

**REPUBLIC OF RWANDA**



**NATIONAL INSTITUTE OF STATISTICS OF RWANDA**

# **EICV<sub>3</sub> THEMATIC REPORT**

## **Social protection**

August 2012

## Foreword

The 2010/11 Integrated Household Living Conditions Survey, EICV3 (Enquête Intégrale sur les Conditions de Vie des Ménages), is the third in the series of surveys which started in 2000/01 and is designed to monitor poverty and living conditions. The survey fieldwork commenced in November 2010 and continued for one full year. In 2010/11, for the first time the achieved sample size of 14,308 households in the EICV3 was sufficient to provide estimates which are reliable at the level of the district.

To date, two publications have been issued by the National Institute of Statistics of Rwanda (NISR) using EICV3 data: a report with an overview of main indicators and a poverty profile. The present report is one of a series of 10 further documents that each explores in depth a theme from the Economic Development and Poverty Reduction Strategy (EDPRS) using data from EICV3 and a limited number of other sources. The objective is to provide analysis that will contribute to the understanding of the sector and to support the elaboration of Rwanda's Second EDPRS.

The 10 thematic reports in this series are: (i) Economic Activity; (ii) Utilities and Amenities (water/sanitation/energy/housing/transport/ICT); (iii) Social Protection; (iv) Environment and Natural Resources; (v) Consumption; (vi) Gender; (vii) Youth; (viii) Education; (ix) Agriculture; and (x) Income.

This report also draws on information contained in the Labour Market and Economic Trends in Rwanda report from August 2007, which reported on the EICV2 survey, and the Establishment Census of 2011. The report also includes some text from the Main Indicators Report of the EICV3 and makes some revisions to the data published there as a result of deeper analysis of the data.



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## Methodological notes for readers

### Urban and rural classification in the EICV3 data

Although the sampling frame for the EICV3 was based on an updated frame of villages, the urban and rural classification of the villages in the EICV3 data is based on the corresponding geographic designations from the 2002 Rwanda Census of Population and Housing. Since the EICV2 sample design was based on the sampling frame from the 2002 census, this urban/rural classification in the EICV3 data makes it possible to directly compare the urban and rural results from the EICV2 and EICV3 data. However, the urban/rural codes in the EICV3 data do not represent the current status of these villages, so it is important that users understand how to interpret the urban and rural results from the data. For example, since the urban classification was mapped directly from the 2002 geographic structure of Rwanda, the estimated total urban population from the survey data will not represent the expected urban expansion of the population. It is even possible that the estimate of the percentage of the population that is urban from the EICV3 data is slightly less than that from the EICV2 data because of sampling variability.

The initial urban/rural classification of the villages in the EICV3 sampling frame was determined at the level of the old sectors. In the 2002 Rwanda census frame, 1,545 sectors were defined for Rwanda. Under the new geographic structure these were reconfigured into 416 new sectors. Each of the 2002 sectors was classified as either urban or rural, and all the zones de dénombrement within the sector were given the corresponding urban/rural code. A spreadsheet was compiled showing the geographic correspondence between the 2002 sectors and the current sectors. When all the old sectors corresponding to a new sector were either urban or rural, the corresponding classification was assigned to all the villages in this sector. However, in the case of new sectors that are composed of both urban and rural old sectors, the villages were assigned a code of 3 for 'mixed'. The EICV3 sampling frame of villages for each district was ordered by urban, mixed and rural classifications in order to provide implicit stratification and a proportional allocation of the sample to each of these groups. For EICV3 there were 106 sample villages in new sectors classified as mixed, for which it was necessary to have a special cartographic operation to determine the urban/rural classification. The file with the GPS coordinates of each EICV3 sample village was used to pinpoint the exact old sector where the village was located. In this way, it was possible to obtain the 2002 urban/rural classification for all the villages in the EICV3 sample.

The NISR is currently updating the urban and rural classification of all villages in preparation for the 2012 Rwanda census. Once these urban/rural codes have been finalised, it will be possible to merge these codes into the EICV3 data file so that the sample can be post-stratified and tabulated by the current urban and rural classification. This will not affect the weights in the survey data, which are based on the probabilities of selection. It is important to tabulate the urban and rural results using the new codes in order to represent the current distribution of the population and their characteristics (for the reference period of EICV3). However, the 2002 urban/rural codes should also be kept in the EICV3 data file for comparing the results to EICV2.

## Confidence intervals at the provincial urban/rural level

Readers should be aware that the urban component of the rural provinces is very small, as is the rural component of Kigali City. Estimates presented for these urban and rural domains are consequentially affected by large sampling errors.

The tables below show the unweighted sample sizes at provincial level for urban and rural domains.

EICV3	Urban/rural 2002		Total
	Urban	Rural	
Kigali City	1,177	171	1,348
Southern Province	492	3,348	3,840
Western Province	204	3,156	3,360
Northern Province	132	2,268	2,400
Eastern Province	144	3,216	3,360
Total	2,149	12,159	14,308

EICV2	Urban/rural 2002		Total
	Urban	Rural	
Kigali City	954	72	1,026
Southern Province	279	1,428	1,707
Western Province	153	1,500	1,653
Northern Province	135	924	1,059
Eastern Province	99	1,356	1,455
Total	1,620	5,280	6,900

## Quintiles and poverty classifications

The results are presented by quintile. Quintiles are developed by sorting the sample of households by annual consumption values and dividing the population into five equal shares. The 20% of individuals with the highest annual consumption are allocated to quintile 5, and the 20% of individuals with the lowest levels of annual consumption are allocated to quintile 1. The poorest households and their members are found in quintile 1 and the richest are found in quintile 5. Those around the poverty line are found in quintile 3.

Consumption is used as a proxy for income, as is usual when estimating poverty. The reader should refer to the report on the Evolution of Poverty in Rwanda from 2000 to 2011 for further information on this topic.

## Executive summary

On 7 February 2012, the President of Rwanda officially launched the second phase of the Economic Development and Poverty Reduction Strategy (EDPRS2). A key input into the development of the EDPRS2 is the evidence collected through the EICV3, fieldwork for which was carried out by the NISR between October 2010 and November 2011. The NISR will release a series of 10 reports that explore indepth 10 different topics that are of high importance to the elaboration of EDPRS2.

This report is one of these 10 thematic reports that seek to inform and support the development of the EDPRS2 with data from the EICV3. It focuses on social protection programmes managed by agencies under the responsibility of MINALOC and supported by a number of complementary initiatives delivered by other ministries.

### Social protection in Rwanda

The Government of Rwanda delivers a core set of social protection programmes through MINALOC, supported by a number of complementary initiatives delivered by other ministries.

The main programme run by MINALOC, and a flagship of the EDPRS 2008–2012, is the Vision 2020 *Umurenge* (VUP) Programme which contains three pillars: VUP public works, VUP direct support, and VUP financial services. Specifically, the three pillars involve public works for the poor who are able to work, cash transfers for very poor households without labour capacity, and financial services such as the Ubudehe Credit Scheme.

In addition to the VUP, MINALOC is responsible for two other social assistance schemes: the Genocide Survivors Support and Assistance Fund (FARG) and the Rwanda Demobilisation and Reintegration Commission (RDRC). Outside these core programmes are the social protection initiatives run by other ministries such the MINAGRI's *Girinka* 'One Cow per Poor Family' programme, the free basic education programme, subsidised subscriptions for mutual health insurance, and in-kind social care services run by the Ministry of Gender and Family Promotion (MIGEPROF). Moreover, Rwanda has a limited system of contributory social protection mechanisms that enable people in formal employment to access medical care and an old-age pension.

### Nature of vulnerability

Groups that are considered particularly vulnerable by the Government of Rwanda are children under five years old, elderly people aged 60 and over, and people with disabilities. This report analyses these groups' vulnerability with respect to their poverty status (which is measured by consumption expenditure). The report also looks at these groups' education levels, access to utilities, and access to services.

The Rwandese population consists of about 2.3 million households. On average, households contain just under five members. The average size of a household in the lowest quintile is larger than that of households in the highest quintile (by about one person). Two-thirds of households in the poorest quintile contain an infant (aged less than four years) and about 90% include a person aged between five and 20. This compares to 42% and 65%, respectively, in the highest quintile. Overall, children are fairly evenly distributed across the quintiles, while elderly people are more heavily concentrated in the higher quintiles.



Traditionally, households headed by under-21-year-olds, the elderly (60 and over) and females have been considered vulnerable. However, the data do not indicate that these groups are particularly likely to be living in consumption poverty.

Households headed by the very young (comprising only 0.4% of all households) or elderly are, on average, less prone to consumption poverty than other households. The poverty rate among people living in households headed by young people under the age of 21 is lower than the national average. It is, nevertheless, important to note that due to the small sample size for households headed by children and youth, the confidence interval on this estimate is very wide. As a result, this finding should be considered indicative only. The percentage of individuals living below the poverty line among elderly-headed households is 42% compared to the 45% national average. Moreover, being a female-headed household makes little difference to poverty status.

Lower poverty incidence in the households headed by the very young may be explained by the fact that they are much smaller in size, with 2.2 members compared to the national average of 4.8 members. The same is true for elderly-headed households. It should also be noted that the proportion of youth-, elderly-, and female-headed households has decreased by a statistically significant margin since EICV2.

A higher poverty incidence is recorded among households headed by a person with a disability. About 9% of the population lives in such households, half of which are poor. A 50% poverty incidence in these households is about six percentage points above the national average. However, this does not mean that people with disabilities are more likely to live in poverty. People with disabilities are relatively evenly spread across all wealth groups; the disparity is only observed when a person with a disability is also the household head.

Wealthier households are much more likely than the poorest to look after orphans; they are almost twice as likely to live in the highest quintile compared to children with two living parents. Furthermore, the proportion of non-orphans below the poverty line is 49% compared to a 34% proportion of orphans. The status of being an orphan is therefore not an indicator that a child or young person is living in consumption poverty. Compared to non-orphans, orphans also have significantly better access to services and utilities and their carers are more educated than the population average.

In short, any support of these groups for poverty reasons should take into account these statistics while also conducting more detailed modelling on the impact of the specific support on these groups. The government's social protection policy is not exclusively concerned with addressing consumption poverty. It also aims to address vulnerability, which can affect certain groups at different stages of the life cycle regardless of their current poverty status: for instance, supporting children under the age of five may be important because this is a key development period for children. The social protection policy also targets groups such as vulnerable genocide survivors and people with disabilities.

## **The VUP**

The VUP aims to protect vulnerable households and to support them in escaping poverty. It operates under three pillars: a public works programme, a cash transfer, and a microcredit scheme. The process of targeting the appropriate households comes in two stages: identifying the poorest sectors within districts and then targeting of the poorest households within those sectors.

The VUP has been operating in some sectors for up to three years, with 100 out of 416 sectors being a part of the programme at the time the EICV3 fieldwork took place. Since the VUP was already in operation at the time of the EICV3, the baseline figures are unavailable. As a result, it is

not possible to draw conclusions on VUP's effectiveness in reducing differences between sectors where it has been operating and where it has not. For example, lack of access to improved water is a criterion for geographical targeting of sectors, but the VUP public works pillar itself promotes access to improved water. So, the fact that access to water is similar in VUP and non-VUP sectors could be due either to poor targeting or to successful targeting of sectors suffering this deprivation followed by successful resolution of the problem through the programme.

By some consumption measures, the VUP is reasonably effective in identifying the poor households at the sector level. When controlling for location, households enrolled into the VUP are considerably poorer compared to the non-enrolled ones. About three-quarters of all individuals in participant households are in the lowest three consumption quintiles, with a fairly uniform distribution across them. This finding is further supported by a large gap in access to utilities. For instance, only 1% of VUP-participating households use electricity as their main source of lighting, compared to 8% for non-participants. On the other hand, other utilities as well as school enrolment, literacy, and access to healthcare are broadly similar within these sectors for participants and non-participants.

In terms of consumption, households in VUP sectors are less likely to be in the highest consumption quintile (16.5% of individuals in VUP sectors are in the highest quintile, compared with 20.9% in non-VUP sectors). However, the incidence of being in the four poorer quintiles is very similar. Households in VUP sectors are only a little more likely to be below the poverty line (48.1% compared with 44.1%) and the extreme poverty line (26.1% compared with 23.6%). About half of all individuals in participant households are in the lowest two consumption quintiles compared to 25% in the highest two. It should be noted that consumption poverty does not form part of the geographical targeting criteria.

Districts have generally been successful in identifying sectors where the distance to selected amenities is larger, especially in regard to health facilities. The time it takes to markets is also considerably longer for VUP sectors, at 64 minutes compared to 56 for the non-VUP. The average distance to the nearest primary school is no different, however. Households' access to improved water, another of the ranking criteria, is broadly similar across both VUP and non-VUP sectors. For individuals, the take-up on health and education services is broadly similar across groups; there is no statistically significant difference in health insurance coverage, medical consultation, literacy, or primary and secondary school enrolment of individuals between VUP and non-VUP sectors.

The difference in the type of settlement between VUP and non-VUP sectors is seen mainly in the greater proportion of households living in isolated rural housing. This may also explain the greater distance to some utilities and amenities, as well as to services.

The VUP is also effective in reaching both women and men, with 47% of participants in public works being female.

The mean time that participants had been actively involved in any single project, among those that have completed their participation, is 4.4 months. In 35% of cases the individual had been involved in a project for less than two months. Poverty status does not seem to affect the length of participation. One possible explanation is that workers in seasonal jobs use the VUP to supplement their employment off-season, which may also explain the short duration of active time on the public works programmes.

In terms of VUP direct support and VUP financial services, the respondents were unclear about the meaning of the programmes or what type of services they had received from them.



## Other social protection programmes

The most common public benefit received over the last 12 months was in-kind support from the government, e.g. bed-nets. 88% of households received some kind of benefit, and 29% when excluding in-kind government support. Educational scholarships were reported by 9% of households, which makes it the largest benefit outside in-kind support.

Extremely poor households are to a certain extent more likely to receive a public benefit than their poor and non-poor counterparts. Almost nine out of 10 extremely poor households report having received some public benefit over the last 12 months, slightly higher than the national average. The same is true when we exclude government in-kind benefits, with about one-third of the extremely poor reporting having received a public benefit that was not in-kind from the government.

In 2006, the government launched the 'Girinka One Cow per Poor Family' policy with the aim of improving poor households' nutrition. At the time of EICV3, 3.9% of households had received a cow under this programme. The programme targets poorer households to the extent that the coverage is more or less equal for all consumption quintiles except the highest one. Households in the lower three quintiles are more likely to have received this benefit, at about 5% compared to 2.3% in the highest quintile. The same is true for households containing a member with disabilities; about 5% of these households have benefited from the programme compared to the 3.9% national average.

Other schemes providing households with livestock exist in addition to the Girinka policy, either independently or as government programmes run through non-government organisations (NGOs). 9.4% of households report having received livestock from these sources. Similar to the Girinka scheme, the poorer two quintiles are more likely to benefit than the higher quintile households.

These programmes, Girinka and non-Girinka, are largely reaching different households; only 0.5% of households have received an animal from both sources and only 0.4% have ever received more than one type of animal from a non-Girinka scheme.

Another source of social protection comes in the form of health insurance, which covers over two-thirds of the population (69%). It covers a higher proportion of individuals in the higher quintiles, at 86% compared to 53% in the lowest quintile. This is a substantial increase since the EICV2 survey, where 43% of the population was covered. Members of households headed by a person with a non-farm job are more likely to be insured than those headed by a farm worker. Farm jobs and poverty are, however, highly correlated.

Employment-based social security is available but covers only 3–4% of the population aged above 16 years. The recipients are overwhelmingly in the highest consumption quintile (79%). Around 95% of them are non-poor and about a third live in Kigali City.

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## Abbreviations

EDPRS	Economic Development and Poverty Reduction Strategy
EICV	Integrated Household Living Conditions Survey (EnquêteIntégrale sue les Conditions de Vie des Ménages)
FARG	Genocide Survivors Support and Assistance Fund
HH	Household
MIGEPROF	Ministry of Gender and Family Promotion
MINAGRI	Ministry of Agriculture
MINALOC	Ministry of Local Government
NGO	Non-Government Organisation
NISR	National Institute of Statistics, Rwanda
OPM	Oxford Policy Management
RDRC	Rwanda Demobilisation and Reintegration Commission
RWF	Rwandan Franc
VUP	Vision 2020 <i>Umurenge</i> Programme

# 1 Social protection in Rwanda

The government's National Social Protection Strategy 2011 describes the purpose of the social protection sector as being to ensure that:

All poor and vulnerable people are guaranteed a minimum income and access to core public services, those who can work are provided with the means of escaping poverty, and that increasing numbers of people are able to access risk-sharing mechanisms that protect them from crisis and shocks (MINALOC, 2011, p.2).

To achieve this, the government delivers a core set of social protection programmes through MINALOC, supported by a number of complementary initiatives delivered by other ministries.

The main programme run by MINALOC, and a flagship of the EDPRS 2008–2012, is the VUP, which contains three pillars: a programme of public works for very poor households who are able to work ('VUP public works'); a cash transfer for very poor households with no labour capacity ('VUP direct support'); and a programme of financial services ('VUP financial services'), of which the main instrument so far has been the microcredit scheme, the Ubudehe Credit Scheme, that provides small loans at low interest rates to individuals or groups (see section 3.1 below for more details on these programmes).

MINALOC also runs two other social assistance schemes, the FARG and the RDRC, which provide beneficiaries with cash transfers and support in accessing education and health services.<sup>1</sup>

Outside these core programmes are the social protection initiatives run by other ministries that support the goals of preventing households from falling into poverty, protecting the livelihoods of those in poverty and assisting households to emerge from a situation of poverty. These include the Girinka 'One Cow per Poor Family' programme by MINAGRI, the free basic education programme, subsidised subscriptions for mutual health insurance, and in-kind social care services run by MIGEPROF.

In addition to the social protection programmes above, which are non-contributory, Rwanda has a limited system of contributory social protection mechanisms that enable people in formal employment to access medical care and an old-age pension.

The 2010/11 EICV3 asked households about their access to, and use of, some of these social protection programmes. Section 2 of this report discusses the characteristics of vulnerable or potentially vulnerable households in Rwanda. Section 3 presents findings from the survey on the VUP. Section 4 summarises findings on other social protection programmes.

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<sup>1</sup> Information about these schemes was not asked about in EICV3 and so they are not analysed in this report.



## 2 The nature of vulnerability

The poverty report produced by the NISR and OPM in January 2012 provides analysis of recent changes in poverty in Rwanda based on the three national household surveys: EICV1 in 2000–01, EICV2 in 2005–06, and EICV3 in 2010–11 (McKay and Perge, 2012).

Much of the report focuses on poverty measured in terms of household consumption. It shows how, at the national level, poverty fell from 58.9% in 2000–01 to 56.7% in 2005–06 and to 44.9% in 2010–11. Extreme poverty has also declined considerably, from 40% in 2000–01 to 35.8% in 2005–06 and to 24.1% in 2010–11. Poverty and extreme poverty are lowest in Kigali City and highest in Southern Province. The greatest decline in poverty is observed in Northern Province. Readers are referred to that poverty report for more details on these trends in poverty by region, and also by economic activity.

This section of the present report focuses on the characteristics of those households in poverty, with special reference to the groups considered by the Government of Rwanda to be particularly vulnerable: children under five years old, elderly people aged 60 and over, and people with disabilities. It focuses specifically on consumption poverty rather than other indicators of vulnerability.

### 2.1 The distribution of children and the elderly by poverty status

Rwanda's population consists of about 2.3 million households, up from 1.9 million in 2005–06. The average household contains just under five members (Table 2.1). **Households in the poorest quintile are, on average, larger than those in the highest quintile by one person** (5.6 compared with 4.4 people). They also contain more dependants (infants, children and elderly people). This is particularly striking in relation to the lowest quintile, where on average 64.7% of household members are dependants, compared with only half of household members in the highest quintile. The higher proportion of dependants in the poorest quintile is due to the higher number of infants and children. There is, on average, an equal number of elderly people in the poorest compared to the richest quintile.

**Table 2.1 Household size and composition, by age and quintile (%)**

	Quintile					All
	Q1	Q2	Q3	Q4	Q5	
<b>Mean HHsize</b>	<b>5.6</b>	<b>5.1</b>	<b>4.7</b>	<b>4.4</b>	<b>4.4</b>	<b>4.8</b>
<i>Of which, mean number of members of age:</i>						
0–4 years	0.9	0.8	0.8	0.7	0.5	<b>0.7</b>
5–20	2.6	2.2	1.9	1.6	1.6	<b>2.0</b>
21–59	1.9	1.9	1.8	1.8	1.9	<b>1.9</b>
60+	0.2	0.2	0.2	0.3	0.2	<b>0.2</b>
<b>Mean share of dependants in HH (%)</b>	<b>64.7</b>	<b>61.6</b>	<b>58.7</b>	<b>55.7</b>	<b>50.1</b>	<b>57.6</b>
<b>Proportion of HHs containing member of age... (%)</b>						
0–4	64.6	59.7	56.9	49.7	41.8	<b>53.7</b>
5–20	89.9	85.2	77.9	70.1	65.2	<b>76.7</b>
21–59	95.6	94.4	93.5	90.4	91.0	<b>92.8</b>
60+	15.9	18.1	19.6	22.6	19.2	<b>19.3</b>

Source: EICV3. Note: There are 14,308 households in the sample. Fewer households are in the lowest quintile (2,449) compared with the highest quintile (3,208) because these are quintiles of individuals, not households, and poorer households tend to have a larger household size.

**Households in the lower quintiles are more likely than those in the higher quintiles to contain children, and less likely to contain elderly members** (Table 2.1). About two-thirds of households in the poorest quintile include an infant under the age of five, and 90% have a child or young person aged between five and 20. In contrast, in the wealthiest quintile 42% of households have an infant under five, and 65% have a child or young person aged five to 20. However, the proportion of households in the poorest quintile with a member aged 60 or over, at 16%, is below the national average. More than nine in 10 households in each quintile include an adult aged 21 to 59.

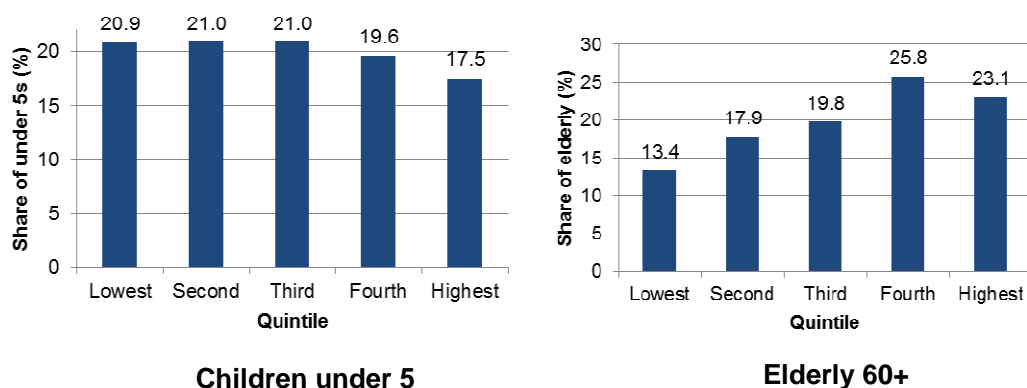
**Overall, children are fairly evenly distributed across the quintiles, while elderly people are more heavily concentrated in the higher quintiles** (Table 2.2 and Figure 2.1).<sup>2</sup> Only the very highest quintile has a slightly smaller share of children aged 0–4, at 17.5% of the national total of that age group compared with 20–21% in the bottom three quintiles. About half (48.9%) of all elderly people are in the top two wealth quintiles.

**Table 2.2 Distribution of individuals by age and poverty status (%)**

	Age of HHmember				All
	0–4	5–20	21–59	60+	
<b>Quintile (%)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Q1	20.9	22.6	17.0	13.4	<b>20.0</b>
Q2	21.0	20.8	18.4	17.9	<b>20.0</b>
Q3	21.0	19.5	19.5	19.8	<b>20.0</b>
Q4	19.6	18.1	21.0	25.8	<b>20.0</b>
Q5	17.5	19.1	24.1	23.1	<b>20.0</b>
<b>Proportion in poverty (%)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Below extreme poverty line	24.9	27.0	20.7	17.5	<b>24.1</b>
Below poverty line	47.0	48.2	40.0	36.1	<b>44.9</b>
Non-poor	53.0	51.8	59.9	63.9	<b>55.1</b>

Source: EICV3.

<sup>2</sup> Intuitively it may seem odd that children are evenly distributed across the quintiles, when households in the lowest quintile are more likely to include a child. Note, though, that there are far more households in the highest quintile than the lowest, because these are quintiles of individuals, not households, and the average household size is larger in poorer households.

**Figure 2.1 Distribution of children under five and elderly by quintile (%)**

## 2.2 Differences in membership by age of household head

**Households headed by the very young or elderly are, on average, less prone to consumption poverty than other households.** Households that are headed by women and by children or the elderly have traditionally been considered more vulnerable to poverty shocks than households headed by male adults. However, the EICV2 survey in 2005–06 found that, while people living in female-headed households were slightly more likely to be poor than male-headed households, the gap between the two had reduced substantially compared with the EICV1 five years earlier.<sup>3</sup> Moreover, there was no evidence from either EICV1 or EICV2 that child-headed households were worse off than the national average. The most recent data, from EICV3, continue these two trends.

**First, being in a female-headed household is increasingly likely to make little difference to poverty status.** The poverty incidence among female-headed households, at 47.0%, is now two percentage points higher than the national average, down from three percentage points in EICV2 and six in EICV1. This is only just significantly different from the national result, which at the 95% confidence interval lies between 43.4 and 46.5%.

**Second, being in a household headed by a very young or elderly person confers no disadvantage at all in terms of consumption. In fact, households headed by the very young or the elderly are, on average, better off than those headed by people of working age.**<sup>4</sup> The poverty rate among people living in households headed by young people under the age of 21 is 35.1%, some 10 percentage points lower than the national average. This may be because they are looking after fewer household members: the mean size of a household headed by a person under the age of 21 is just 2.2, compared with the national average of 4.8. The poverty rate among people living in households headed by people aged 60 and over is also lower than the average for the country as a whole, at 41.8%.

The proportion of people that live in households headed by these apparently vulnerable groups is also becoming smaller. In 2010–11, some 22.4% of people lived in a household headed by a female (Table 2.3). This is a decline from 24% in 2005–06, continuing the downward trend already observed between 2000–01 and 2005–06. The proportion of people living in households headed by young people under 21 has almost halved in five years, from 0.7% to 0.4% of the population,

<sup>3</sup> See NISR (2007) for comparisons between EICV1 and EICV2.

<sup>4</sup> It should be noted any further robust analysis of the households headed by the very young is difficult, with the obstacle being the low number of observations (126 households containing 282 individuals, i.e. 0.4% of the total). Partitioning the sample on these households yields too few observations for inference.

which despite the low number of observations is a statistically significant change in the population. About five out of every six people live in a household headed by a working-age adult.

A greater disparity is observed between the poverty status of households headed by a person with a disability compared with those without (not measured in EICV2). Half of people living in a household headed by a person with a disability are poor, which is six percentage points above the national average (see Table 2.3 below). About 9% of the population lives in a household whose head has a disability.

**Table 2.3 Proportion of persons living in potentially vulnerable households by poverty status (%)**

	Population share	Poverty incidence			Total
		Below extreme poverty line	Below poverty line <sup>1</sup>	Non-poor	
Gender					
Male-headed	77.6	23.6	44.3	55.7	100
Female-headed	22.4	26.0	47.0	53.0	100
Age of HHhead					
Under 21	0.4	11.2	35.1	65.0	100
21–59	84.1	24.5	45.5	54.5	100
60+	15.5	22.3	41.8	58.2	100
Disability status of HHhead					
Without a disability	90.8	23.7	44.3	55.7	100
With a disability	9.2	27.7	50.4	49.5	100
All	100.0	24.1	44.9	55.1	100

Source: EICV3. Note: (1) In this and subsequent tables, households 'below the poverty line' includes those below the extreme poverty line.

## 2.3 Differences in wellbeing by age of household member

The elderly live in smaller households, with on average 4.3 people compared to the national average of 5.8 (Table 2.2).

The educational attainment of the household head and maximum number of years per member is slightly lower in households containing very young children or the elderly. The age groups appear to be evenly distributed over the selected measures of access to utilities and services. None of the age groups deviate noticeably from the national average.

**Table 2.4 Access to facilities, education and dependency by age of individuals**

	Age of HHmember				
	0–4	5–20	21–59	60+	All
HH size and dependency					
Average number of HHmembers	5.62	6.36	5.42	4.31	5.78
Proportion of dependants in HH (%)	60.1	67.4	52.4	77.7	61.1
Education of HH					
Years of education of HH head	3.99	3.94	4.12	2.07	3.93
Maximum number of years per HH member	5.41	6.23	6.26	5.10	6.07
Access to utilities					
Electricity as main light source	10.1	12.2	13.7	6.2	12.2
Access to improved water source	73.3	74.9	74.8	75.1	74.7
Access to improved sanitation	74.6	77.6	77.7	74.1	77.0
Access to services (min) <sup>3</sup>					
Time to market	57.3	56.6	56.0	60.7	56.7
Time to main road	13.7	13.3	13.1	14.6	13.3
Time to health centre	63.1	61.0	60.2	63.2	61.1
Time to primary school	27.2	26.2	26.4	27.7	26.5

Source: EICV3. All individuals

## 2.4 Differences in wellbeing by orphan status

**The wealthiest households are much more likely than the poorest to look after orphans: orphans have almost double the chance of being in the wealthiest quintile as their peers who have one or both parents still alive**(Table 2.5). This continues the strong trend that was noted in 2005–06. Now, some 28.2% of orphans are in the highest wealth quintile, while only 14.4% are in the lowest quintile (see Figure 2.2 below). The status of being an orphan is therefore not an indicator that a child or young person is living in consumption poverty. On the contrary, children who are *not* orphans have a much higher likelihood of being in poverty than orphans do (49.3% versus 33.8%).

**This finding is further supported by three household indicators: education of the household, access to utilities, and access to services** (Table 2.5).The average number of years of education of the household head decreases from about four to 3.35 years for a single orphan, but it increases to about 4.5 years for double orphans. The trend is similar for a measure of the most educated members of the household; whilst it is about six for non- and single orphans, it is more than seven years of education for double orphans.

Double orphans also enjoy better access to improved water sources (79.1% versus 74.2% for non-orphans)and are almost twice as likely to live in households with electricity as the main source of lighting compared to single or non-orphan counterparts (21.3% versus 11.3%). There is no statistically significant evidence that double orphans have better access to improved sanitation.

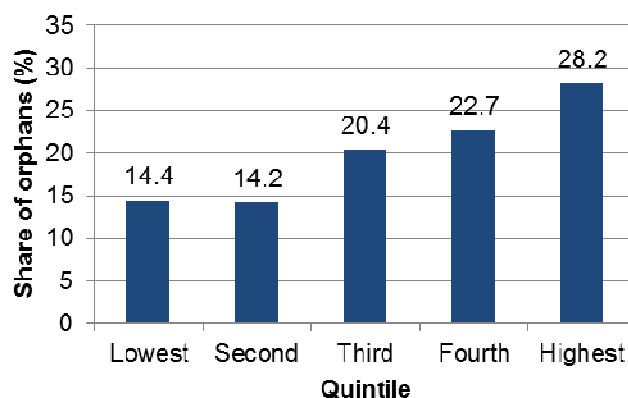
**Table 2.5 Living standards of children and young people under 21, by orphan status**

Quintile	Orphan status			
	Not orphan	Single orphan <sup>1</sup>	Double orphan <sup>2</sup>	All under 21
<b>Quintile (%)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Q1	22.7	22.6	14.4	<b>22.5</b>
Q2	21.4	21	14.2	<b>21.1</b>
Q3	20.5	18.5	20.4	<b>20.2</b>
Q4	18.4	19	22.7	<b>18.7</b>
Q5	16.9	18.9	28.2	<b>17.5</b>
<b>Proportion in poverty (%)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Below extreme poverty line	27.2	26.6	16.9	<b>26.8</b>
Below poverty line	49.3	47.9	33.8	<b>48.6</b>
Non-poor	50.7	52.1	66.2	<b>51.4</b>
<b>Education of HH</b>				
Years of education of HH head	4.02	3.35	4.48	<b>3.95</b>
Maximum number of years per HH member	5.94	6.01	7.02	<b>6.01</b>
<b>Access to utilities</b>				
Electricity as main light source	11.3	11.6	21.3	<b>11.7</b>
Access to improved water source	74.2	75.1	79.1	<b>74.5</b>
Access to improved sanitation	77.3	73.8	77.4	<b>76.8</b>
<b>Access to services (min)<sup>3</sup></b>				
Time to market	57.1	57.0	48.5	<b>56.8</b>
Time to main road	13.4	13.8	11.2	<b>13.4</b>
Time to health centre	62.1	60.7	52.1	<b>61.6</b>
Time to primary school	26.6	26.2	24.3	<b>26.4</b>

Source: EICV2 and EICV3 data. Notes: (1) 'Single orphan' refers to a person aged under 21 with one parent not known to be alive. (2) 'Double orphan' refers to a person aged under 21 with neither parent known to be alive. (3) Indicates mean time in minutes.

They are also more likely to have better access to services. The time it takes a household member to reach a market, main road, primary school, or a health centre is shorter in all cases for double orphans in comparison to single or non-orphans. This is consistent with the values in Table 2.6 and Table 2.8 on general population by poverty status. Carers of the orphans are not only less likely to be poor, but also compare favourably to the general non-poor population for the above measures.

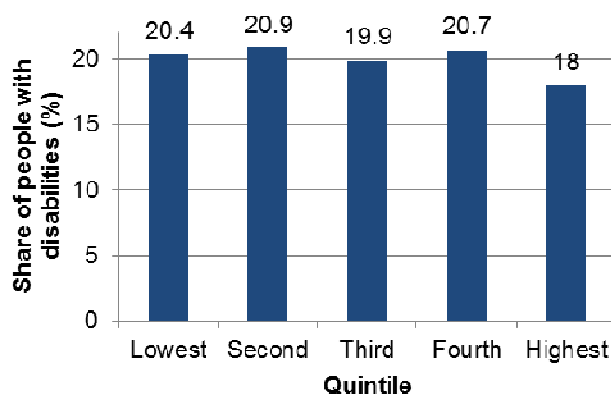


**Figure 2.2 Distribution of orphans by quintile (%)**

Source: EICV3.

## 2.5 Differences in wellbeing by disability status

About one in every 22 people (4.5%) reports having a disability; 18% of households have at least one family member with a disability. The status of having a disability, as with the status of orphanhood, is also not an indicator that a person is living in consumption poverty. People with disabilities are relatively evenly spread across all wealth groups, though with slightly fewer in the highest quintile compared with the other four quintiles (Figure 2.3).

**Figure 2.3 Distribution of people with disabilities by quintile (%)**

Source: EICV3.

Further disaggregations by disability status have not been done because of the small sample size for this category of individual.

## 2.6 Differences in wellbeing between urban and rural households

In both urban and rural<sup>5</sup> settings non-poor households are more educated, smaller in size by one person, own more durable assets, and enjoy better access to utilities and services than poor households (Table 2.6). However, non-poor households themselves have much better indicators in urban areas than in rural areas, in terms of statistics on household size, education, asset ownership, and access to utilities, whereas for poor households there is little difference between those in urban and rural locations. Looking across all households, both poor and non-poor, the indicators in urban areas generally show a higher level of wellbeing than in rural areas, driven particularly by the much higher living standards of the urban non-poor. Urban households account for about 15% of the total number of households in the country, with the majority living in Kigali City.

The average number of years of education of the head of an urban household is almost twice the time of their rural counterparts, at six years in urban areas compared to three years for the rural household heads. The non-poor in rural areas attend school for shorter periods of time. This may also be because individuals with the highest levels of education are more likely to move to urban areas to get work.

**Table 2.6 Household size and educational attainment by rural and urban and poverty incidence**

		Poverty incidence		
		All	Below extreme poverty line	Below poverty line
				Non-poor
<b>Average no. of HH members</b>				
Urban		4.81	5.55	5.43
Rural		4.77	5.52	5.25
<b>Education</b>				
Years of education of HH head	Urban	6.12	2.60	2.94
	Rural	3.29	2.56	2.70
Education per HH <sup>1</sup>	Urban	8.07	4.44	4.90
	Rural	5.17	4.30	4.49

Source: EICV3. All households. Note: (1) number of years of education reports the highest number of years of education of any member of the household.

**Radio remains an important communication device, with about two-thirds of all households owning one.** Among the extremely poor, radio ownership is higher for rural households, at 46% compared to 43% for their urban counterparts. The proportion is about the same for all households below the poverty line, at 54% for rural and 52% for urban households (Table 2.7). Mobile phone ownership is much higher in urban areas. A non-poor household is also 2.5 times more likely to own a mobile phone than an extremely poor household, regardless of their urban or rural location.

<sup>5</sup> Urban and rural classifications apply to demarcations made during the 2002 census and do not necessarily reflect current patterns of urbanity (see Methodological Notes)

Ownership of durable assets is much higher for urban households. Still, most of the difference comes from non-poor households. This is especially evident in the ownership of a TV set; 35.8% of urban non-poor households own one, compared to 4.3% in the rural areas. The poor on the other hand are only 1% or less likely to own a TV set in rural or urban communities (Table 2.7).

**Table 2.7 Household poverty incidence and assets owned by rural and urban (% of households)**

		Poverty incidence			
		All	Below extreme poverty line	Below poverty line	Non-poor
<b>Asset ownership (%)</b>					
Mobile phone	Urban	71.5	27.9	34.1	80.1
	Rural	40.6	19.0	25.6	52.4
TV set	Urban	29.4	0.8	1.2	35.8
	Rural	2.5	0.1	0.1	4.3
Radio	Urban	72.1	43.0	52.2	76.7
	Rural	63.5	45.7	53.5	71.2
<b>Livestock and land ownership (%)</b>					
HH owns farm land	Urban	73.6	86.2	82.2	71.6
	Rural	96.3	97.3	97.5	95.3
Livestock/poultry	Urban	59.7	55.9	61.5	59.1
	Rural	74.5	68.2	72.1	76.4

Source: EICV3. All households

In contrast, a higher proportion of rural households own farm land or livestock than urban households. Over 95% of rural households own a piece of farm land and this proportion increases with poverty, as is true for urban households also.

Utilities and services are uniformly more accessible to the non-poor than to the poor and to the urban than to the rural population (Table 2.8). Electricity is used as main light source particularly in urban communities (55.4% compared to 4.7% for the rest of the population), whereas access to water serves more than two-thirds of each group. The difference is also less pronounced for access to improved sanitation, with poor rural households displaying a slightly higher proportion of access (two-thirds) than their urban counterparts.

**Table 2.8 Access to utilities and services by rural and urban and poverty status**

			Poverty incidence			
			All	Below extreme poverty line	Below poverty line	Non-poor
<b>Access to utilities (%)</b>						
Electricity as main light source	Urban	46.1	3.7	4.8	55.4	
	Rural	4.8	0.5	0.4	8.1	
Access to improved water source	Urban	86.4	78.7	81.5	87.5	
	Rural	72.1	68.4	69.4	74.2	
Access to improved sanitation	Urban	82.6	62.4	64.1	86.8	
	Rural	73.1	66.3	69.2	76.1	
<b>Access to services (mean times in minutes)</b>						
Time to market	Urban	36.6	51.0	49.0	33.7	
	Rural	60.6	66.1	64.4	57.7	
Time to main road	Urban	5.3	10.0	8.2	4.6	
	Rural	14.8	17.3	16.3	13.7	
Time to health centre	Urban	37.5	50.7	49.2	34.7	
	Rural	65.3	72.2	70.0	61.6	
Time to primary school	Urban	21.6	27.1	25.6	20.0	
	Rural	27.5	29.5	28.7	26.4	

Source: EICV3. All households

The mean time it takes to get to the market in urban areas is almost half that of rural areas. The nearest main road is almost three times as close in urban areas and a health centre is almost twice as close as in rural areas. The difference is smaller for primary schools, which are on average merely 21.6 and 27.5 minutes away for urban and rural areas, respectively. Nevertheless, the poor in urban communities are closer to markets, main roads, and health centres than the non-poor in rural areas.

## 2.7 Implications for targeting of social protection policies

The findings presented here from EICV3, which confirm the trends already evident from EICV2, highlight the potential inadequacy of conventional targeting of future social protection policies by age groups – such as infants under five years old or the elderly – if the intention is to use these categories as a proxy for poverty status. However, it should be noted that this does not mean that a benefit targeted at these groups should not be introduced if there are reasons for doing so that relate to issues other than addressing consumption poverty.

The same is true for the use of categories of orphans and people with disabilities. Orphans are very unlikely to be in extremely poor households, while people with disabilities are spread evenly across all wealth groups. Again, any decision to introduce a benefit targeted at these groups should take into consideration that it may be neutral or regressive in terms of reaching the poorest households; the reason for introducing such a benefit would therefore relate to other issues than consumption poverty.

If the Government of Rwanda is considering the introduction of cash benefits for any of these groups for poverty reasons it would be valuable for it to conduct more detailed modelling of the impact of the benefit on the poverty headcount and the poverty gap for both the target population and the overall population, taking into account the predicted value and frequency of the benefit, the number of recipients per household and the household size (assuming that the benefit is shared out equally among all household members). Note that consumption is based on a 'per adult equivalent' measure and cannot generally identify differences between individuals within a household.

In fact, the government's social protection policy is not exclusively concerned with addressing consumption poverty. It also aims to address vulnerability, which can affect certain groups at different stages of the life cycle regardless of their current poverty status: for instance, supporting children under the age of five may be important because this is a key development period for children. The social protection policy also targets groups such as vulnerable genocide survivors and people with disabilities. For this reason, there may indeed be reasons for targeting social protection policies at groups other than those that experience consumption poverty.

## 2.8 Income sources

Public transfers make up 3.2% of mean per adult equivalent household income on average. The highest proportion of income that comes from transfers is in Western Province, at 4.4% (Table 2.9), almost 3% higher than in the Eastern Province, which is lowest at 1.5%. Nevertheless, public transfers constitute the highest share of income of the bottom consumption quintile, at 4.8%, and lowest share in the top quintile, at 2.2%. In comparison, private transfers represent a share of 6.9% of income, about double the public transfers' share. However, unlike public transfers, private ones are skewed towards the top end, being allocated disproportionately to upper quintiles.

Between the time when EICV2 and EICV3 fieldwork took place, public transfers' income share increased from 0.4% to 3.2% at the national level. **Compared to EICV2 data, EICV3 shows more efficient public transfer targeting, as it not only increases in total income share but also induces a higher increase of income share in the poorest households compared to the wealthiest ones.** Under EICV2, public transfers constituted a 0.1% share of income in the lowest consumption quintile, while its share in the highest quintile was 0.8%. By the time EICV3 was conducted, this share increased to 4.8% in the lowest and 2.2% in the highest quintile.

Female-headed households receive a higher share of income from transfers and agriculture compared to male-headed households. The latter derive a higher share from wages, self-employment and rent income.

The composition of income of female-headed households is similar to the composition of households whose head has a disability, although about 60% of the heads with a disability are males.

Elderly-headed households depend on agriculture for over half of their income, which is a higher share than for other vulnerable groups. Transfers contribute to a substantial share of total income, at 13.5%. The proportion of income coming from self-employment as well as wages is below the national average. Nevertheless, they derive about a tenth of their income from rents (Table 2.9).

The mean value of per adult equivalent annual household public transfer, in 2011 prices, is RWF653,389 in the lowest quintile and RWF 1,162,848 in the highest quintile. Targeting is uneven across the provinces, however. The mean value of real public transfers is highest in the Northern

Province, at RWF 1,265,854, followed by Kigali City at RWF 1,244,419, with the lowest value being RWF287,827 in the Eastern Province<sup>6</sup>.

**Table 2.9 Mean per adult equivalent household income share, by province and quintiles (%)**

	Public transfers	Private transfers	Agriculture	Wages	Net business	Rents and imputed rent	No of HHs
<b>All Rwanda</b>	3.2	6.9	45.7	25.3	10.5	8.4	2,253
<b>Provinces</b>							
Kigali City	2.4	10.0	11.8	44.0	21.5	10.4	223
Southern	3.5	6.9	51.4	22.5	6.7	9.0	549
Western	4.4	7.4	44.7	24.2	12.1	7.2	528
Northern	3.8	5.7	49.6	24.5	9.1	7.3	411
Eastern	1.5	6.1	51.9	22.0	9.4	9.1	542
<b>Quintiles</b>							
Q1	4.8	5.7	48.2	29.0	5.2	7.2	381
Q2	3.3	5.8	53.7	22.9	6.6	7.7	415
Q3	3.2	6.2	53.0	20.4	9.4	7.7	448
Q4	2.9	7.0	49.8	20.8	10.7	8.8	490
Q5	2.2	9.2	27.2	32.9	18.4	10.1	519
<b>HH head with disability</b>	4.9	10.2	50.5	17.5	7.0	9.9	233
<b>Sex of HH head</b>							
Female	4.0	9.3	49.8	19.3	7.8	9.7	624
Male	2.9	6.0	44.1	27.6	11.6	7.9	1,629
<b>Elderly (60+) headed HH</b>	4.0	9.5	55.5	15.6	5.1	10.3	408

Source: EICV3. All households.

<sup>6</sup> See Annex C for comparison of income shares between EICV2 and EICV3 and for mean real public transfer values in EICV3.



## 3 The VUP

### 3.1 Outline of the three VUP pillars

The VUP uses three instruments – a public works programme, a cash transfer and a microcredit scheme – to protect vulnerable households and to support them in emerging from poverty.

To date, the VUP has had a two-stage targeting process. First, it has carried out geographical targeting, identifying the poorest areas within each district. Second, it has undertaken poverty targeting, identifying the poorest households within each selected geographical area. Benefits are available to households that pass the poverty criteria in the selected geographical areas and that also meet the eligibility criteria specific to each pillar, such as capacity to work.

- Under the **geographical targeting**, each of Rwanda's 30 districts has enrolled one sector per year into the programme, starting with the sector that the district administration considers to be the poorest. Thus, in mid-2008 the VUP began with 30 sectors; in mid-2009, this increased to 60 sectors; from mid-2010, it covered 90 sectors; and, in mid-2011, it reached 120 sectors out of the 416 in the country.

The district-wise approach has ensured that every district participates in the scheme but it also means that it was not intended to enrol only the poorest sectors nationally into the programme. A sector that is relatively poor in one district may be better off than sectors in another district.

- Under the **poverty targeting**, communities classify all households into six categories ('Ubudehe categories') according to their poverty status. Eligibility for all three components of the VUP is based on this classification. Different categories are eligible for different components of the VUP. Since the assignment of households to Ubudehe categories is determined by communities, there is naturally some variation across geographical locations in the poverty level of the households who are eligible for the programmes.

The different eligibility criteria and the features of each pillar are summarised briefly next.<sup>7</sup>

#### 3.1.1 Public works pillar

The public works pillar, launched in 2008, is the longest-running component of the VUP. It offers households in the bottom two Ubudehe categories the chance to get temporary work on projects to build community assets and develop non-farm infrastructure such as roads and bridges, storage facilities, improved access to drinking water, schools and health facilities. Households should have at least one adult able to do manual work. Until June 2011, there was also a requirement that they should have no more than 0.25 ha of land. Both men and women are encouraged to participate in the scheme. Eligibility for the programme does not guarantee a job: the provision of work is dependent on the budget of the local government and the number of spaces available on the projects that are launched. Wage payments are made every two weeks to people who are employed on the scheme.

#### 3.1.2 Direct support

The VUP direct support programme started in 2009. It gives regular cash transfers to households in the bottom two Ubudehe categories who have no adult able to work and who therefore cannot

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<sup>7</sup> The summary is drawn from VUP (2011) and the Institute of Development Studies (2011).

participate in the public works programme.<sup>8</sup> The support is unconditional, but beneficiaries are expected to carry out socially useful activities such as participating in literacy programmes and attending classes on health and nutrition. This pillar is entitlement-based: any household that meets the criteria is eligible for assistance. There is no cap on the number of beneficiary households. The VUP direct support transfer is paid at the start of every month into a bank account, cooperative or microfinance institution. Its value is pro-rated according to the number of people in the household, up to a maximum of five beneficiaries per household.

### 3.1.3 Financial services

The VUP financial services programme, which began in 2010, is expected eventually to cover a number of activities including financial literacy training. Until now, the only operational instrument is the Ubudehe Credit Scheme, which provides loans at low interest rates, particularly for non-farm income-generating activities. People in households in the bottom three Ubudehe categories are eligible to apply for individual loans; those in higher Ubudehe categories may only apply in a group together with people from the bottom three categories. The maximum permitted loan is RWF 60,000 for an individual, up to RWF 100,000 for a large group. It must be repaid within one year.

## 3.2 Assessment of geographical targeting: small differences in living conditions in VUP and non-VUP sectors

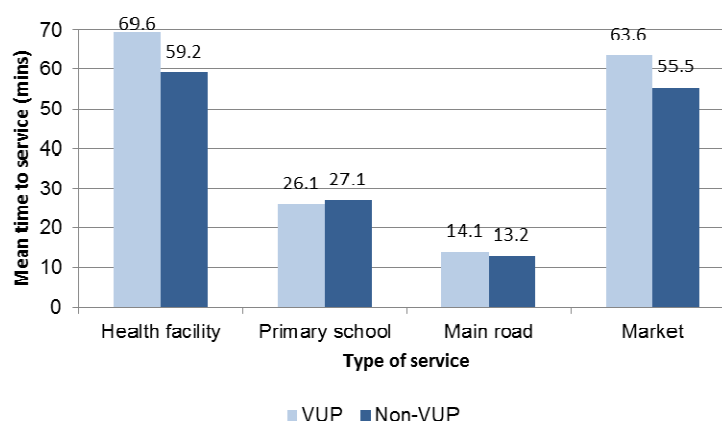
EICV3 fieldwork took place in all 416 sectors of the country, of which 100 were part of the VUP at the time of the survey. This enables a comparison between the living conditions in VUP sectors and those in sectors that were not yet enrolled in the VUP at the time of the EICV3 survey (referred to here as 'non-VUP sectors'). Note, though, that there is no baseline for these indicators, so where differences are identified between VUP and non-VUP sectors it is not possible to say whether the difference existed before the introduction of the scheme, nor to what extent the introduction of the VUP has already closed the gap between the sectors. The VUP sectors cannot be retrospectively identified in the EICV2 survey in order to provide a comparison because there have been changes in administrative boundaries between EICV2 and EICV3 which mean that the areas cannot be identified.

District administrations are required to use five criteria to rank the poverty level in each sector for the geographical targeting: distance to education facilities; distance to health facilities; access to potable water; food security; and the extent to which settlements were scattered or clustered (VUP, 2011).

**Districts are mostly successful in identifying sectors where the distance to some amenities, especially health facilities, is greater** (Figure 3.1). Across the country as a whole, households in VUP sectors are further away from health facilities and markets than those in non-VUP sectors. The average distance to the nearest primary school or main road is very similar for the two groups.

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<sup>8</sup> The Ubudehe system classifies all households in communities into six categories: 1. *Umutindinyakujya* (those in abject poverty), 2. *Umutindi* (the very poor), 3. *Umukene* (the poor), 4. *Umukenewifashije* (the resourceful poor), 5. *Umukungu* (the food rich), and 6. *Umukire* (the money rich). The classification is done by the communities themselves.

**Figure 3.1 Mean time to access services in VUP and non-VUP sectors (minutes)**

Source: EICV3.

**Households' access to improved water, another of the ranking criteria, is broadly similar across both VUP and non-VUP sectors** (Table 3.1). There is no statistically significant difference between the proportion of individuals living in households in VUP sectors with access to improved water compared with non-VUP sectors. The same is true for improved sanitation in the two groups. A significant difference is found in their use of electricity as a main light source, which in VUP sectors is about half the rate of that in non-VUP sectors.

**The difference in type of settlement between VUP and non-VUP sectors is seen mainly in the greater proportion of households living in isolated rural housing** and the smaller proportion living in unplanned urban housing (Table 3.1). However, there is almost no difference at all in the proportion of households living in *imidugudu* or unplanned clustered rural housing.

**Households in VUP sectors are, on average, slightly worse off by some key consumption measures compared with those in non-VUP sectors** (Table 3.1), although this does not form part of the geographical targeting criteria of the programme. The difference is quite modest. Households in VUP sectors are less likely to be in the highest consumption quintile (16.5% of individuals in VUP sectors are in the highest quintile, compared with 20.9% in non-VUP sectors). However, the incidence of being in the four poorer quintiles is very similar; while the richest households are less likely to be in VUP sectors, households in the other four quintiles seem equally likely to be in VUP sectors as non-VUP sectors. Households in VUP sectors are only a little more likely to be below the poverty line (48.1% compared with 44.1%) and the extreme poverty line (26.1% compared with 23.6%).

**Table 3.1 Comparison of individuals' living conditions in VUP and non-VUP sectors**

Characteristic	VUP sector	Non-VUP sector	All
<b>Distribution of individuals by quintile (%)</b>	<b>100</b>	<b>100</b>	<b>100</b>
Q1	21.1	19.7	20
Q2	21.9	19.5	20
Q3	21.0	19.7	20
Q4	19.6	20.1	20
Q5	16.5	20.9	20
<b>Population in poverty (%)<sup>1</sup></b>			
Below extreme poverty line	26.1	23.6	24.1
Below poverty line	48.1	44.1	44.9
Non-poor	51.9	55.9	55.1
<b>Access to utilities (%)</b>			
Electricity as main light source	6.5	11.9	10.8
Access to improved water source	74.6	74.1	74.2
Access to improved sanitation	73.3	74.8	74.5
<b>Type of habitat</b>	<b>100</b>	<b>100</b>	<b>100</b>
<i>Imidugudu</i>	37.1	37.5	37.5
Unplanned clustered rural housing	11.1	11.1	11.1
Isolated rural housing	39.6	36.6	37.2
Agglomeration	5.5	4.6	4.8
Unplanned urban housing	6.0	9.0	8.4
Modern planned area	0.1	0.7	0.6
Other	0.6	0.5	0.5

Source: EICV3. All individuals. Note: (1) Poverty is measured using consumption not income, so there is not an explicit adjustment to take into account the value of any social protection benefit received. If the benefit results in increased consumption it will be taken into consideration.

**Take-up of health and education services among individuals is also broadly similar across VUP and non-VUP sectors.** The true rates are statistically different only for the case of health insurance coverage between VUP and non-VUP sectors. There is no statistically significant difference among other indicators shown<sup>9</sup>(Table 3.2). Households in VUP sectors are less likely to have health insurance than those in non-VUP sectors.

<sup>9</sup>Using the adjusted Wald test to test whether the means, weighted for the household size, are different under the VUP and non-VUP sectors. The significance level is 5%.

**Table 3.2 Comparison of key health and education indicators for individuals in VUP and non-VUP sectors**

Characteristic	VUP sector	Non-VUP sector	All
<b>Health</b>			
Having health insurance (%)	65.9	69.5	68.8
Consultation of medical practitioner if ill in previous two weeks (%)	38.8	39.7	39.5
<b>Education</b>			
Net primary school enrolment (%)	91.5	91.7	91.7
Net secondary school enrolment (%)	19.5	21.3	20.9
Literacy among 15–24-year-olds (%)	82.6	83.9	83.7

Source: EICV3.

In summary, the difference in living conditions between VUP and non-VUP sectors is modest across a range of indicators.

**Since these figures are not a baseline – the VUP had been operating for up to three years in some sectors by the time of EICV3 – it is not possible to ascertain from these data whether the VUP itself has contributed to reducing the differences between the sectors where it has been operating and those where it does not operate.** For example, lack of access to improved water is a criterion for geographical targeting of sectors, but the VUP public works pillar itself promotes access to improved water. So, the fact that access to water is similar in VUP and non-VUP sectors could be due either to poor targeting or to successful targeting of sectors suffering this deprivation followed by successful resolution of the problem through the programme.

### 3.3 Assessment of poverty targeting: is the VUP reaching the most vulnerable households in the community?

**Just under one in every five households (18.5%) in VUP sectors had participated in the programme in the 12 months before the survey.** Of these, most had taken part in the public works; only a very small proportion could be identified as having received direct support.<sup>10</sup>

**The figures suggest that the VUP is, by some consumption measures, reasonably effective in identifying the poorest households within the targeted sectors.** About half of all individuals in participant households are in the lowest two consumption quintiles. However, about one-fifth are in the fourth quintile, while much fewer are in the highest quintile. As with the geographical targeting, because these figures are not a baseline it is not possible to ascertain from these data whether the VUP itself has contributed to poverty reduction in the areas in which it has been operating.

<sup>10</sup> Households were often unsure as to whether they received VUP direct support. For this analysis, households were counted as having received it if they both reported having ever being enrolled and stated that they had received a sum of money from the programme during the previous 12 months. Participation in the VUP loan scheme was not taken into consideration in the analysis in this sub-section since it is not restricted to households in the lowest Ubudehe categories.

**Controlling for participation in the VUP within sectors, the data imply that participating households are markedly poorer in consumption terms than the non-participants** (Table 3.3 and Figure 3.2). Over half of all individuals living in households that have participated in the VUP in the last 12 months are in the lowest two consumption quintiles; very few – just 6% – are in the highest quintile. Some 57% of VUP participants are below the poverty line, compared with 46% of non-participants in the same sectors. 30% are in extreme poverty. Almost no households that participate in the VUP use electricity for lighting (1.1%). The difference in access to improved water and sanitation is, however, lower but less pronounced between participating and non-participating households in VUP sectors.

**Table 3.3 Comparison of living conditions of VUP-participating and non-participating households within VUP sectors**

Characteristic	VUP participant	Non-participant	All in VUP sectors
<b>Distribution of individuals by quintile (%)</b>	<b>100</b>	<b>100</b>	<b>100</b>
Q1	25.4	20.1	21.1
Q2	26.3	20.9	21.9
Q3	22.5	20.7	21.0
Q4	19.7	19.5	19.6
Q5	6.1	18.8	16.5
<b>Population in poverty (%)</b>			
Below extreme poverty line	30.2	25.1	26.1
Below poverty line	57.0	46.0	48.1
Non-poor	43.0	54.0	51.9
<b>Access to utilities (%)</b>			
Electricity as main light source	1.1	7.8	6.5
Access to improved water source	68.9	75.9	74.6
Access to improved sanitation	69.6	74.1	73.3

Source: EICV3. All households.

**Public transfers, which include VUP direct support, represent a higher share of income among VUP-participating households.** The difference is most pronounced in the second, third, and fourth consumption quintiles. **VUP public works also generate a significant share of total household income, but this is most visible in the lowest consumption quintile.**

Public transfers comprise a share of 4% of the total income of the VUP-participating households, compared to 2.9% among non-participating ones. This share is higher in all provinces except for the Western Province. The share is also higher for all except for the highest quintile and is about 1% in the second, third, and fourth quintiles (Table 3.4).

VUP public works, counted as a part of wage employment,<sup>11</sup> represent a share of 3.1% of income among the participant households (Table 3.4). This is highest in Kigali at 5.8% and lowest in the Eastern Province at 1%. The poorest quintile is the most dependent on VUP public works income as it represents about 6% of the total household income.

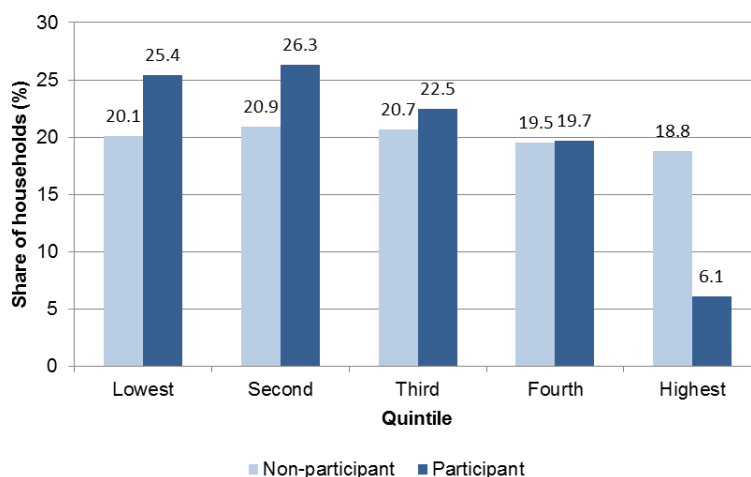
<sup>11</sup> VUP public works is a sub-component of the non-farm wage employment component in the income calculation. VUP direct support is a sub-component of the public transfers component of income. For more information on income components, see the EICV3 thematic report on income.



**Table 3.4 Share of total income of VUP-participating households coming from public transfers and VUP public works income (%)**

Characteristic	VUP participant		Non-participant
	Public transfers	VUP public works	Public transfers
All Rwanda	4.01	3.05	2.85
<b>Provinces</b>			
Kigali City	3.05	5.75	2.00
Southern	5.32	3.34	3.15
Western	3.06	2.54	3.95
Northern	4.69	4.98	3.39
Eastern	3.17	0.99	1.41
<b>Quintiles</b>			
Q1	4.55	5.97	4.38
Q2	4.71	2.16	2.86
Q3	3.73	1.94	2.87
Q4	3.60	2.31	2.46
Q5	1.66	1.60	1.82

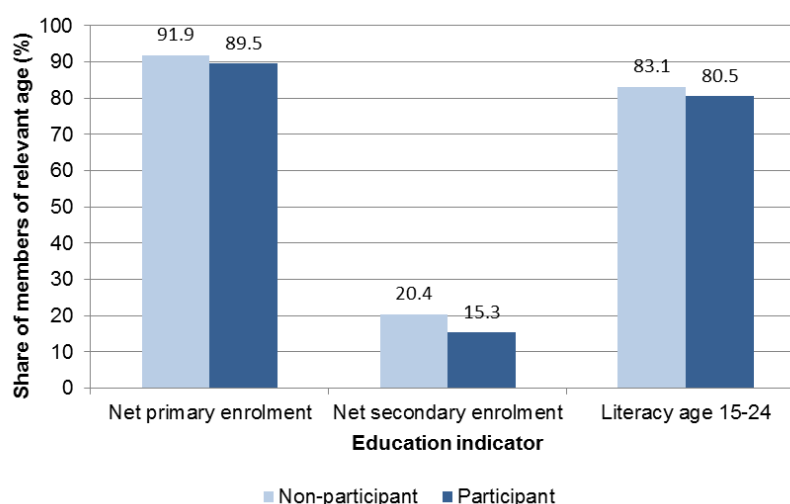
Source: EICV3. All households (VUP-participating households' unweighted sample size:597).

**Figure 3.2 VUP-participating and non-participating households in VUP sectors, by quintile**

Source: EICV3.

**Indicators of educational achievement are slightly lower among participant households than non-participants in VUP sectors** (Figure 3.3 and Table 3.5). The difference between the two groups for net primary enrolment and literacy is insignificant. However, net secondary enrolment is a full five percentage points lower, at 15.3% for households participating in VUP compared with 20.4% among non-participating households in the same sectors.

**Figure 3.3 Education indicators among individuals living in VUP-participating and non-participating households in VUP sectors**



Source: EICV3.

**Key health indicators in the two groups, however, are very similar** (Table 3.5). Individuals living in VUP-participating households are statistically as likely as non-participants to consult a medical practitioner when ill. They have a higher rate of coverage by mutual health insurance. This may be because health insurance premiums for households in the lowest two Ubudehe categories, who are also targeted by the VUP, are lower than for other households. Since the EICV3 survey was carried out, the association between being a VUP participant and having health insurance may even have increased since households in the lowest two Ubudehe categories now have their premiums paid by the government.

**Table 3.5 Health and education indicators among individuals in VUP-participating and non-participating households in VUP sectors**

Characteristic	VUP participant	Non-participant	All in VUP sectors
<b>Health</b>			
Access to health insurance (%)	68.8	65.3	65.9
Consultation of medical practitioner if ill in previous two weeks (%)	38.1	39.0	38.8
<b>Education</b>			
Net primary school enrolment (%)	89.5	91.9	91.5
Net secondary school enrolment (%)	15.3	20.4	19.5
Literacy among 15–24-year-olds (%)	80.5	83.1	82.6

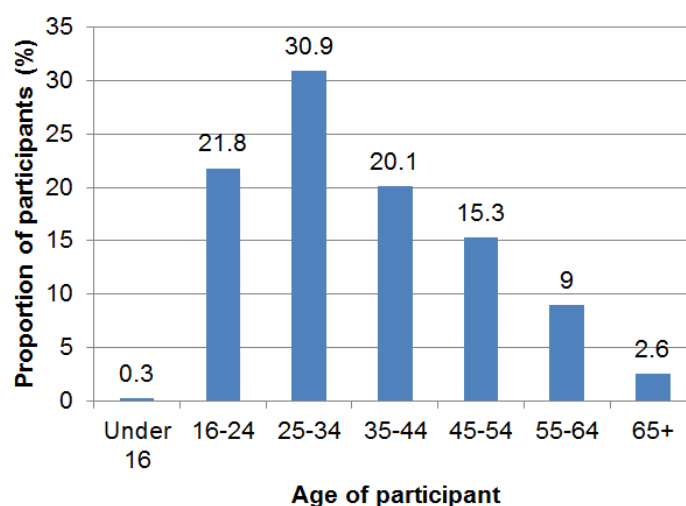
Source: EICV3. All individuals in VUP sectors

### 3.4 VUP public works

#### 3.4.1 Characteristics of public works participants

About 7% of all working-age adults (older than 16) in VUP sectors had participated in the public works programme in the 12 months preceding the survey. This age group makes up by far the greatest proportion of participants: just 3% of participants are under 16 or aged 65 and over (Figure 3.4). More than half of participants are in the age range 16–34.

**Figure 3.4 Age of people who have taken part in VUP public works programme in the last 12 months**



Source: EICV3.

The VUP is succeeding in reaching women as well as men, as it intends to do: 47% of participants are women (Table 3.6). This confirms the findings of the VUP's annual reports that gender parity among registered participants has largely been achieved (Institute of Development Studies, 2011). The survey team note that MINALOC is particularly interested in the characteristics of female participants who live in households that include a child under the age of five. However, these form only a minority of female participants so the number is too small to provide disaggregated statistics on that group.

Just under 5% of participants report having a disability, which is the same proportion as in the population as a whole (see section 2.5 above).

**Table 3.6 Sex and disability status of people who have taken part in VUP public works programme in the last 12 months**

Status	%
<b>Sex</b>	
Male	52.6
Female	47.4
<b>Disability</b>	
Without a disability	95.3
With a disability	4.7
<b>Total</b>	<b>100</b>

Source: EICV3. Individuals engaged in VUP public works (n = 2,599).

**Only one-quarter (26%) of all individuals who had participated in the public works programme in the preceding year were still active in the programme at the time of the survey.** Of the three-quarters that were no longer active, only about one in every 10 had ceased to be eligible or had found work. More than two-thirds (69%) said that they were still eligible for the programme but work was no longer available. The fact that registered participants are available for work but cannot get it corroborates the findings of the second annual review of the VUP which observes that,

VUP public works is under-delivering in terms of income support to extremely poor Rwandan households—not only by failing to generate employment for all eligible households, but also by failing to provide employment for a period of six months in each project cycle, as specified in the VUP Public Works Manual (Institute of Development Studies, 2011, p.6).

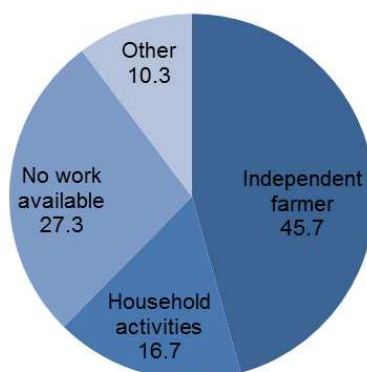
**The mean time that participants had been actively involved on any single project, among those that have completed their participation, is 4.4 months.** In 35% of cases the individual had been involved in a project for less than two months (Table 3.7). This, too, confirms the finding of the VUP Annual Report quoted above. There is a slightly higher proportion of females to males actively involved for more than two months, with the mean time of participation of 4.5 months compared to the mean of 4.3 for males. Poverty status does not seem to affect the length of participation, with mean times between persons falling below the poverty level and the non-poor not significantly different.

**Table 3.7 Distribution of active time on any single VUP public works programme for persons who completed the participation (%)**

Length of active time	%	% female per length of active time (l.a.t)	% below poverty line per l.a.t.
Less than 1 month	2.7	<i>Toofew obs.</i>	<i>Toofew obs.</i>
1–2 months	33.9	39.6	54.6
3–4 months	27.3	54.9	48.4
5–6 months	19.4	48.9	50.0
7–12 months	12.3	51.9	46.2
Over 1 year	4.3	<i>Toofew obs.</i>	<i>Toofew obs.</i>
<b>Total</b>	<b>100</b>		

Source: EICV3. (n = 443)

**Some 43% of participants had not been in paid employment before starting on the public works scheme.** Almost half of these had previously been independent farmers; about one in six has been engaged in household duties (Figure 3.5). A quarter had not previously been able to find any work. Of the 57% of participants who had been employed prior to joining VUP, about half had worked in agricultural and animal husbandry and another third in field crop and vegetable farm cultivation, both of which are seasonal. Along with other types, seasonal jobs account for about 90% of the paid employment prior to joining the VUP. Given this information, one possible explanation may be that workers in seasonal jobs use the VUP to supplement their employment off-season, which may also explain the short duration of active time on public works programmes (Table 3.7).

**Figure 3.5 Reasons for not working before joining the VUP public works scheme (% of participants who did not work)**

Source: EICV3. Note: 'Other' includes too young/studying/too old/ill.

About half of activities undertaken for public works programmes relate to land use: land reclamation and clearing (such as building terraces) and agricultural food production (Table 3.8). Much of the remainder is for support to public services, investment and economic promotion, and social and cultural services relating to e.g. schools and hospitals.

**Table 3.8 Industry of VUP public works activities undertaken in the last 12 months (%)**

Industry	%
Land reclamation/clearing	37.7
Public services	19.1
Investment/economic promotion	15.5
Social/cultural services	9.1
Agricultural food production	12.6
Construction of roads/bridges	2.7
Public administration/finance	2.1
Other	1.2
<b>Total</b>	<b>100</b>

Source: EICV3. Individuals engaged in public works (n = 585)

**3.4.2 Characteristics of households of public works participants**

The composition of households containing a participant in the public works programme is fairly typical of all households nationally (Table 3.9). They are slightly more likely to include infants, young people and working-age adults, and less likely to include the elderly. In all cases, the difference compared with the national average is less than five percentage points.

**Table 3.9 Characteristics of households of people who have taken part in the VUP public works programme in the last 12 months (%)**

Characteristic	VUP HHs <sup>1</sup>	All HHs <sup>2</sup>
<b>Proportion of HHs containing person of age... (%)</b>		
0–4	56.2	53.7
5–20	80.0	76.7
21–59	96.6	92.8
60+	16.4	19.3
<b>Proportion of HHs containing a member with a disability (%)</b>	19.4	18.4
<b>Sex of HHhead</b>		
Male	72.1	77.6
Female	27.9	22.4
<b>Age of HHhead</b>		
Under 21	0.6	0.4
21–59	83.7	84.1
60+	15.7	15.5
<b>Disability status of HHhead</b>		
Without a disability	92.5	90.8
With a disability	7.5	9.2

Source: EICV3. Note: (1) n = 543. (2) Figures for all households are taken from Table 2.3 and Table 2.1 above, to provide a comparison.

Exactly the same pattern is found when looking only at the composition of *extremely poor* households in the programme: again, participating extremely poor households are less likely to include the elderly but more likely to include the other age categories, although with a difference of less than five percentage points compared with the national average (not shown in table).

**The characteristics of the household head differ mainly in terms of gender:** some 28% of households containing a VUP public works participant are headed by a female, compared with 22% in the country as a whole.

### 3.5 VUP direct support

All public transfers account for 3.2% of total income in Rwanda (Table 2.9). Public transfers represent the highest share of income of the bottom consumption quintile, at 4.8%, and the lowest share in the top quintile, at 2.2%. The mean value of these transfers is RWF7,302 in 2011 prices, compared to the mean total income of RWF289,338.

**Respondents to the EICV3 survey were very unclear about the meaning of 'VUP direct support'.** Less than 1% of all households – or 4% of those in VUP sectors – reported ever having been enrolled under this pillar of the VUP. Of these, one-third said they had received no money at all under the support in the 12 months prior to the survey, although many thought they were still in the scheme. For the remainder, the mean amount received was RWF 68,184.

However, amongst the 96% of households in VUP sectors that said they had never been enrolled, a further 2% reported a value for the sum of money they had received through the VUP direct support.

It seems unlikely, or even impossible, that households are receiving money despite not being enrolled in the programme. It also seems unlikely that numerous households that are still enrolled in VUP direct support have not been paid for 12 months. This indicates rather that households may be unaware of the difference between the three VUP pillars, or between the VUP and other programmes of support such as the FARG or social security payments, or are unaware of the annual reassessment of households' Ubudehe status. For this reason, the analysis in section 4.1 examines households' receipt of *any* public benefit, whether VUP or other.

The uncertainty about the meaning of 'VUP direct support' may suggest both the need for clarification of the term in future surveys and also potentially consideration of further communication about the transfer by those working in the social protection sector.

### 3.6 VUP financial services

**Respondents were unclear about the sources of loans that they received, and therefore whether they received a loan under the VUP financial services pillar.** While 161 households in the survey (about 1% of the sample) described a loan that they had received in the last 12 months as a 'VUP loan', only 20 of those households reported elsewhere in the survey that they had ever received an 'Ubudehe Credit Scheme' loan. Meanwhile, almost 1,000 households that do not even live in a sector where the VUP is operating reported that they *did* receive such a loan.

No commentary can therefore be made about the nature of the VUP financial services loans, other than to indicate that the distinction between the VUP and other sources of loans such as informal lenders and tontines is not widely understood.



## 4 Other social protection programmes

### 4.1 Public benefits

**Most people report having received at least one type of public benefit in the preceding 12 months** but by far the most common benefit is in-kind support from the government, such as bed-nets. If this government in-kind support is excluded, the proportion of households that have received some other kind of benefit stands at 29.3% (Table 4.1). The most common type of benefit reported, other than in-kind support, is an educational scholarship (8.9% of households); 1.5% of households reported having received support from MINALOC's FARG programme.<sup>12</sup>

**Table 4.1 Households reporting receipt of a public benefit in previous 12 months<sup>1</sup>**

	Number of types of benefits received	HHs receiving any benefit (%)	HHs receiving benefit excluding government in-kind support (%)	Mean number of benefits (excluding HHs that have not received any)
<b>All HHs</b>	1 only	63.0	25.1	1.32
	2 or more	24.6	4.2	
<b>Extremely poor HHs</b>	1 only	61.1	28.6	1.35
	2 or more	27.9	3.9	

Source: EICV3. Note: (1) 'Public benefit' includes government in-kind donations (bed-nets, bicycles etc.), educational scholarships, food relief and cash grants, including social security benefits, the VUP direct support and FARG. It excludes the donation of animals, which is covered in section 4.2 below.

**Extremely poor households are on average more likely to receive public benefits than other households.** Among extremely poor households, 89% report having received some type of public benefit in the 12 months preceding the interview. This figure is 87.6% for the national average. The case remains the same when we exclude the government in-kind support: extremely poor households are more likely to receive any such benefit, at 32.5%, compared to the national average of 29.3%. Households that have received a benefit receive on average 1.32 items in a year (Table 4.1).

<sup>12</sup> The full breakdown of types of benefit received is not reported owing to the uncertainty of the data, as described in the text in relation to the VUP direct support.

**Table 4.2 Characteristics of households receiving any public benefits in the last 12 months (%)**

Characteristic	HHs receiving any benefits <sup>1</sup>	All HHs
<b>Proportion of HHs containing at least one person of age... (%)</b>		
0–4	55.2	53.7
5–20	76.8	76.7
21–59	93.0	92.8
60+	18.6	19.3
<b>Proportion of HHs containing a member with a disability (%)</b>	19.1	18.4
<b>Sex of HHhead</b>		
Male	73.0	77.6
Female	27.0	22.4
<b>Age of HHhead</b>		
Under 21	0.9	0.4
21–59	81.6	84.1
60+	17.6	15.5
<b>Disability status of HHhead</b>		
Without a disability	88.9	90.8
With a disability	11.1	9.2

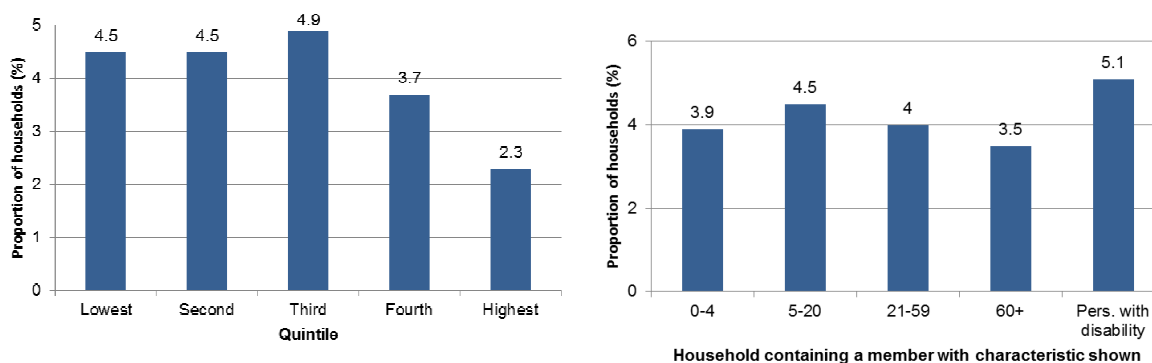
Source: EICV3. Note: (1) n = 7,343 households. (2) Figures for all households are taken from Table 2.1 and Table 2.3 above, to provide a comparison.

**Among the households receiving some type of a public benefit, the household head is more likely to belong to one of the vulnerable groups.** There is a higher proportion of female household heads compared to the national average. Similarly, for household heads under 21 and over 60 years of age a higher percentage is recorded. A slightly higher proportion of household heads with a disability exists as well. The age distribution of household members is very similar for public benefits receiver and non-receiver households (Table 4.2).

## 4.2 Girinka One Cow policy and other schemes providing animals

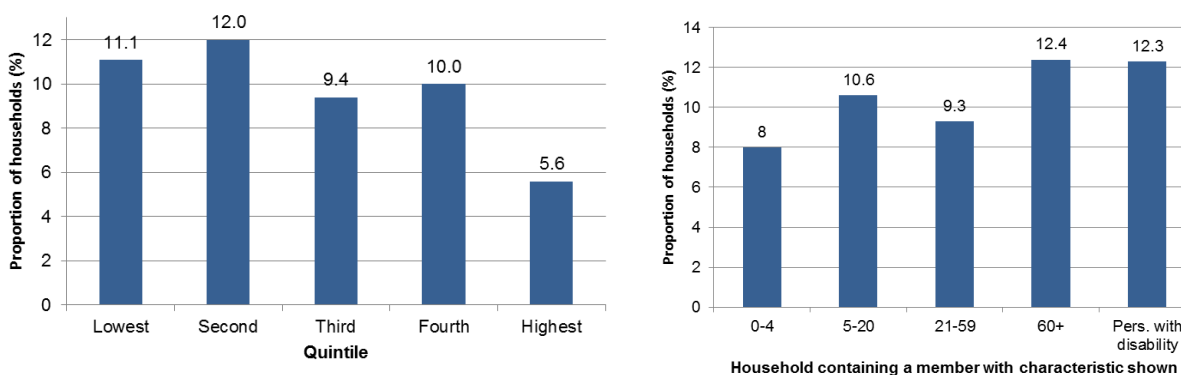
The Girinka 'One Cow per Poor Family' policy, approved by the government in 2006, aims to enable every poor household to own a dairy cow, both to improve household nutrition and to improve soil fertility through use of the manure.

**One in every 25 households (3.9%) said that they had received a cow under this programme.** Not all households keep livestock: this figure represents 5.7% of all households that keep animals. Households in the bottom three quintiles are more likely to have received a cow than those in the highest two quintiles (Figure 4.1). So, the programme is reaching more poor households than wealthy households, but coverage of poor households is very low at present. Households that include a member with a disability are also more likely to have received a cow, while those that include a member aged 60 or over are less likely to have received one. Of households that had ever received a cow, almost one in five no longer has it.

**Figure 4.1 Households receiving cow under Girinka policy (%)**

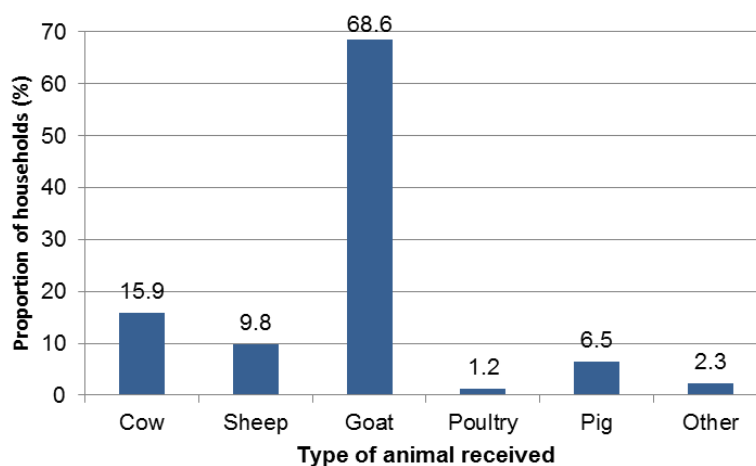
Source: EICV3.

Other schemes also exist to provide households with livestock. Some are run independently by NGOs and others are government programmes delivered through NGOs. Many more households, at 9.4%, have received livestock from these other sources. Again, households in the highest quintile are less likely to have received an animal than those from other quintiles, but the coverage of households in the lowest quintile is not extensive (Figure 4.2).

**Figure 4.2 Households receiving animals from other sources, e.g. NGOs (%)**

Source: EICV3.

**By far the most common type of animal received through programmes other than Girinka is a goat:** more than two-thirds of all households who reported receiving at least one type of animal from these other programmes had received one (Figure 4.1).

**Figure 4.3 Type of animal received through schemes other than Girinka (% of households receiving at least one animal)**

Source: EICV3. Note: Values add up to more than 100% because some households have received more than one type of animal.

The distribution of recipient households across quintiles, whether for the Girinka programme or for other similar programmes, is between 20% and 24% for the lowest four quintiles, while the highest quintile takes a substantially lower share (Table 4.3). More than half of recipient households in both cases are non-poor; more than nine out of 10 cases live in rural communities

**Table 4.3 Distribution of households receiving animals, by poverty status (%)**

Characteristic		Recipients of Girinka cow (%)	Recipients of animals under other programmes (%)
<b>Quintile</b>			
Q1		19.6	19.9
Q2		21.1	23.5
Q3		24.9	19.9
Q4		20.8	23.0
Q5		13.7	13.7
<b>Poverty status</b>	<b>% of total population</b>		
Below extreme poverty line	20.6	24.6	24.6
Below poverty line	40.2	46.8	48.9
Non-poor	59.8	53.2	51.1
<b>Locality of HH</b>			
Urban		5.9	7.6
Rural		94.1	92.4
<b>Total</b>		<b>100</b>	<b>100</b>

Source: EICV3. All households receiving animals.

The two types of programme, Girinka and non-Girinka, are largely reaching different households. Only 0.5% of households have received an animal from both sources and only 0.4% has ever received more than one type of animal from a non-Girinka scheme.

### 4.3 Health insurance

**Just over two-thirds of the population – 68.9% – is covered by health insurance** (Table 4.4). The rate of coverage ranges from 52.9% in the bottom quintile to 86% in the highest quintile. More than half of individuals who are below the extreme poverty line are insured. This constitutes a very large increase in coverage since the EICV2 survey, when 43% of the population was covered by health insurance.

**Table 4.4 Characteristics of individuals with and without health insurance**

Characteristic	Proportion with health insurance (%)	Distribution of population with and without health insurance (%)		
		Without	With	All
<b>Quintile</b>				
Q1	52.9	30.3	15.4	20.0
Q2	61.5	24.8	17.8	20.0
Q3	69.4	19.7	20.1	20.0
Q4	74.7	16.3	21.7	20.0
Q5	86.0	9.0	25.0	20.0
<b>All</b>	<b>68.8</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: EICV3.All individuals.

**Table 4.5 Characteristics of households with and without health insurance**

<b>Poverty status</b>				
Below extreme poverty line	54.3	35.4	19.0	24.1
Below poverty line <sup>1</sup>	62.8	60.2	38.0	44.9
Non-poor	77.5	39.8	62.0	55.1
<b>All</b>	<b>68.8</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>Usual employment status of HHhead</b>				
Employed (of which...)	69.0	94.2	95.3	95.0
<i>Wage farm</i>	51.6	13.2	6.4	8.5
<i>Wage non-farm</i>	75.4	14.4	20	18.2
<i>Small-scale farmer</i>	68.4	56.2	55.2	55.5
<i>Independent non-farm</i>	74.8	9.7	13	12
<i>Active – other</i>	66.6	0.9	0.8	0.8
Unemployed	57.8	0.2	0.1	0.1
Inactive – student	83.8	0.1	0.3	0.2
Inactive – other	63.3	5.5	4.3	4.7
<b>Total</b>	<b>68.8</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source: EICV3. Note: (1) 'Below poverty line' includes those 'below extreme poverty line'.

**Individuals living in households headed by a person with a non-farm job are more likely to be covered by health insurance than those headed by a farm worker:** coverage is about 75% for households headed by a non-farm worker, 68% for households headed by small-scale independent farmers and 52% for households headed by people who work as wage labourers on farms owned by others.<sup>13</sup>

## 4.4 Employment-based social security

**Coverage of the population by formal employment-based social security is very low.** This reflects the fact that few people are in formal salaried employment. Only 3–4% of people aged 16 and above are covered by medical insurance through their employer and the same proportion have an entitlement to a pension and paid leave.

**The people who receive these benefits are overwhelmingly in the highest consumption quintile:** around 95% are non-poor (Table 4.6). About one-third of beneficiaries live in Kigali City, although this accounts for only about 10% of the population of that age group.

**Table 4.6 Distribution of people aged 16 and over covered by formal social security (%)**

Characteristic	Medical care	Pension	Paid leave
<b>Quintile</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Q1	2.7	1.6	1.6
Q2	2.2	2.3	2.8
Q3	4.6	5.3	5.1
Q4	12.4	11.8	11.2
Q5	78.1	79.0	79.4
<b>Poverty status</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Below extreme poverty line	3.1	2.2	2.2
Below poverty line	2.6	2.6	3.1
Non-poor	94.3	95.2	94.7
<b>Province</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Kigali City	31.8	34.3	40.9
Southern Province	15.3	14.1	13.5
Western Province	19.9	19.7	16
Northern Province	15.5	17.1	15.6
Eastern Province	17.5	14.8	14.1
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Note: Table shows the distribution of those individuals who are covered by the relevant benefit against the characteristics in the left-hand column.

<sup>13</sup> Households headed by people who have been mostly unemployed for the last year also have relatively low coverage rates, at 57.8%. However, it should be remembered that this represents a tiny fraction of the population since only 0.1% of people live in that type of household.

## References

Institute of Development Studies (2011), '2nd Annual Review of DFID Support to the Vision 2020 Umurenge Programme (VUP), Rwanda', DFID.

McKay, A. and Perge, E. (2012), 'The Evolution of Poverty in Rwanda from 2000 to 2011: Results from the EICV household surveys'.

NISR (2007), 'EICV Poverty Analysis for Rwanda's Economic Development and Poverty Reduction Strategy'.

VUP (2011), 'Vision 2020 Umurenge Programme, Rwanda. Annual report 2009/10.'

## Annex A District disaggregation tables for selected indicators

Note that no additional information is available in this annex on differences at the sector level, such as between VUP and non-VUP sectors within individual districts. This is because the survey is, for the first time, representative of the district but it is not representative at sector level.

**Table A.1 Poverty incidence, by district (%)**

District	Below extreme poverty line	Below poverty line	Non-poor	Total
<b>All Rwanda</b>	<b>24.1</b>	<b>44.9</b>	<b>55.1</b>	<b>100</b>
Nyarugenge	3.6	10.1	89.9	100
Gasabo	13.2	25.9	74	100
Kicukiro	2.8	8.2	91.7	100
Nyanza	28	49.7	50.2	100
Gisagara	32.1	59.4	40.6	100
Nyaruguru	35.4	61.6	38.4	100
Huye	25.2	46.7	53.4	100
Nyamagabe	45.2	73.4	26.7	100
Ruhango	32.2	60.4	39.6	100
Muhanga	26.2	53.6	46.4	100
Kamonyi	23.9	46.7	53.3	100
Karongi	39.8	61.7	38.3	100
Rutsiro	26.1	53	47	100
Rubavu	19	35.8	64.2	100
Nyabihu	11.9	28.5	71.4	100
Ngororero	29.5	51.8	48.1	100
Rusizi	24.5	45.1	55	100
Nyamasheke	40.6	63.4	36.6	100
Rulindo	19.7	42.9	57.1	100
Gakenke	30.9	56.6	43.4	100
Musanze	5.9	20	79.9	100
Burera	23.4	45.2	54.8	100
Gicumbi	33.9	49.3	50.7	100
Rwamagana	12.4	30.4	69.6	100
Nyagatare	19.1	37.8	62.2	100
Gatsibo	18.8	43.2	56.9	100
Kayonza	19.2	42.7	57.4	100
Kirehe	25.6	47.8	52.1	100
Ngoma	22.3	47.6	52.4	100
Bugesera	28.3	48.4	51.6	100

Source: EICV3.



**Table A.2 Proportion of households receiving animals, by district (%)**

District	Recipients of Girinka cow (%)	Recipients of animals under other programmes (%)
<b>All Rwanda</b>	<b>3.9</b>	<b>9.4</b>
Nyarugenge	1.5	1.0
Gasabo	0.8	6.6
Kicukiro	0.6	2.1
Nyanza	1.6	6.3
Gisagara	1.9	22.4
Nyaruguru	7.1	8.2
Huye	2.9	12.6
Nyamagabe	4.5	8.3
Ruhango	1.2	7.4
Muhanga	4.7	8.5
Kamonyi	3.1	6.4
Karongi	2.3	11.0
Rutsiro	3.0	13.2
Rubavu	2.2	4.8
Nyabihu	2.3	4.2
Ngororero	3.4	14
Rusizi	3.1	8.5
Nyamasheke	0.7	11.5
Rulindo	3.7	18.4
Gakenke	2.2	9.2
Musanze	1.1	3.9
Burera	4.8	17.2
Gicumbi	6.9	13.5
Rwamagana	7.4	6.9
Nyagatare	7.6	3.3
Gatsibo	11.1	9.1
Kayonza	2.1	6.1
Kirehe	4.6	11.3
Ngoma	3.1	6.6
Bugesera	11.6	17.8

Source: EICV3.

**Table A.3 Coverage of individuals with government health insurance, by district (%)**

District	Coverage with health insurance (%)
<b>All Rwanda</b>	<b>68.8</b>
Nyarugenge	75.4
Gasabo	70.5
Kicukiro	74.6
Nyanza	42.1
Gisagara	49.9
Nyaruguru	54.2
Huye	58.8
Nyamagabe	40.9
Ruhango	55.5
Muhanga	70.0
Kamonyi	75.4
Karongi	75.6
Rutsiro	72.5
Rubavu	55.9
Nyabihu	65.7
Ngororero	65.8
Rusizi	79.6
Nyamasheke	83.5
Rulindo	67.0
Gakenke	79.8
Musanze	76.1
Burera	78.1
Gicumbi	82.8
Rwamagana	70.0
Nyagatare	75.8
Gatsibo	58.4
Kayonza	72.8
Kirehe	78.1
Ngoma	74.7
Bugesera	67.7

Source: EICV3.

**Table A.4 People aged 16 and over covered by formal employment-based social security, by district (%)**

District	Medical care	Pension	Paid leave
<b>All Rwanda</b>	<b>3.4</b>	<b>3.4</b>	<b>4.3</b>
Nyarugenge	9.6	10.1	13.7
Gasabo	8.8	8.9	11.4
Kicukiro	12.4	13.8	25.7
Nyanza	2	1.6	2.7
Gisagara	0.9	1.1	1.2
Nyaruguru	1.9	1.9	2.2
Huye	3.8	3.8	4.9
Nyamagabe	2	2.3	2.6
Ruhango	1.6	1	1.2
Muhanga	2.5	1.7	2.2
Kamonyi	3	2.6	2.5
Karongi	2.2	3	1.9
Rutsiro	2.2	2.4	2.8
Rubavu	4.3	3.8	4.3
Nyabihu	3.1	2.8	3.1
Ngororero	2.6	2.2	2.7
Rusizi	2.5	2.5	2.6
Nyamasheke	3.2	2.9	2.9
Rulindo	2.6	3.4	2.7
Gakenke	2.5	2.6	2.8
Musanze	3.6	3.4	5.4
Burera	2.5	2.9	2.8
Gicumbi	3	3.3	3.8
Rwamagana	2.7	2.9	4.1
Nyagatare	2.4	1.8	2.2
Gatsibo	3	2.1	2.7
Kayonza	2.1	1.9	2.2
Kirehe	2.3	1.2	1.4
Ngoma	2.2	2.3	2.8
Bugesera	2.9	2.8	2.7

Source: EICV3.

## Annex B Unweighted sample sizes for key indicators

The following tables display the unweighted sample sizes of individuals or households for the respective tables and figures used in this report. The results in the report use weighted samples. Notes under the tables relate the samples to the relevant tables in the text.

**Table B.1 Potentially vulnerable household sample sizes**

	Unweighted sample size (individuals)
<b>Gender</b>	
Male-headed	52,992
Female-headed	15,406
<b>Age of HHhead</b>	
Under 21	282
21–59	57,257
60+	10,859
<b>Disability status of HHhead</b>	
Without a disability	62,083
With a disability	6,315

Source: EICV3. Table 2.3 is based on these samples.

**Table B.2 Individuals under 21 and orphan status sample sizes**

Orphan status	Unweighted sample size (individuals)
Non-orphan	31,481
Single orphan	5,708
Double orphan	1,186
All under 21	38,375

Source: EICV3. Table 2.5 is based on these samples.

**Table B.3 Household asset ownership and access to utilities and services sample sizes**

		Unweighted sample size (HHs)
<b>Asset ownership</b>		
	Urban	2,149
	Rural	12,159
<b>Livestock and land ownership</b>		
HH owns farm land	Urban	2,149
	Rural	12,159
Livestock/poultry	Urban	1,475
	Rural	11,901
<b>Access to utilities</b>		
	Urban	2,149
	Rural	12,159
<b>Access to services</b>		
Time to market	Urban	2,082
	Rural	12,012
Time to main road	Urban	2,139
	Rural	11,910
Time to health centre	Urban	1,989
	Rural	11,879
Time to primary school	Urban	1,109
	Rural	7,999

Source: EICV3. Note: Table 2.7 and Table 2.8 are based on the above samples.

**Table B.4 All individuals by poverty and type of habitat sample sizes**

Characteristic	Unweighted sample size (individuals)
<b>All individuals defined by sectors</b>	<b>68,401</b>
VUP sector	14,760
Non-VUP sector	53,638
<b>Population in poverty</b>	<b>67,415</b>
Below extreme poverty line	16,321
Below poverty line	30,530
Non-poor	36,885
<b>Type of habitat</b>	<b>68,398</b>
<i>Imidugudu</i>	25,785
Unplanned clustered rural housing	7,745
Isolated rural housing	25,058
Agglomeration	3,386
Unplanned urban housing	5,506
Modern planned area	579
Other	339

Source: EICV3. Note: the sample sizes of all individuals defined by sector, poverty, and type of habitat differ due to missing or unspecified values for some individuals. Table 3.1 is based on the samples presented in this table.

**Table B.5 Individuals in VUP sectors sample sizes**

Characteristic	Unweighted sample size (individuals)
<b>Sex</b>	
Male	7,724
Female	7,036
<b>Disability</b>	
Without a disability	14,040
With a disability	720
<b>Health</b>	14,760
<b>Education</b>	
Net primary school enrolment	11,538
Net secondary school enrolment	9,757
Literacy among 15–24-year-olds	33,031

Source: EICV3. Table 3.5 and Table 3.6 are based on these samples.

**Table B.6 Sample sizes of active time on any single VUP public works programme for persons who completed the participation**

<b>Length of active time</b>	<b>Unweighted sample (individuals)</b>
Less than 1 month	11
1–2 months	150
3–4 months	123
5–6 months	88
7–12 months	52
Over 1 year	19
<b>Total</b>	<b>443</b>

Source: EICV3. Table 3.7 uses this sample.

## Annex C Public transfers and income composition

**Table C.1 Income shares by province and quintile (%)**

		Public transfers	Private transfers	Agriculture	Wage	Business	Rents	No. of HHs (000s)
<b>All Rwanda</b>	EICV3	3.2	6.9	45.7	25.3	10.5	8.4	2,253
	EICV2	0.4	8.8	52.2	9.7	3.7	25.2	1,892
<b>Province</b>								
Kigali City	EICV3	2.4	10.0	11.8	44.0	21.5	10.4	223
	EICV2	1.2	9.5	23.0	39.3	10.4	16.7	177
Southern Province	EICV3	3.5	6.9	51.4	22.5	6.7	9.0	549
	EICV2	0.3	5.8	71.1	6.5	2.9	13.4	499
Western Province	EICV3	4.4	7.4	44.7	24.2	12.1	7.2	528
	EICV2	0.3	9.7	57.0	6.7	3.8	22.4	448
Northern Province	EICV3	3.8	5.7	49.6	24.5	9.1	7.3	411
	EICV2	0.2	7.2	69.6	6.1	1.8	15.2	347
Eastern Province	EICV3	1.5	6.1	51.9	22.0	9.4	9.1	542
	EICV2	0.3	12.4	22.8	7.4	3.3	53.8	421
<b>Quintile</b>								
Q1	EICV3	4.8	5.7	48.2	29.0	5.2	7.2	381
	EICV2	0.1	7.4	67.6	3.6	1.1	20.3	329
Q2	EICV3	3.3	5.8	53.7	22.9	6.6	7.7	415
	EICV2	0.2	6.2	71.0	4.7	1.6	16.2	353
Q3	EICV3	3.2	6.2	53.0	20.4	9.4	7.7	448
	EICV2	0.1	6.6	70.0	4.3	1.9	17.1	368
Q4	EICV3	2.9	7.0	49.8	20.8	10.7	8.8	490
	EICV2	0.4	8.6	66.8	6.3	3.6	14.4	398
Q5	EICV3	2.2	9.2	27.2	32.9	18.4	10.1	519
	EICV2	0.8	13.9	-1.7	25.9	8.9	52.2	444

Source EICV2, 3. All households.



**Table C.2 Real income from transfers: mean values<sup>14</sup>**

	Public transfers	Remittances	Other transfers in-kind	Other private transfers	No. of HHs (000s)
<b>All Rwanda</b>	730,249	4,788	8,059	6,229	2,253
<b>Province</b>					
Kigali City	1,244,419	20,987	13,885	41,488	223
Southern Province	510,519	3,128	7,052	1,044	549
Western Province	778,318	2,733	7,786	2,457	528
Northern Province	1,265,855	2,211	8,798	4,299	411
Eastern Province	287,827	3,743	6,380	2,076	542
<b>Quintile</b>					
Q1	653,390	655	3,168	380	381
Q2	419,908	1,039	4,476	970	415
Q3	493,210	1,693	6,068	677	448
Q4	810,875	2,984	8,690	1,163	490
Q5	1,162,849	15,190	15,634	24,296	519

Source: EICV3. All households. Real values in RWF, 2011=100.

<sup>14</sup>Values are in real terms, with the price index equal to 100 in January 2011. The price deflator used here to express values in real terms is the same one that was used in the income and in the poverty analysis. The values are deflated based on the month, year, and province of the particular household surveyed either under EICV3.