriate for connection	2.3	1.8	2.3	1.8	4.1	--
Service unavailable (No grid line in the area)	31.6	30.6	29.1	31.4	31.9	35.6
Other reasons for not being connected to electricity	22.0	18.7	22.0	22.5	24.8	35.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Source of energy for lighting						
Electricity as the main source of lighting	63.6	58.4	60.7	63.4	64.4	85.6
Traditional lantern/Firewood	3.2	7.9	3.1	1.3	1.4	0.1
Other sources of energy for lighting[2]	33.1	33.7	36.3	35.2	34.2	14.3
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: National Institute of Statistics of Rwanda (NISR), EICV7.

2 *Other Sources of energy of lighting include: Rechargeable lantern, Biogas, Kerosene or paraffin Lamp, Candle, Batteries+ bulb, Rechargeable battery, Torch (rechargeable or non-rechargeable), and Phone flashlight.*

Figure 3.7 displays the use of traditional lighting fuels as the main source of home lighting among households in the VUP program. Overall, approximately 3% of VUP households rely on traditional lanterns or firewood for lighting. The lowest prevalence is observed among FS households, where usage is nearly non-existent (0.1%). In contrast, the highest usage is recorded among DS households (8%), followed by CPW households at 3%.

Figure 3.7: Percentage of HHs using Traditional lantern/Firewood as the main source of lighting, EICV7



Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Table 3.8 presents information on the type of cooking energy, types of cooking stoves used, and the location of stove installation among beneficiary households of the VUP program. The results show that firewood is the predominant source of cooking energy, used by 95.5% of VUP households. Its usage remains consistently high across all VUP components, with the highest rates, approximately 96% observed among households in the DS, CPW, EPW, and NSDS components. The FS component reports the lowest usage, though still relatively high at 93%. Charcoal is used by 4% of VUP households as a source of energy for cooking. The highest proportion is observed among FS households (6%), while the lowest is observed among households in the NSDS and EPW components, each with approximately 3%.

In terms of cooking stoves, 45% of VUP households use energy-saving stoves. Across components, the adoption of energy-efficient stoves ranges from 43% among households in the DS and NSDS components to 48% among CPW households. Conversely, 44% of VUP households continue to use traditional stoves or three-stone stoves. This is most prevalent among DS households (46.5%) and least common among FS households (approximately 39%). Regarding the location of cooking stove installation, 5% of VUP households reported having their cooking stove installed inside the dwelling, specifically in a sleeping area. This practice is most common among households in the DS component (7.5%) and least common among those in the NSDS component (3.5%).

Table 3.8: Distribution (%) of households by source of energy for cooking, type of cooking stoves, and cooking stove installation location (EICV7)

EICV7	VUP components					
	All VUP	Direct Support	Classic Public Work	Expanded Public Work	NSDS	Financial Services
Type of cooking fuels						
Clean cooking fuels[3]	0.1	--	0.0	0.1	--	0.7
Charcoal	4.0	3.9	3.6	3.4	3.2	6.1
Firewood	95.5	95.7	95.8	96.4	96.3	93.0
Other types of cooking fuels	0.4	0.3	0.6	0.2	0.6	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Type of cooking stoves						
Charcoal /Fire stove	7.8	7.7	5.6	7.7	7.8	12.4
Efficiency stove	44.6	42.9	47.9	47.1	43.0	44.5
Traditional stove/Three stone	44.4	46.5	43.7	41.2	45.8	39.4
Other types of stoves	3.2	2.9	2.8	3.9	3.4	3.7

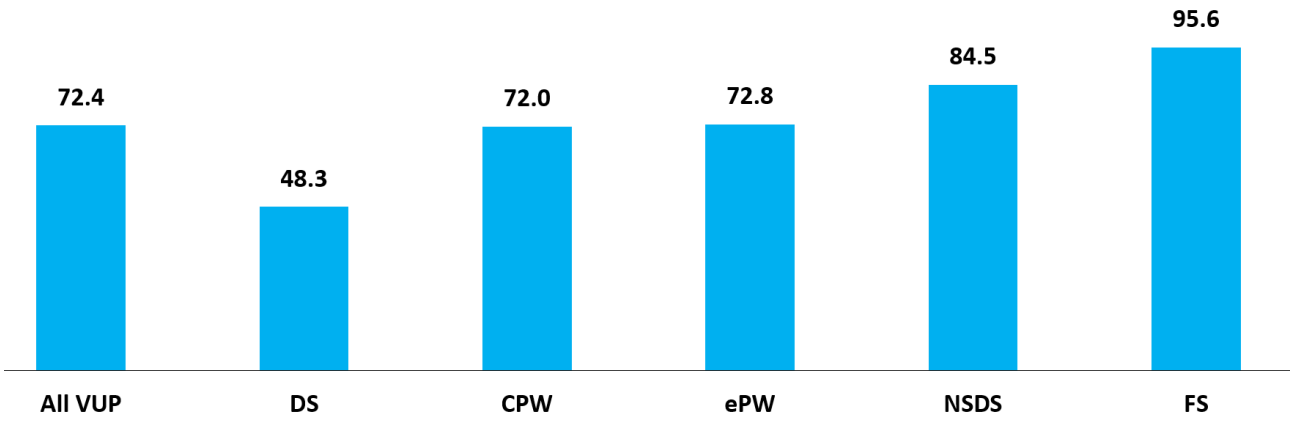
3 *Clean fuels include electricity, solar energy, biogas, and liquefied petroleum gas (LPG).*

EICV7	VUP components					
	All VUP	Direct Support	Classic Public Work	Expanded Public Work	NSDS	Financial Services
Total	100.0	100.0	100.0	100.0	100.0	100.0
Location of cooking stove installation						
In dwelling, in a sleeping area	5.1	7.5	4.8	6.3	3.5	3.7
In a separate dwelling	59.2	51.2	57.5	56.0	63.0	74.1
Outdoors	12.1	7.9	15.5	15.4	11.4	8.7
Other cooking places	23.6	33.4	22.2	22.3	22.2	13.5
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Households in VUP program with cooking option at home.

Figure 3.8 presents data on mobile phone ownership among households participating in the VUP program. Approximately 72% of VUP households own at least one mobile phone. However, ownership rates vary significantly across VUP components. The lowest ownership is observed among households in the DS component, at 48%, followed by those in the CPW component, at 72%. In contrast, households in the FS component report the highest ownership rate at 96%, followed by those in the NSDS component with 84.5%.

Figure 3.8: Percentage of HHs owning at least one mobile phone, EICV7



Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Table 3.9 indicates how households in the VUP program differ in owning assets such as radios, smartphones, television sets, and bicycles. Overall, 75% of VUP households own at least one radio. About three-quarters (75%) of all VUP households have at least one radio. However, ownership varies significantly across VUP components, with the lowest rate observed among households in the DS component (55%) and the highest among those in the FS component (95%). Smartphone ownership remains relatively low overall, with only 14.5% of VUP households owning at least one. FS households are more likely to own a smartphone (31%), while DS households have the lowest ownership at just 8%. Television ownership is even more limited, with just 3% of VUP households reporting at least one TV. The highest ownership is found in FS households (8%), while the lowest around 2% is recorded among both DS and CPW households. Similarly, 9% of VUP households own at least one bicycle. Like other assets, ownership varies across components: FS households have the highest rate (13%), while DS households have the lowest (about 5%).

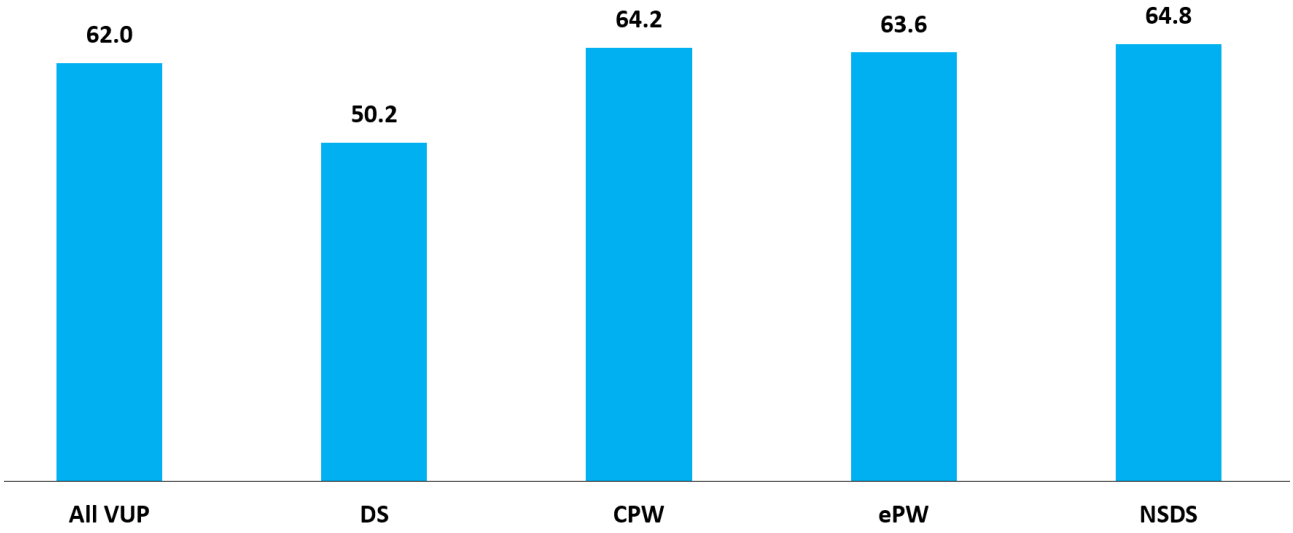
Table 3.9: Distribution (%) of households by assert and livestock/poultry ownership (Radio, Mobile phone, Smartphone, TV set, and Bicycle), EICV7

EICV7	VUP components					
	All VUP	Direct Support	Classic Public Work	Expanded Public Work	NSDS	Financial Services
% of households owning at least one:						
Radio	75.3	54.8	72.2	75.4	87.3	95.2
Mobile phone	72.4	48.3	72.0	72.8	84.5	95.6
Smart phone	14.5	7.8	14.3	15.3	13.3	31.0
TV Set	3.3	1.6	2.2	2.8	3.6	7.8
Bicycle	9.0	4.7	7.2	9.1	11.5	13.0
Livestock/poultry	62.0	50.2	64.2	63.6	64.8	75.5

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Households involved in VUP program.

Figure 3.9 presents data on livestock ownership among households participating in the VUP program, specifically focusing on whether households own at least one type of livestock. Overall, approximately 62% of VUP households reported owning livestock. However, ownership rates vary notably across VUP components. The lowest ownership is observed among households in the DS component, where only half of households (50%) own livestock. Ownership is slightly higher in the CPW and EPW components, with 64% each. The highest ownership is found among households in the FS component, where more than three-quarters (75.5%) own livestock.

Figure 3.9: Percentage of HHs owning any livestock or poultry, EICV7



Source: National Institute of Statistics of Rwanda (NISR), EICV7.

4 VUP components analysis

This chapter presents a comprehensive analysis of the implementation and performance of the five core components of Rwanda's Vision 2020 Umurenge Programme (VUP). The components include Direct Support (DS), Classic Public Works (CPW), Expanded Public Works (ePW), Nutrition-Sensitive Direct Support (NSDS), and Financial Services (FS). Each of these components represents a distinct poverty alleviation mechanism targeting poor and vulnerable households. The analysis explores the timing and reasons behind beneficiaries' enrollment across components, the delivery mechanisms of support or payments, and the assessment of assistane-timeliness and adequacy relative to program objectives. It also examines beneficiary expenditure patterns including: basic consumption needs, health and education expenditures, small investments, or saving behavior. While DS and NSDS primarily provide direct cash assistance to address immediate needs, CPW and ePW create temporary employment opportunities through community-based projects. The FS component focuses on improving access to credit for small-scale income-generating activities, highlighting how beneficiaries plan and adapt their investments. Overall, this chapter underscores the contribution of these interventions to improving household well-being and reducing poverty across different population groups.

4.1 Direct support Component

This section provides an overview of the Direct Support program's on-the-ground operations. The DS program is a social protection initiative implemented by the Government of Rwanda, designed to offer cash transfers to vulnerable households. Its primary objectives are poverty reduction, improving living conditions, and the promotion of socio-economic development. The section includes data on the timing and reasons for beneficiary' enrollment, the amount of support received, the regularity and timeliness of monthly payments, and the payment channels used for funds distrubution. Furthermore, it highlights how beneficiaries utilize the support, mainly to cover basic needs, healthcare and education expenses. Additionally, the funds are used to make small-scale investments, and saving through financial mechanisms such as SACCOs, tontines, and the Ejo Heza scheme.

Table 4.1 presents the distribution of beneficiaries by enrollment period and their reasons for enrollment in the Direct Support program. The data reveal variations in enrollment across three time periods. Overall, 38% of DS beneficiaries enrolled between 2008 and 2017, 37% between 2018 and 2020, and 25% between 2021 and 2024. When disaggregated by poverty status, recent enrollment (between 2021 and 2024) was highest among beneficiaries from extremely poor households (52%). In contrast, earlier enrollment (between 2008 and 2017) was more prevalent among both moderately poor and non-poor households, each accounting for approximately 41% of enrollement during that period.

Regarding the reasons for enrollment, the majority of beneficiaries (69%) reported joining the DS program due to the household head's of employment, while 28% enrolled because of a household member with a severe disability requiring care. Further analysis by poverty status shows that, 48% of beneficiaries from extremely poor households cited the lack of employment for the household head as the reason for joining, whereas 49% enrolled due to caregiving responsibilities for a person with a severe disability indicating a nearly even distribution. Among moderately poor households, 68% joined due to the household head's unemployment, compared to 31% who cited caregiving needs. Similarly, among non-poor households, 73% enrolled due to lack of employment for the household head, while 24% reported caregiving as their primary reason.

Table 4.1: Distribution (%) of the population benefiting from the DS program by enrollment period and enrollment reasons according to poverty status

EICV7	Poverty status			Total
	Extremely poor	Moderately poor	Non-poor	
Period of enrollment in the DS Program				
2008-2017	12.5	41.2	40.8	38.4
2018-2020	35.3	33.9	38.5	37.0
2021-2024	52.2	24.9	20.7	24.6
Total	100.0	100.0	100.0	100.0
Reason for enrollment in the program				
HH-Head had no work	47.7	68.3	72.8	69.4
HH caring for someone with severe disability	49.3	30.8	23.7	27.8
Other reason	3.0	0.9	3.5	2.8
Total	100.0	100.0	100.0	100.0

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Individuals involved in DS program.

Table 4.2 provides data information on the amount of support received, payment regularity, distribution channels, and timeliness of payments for beneficiaries of the Direct Support program. The findings indicate that the annual value of DS support is relatively evenly distributed. On average, DS beneficiaries received about 128,572 RWF annually. This amount was slightly higher for extremely poor households (137,100 RWF) and moderately poor households (132,624 RWF). However, when disaggregated by poverty status the data reveal that, 16% of extremely poor beneficiaries received 50,000 RWF or less, compared to only 6% of moderately poor beneficiaries and 6% of DS beneficiaries overall.

Regarding payment regularity, all beneficiaries regardless of poverty status reported receiving their monthly support regularly, indicating full consistency in distribution. Despite this regularity, only 15% of DS beneficiaries reported receiving their latest payment on time. Most experienced delays: 56% received payment 1 to 10 days late, 22% waited 11 to 20 days, and 6% experienced delays exceeding 20 days. When analyzed by poverty level, only 11% of both extremely and moderately poor beneficiaries received payments on time. Furthermore, 12% of the extremely poor and 5% of the moderately poor experienced delays of over 20 days. Concerning payment method, most beneficiaries (76%) collected their payments through Umurenge SACCO. This proportion was slightly lower among extremely poor beneficiaries (70%) but remained consistent (76%) among moderately poor households.

Table 4.2: Distribution (%) of the population benefiting from the DS program by paid amount, payment regularity, channel, and timeliness according to poverty status

EICV7	Poverty status			Total
	Extremely poor	Moderately poor	Non-poor	
Value of support in RWF per HH				
Average amount received from DS in the last 12 months	137,100	132,624	125,769	128,572
Categorization of the total support received in the last 12 months				
Less or equal to 50,000 Rwf	15.9	5.7	4.8	6.0
50,001-100,000 Rwf	19.8	35.2	45.1	40.2
100,001-200,000 Rwf	45.0	42.2	38.1	39.8
More than 200,000 Rwf	19.3	17.0	12.1	14.0
Total	100.0	100.0	100.0	100.0
Regularity of monthly support				
Yes	100	100	100	100
No	-	-	-	-
Total	100	100	100	100
Method of receiving the recent DS				
Umurenge Sacco	69.6	76.2	77.5	76.4
Momo/Airtel Money	30.4	23.8	22.5	23.6
Total	100.0	100.0	100.0	100.0
Timeliness of the last support				
Received on time	11.1	10.9	17.4	15.1
1 to 10 days delay	58.2	57.3	55.4	56.2

EICV7	Poverty status			Total
	Extremely poor	Moderately poor	Non-poor	
11 to 20 days delay	19.1	27.1	20.9	22.4
More than 20 days delay	11.6	4.7	6.3	6.4
Total	100.0	100.0	100.0	100.0

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Individuals involved in DS program.

The data presented in Table 4.3 illustrate how beneficiaries under the Direct Support component utilized the support they received. The data demonstrate that recipients, primarily allocated funds towards: basic needs, health and education expenses, small-scale investments, and savings through SACCOs, tontines, and the Ejo Heza scheme. The findings show that food purchases constituted the most prevalent expenditure category of DS support, with 94% of all beneficiaries allocating a portion of their support to nutritionalm needs. This proportion was highest among the extremely and moderately poor households, where 100% of beneficiaries reported using the support for food, compared to 91% among non-poor households.

Clothing expenditures represented another important use of funds, with about 59% of DS beneficiaries dedicating part of their support purchasing clothes. This spending category was most common among extremely poor (66.5%), followed by the moderately poor beneficiaries (57%). Health-related expenditure accounted for, 34% of all beneficiaries reported using a portion of their support for medical or health care. This use was more common among the extremely poor (51%) than the moderately poor (20%). When it comes to savings mechanisms, the data indicate that 35% of DS beneficiaries saved a portion of their support through SACCOs or tontines. Among the extremely poor, this figure rose to 51%, while 36% of moderately poor beneficiaries reported doing the same.

Table 4.3: Distribution (%) of the population by use of support from the DS program according to poverty status

EICV7	Poverty status			Total
	Extremely poor	Moderately poor	Non-poor	
Buy food	100.0	99.9	91.2	94.3
Buy clothes	66.5	57.2	58.1	58.6
Buy home utensils	16.3	20.1	21.1	20.4
Buy durables	8.3	12.7	7.1	8.7
Paying school fees	16.6	16.3	21.6	19.7
Pay health/medical expenses	50.9	20.2	38.0	34.4
Buy animals	18.6	32.3	32.7	31.4
Invest in farming	15.8	42.0	38.4	37.4
Invest in business	0.0	0.3	1.4	1.0
Improve dwelling	14.5	15.0	16.6	16.0
Saving in sacco or tontine	50.8	35.7	31.9	34.6
Saving in Ejo heza	51.1	37.8	33.8	36.4

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Individuals involved in DS program.

4.2 Classic public work

This section presents key findings related to the Classic Public Works program, a social protection initiative designed to reduce poverty and vulnerability in rural areas by providing temporary employment to members of vulnerable households through labor-intensive community projects such as road construction, soil erosion control, and infrastructure development. Specifically, the section includes data on beneficiaries' enrollment periods, the number of months worked in the 12 months preceding the survey, and whether participants received full payment for completed work. It also examines the wages earned, the payment methods used, and whether salaries were paid on time. Furthermore, the section highlights how beneficiaries used their earnings, primarily to meet basic needs, cover education and healthcare expenses, invest in small assets such as livestock, and save through the Ejo Heza scheme, demonstrating the program's role in supporting household well-being and reducing economic hardship.

As shown in Table 4.4, enrollment in the program was relatively evenly distributed, with approximately 33% of CPW

beneficiaries joining between 2008 and 2017, 34% between 2018 and 2020, and 33.5% between 2021 and 2024. However, when disaggregated by poverty status, enrollment between 2021 and 2024 was highest among beneficiaries from extremely poor households (42%), while enrollment between 2008 and 2017 was more common among moderately poor households (36%), and enrollment between 2018 and 2020 was predominant among non-poor households (36%). Regarding the number of months worked in the 12 months preceding the survey, CPW beneficiaries worked an average of 4.5 months overall. Those from extremely poor households worked an average of 4 months, moderately poor households worked about 5 months, and non-poor households worked approximately 4.5 months on average during the same period.

Concerning the receipt of full payment for work performed, 78% of CPW beneficiaries reported having received complete payment for all work done in the last 12 months, while 22% reported incomplete compensation. Disaggregated results show that 82% of extremely poor beneficiaries received full payment, compared to 77% among both moderately poor and non-poor households. Conversely, 18% of the extremely poor beneficiaries and 23% of the moderately poor and non-poor beneficiaries reported incomplete compensation.

Table 4.4: Distribution (%) of the population benefiting from the CPW program by enrollment period, months worked, and full payment status according to poverty status

EICV7	Poverty status			Total
	Extremely poor	Moderately poor	Non-poor	
Period of enrollment in the CPW Program				
2008-2017	32.6	36.1	30.9	32.9
2018-2020	25.5	33.0	36.2	33.6
2021-2024	41.9	30.9	32.9	33.5
Total	100.0	100.0	100.0	100.0
Number of months worked in the last 12 months				
Avg. nber of months worked	4.1	4.8	4.5	4.5
Categorization of months worked in the last 12 months				
Less than 6 months	85.7	61.7	70.5	69.8
6 to 11 Months	13.1	37.0	26.0	27.8
Exactly 12 Months	1.3	1.3	3.5	2.4
Total	100.0	100.0	100.0	100.0
Receipt of full payment for all work done in the last 12 months				
Yes	81.7	76.8	77.2	77.7
No	18.3	23.2	22.8	22.3
Total	100.0	100.0	100.0	100.0

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Individuals involved in CPW program.

Table 4.5 presents data on salaries earned by beneficiaries under the Classic Public Works component, the method or channel used to receive the salary, and the timeliness of payments. On average, CPW participants earned 1,580 RWF per day and 15,640 RWF in their most recent payment. Over the course of the year, the average annual salary was 87,994 RWF, with extremely poor beneficiaries earning slightly less (77,786 RWF) and moderately poor beneficiaries earning more (96,251 RWF). In addition, the data show that 43.5% of extremely poor beneficiaries received 50,000 RWF or less in total over the year, compared to 27% of moderately poor beneficiaries. Across all CPW participants, about 32% received 50,000 RWF or less.

Regarding payment timeliness of the most recent salary, only 10% of CPW beneficiaries reported being paid on time. Most experienced delays: 59% received their salary with a delay of 1 to 10 days, 18% with a delay of 11 to 20 days, and 13% with a delay exceeding 20 days. Timely payments were more common among moderately poor beneficiaries (11%) compared to extremely poor beneficiaries (3%). However, a notable 21% of the extremely poor and 9% of the moderately poor waited over 20 days for their salaries. In terms of payment method, most CPW participants (76%) received their wages through Umurenge SACCO. This method was even more common among the extremely poor (80%), while 76% of moderately poor participants also used the same channel.

Table 4.5: Distribution (%) of the population benefiting from the CPW program by paid amount, payment channel, and timeliness according to poverty status

EICV7	Poverty status			Total
	Extremely poor	Moderately poor	Non-poor	
Salary earned from the program in RWF per HH				
Average daily salary	1,547	1,637	1,553	1,580
Average of the last salary	15,164	16,066	15,510	15,640
Average total salary received in the last 12 months	77,786	96,251	85,782	87,994
Categorization of the total salary received in the last 12 months				
Less or equal to 50,000 Rwf	43.5	27.4	32.3	32.4
50,001-100,000 Rwf	30.8	34.2	32.2	32.6
100,001-200,000 Rwf	25.4	33.0	32.4	31.6
More than 200,000 Rwf	0.2	5.5	3.0	3.4
Total	100.0	100.0	100.0	100.0
Method of receiving the recent cPW payment				
Umurenge Sacco	80.4	76.1	73.9	75.6
Momo/Airtel Money	19.6	23.9	26.1	24.4
Total	100.0	100.0	100.0	100.0
Timeliness of the last payment				
Paid on time	2.6	10.8	10.7	9.6
1 to 10 days delay	43.6	58.5	63.8	59.1
11 to 20 days	32.5	21.5	12.8	18.5
More than 20 days	21.3	9.2	12.7	12.8
Total	100.0	100.0	100.0	100.0

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Individuals involved in CPW program.

Table 4.6 shows how beneficiaries of the CPW program used their earnings, mainly for meeting basic needs, covering education and health costs, investing in small assets like livestock, and saving through the Ejo Heza scheme. The findings reveal that food purchases were the most common use of CPW earnings, with 95% of all beneficiaries allocating a portion of their salaries to nutritional needs. This proportion was slightly higher among the moderately poor (95%) compared to 92% for extremely poor. Regarding clothing, approximately 49% of CPW beneficiaries used part of their salaries purchasing clothes. This usage was more prevalent among the extremely poor (55%), followed by about 50% of the moderately poor.

In terms of education related expenses, 30% of all beneficiaries reported using a portion of their earnings to support education. Moderately poor households demonstrated significantly higher utilization rates (32%) compared to 27% among the extremely poor. When it comes to livestock purchases, 26.5% of beneficiaries allocated portion of their salaries to buy animals. This proportion was slightly higher among extremely poor households (30%), compared to 28% of the moderately poor. Regarding savings participation, 55% of CPW beneficiaries saved part of their salaries in the Ejo Heza savings scheme. Savings rate varied by poverty status, 57% among the moderately poor, while 44% of the extremely poor also reported saving through this mechanism.

Table 4.6: Distribution (%) of the population by use of support from the CPW program according to poverty status

EICV7	Poverty status			Total
	Extremely poor	Moderately poor	Non-poor	
Buy food	92.4	95.1	95.8	95.1
Buy clothes	55.1	49.9	46.6	49.0
Buy home utensils	26.4	24.0	21.9	23.3
Buy durables	5.6	9.9	10.7	9.7
Paying school fees	27.0	31.7	30.0	30.1
Pay health/medical expenses	30.8	32.4	29.8	30.8
Buy animals	29.9	27.7	24.7	26.5
Invest in farming	30.2	28.7	25.6	27.3
Invest in business	3.9	2.1	3.7	3.2
Improve dwelling	10.6	11.7	15.2	13.4
Saving in sacco or tontine	35.7	30.9	38.8	35.7
Saving in Ejoheza	43.6	57.2	56.2	54.7

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Individuals involved in CPW program.

4.3 Expanded public works

This section provides an overview of the Expanded Public Works (ePW) program, which builds on the Classic Public Works approach that offers longer-term job opportunities and encompasses a wider variety of community-based projects. These initiatives include environmental conservation, rural electrification, and infrastructure development. The section includes information on the period in which beneficiaries joined the program, the types of ePW projects in which they were engaged, the duration of employment in the year preceding the survey, and whether beneficiaries received full payment for completed work. Additionally, it examines earnings payments methods, and whether those payments were made on time. It further shows how beneficiaries used their earnings, with primary forcus on basic living costs, pay for education and healthcare. Other use of earnings included, investments in small assets like livestock, and savings through the Ejo Heza scheme. This highlights the ePW program's contribution not only to short-term income support but also to long-term improvements in household welfare and community development.

As illustrated in Table 4.7, a substantial concentration of enrollments occurred between 2021 and 2024, with approximately 60% of all ePW beneficiaries joining the program during this period. When disaggregated by poverty status, enrollment rates were highest among beneficiaries from extremely poor households (81%), followed by those from moderately poor (55.5%) and non-poor households (58.5%). Regarding the types of ePW activities, 54% of beneficiaries overall participated in labor-based ePW, while 46% were engaged in home-based Early Childhood Development (ECD) activities. When disaggregated by poverty status, 48.5% of beneficiaries from extremely poor households participated in labor-based ePW and 51.5% in home-based ECD. Among moderately poor households, 57.5% joined as labor-based ePW and 42.5% as home-based ECD. Similarly, non-poor beneficiaries showed a participation rate of 54% in labor-based ePW compared to 46% in home-based ECD.

In terms of the number of months worked during the 12 months preceding the survey, beneficiaries across all poverty categories reported working an average of approximately 10 months, indicating sustained participation in the ePW throughout the year. Concerning the receipt of full payment for work performed, 72% of ePW beneficiaries overall confirmed receiving full payment for all work done in the last 12 months, while 28% reported incomplete payment. Disaggregated by poverty status, only 39% of beneficiaries from extremely poor households received full payment, compared to 75% of moderately poor and 77% of non-poor households. Conversely, a significant proportion of extremely poor households (61%) did not receive full payment, while lower rates were observed among moderately poor (25%) and 23% of non-poor households.

Table 4.7: Distribution (%) of the population benefiting from the ePW program by enrollment period, program type, months worked, and full payment status according to poverty status

EICV7	Poverty status			Total
	Extremely poor	Moderately poor	Non-poor	
Period of enrollment				
2008-2017	2.7	9.9	14.5	11.7
2018-2020	15.9	34.6	27.0	28.5
2021-2024	81.4	55.5	58.5	59.8
Total	100.0	100.0	100.0	100.0
Type of expanded public work				
Labor based ePW	48.5	57.5	53.6	54.4
Homebased ECD	51.5	42.5	46.4	45.6
Total	100	100	100	100
Number of months worked in the last 12 months				
Avg. nber of months worked	10.0	9.8	10.1	10.0
Categorization of months worked in the last 12 months				
Less than 6 months	18.6	15.0	9.2	12.1
6 to 11 Months	17.0	31.3	37.2	33.1
12 Months	64.4	53.6	53.6	54.7
Total	100.0	100.0	100.0	100.0
Receipt of full payment for all work done in the last 12 months				
Yes	39.1	75.2	76.6	72.3
No	60.9	24.8	23.4	27.7
Total	100.0	100.0	100.0	100.0

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Individuals involved in ePW program.

Table 4.8 shows data on salaries earned by beneficiaries under the ePW program, how they received their payments, and whether salaries were paid on time. On average, ePW participants earned 15,885 RWF in their most recent monthly payment and 149,422 RWF annually. When disaggregated by poverty status, beneficiaries from extremely poor households received slightly higher annual salary (158,729 RWF) compared to those from moderately poor households (145,411 RWF). However, 11% of extremely poor beneficiaries earned 100,000 RWF or less over the year, compared to 17% among the moderately poor. Overall, 16% of ePW participants earned 10,000 RWF or less in total annual earnings.

Regarding the timeliness of salary payments, only 7% of beneficiaries reported receiving their most recent payment on time. The majority faced delays: 46% were paid with a delay of 1 to 10 days, 29% experienced delays of 11 to 20 days, and 18% waited more than 20 days. Timely payments were slightly more prevalent among moderately poor beneficiaries (8%) than among the extremely poor (6%). Despite this, a significant proportion of extremely poor beneficiaries (40%) and moderately poor beneficiaries (18%) reported delays exceeding 20 days. In terms of payment channels, the majority of ePW participants (76%) received their salaries through Umurenge SACCO. This mode of payment was more prevalent among the extremely poor (79%), followed by 71.5% of moderately poor beneficiaries.

Table 4.8: Distribution (%) of HHs in the ePW program by paid amount, payment channel, and timeliness according to poverty status

EICV7	Poverty status			Total
	Extremely poor	Moderately poor	Non-poor	
Salary earned from the program in RWF per Individual				
Average monthly salary from the last participation	15,598	15,676	16,036	15,885
Average total salary received from ePW in the last 12 months	158,729	145,411	150,940	149,422
Categorization of the total salary received in the last 12 months				
Less or equal to 50,000 Rwf	0.5	7.0	7.7	7.1
50,001-100,000 Rwf	10.4	10.4	7.6	8.7
100,001-200,000 Rwf	83.9	77.2	78.7	78.4
More than 200,000 Rwf	5.2	5.4	6.0	5.8
Total	100.0	100.0	100.0	100.0
Payment channel				
Umurenge Sacco	79.4	71.5	78.7	76.4
Momo/Airtel Money	20.6	28.5	21.3	23.6

EICV7	Poverty status			Total
	Extremely poor	Moderately poor	Non-poor	
Total	100.0	100.0	100.0	100.0
Timeliness of the last payment				
On time	5.6	7.9	7.0	7.2
1 to 10 days delay	29.9	37.2	55.0	46.4
11 to 20 days delay	24.4	36.8	24.5	28.7
More than 20 days delay	40.2	18.0	13.5	17.7
Total	100.0	100.0	100.0	100.0

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Individuals involved in ePW program.

Table 4.9 presents how beneficiaries of the ePW program utilized their earnings, primarily to meet basic needs, support education and healthcare expenses, invest in small assets such as livestock, and save through the Ejo Heza scheme. Food purchases were the most common use of ePW earnings, with 97% of all beneficiaries allocating part of their income for this purpose. The rate was highest among the extremely poor (almost 100%), and slightly lower among the moderately poor (97%). Regarding education-related expenses, 35% of beneficiaries reported using a portion of their earnings to support their children's schooling. This proportion was significantly higher among the moderately poor (44%) compared to 23% among the extremely poor.

Regarding health expenses, approximately 39% of all beneficiaries allocated a portion of their income to medical needs, with 41% of the moderately poor and 33.5% of the extremely poor reporting such expenditures. Concering livestock investment, 33% of beneficiaries used part of their salaries to purchase animals, including 34% of the moderately poor and 29% of the extremely poor. Lastly, in terms of savings, 58% of all ePW beneficiaries reported saving part of their income through the Ejo Heza scheme. Savings participation was slightly more common among the extremely poor (66%), compared to the moderately poor (63%).

Table 4.9: Distribution (%) of the population by use of support from the ePW program according to povety status

EICV7	Poverty status			Total
	Extremely poor	Moderately poor	Non-poor	
Buy food	99.9	97.4	96.8	97.4
Buy clothes	28.2	48.8	59.0	52.4
Buy home utensils	13.5	20.3	25.2	22.4
Buy durables	6.7	11.3	13.0	11.8
Paying school fees	22.8	43.6	32.8	35.4
Pay health/medical expenses	33.5	40.6	39.0	39.0
Buy animals	29.2	33.7	33.5	33.1
Invest in farming	28.7	32.4	38.8	35.6
Invest in business	0.1	4.8	4.9	4.4
Improve dwelling	11.4	12.5	12.0	12.1
Saving in sacco or tontine	27.0	31.1	43.7	37.7
Saving in Ejoheza	65.9	62.7	53.8	58.0

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Individuals involved in ePW program.

4.4 Nutrition Sensitive Direct Support

This section provides an overview of key elements of the Nutrition Sensitive Direct Support (NSDS) program. NSDS is a targeted intervention designed to improve the nutritional status of pregnant women and children under two from poor households. It addresses the underlying causes of malnutrition and promotes sustainable dietary practices. The section presents data on enrollment periods and status, the use of essential maternal and child health services, including antenatal care (ANC4) during pregnancy, postnatal care (PNC5) for children aged 0-6 weeks, and height-for-

4 ***Antenatal care (ANC)*** *refers to the routine health services provided to pregnant women before childbirth to monitor and ensure the well-being of both the mother and the unborn child.*

5 ***Postnatal care (PNC)*** *refers to healthcare services provided to the mother and newborn following childbirth to ensure their well-being and monitor the mother's recovery.*

age (HAZ6) monitoring for children aged 18-24 months as well as the frequency and amount of support received over the past 12 months. In addition, it provides information on the frequency and amount of support received in the past 12 months. The section further explores payment methods, the timeliness of transfers, and how beneficiaries made use of the support, most commonly to meet basic needs, access healthcare, invest in small assets such as livestock, and save through schemes like Ejo Heza, SACCOs, or tontines.

As illustrated Table 4.10, enrollment in the NSDS program has risen significantly in recent years, with 50% of beneficiaries joining in 2023, 26% in 2022, 20% in 2021 or earlier, and 3% in 2024. This upward trend peaked in 2023 across all poverty categories, highlighting growing participation in the program. At the time of enrollment, 60% of beneficiaries were mothers or caregivers of children under two years old, 31% had been pregnant and gave birth before the survey, and 9% were still pregnant at the time of the interview. Among beneficiaries who gave birth after joining the program, 60% attended more than three ANC visits, 26% attended exactly three, 8% attended two, and only 0.5% had none. ANC attendance was highest among extremely and moderately poor households, with 74% of the extremely poor and 76% of the moderately poor attending more than three visits. However, 25% of the extremely poor attended only one visit and 1% had no visits. Among the moderately poor, 14% attended three visits, while 2.5% attended just one. For PNC attendance among caregivers of children aged 0-6 weeks, 32% of beneficiaries attended more than two PNC visits, 40% attended two, 25% attended one, and 3% did not attend any. Among the extremely poor, only 0.3% reported no visits, while 37% attended more than two. Moderately poor households exhibited similar trends. Regarding HAZ visits for children aged 18-24 months, 43% of beneficiaries reported attending more than four visits, 27% attended three to four visits, 20% attended one to two visits, and 10% did not attend any.

Table 4.10: Distribution (%) of the population benefiting from the NSDS program by enrollment period, beneficiary status, ANC, PNC, and Height-for-Age visits according to poverty status

EICV7	Poverty status			Total
	Extremely poor	Moderately poor	Non-poor	
Period of enrollment				
2021 and earlier	13.4	18.4	22.3	20.4
2022	27.1	28.5	24.9	26.3
2023	46.5	52.9	49.0	50.2
2024	13.0	0.3	3.8	3.2
Total	100.0	100.0	100.0	100.0
Beneficiary status during enrollment in the program				
Pregnant but now gave birth	30.5	30.8	31.0	30.9
Pregnant and still pregnant	0.4	5.6	11.9	8.9
Mother/Carer of a younger child under 2 years	69.0	63.7	57.1	60.2
Total	100.0	100.0	100.0	100.0
Nber of ANC visits attended during pregnancy (Those who gave birth after enrollment)				
No-visit	1.1	-	0.8	0.5
One-Visit	24.8	2.5	4.9	5.4
Two-visits	-	7.6	9.9	8.4
Three-visits	-	14.1	35.2	25.6
More than three-visits	74.1	75.8	49.3	60.1
Total	100.0	100.0	100.0	100.0
Nber of PNC visits attended for a child (0-6 weeks)				
No-visit	0.3	1.7	4.4	3.1
One-Visit	32.6	22.2	25.8	24.9
Two-visits	30.2	42.1	39.9	40.0
More than two-visits	36.9	34.0	29.9	31.9
Total	100.0	100.0	100.0	100.0
Nber of Height-for-Age measurement visits attended for children aged 18-24 months				
No-visit	10.4	10.2	9.4	9.7
One-Two_visits	35.2	23.4	15.5	19.9
Three-Four_visits	7.2	26.2	30.1	27.0

6 ***Height-for-Age Z-score (HAZ)*** *is an indicator used to assess a child's growth and nutritional status by comparing their height to the expected height for their age, based on international growth standards.*

EICV7	Poverty status			Total
	Extremely poor	Moderately poor	Non-poor	
Five-Six_visits	41.0	21.2	26.6	25.6
More than six_visits	6.2	19.0	18.4	17.8
Total	100.0	100.0	100.0	100.0

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Individuals involved in NSDS program.

Table 4.11 provides data on the number of quarters in which NSDS beneficiaries received support in the last 12 months, the amount of support received on a quarterly basis, the payment method used, and the timeliness of support under the Nutrition-Sensitive Direct Support program. Overall, the data show that 19% of NSDS beneficiaries received support for only one quarter, 29% for two quarters, 37% for three quarters, and 15% for all four quarters. When disaggregated by poverty status, 34.5% of extremely poor beneficiaries received support for one quarter, compared to 16% of moderately poor beneficiaries. Conversely, only 13% of beneficiaries in both poverty categories received support for all four quarters. On a quarterly basis, the average amount of support received by NSDS beneficiaries was 31,128 RWF. Extremely poor households received marginally less at (29,066 RWF), while moderately poor households received slightly more at (31,351 RWF). Notably, 5% of extremely poor and 6% of moderately poor beneficiaries received less than 25,000 RWF in the most recent quarter, with about 10% of all NSDS beneficiaries falling below this threshold.

Regarding timeliness, only 17% of NSDS beneficiaries reported receiving their most recent support payment on time. Payment delays were common with the following distribution: 50% experienced delays of 1 to 10 days, 21% faced delays of 11 to 20 days, and 13% waited more than 20 days. While timely payments were slightly more prevalent among extremely poor beneficiaries (20%) compared to moderately poor (17%). However, 19% of the extremely poor and 14% of the moderately poor reported waiting more than 20 days for payment processing. The Umurenge SACCO system served as the primary payment channel, accounting for 82% of all NSDS payments. This method was most prevalent among the extremely poor (98%), while 78% of moderately poor beneficiaries also used this channel.

Table 4.11: Distribution (%) of the population benefiting from the NSDS program by quarters of benefit receipt, quarterly benefits, payment channel, and timeliness according to poverty status

EICV7	Poverty status			Total
	Extremely poor	Moderately poor	Non-poor	
Nber of quarters NSDS support was received in last 12 months				
One-Quarter	34.5	15.9	19.8	19.4
Two-Quarters	22.3	35.5	25.6	28.8
Three-Quarters	30.3	35.9	38.7	37.2
Four-Quarters	12.9	12.7	15.9	14.6
Total	100.0	100.0	100.0	100.0
Average quarterly benefit per individual (Rwf)				
Average quarterly benefit received	29,066	31,351	31,232	31,128
Categorization of quarterly benefits amount from program				
Less than 25,000 Rwf	5.0	6.4	12.8	10.1
25,000-30,000 Rwf	77.5	77.4	73.9	75.3
More than 30,000 Rwf	17.5	16.2	13.3	14.6
Total	100.0	100.0	100.0	100.0
Method of receiving the recent NSDS support				
Umurenge Sacco	98.2	78.1	82.6	82.1
Momo/Airtel Money	1.8	21.9	17.4	17.9
Total	100.0	100.0	100.0	100.0
Timeliness of the last support				
On time	20.3	17.3	17.1	17.4
1 to 10 days delay	39.4	45.5	50.3	47.9
11 to 20 days delay	21.2	23.6	20.0	21.4
More than 20 days delay	19.0	13.6	12.5	13.3
Total	100.0	100.0	100.0	100.0

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Individuals involved in NSDS program.

Table 4.12 outlines how beneficiaries utilized the support received through the Nutrition Sensitive Direct Support (NSDS) program. The primary uses included meeting basic needs, accessing healthcare services, investing in small assets such as livestock, and saving through the Ejo Heza scheme. The majority of beneficiaries (93%) reported using part of their support to purchasing food, highlighting the program's critical role in improving food security. This proportion was higher among extremely poor households (97%), compared to 93.5% among the moderately poor. Clothing was another key expenditure, with 65% of beneficiaries using a portion of their support to buy clothes. Notably, the proportion was higher among the moderately poor (66%) than the extremely poor households (59%), suggesting differences in spending priorities between the two groups.

Healthcare-related expenses were also covered by NSDS support, with approximately 40% of all beneficiaries using part of their assistance to access medical services. Among these, 48% were from moderately poor households, while 39% were from extremely poor households. Additionally, more than half of the beneficiaries (54%) invested some of their support in purchasing livestock, which serves as both a source of income and food security. This practice was more common among moderately poor households (61%) compared to 47% of the extremely poor. Furthermore, 55% of beneficiaries saved a portion of their support through the Ejo Heza scheme. The saving rate was higher among moderately poor households (62%) than among extremely poor households (51%), indicating a growing interest in future financial security even among the most vulnerable population.

Table 4.12: Distribution (%) of the population by use of support from the NSDS program according to poverty status

EICV7	Poverty status			Total
	Extremely poor	Moderately poor	Non-poor	
Buy food	97.4	93.5	92.9	93.4
Buy clothes	59.2	65.7	65.8	65.3
Buy home utensils	11.0	15.5	14.7	14.7
Buy durables	3.9	3.6	5.1	4.5
Paying school fees	10.4	10.0	11.1	10.7
Pay health/medical expenses	38.6	47.8	35.4	39.9
Buy animals	46.6	61.2	51.1	54.3
Invest in farming	29.2	18.6	25.8	23.5
Invest in business	0.0	0.1	0.3	0.2
Improve dwelling	0.0	0.6	0.3	0.3
Saving in sacco or tontine	30.5	28.8	28.7	28.8
Saving in Ejoheza	62.1	51.1	56.0	54.7

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Individuals involved in NSDS program.

4.5 Financial Services

This section provides an overview of the Financial Services (FS) program, which supports poor households by giving them access to loans to help improve their livelihoods through small business or income-generating activities. It includes information on when beneficiaries enrolled in the program, loan approval rates, type of loans applied for, whether they received the full amount requested, and the alignement between intended and actual loan utilization. The section also analyzes how beneficiaries originally planned to carry out with their loans, what they actually implemented, and how they adapted their investment plans when original projects were not pursued. The findings are disaggregated by poverty status, extremely poor, moderately poor, and non-poor households, showing differences in funds utilization and financial adaptability across groups. Overall, the section helps to understand how beneficiaries made use of financial services and how flexible they were in adapting their plans based on available resources and evolving needs.

The data presented in Table 4.13 show that the majority of FS beneficiaries (65%) enrolled in the program in 2023. When broken down by poverty status, enrollment in 2023 was highest among extremely poor households (80%), followed by 65% of non-poor and 63% of moderately poor households. With regard to loan approval, nearly all FS beneficiaries (98%) had their loan applications approved. All beneficiaries from extremely poor households had their loans approved (100%), along with 99% of those from non-poor households and 94% from moderately poor households. In terms of the type of loan issued, the data indicate that individual loans type were predominant form of credit across all groups. This includes 98% of FS beneficiaries overall, with individual loans issued to 100% of those from extremely poor households, 99% of those from non-poor households, and 95% of those from moderately poor households.

Concerning the approval of the total loan amount requested, 99% of FS beneficiaries received the entire requested amount. This includes full approval for all beneficiaries from extremely poor households (100%) and nearly all for beneficiaries from both moderately poor and non-poor households (99%). Finally, regarding the amount of loan received, the data reveal that beneficiaries across all poverty categories (extremely poor, moderately poor, and non-poor) received loan amounts, averaging approximately 100,000 Rwandan Francs.

Table 4.13: Distribution (%) of the population benefiting from the FS program by enrollment period, loan approval, loan type, and loan amount according to poverty status

EICV7	Poverty status			Total
	Extremely poor	Moderately Poor	Non-poor	
Period of enrollment				
2021 and earlier	2.0	0.4	4.5	3.2
2022	13.1	28.6	22.7	23.8
2023	80.1	62.8	64.8	65.1
2024	4.9	8.2	8.0	7.9
Total	100.0	100.0	100.0	100.0
Loan approval status				
Approved	100.0	94.4	98.9	97.7
Still waiting	-	1.5	0.6	0.8
Not approved	-	4.0	0.5	1.4
Total	100.0	100.0	100.0	100.0
Type of financial loan				
Individual	100.0	95.3	99.4	98.3
Group	-	4.7	0.6	1.7
Total	100.0	100.0	100.0	100.0
Approval of the total requested loan				
Yes	100.0	98.9	99.4	99.3
No	-	1.1	0.6	0.7
Total	100.0	100.0	100.0	100.0
Average loan amount per individual (Rwf)				
Average loan amount received	99,586	100,404	99,756	99,916
Categorization of loan amount received from the program				
Less than 100,000 Rwf	0.6	17.8	4.9	8.1

EICV7	Poverty status			Total
	Extremely poor	Moderately Poor	Non-poor	
Exactly 100,000 Rwf	99.4	79.8	94.1	90.6
More than 100,000 Rwf	-	2.4	1.0	1.3
Total	100.0	100.0	100.0	100.0

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Individuals involved in FS program.

Table 4.14 presents a detailed analysis of the types of projects that beneficiaries under the Financial Services (FS) component intended to undertake with their loan requests, as well as the projects they finally implemented after receiving the funds. The results indicate that approximately 41% of FS beneficiaries initially planned to invest in livestock, 27% in business or trade, 23% in farming, 4% in poultry keeping, 2.5% in handcrafting, and about 3% in other unspecified projects. However, the actual implementation patterns reveal some deviations from these original plans. After receiving the loans, 38% of the beneficiaries invested in livestock, 27% in farming, 21% in business or trade, 1% in poultry keeping, 1.5% in handcrafting, and around 10% in other unspecified activities.

Further analysis by poverty status shows variations in both planned and implemented projects. Among FS beneficiaries from households in extreme poverty, 38% intended to invest in livestock and 33% in business or trade. However, following loan release, 30% invested in farming, while 33% followed through with business or trade. For those from moderately poor households, 41% planned to invest in livestock and 27% in business or trade, but in practice, 41% implemented livestock-related projects, and 25% shifted to other unspecified activities. Among beneficiaries from non-poor households, 41% initially intended to invest in livestock and 26% in business or trade. After receiving the funds, 39% invested in livestock, while 30.5% directed their investments towards farming.

Table 4.14: Distribution (%) of the population benefiting from the FS program by poverty status, according to the main project activity planned for the loan and implemented project

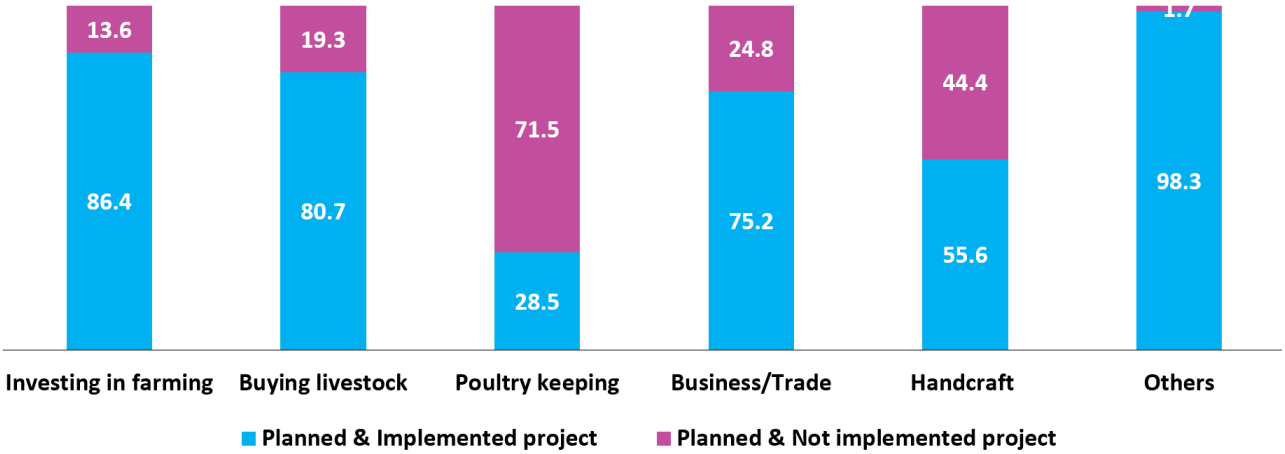
EICV7	Poverty status			Total
	Extremely poor	Moderately Poor	Non-poor	
Main project activity planned for the loan				
Investing in farming	7.8	19.4	26.1	23.3
Buying livestock	37.9	41.0	40.9	40.7
Poultry keeping	20.3	4.4	2.8	4.2
Business/Trade	33.4	26.7	25.9	26.6
Handcraft (Tailoring, Carpentry and other professions)	-	0.4	3.5	2.5
Others	0.6	8.1	0.7	2.7
Total	100.0	100.0	100.0	100.0
Type of project implemented after receiving the loan				
Investing in farming	30.3	18.8	30.5	27.4
Buying livestock	15.2	40.7	39.3	38.3
Poultry keeping	-	1.4	1.2	1.2
Business/Trade	33.4	13.6	23.3	21.3
Handcraft (Tailoring, Carpentry and other professions)	-	0.4	2.0	1.5
Others	21.0	25.1	3.7	10.3
Total	100.0	100.0	100.0	100.0

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Individuals involved in FS program.

Figure 4.1 presents a detailed analysis of the alignment between planned and implemented projects among beneficiaries under the FS component after receiving loan funds. The data indicate that the majority of beneficiaries adhered to their original plans. For instance, approximately 86% of beneficiaries who initially intended to invest in farming proceeded with that plan, while 14% redirected their investment to other project types. Among those who had planned to invest in livestock, around 81% followed through, whereas 19% shifted to other projects.

However, a significant deviation was observed in poultry keeping, where only 28.5% of those who initially planned to invest in this activity implemented their intention, while the majority 71.5% shifted to other projects. For beneficiaries who had planned to engage in business or trade, about 75% implemented their original plan, while 25% invested in different activities. Furthermore, among those who initially intended to invest in projects outside farming, livestock, poultry keeping, business, or handcrafting approximately 98% followed through with their plans, while only about 2% reallocated their investment to more defined sectors.

Figure 4.1: % of population benefiting from FS program, by planned vs. implemented project



Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Table 4.15 complements the findings presented in Figure 4.1 by providing insights into how beneficiaries under the FS component reallocated their loan investments when they did not implement their initially planned projects. Among beneficiaries who had originally planned to invest in farming but later changed their plans (representing 14%), most of them redirected their funds to livestock (13%), while a smaller portion invested in business or trade (0.5%) and other unspecified projects (0.3%). For those who initially intended to invest in livestock but redirected their funds (accounting for 19%), 10% shifted to farming, 2.5% to business or trade, and approximately 7% to other projects. A larger shift was observed among beneficiaries who had planned to invest in poultry keeping, with 71.5% reallocating their funds. Of these, 48% invested in farming, around 2% in livestock, 2% in business or trade, and 20% in other project types. Among beneficiaries who initially intended to invest in business or trade, about 25% shifted their investments. Specifically, 1% moved their funds to farming, around 9% to livestock, 0.3% to handcrafting, and 15% to other unspecified activities. Finally, for beneficiaries who had planned to invest in handcrafting but redirected their investment (about 44%), the majority (43%) invested in farming, while approximately 2% redirected their funds to livestock.

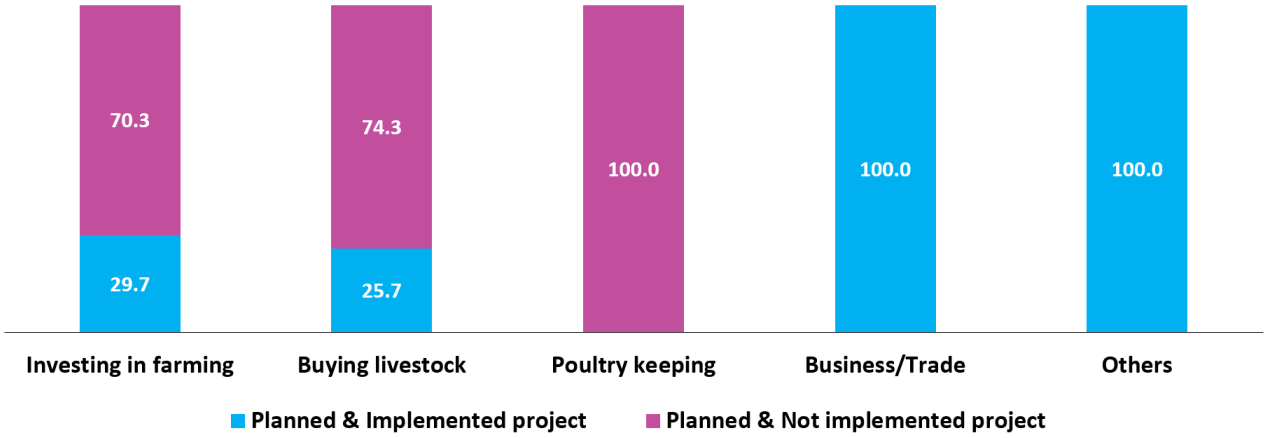
Table 4.15: Distribution (%) of the population benefiting from the FS program by planned vs. implemented loan-funded project activities

Planned project \ Implemented project after receiving the loan	Investing in farming	Buying livestock	Poultry keeping	Business /Trade	Handcraft (Tailoring, Carpentry, and other professions)	Others	Total
Investing in farming	86.4	12.8	-	0.5	-	0.3	100.0
Buying livestock	9.7	80.7	-	2.5	0.0	7.0	100.0
Poultry keeping	47.7	1.6	28.5	2.3	-	20.0	100.0
Business/Trade	0.9	8.7	-	75.2	0.3	14.8	100.0
Handcraft (Tailoring, Carpentry and other professions)	42.7	1.7	-	-	55.6	-	100.0
Others	-	-	-	1.7	-	98.3	100.0

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Individuals involved in FS program.

Figure 4.2 presents a detailed analysis of the alignment between planned and implemented projects among beneficiaries from extremely poor households under the FS component after receiving loan funds. The findings indicate that, overall, most beneficiaries did not fully implement their initial investment plans. Specifically, only about 30% of those who originally planned to invest in farming followed through, while approximately 70% redirected their investment toward other types of projects. Similarly, among beneficiaries who intended to invest in livestock, only 26% implemented their initial plan, with the remaining 74% shifting to alternative projects. A complete deviation was observed among those who planned to engage in poultry keeping; none of them invested in poultry, with 100% redirecting their funds to other types of projects. In contrast, a high level of consistency was noted among beneficiaries who had planned to engage in business or trade, where 100% successfully implemented their original plans. Likewise, those who had intended to invest in other types of projects outside farming, livestock, poultry keeping, business, or handcrafting all followed through as planned (100%).

Figure 4.2: % of population in extremely poor households benefiting from FS program, by planned vs. implemented project



Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Table 4.16 supplements the findings presented in Figure 4.2 by showing how beneficiaries from extremely poor households under the FS component redirected their loan funds when deviating from their original project plans. The data reveal that among beneficiaries who abandoned their original intention to invest in farming, the majority (about 70%) redirected their funds towards livestock. Similarly, among the 74% of beneficiaries who initially intended to invest in livestock but did not follow through, around 20% shifted their investment to farming, while about 54% redirected their funds to other project types. A complete shift was observed among those who had intended to engage in poultry keeping, as all of them redirected their loans to farming instead. In contrast, beneficiaries whose initial plans intended to invest in business or trade and those who planned to undertake other types of projects fully implemented their original plans, without changing to different activities.

Table 4.16: Distribution (%) of the population in extremely poor households benefiting from FS program by planned vs. implemented loan-funded project activities

Planned project \ Implemented project after receiving the loan	Investment in Farming	Buying Livestock	Poultry keeping	Business/ Trade	Others	Total
Investment in Farming	29.7	70.3	-	-	-	100.0
Buying livestock	20.4	25.7	-	-	53.9	100.0
Poultry keeping	100.0	-	-	-	-	100.0
Business/Trade	-	-	-	100.0	-	100.0
Others	-	-	-		100.0	100.0

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Individuals involved in FS program.

Figure 4.3 provides a detailed analysis of the alignment between planned and implemented projects among beneficiaries from moderately poor households under the FS component. The data reveal that, overall, most beneficiaries in this category generally implemented their initial investment plans, although some deviations were observed depending on the type of project. For instance, a high level of follow-through was observed among those who initially planned to invest in farming, with approximately 87% implementing their original plans and only 13% redirecting their investments. Similarly, among beneficiaries who had planned to invest in livestock, about 91% carried out their intended projects, while just 9% shifted to other types of activities.

Conversely, a significant deviation was noted among those who had planned to engage in poultry keeping, only 33% implemented their initial plans, whereas 67% redirected their loan funds to alternative projects. Similarly, among those who had planned to invest in business or trade, only 51% implemented their original plans, with 49% redirecting funds elsewhere. On the other hand, complete adherence to initial investment was recorded among two beneficiary groups: those who planned to invest in handcrafting and those planning to invest in projects outside the main categories mentioned. In both cases, 100% of beneficiaries implemented their initial plans.

Figure 4.3: % of population in moderately poor households benefiting from FS program, by planned vs. implemented project

Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Table 4.17 complements the findings presented in Figure 4.3 by illustrating how beneficiaries from moderately poor households under the Financial Services (FS) component redirected their loan funds when deviating from their original project plans. Among beneficiaries who had initially planned to invest in farming but later changed course, approximately 13% redirected funds to livestock. Similarly, about 9% of beneficiaries who had intended to invest in livestock but did not proceed as planned, approximately 5% shifted to farming, while the remaining 4% invested in other types of projects.

A significant shift was observed among those who had planned to engage in poultry keeping but later changed their plans; around 67% of them redirected their investment to other projects categories. Regarding those who did not implement their intended business or trade investments (representing 49%), approximately 3% redirected their funds to livestock, while the remaining 47% invested in other activities. In contrast, all beneficiaries who had planned to invest in handcrafting or other types of projects implemented their original plans in full, without any redirection of loan funds.

Table 4.17: Distribution (%) of the population in moderately poor households benefiting from the FS program by planned vs. implemented loan-funded project activities

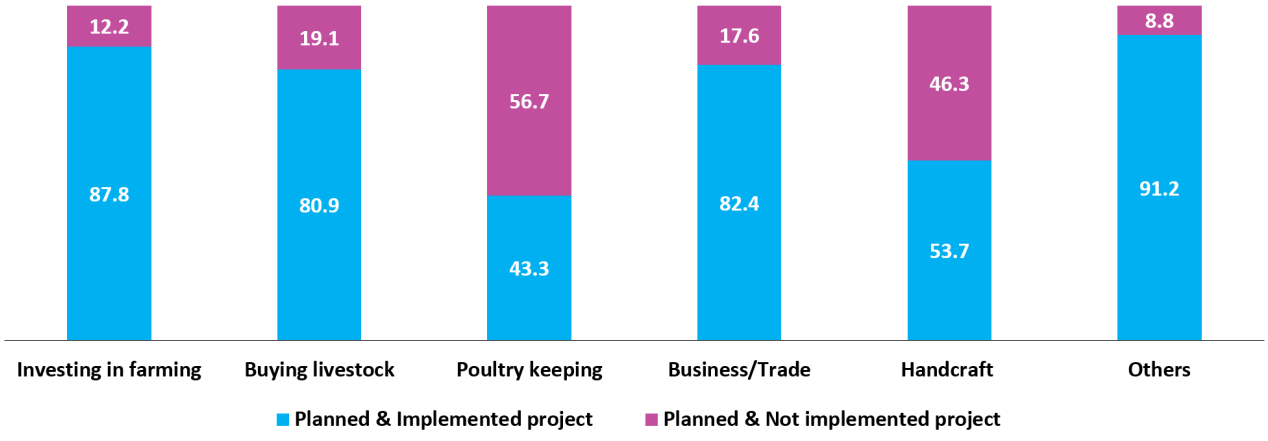
Planned project \ Implemented project after receiving the loan	Investment in Farming	Buying livestock	Poultry keeping	Business / Trade	Handcraft (Tailoring, Carpentry and other professions)	Others	Total
Investment in Farming	86.7	13.3	-	-	-	-	100.0
Buying livestock	4.8	91.1	-	0.1	-	3.9	100.0
Poultry keeping	-	-	32.7	-	-	67.3	100.0
Business/Trade	-	2.7	-	50.6	-	46.7	100.0
Handcraft	-	-	-	-	100.0	-	100.0
Others	-	-	-	-	-	100.0	100.0

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Individuals involved in FS program.

Figure 4.4 provides a complehansive analysis of the alignment between planned and implemented projects among beneficiaries in non-poor households under the FS component following loan disbursement. The results demonstrate that most beneficiaries in this group generally followed through with their original investment plans. For instance, approximately 88% of those who initially planned to invest in farming implemented their projects as intended, with only 12% redirecting their investment to other activities. Similarly, about 81% of beneficiaries who had planned to invest in livestock followed through, while 19% shifted to alternative projects.

However, a notable deviation emerged in the case of poultry keeping, where only 43% of intended projects were implemented, and the remaining 57% of beneficiaries redirected their funds to other project types. For those who had planned to engage in business or trade, about 82% executed their initial plans, while 18% redirected their investments. In the case of handcrafting, 54% of beneficiaries implemented their original plans, while 46% opted for other projects. Furthermore, among those who initially planned to invest in other types of projects outside the main categories of farming, livestock, poultry, business, or handcrafting 91% implemented their original plans, with only 9% shifting toward more defined projects.

Figure 4.4: % of population in non-poor households benefiting from FS program, by planned vs. implemented project



Source: National Institute of Statistics of Rwanda (NISR), EICV7.

The data presented in Table 4.18 complement the findings in Figure 4.4 by providing detailed insights into how beneficiaries in non-poor households under the Financial Services (FS) component redirected their loan investments when they deviated from their initial intended projects. Among beneficiaries who had originally planned to invest in farming but later changed course (representing 12% of the group), 11% redirected their funds to livestock, while approximately 1%, invested in business or trade. Similarly, those who had planned to invest in livestock but shifted their focus (accounting for 19%), around 11% redirected their funds to farming, 4% shifted to business or trade, and approximately 5% invested in other project types.

A more substantial shift occurred among beneficiaries who initially intended to invest in poultry keeping, with 57%

changing their plans. Of these, 45% reallocated their funds to farming, 3.5% transtioned to livestock, 5% invest in business or trade, and 3% moved to other project types. Among beneficiaries who initially planned to invest in business or trade, about 18% redirected their investments. Specifically, 12% invested in livestock, approximately 1% in farming, 0.5% in handcrafting, and 4% chose other unspecified projects. Finally, of those who had initially planned to engage in handcrafting but later changed direction (about 46%), nearly all (44.5%) shifted their investments to farming, while a smaller fraction (2%) reallocated to livestock production.

Table 4.18: Distribution (%) of the population in non-poor households benefiting from the FS program by planned vs. implemented loan-funded project activities

Planned project \ Implemented project after receiving the loan	Investing in farming	Buying livestock	Poultry keeping	Business / Trade	Handcraft (Tailoring, Carpentry, and other professions)	Others	Total
Investing in farming	87.8	11.1	-	0.7	-	0.4	100.0
Buying livestock	10.8	80.9	-	3.6	0.1	4.6	100.0
Poultry keeping	45.0	3.5	43.3	5.0	-	3.1	100.0
Business/Trade	1.4	12.1	-	82.4	0.5	3.6	100.0
Handcraft	44.5	1.8	-	-	53.7	-	100.0
Others	-	-	-	8.8	-	91.2	100.0

Source: National Institute of Statistics of Rwanda (NISR), EICV7. Base population: Individuals involved in FS program.

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Annexes

A: Confidence Intervals for selected indicators, EICV7

Table A.1: Percentage (%) of population living in poverty by component (EICV7)

VUP components	Estimate	Std. error	95% lower bound	95% upper bound	CV
All VUP components	40.9	2.1	36.8	45.0	5.1
Direct Support	35.0	4.0	27.2	42.8	11.3
Classic Public Works	48.5	3.4	41.7	55.3	7.1
Expended Public Works	43.5	3.4	36.8	50.1	7.7
Nutrition-Sensitive Direct Support	41.4	3.1	35.2	47.5	7.5
Financial Services	32.6	4.1	24.5	40.8	12.7

Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Table A.2: Percentage (%) of households using electricity for lighting by component (EICV7)

VUP components	Estimate	Std. error	95% lower bound	95% upper bound	CV
All VUP components	63.6	2.2	59.2	68.0	3.5
Direct Support	58.4	3.3	52.0	64.8	5.6
Classic Public Works	60.7	3.3	54.1	67.2	5.5
Expended Public Works	63.4	2.9	57.7	69.1	4.6
Nutrition-Sensitive Direct Support	64.4	3.6	57.4	71.4	5.5
Financial Services	85.6	2.7	80.3	90.9	3.1

Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Table A.3: Percentage (%) of households with improved drinking water source by component (EICV7)

VUP components	Estimate	Std. error	95% lower bound	95% upper bound	CV
All VUP components	82.8	2.1	78.6	87.0	2.6
Direct Support	80.1	3.3	73.5	86.6	4.2
Classic Public Works	87.8	2.0	83.9	91.6	2.2
Expended Public Works	83.8	2.7	78.6	89.0	3.2
Nutrition-Sensitive Direct Support	81.0	3.0	74.9	87.0	3.8
Financial Services	85.5	3.4	78.8	92.1	4.0

Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Table A.4: Percentage (%) of households with improved toilet facility by component (EICV7)

VUP components	Estimate	Std. error	95% lower bound	95% upper bound	CV
All VUP components	93.2	1.0	91.4	95.1	1.0
Direct Support	91.8	1.5	88.7	94.8	1.7
Classic Public Works	92.7	1.8	89.2	96.1	1.9
Expended Public Works	94.6	1.2	92.2	97.0	1.3
Nutrition-Sensitive Direct Support	92.4	1.6	89.3	95.5	1.7
Financial Services	98.8	0.6	97.6	99.9	0.6

Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Table A.5: Percentage (%) of population with health insurance by component (EICV7)

VUP components	Estimate	Std. error	95% lower bound	95% upper bound	CV
All VUP components	86.6	1.1	84.3	88.8	1.3
Direct Support	89.2	1.8	85.6	92.7	2.0
Classic Public Works	77.7	2.3	73.1	82.3	3.0
Expended Public Works	85.4	2.1	81.2	89.6	2.5
Nutrition-Sensitive Direct Support	90.2	1.4	87.4	93.0	1.6
Financial Services	91.7	2.2	87.3	96.1	2.4

Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Table A.6: Percentage (%) of HHs residing in dwellings with improved flooring materials by component (EICV7)

VUP components	Estimate	Std. error	95% lower bound	95% upper bound	CV
All VUP components	16.0	1.2	13.6	18.4	7.6
Direct Support	14.7	2.2	10.4	18.9	14.9
Classic Public Works	13.9	2.2	9.5	18.3	16.1
Expended Public Works	15.2	2.1	11.2	19.3	13.5
Nutrition-Sensitive Direct Support	13.1	1.8	9.6	16.6	13.5
Financial Services	28.6	4.2	20.4	36.8	14.6

Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Table A.7: Percentage (%) of HHs residing in dwellings with walls made of improved construction materials by component (EICV7)

VUP components	Estimate	Std. error	95% lower bound	95% upper bound	CV
All VUP components	30.9	1.7	27.4	34.3	5.6
Direct Support	25.9	2.4	21.1	30.7	9.4
Classic Public Works	25.7	2.8	20.2	31.2	10.8
Expended Public Works	31.6	2.6	26.5	36.8	8.3
Nutrition-Sensitive Direct Support	31.3	2.9	25.6	37.0	9.3
Financial Services	44.3	4.3	35.8	52.8	9.7

Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Table A.8: Percentage (%) of HHs residing in dwellings with roofs built using metal sheets by component (EICV7)

VUP components	Estimate	Std. error	95% lower bound	95% upper bound	CV
All VUP components	64.1	3.1	58.1	70.1	4.8
Direct Support	63.2	4.0	55.4	71.0	6.3
Classic Public Works	68.2	3.9	60.5	75.9	5.7
Expended Public Works	66.9	4.2	58.6	75.3	6.3
Nutrition-Sensitive Direct Support	61.3	4.0	53.4	69.1	6.5
Financial Services	59.7	5.7	48.4	71.0	9.6

Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Table A.9: Percentage (%) of HHs owning at least one radio by component (EICV7)

VUP components	Estimate	Std. error	95% lower bound	95% upper bound	CV
All VUP components	75.3	1.2	72.9	77.8	1.7
Direct Support	54.8	3.1	48.7	61.0	5.7
Classic Public Works	72.2	3.2	65.9	78.5	4.4
Expended Public Works	75.4	2.4	70.6	80.1	3.2
Nutrition-Sensitive Direct Support	87.3	1.7	84.0	90.6	1.9
Financial Services	95.2	1.5	92.2	98.2	1.6

Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Table A.10: Percentage (%) of HHs owning at least one mobile phone by component (EICV7)

VUP components	Estimate	Std. error	95% lower bound	95% upper bound	CV
All VUP components	72.4	1.3	69.8	75.0	1.8
Direct Support	48.3	3.3	41.8	54.8	6.9
Classic Public Works	72.0	2.8	66.5	77.4	3.8
Expended Public Works	72.8	2.7	67.5	78.1	3.7
Nutrition-Sensitive Direct Support	84.5	2.2	80.1	88.9	2.6
Financial Services	95.6	1.4	92.9	98.3	1.4

Source: National Institute of Statistics of Rwanda (NISR), EICV7.

Table A.11: Percentage (%) of HHs owning at least one livestock/poultry by component (EICV7)

VUP components	Estimate	Std. error	95% lower bound	95% upper bound	CV
All VUP components	62.0	1.5	59.1	65.0	2.4
Direct Support	50.2	3.1	44.2	56.3	6.1
Classic Public Works	64.2	2.3	59.7	68.8	3.6
Expended Public Works	63.6	3.2	57.3	69.8	5.0
Nutrition-Sensitive Direct Support	64.8	2.9	59.1	70.4	4.4
Financial Services	75.5	3.5	68.7	82.3	4.6

Source: National Institute of Statistics of Rwanda (NISR), EICV7.

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