Evaluation of the Vision Umurenge Programme (VUP)

Qualitative Report – Volume 1

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Preface

This report has been produced by Oxford Policy Management and Three Stones International (TSI). The project manager is Léane Gaumond Lacerte. The remaining team members are Diane Gasana, Shiv Chandaria, Anita Ntale, Paul Jasper, Zuzana Hrdlickova, and Laura Phelps. For further information contact Paul.Jasper@opml.co.uk.

Additional methodological annexes are presented in Volume 2 of this report.

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Executive summary

Introduction

The Vision Umurenge Programme (VUP) is Rwanda's nationwide flagship programme for eradicating poverty and strengthening household resilience. It has been implemented since 2008, with the purpose of making 'a critical contribution to the Government efforts to eradicate poverty, malnutrition and promote socio- economic transformation by accelerating graduation from poverty and strengthening household resilience' (LODA, 2022, p.10). This evaluation is concerned with four instruments within VUP's Safety Net Component: Direct Support (DS), which provides unconditional cash transfers; Nutrition-Sensitive Direct Support (NSDS), which provides conditional cash transfers to extremely poor pregnant women and caregivers with children under two years; and classic Public Works (cPW) and expanded Public Works (ePW), collectively referred to as Public Works (PW), which offer temporary or part-time employment. The evaluation supports accountability and learning on how these instruments contribute to Rwanda's goals on poverty reduction, gender equality, environmental management, and human rights within the social protection sector.

This report presents the findings of a qualitative evaluation of these four VUP Safety Net Component instruments, including how the Safety Net support is experienced by recipients, which effects they associate with it, and which contextual and implementation factors mediate these effects, with a view to informing future design and accountability for results. More specifically, we intend to answer four key questions that were selected and agreed on by stakeholders during the evaluation's design process. These questions are highlighted as evaluation questions (EQs) 1 to 4 below. We also look at signs of sustainability of VUP Safety Net Component effects.

Methodology

To answer the evaluation questions, the evaluation deployed qualitative research methods. Our work focused on exploring the experiences, perspectives, and opinions of VUP Safety Net Component recipients. Following ethical requirements in Rwanda, a research protocol was developed, reviewed by key stakeholders, and approved by the Rwanda National Ethics Committee (RNEC) in July 2025, before its implementation from August 2025 onwards. Primary data were collected via in-depth interviews (IDIs) and focus group discussions (FGDs) with recipients, as well as via key informant interviews (KIIs) with officials and via transect walk observations. Data collection was conducted in all provinces and in Kigali City, across five districts and 10 sectors, in August and September 2025. In total, we conducted 143 interactions with 260 individuals. Thematic analysis was applied to these data, guided by the four main evaluation questions and structured along VUP's theory of change. This was complemented with limited descriptive analyses of the 2023/2024 Integrated Household Living Conditions Survey (EICV7).

Key findings

How is Safety Net support used within the household, and what drives decisions around the use of support? (EQ1)

VUP support is used within households in prioritised ways, with families directing transfers first to essential consumables and using what remains for savings, small investments, or incremental housing improvements. Most recipients follow a consistent spending sequence: food first, then health insurance, school fees, clothing and rent, with investments or debt repayments considered only after these needs are met. Spending follows a disciplined order, though capacity to progress beyond consumption varies by instrument type. The structure of payments matters for household planning: lumpsum cPW payments provide greater scope for saving and forward planning than daily casual labour wages, while the predictability of ePW transfers is closely linked to participation in savings groups. Use of transfers varies by household composition, with households that can combine VUP income with other income sources displaying greater flexibility in expenditure and saving, as well as by implementation factors, including payment timing and para-social worker (PSW) support. Savings reported by VUP recipients, often through collective or indirect mechanisms, reflect a strategic sacrifice rather than surplus income, reinforcing the importance of predictable and adequate transfers for planning.

VUP support has influenced household decision-making processes, encouraging more open discussions about money management, while operating largely within existing gender role frameworks. Decisions over transfer use are shaped by both household priorities and wider community and social norms. Among VUP households, joint decision-making about transfer use has become increasingly common. However, these shifts largely unfold within existing gender and family structures rather than fundamentally transforming household power dynamics.

How has Safety Net support affected the socioeconomic condition of recipient households, as experienced by VUP support recipients? (EQ2)

Across all four instruments, recipients report positive changes in food security, access to basic services, and psychological wellbeing, though the depth and durability of these perceived effects differ by instrument and household profile. First, VUP support is reported to be strongly associated with improved food security and more regular access to basic needs by recipients across all instruments. NSDS recipients perceived improvements in child nutrition, hygiene practices, and caregiver health-seeking behaviour during the period of support. In addition, asset accumulation is evident for some ePW and cPW recipients through ownership of small livestock, housing improvements, and savings, though the scale varies widely. Access to health insurance and education has reportedly improved substantially for most recipients. Finally, improvements in material conditions are accompanied by perceived gains in dignity, reduced stress, and strengthened aspirations for children’s futures. The extent of these perceived effects varies by implementation quality, with payment regularity, PSW engagement, and work scheduling shaping both the depth of change during participation and the likelihood that gains can be sustained.

Does Safety Net support increase the ability of households to cope with adverse events and, if yes, how? (EQ3)

Recipients described improvements in their ability to cope with adverse events, which they linked to VUP income, asset accumulation, participation in group-based mechanisms, mutual support, and certain items of protective infrastructure. Adverse events are commonly reported among VUP households. Recovery from these events is often protracted, placing additional constraints on households' ability to stabilise livelihoods. The type, prevalence, and duration of adverse events shape the conditions under which households manage risk and respond to shocks. Households employ a combination of coping strategies, with VUP support reshaping the ways shocks are managed. These strategies involve drawing on a combination of VUP income, savings groups, livestock sales, and social networks. In this context, VUP support contributes to short-term coping capacity. Livestock, owned as a result of strategic accumulation, functions as a readily available coping resource. The protective effect of transfers is shaped by timing and payment reliability. Savings groups play a central role in facilitating access to emergency liquidity. VUP-created infrastructure provides collective protection against climatic shocks. Despite these effects, severe adverse events reportedly still force many households to reduce food consumption.

Does Safety Net support lead to environmental or socioeconomic changes at community level? (EQ4)

VUP Safety Net support is reported to be associated with a variety of positive community-level changes, such as improved infrastructure, positive local economy effects, and improved social cohesion. Community infrastructure development stands out as the most significant and widely appreciated positive community impact. PW investments have generated visible and widely valued infrastructure, including terraces, roads, drainage, and early childhood development (ECD) facilities. Infrastructure has supported environmental protection, improved market access, and reduced physical barriers to travel. The injection of cash through VUP transfers also creates noticeable impacts within local economies. In addition, ECD centres supported through ePW play an important role in childcare, early learning, and enabling parental participation in labour. Finally, VUP has transformed social dynamics by integrating previously isolated recipients into community life through structured collective activities. It has strengthened mutual support networks for recipients and has led to recipients' engagement in social networks on an equal footing with non-recipients. Like many social protection programmes, VUP's targeting process requires ongoing communication with communities about eligibility to address a lack of understanding about targeting criteria and selection processes.

Signs of sustainability

The sustainability of changes varies across programme instruments, reflecting differences in transfer levels, associated effects, and household-specific conditions that shape capacity for longer-term socioeconomic gains. For DS recipients, who remain economically vulnerable, continued transfers primarily support basic survival and dignity, rather than longer-term and sustainable asset accumulation. Among ePW and cPW recipients, some households achieve modest asset accumulation, while others remain constrained by consumption needs. Clear, structured pathways out of VUP and post-exit support are limited in practice. Programme exits are shaped primarily by individuals' movement from one instrument to another (e.g. from ePW to DS support) rather than by demonstrated long-term economic self-sufficiency. The consolidation of household-level socioeconomic gains is influenced by household labour capacity, access to land, market conditions, and exposure to repeated shocks. Overall, transfer adequacy and predictability emerge as fundamental factors mediating sustainable positive effects at the household level, strengthened by complementary forms of support (e.g. guidance on financial planning and savings provided by PSW). At the community level, while requiring maintenance activities, the benefits of infrastructure extend beyond individual programme participation.

Recommendations

Key recommendations focus on the following areas: strengthening programme delivery and operations; savings and complementary support; the protection and maintenance of community assets; attention to differential outcomes; and further learning. With respect to **programme delivery and operations**, strengthened coordination between the Local Administrative Entities Development Agency (LODA) and decentralised VUP implementers could improve community engagement and address a lack of understanding about VUP targeting criteria and recipient selection. Linkages with complementary programmes could help maximise support for beneficiary households. Improving the predictability of cPW project cycles would enable households to plan better and would enable individuals to access work opportunities more easily. Establishing VUP Safety Net exit preparation protocols would similarly help households to deal with uncertainty by tackling confusion about exit processes and component reassignment. To strengthen **savings, planning, and complementary support,** the linkages between VUP and savings groups should be sustained and PSW capacity strengthened (in particular relating to livelihood-relevant referrals, saving strategies, and technical guidance). Post-construction maintenance responsibilities relating to **infrastructure and community assets** could be clarified, as well as integrated into PW project design (where feasible). Taking into account the **importance of differential outcomes**, monitoring of how VUP support is experienced differently by different recipient groups should continue. Similarly, ePW flexible working arrangements for recipients with caring responsibilities should be maintained. Finally, **further complementary research** could help to strengthen the evidence base on VUP sustainability, the effectiveness of newer instruments, and cross-component complementarity.

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List of abbreviations

cPW	Classic Public Works
DS	Direct Support
ECD	Early childhood development
EICV	*Enquête Intégrale sur les Conditions de Vie des Ménages* (Integrated Household Living Conditions Survey)
EPR	Exiting Poverty in Rwanda
ePW	Expanded Public Works
FCDO	Foreign, Commonwealth and Development Office
FGD	Focus group discussion
IDI	In-depth interview
KII	Key informant interview
LODA	Local Administrative Entities Development Agency
MEIS	Monitoring and Evaluation Information System
MINALOC	Ministry of Local Government
NISR	National Institute of Statistics of Rwanda
NSDS	Nutrition-Sensitive Direct Support
OPM	Oxford Policy Management
PSW	Para-Social Worker
RNEC	Rwanda National Ethics Committee
RWF	Rwandan Franc
SEDO	Socioeconomic Development Officer
Sida	Swedish International Development Cooperation Agency
SPO	Social Protection Officer
SP-SSP	Social Protection Sector Strategic Plan 2024–2029
ToC	Theory of change
TSI	Three Stones International
VUP	Vision Umurenge Programme

VSLA	Village savings and loan association

1 Introduction

1.1 Background and context

1.1.1 Social protection in Rwanda, Exiting Poverty in Rwanda, and VUP

VUP has been implemented in Rwanda since it was launched in 2008 as a flagship programme within the first Economic Development and Poverty Reduction Strategy (EDPRS I). It is designed as a nationwide programme that operates in all districts, although with varying coverage and intensity. It targets poor and labour-constrained households, women-headed households, people with disabilities, and other vulnerable groups. It remains key to the delivery of a range of national targets under the second National Strategy for Transformation (NST2, 2024–2029). The purpose of the VUP is 'to make a critical contribution to the Government efforts to eradicate poverty, malnutrition and promote socio-economic transformation by accelerating graduation from poverty and strengthening household resilience' (LODA, 2022, p. 10). The Exiting Poverty in Rwanda (EPR) programme, funded by the UK's Foreign, Commonwealth and Development Office (FCDO), with financial contributions from the Swedish International Development Cooperation Agency (Sida), supports Rwanda's social protection sector, including VUP. The outcomes of VUP are detailed further below in Section 1.4.

To achieve its outcomes, VUP is composed of four high-level components:

1. the Safety Net Component;
2. the Graduation Component;
3. the Shock-Responsive Component; and
4. the Sensitisation and Public Communications Component.

Within each of these components, VUP has a set of instruments targeted at VUP recipients.

The primary aim of this VUP evaluation is to evaluate and understand the effect of VUP's Safety Net Component on the socioeconomic conditions of recipient households and communities. The focus on the Safety Net Component was determined following an extensive consultation process with government stakeholders in Kigali, development partners, and a literature review, including multiple previous evaluations of VUP. The VUP Safety Net Component aims to '*protect households from the most severe forms of poverty and prevent vulnerable households from falling into or further into poverty in the event of life-cycle, economic, or environmental shocks*'. (LODA 2022). The Safety Net Component includes the following instruments: DS; NSDS; and PW (sub-divided into cPW and ePW).[1]

VUP is sustained through a partnership between the Government of Rwanda and international development partners. Historical contributors include the World Bank, which initiated the NSDS instrument and provides long-term funding for cPW, alongside the United Nations Children's Fund (UNICEF), GIZ, FCDO, Concern Worldwide, and World Vision (MINALOC, 2024). The current EPR programme, under which this evaluation has been commissioned, is funded by FCDO, with co-funding from Sida (LODA, 2022). Key social

[1] Throughout this report, PW refers to both ePW and cPW, unless otherwise specified.

protection partners were consulted during evaluation design and will be central to the dissemination of findings.[2]

1.1.2 Poverty and policy context

Rwanda's social protection landscape is anchored in the Vision 2050 framework and the National Social Protection Policy (2020), which prioritise poverty eradication, human capital development, and resilience to shocks. These have guided a deliberate transition from fragmented aid programmes to a coherent system centred on VUP (MINALOC, 2020), which is widely cited by development partners as an example of how sustained political commitment can advance lifecycle-oriented social protection in sub-Saharan Africa (MINALOC, 2024). The VUP Safety Net Component is mandated to protect the most vulnerable citizens from severe poverty and from lifecycle, economic, and environmental shocks (LODA, 2022), and reached over 545,000 households by 2023/24, representing a substantial share of the poorest quintile of the Rwandan population.

Over the past two decades, national poverty in Rwanda has declined significantly, with the headcount falling from 44.9% in 2010 to 27.4% in 2023/2024 (NISR, 2024). Yet VUP beneficiaries remain a highly vulnerable cohort: 41% of recipient households still live in poverty, including 9% in extreme poverty, with incidence of poverty reaching 48.5% among cPW recipients and 43.5% among ePW recipients (NISR, 2025). This profile is compounded by the limited scale of transfers, which cover approximately 9% of a household's basic needs (MINALOC, 2025, p. 79). Together, these figures underscore both the continued importance of the Safety Net Component and the need to understand how different instruments affect welfare, decision-making, and resilience in ways that national averages cannot capture.

1.1.3 Oxford Policy Management and EPR monitoring, evaluation, and learning

This evaluation was commissioned by FCDO and the Government of Rwanda as part of the monitoring, evaluation, and learning activities for EPR, conducted by Oxford Policy Management (OPM) in collaboration with Three Stones International (TSI). OPM designed, analysed, and produced the evaluation, while TSI supported on data collection. The evaluation team was able to conduct this research without interference from FCDO, the Government of Rwanda, and other stakeholders.

1.2 Evaluation objectives and questions

The primary objective of this evaluation is to assess the effects of VUP's Safety Net component on the socioeconomic conditions of recipient households and communities. The evaluation seeks to understand how the four VUP Safety Net instruments (DS, NSDS, ePW, and cPW) influence household welfare, resilience, and broader community outcomes.

This qualitative evaluation addresses four core research questions:

1. **How is Safety Net support used within households, and what drives decisions around the use of support?**

[2] This evaluation does not seek to attribute outcomes to specific funding streams, nor do its recommendations address what individual donors should do. The focus is on the performance of the safety net instruments and the experiences of recipients. This approach was agreed during stakeholder consultations across the evaluation.

This question examines spending patterns, savings behaviours, and household decision-making processes, including gender dynamics and intra-household negotiations.

2. **How has Safety Net support affected the socioeconomic conditions of recipient households, as experienced by VUP support recipients?**
   This question explores changes in food security, asset accumulation, access to services, household wellbeing, and variations in outcomes across different recipient groups and VUP instruments.

3. **Does Safety Net support increase the ability of households to cope with adverse events and their resilience, and, if yes, how?**
   This question assesses whether VUP strengthens household capacity to manage shocks, the coping strategies recipients employ, and the protective mechanisms the programme provides.

4. **Does Safety Net support lead to environmental or socioeconomic changes at community level?**
   This question examines broader community-level effects, including infrastructure impacts, local economic changes, social dynamics, and spillover benefits beyond direct recipients.

We also look at signs of sustainability of VUP Safety Net effects across all instruments, reflecting on perceptions of lasting change and the factors that may influence whether the benefits of Safety Net support are sustained over time.

This evaluation serves both accountability and learning objectives, with findings intended for a defined set of stakeholders. It provides evidence of programme achievements to satisfy the accountability requirements of FCDO, as the commissioning donor, while its learning objective is to generate actionable insights to support the Government of Rwanda in refining programme implementation. The primary audiences are LODA leadership, Ministry of Local Government (MINALOC) programme staff, and the Social Protection Sector Working Group. The intended uses of the findings (including formal validation, potential workplan development, and broader sector policy dialogue) are set out in the Use and Influence Plan at Annex D of Volume 2, which was developed in consultation with key stakeholders and agreed prior to the finalisation of this report.

1.3 Existing research evaluating VUP

Research over the past 15 years has documented VUP's contributions to poverty reduction and improved wellbeing through its Safety Net interventions. Studies have shown that VUP DS, cPW, and ePW improve household consumption, enable asset accumulation through livestock purchases and savings group participation, support access to health and education services, and strengthen capacity to manage routine shocks (Hartwig, 2013; Lavers, 2016; Holmes *et al*., 2018; Mossman *et al*., 2015; Gahamanyi and Kettlewell, 2015; BRAC, 2019; Ayliffe *et al*., 2015; Pavanello *et al*., 2016; Siegel *et al*., 2011).

However, studies have also identified persistent implementation challenges and limitations. These include payment delays, limited capacity of VUP clients to design and implement sustainable income-generating activities, insufficient market and financial services access, asset regression after programme exit, inadequately addressed livestock disease risks, land ownership obstacles, and work–caregiving conflicts (Holmes *et al*., 2018; Mossman *et al*., 2015; Pavanello *et al*., 2016; Ayliffe *et al*., 2015). Research has also noted mixed effects on women's empowerment, with PW sometimes reinforcing gender disparities despite boosting some women's confidence and social connections (Holmes *et al*., 2018; Pavanello *et al.,* 2016; Roelen and Shelmerdine, 2014).

Significant evaluative gaps remain, despite this body of evidence. While previous research has documented VUP outcomes and noted that female-headed households, those with limited labour capacity, and recipients facing multiple constraints show more limited improvements (Mossman *et al*., 2015; Ayliffe, 2020), the mechanisms underlying these differential outcomes require deeper exploration. Additionally, how VUP influences household decision-making processes, the pathways through which programme effects operate, and community-level changes beyond infrastructure have received limited attention. The NSDS instrument, which has been introduced more recently, has been subject to only one operational review, which identified improved dietary practices alongside operational inefficiencies and access inequities (NK Consultancy, 2021). This evaluation builds on existing research and seeks to fill in these gaps.

1.4 VUP, the Safety Net Component, and its theory of change

VUP is aligned with national development priorities through the Social Protection Sector Strategic Plan (SP-SSP) 2024–2029 and the National Social Protection Policy (2020). The policy framework is guided by four principles: protective (shielding the poor and vulnerable from poverty's worst consequences); preventive (establishing safety nets against shocks); promotive (supporting investments through asset transfers and skills); and transformative (improving the social status and rights of the vulnerable) (MINALOC, 2020, 2024; LODA, 2022). The VUP Safety Net Component instruments are directly shaped by the SP-SSP's cross-cutting integration priorities: cPW scale-up is primarily guided by concentrations of poor and extremely poor households, as measured by EICV surveys (with the operational manual also noting a preference for climate-prone sectors); ePW targeting sectors with high concentrations of extremely poor households with caring responsibilities; and NSDS is designed specifically to address malnutrition (LODA, 2022, 2023; MINALOC, 2024).

This evaluation focuses on the VUP Safety Net Component, whose mandate is to protect households from the most severe forms of poverty and to prevent vulnerable[3] households from falling into poverty in the event of shocks (LODA, 2022). The component's theory of change (ToC) articulates five primary pathways: consumption support and stabilisation through regular cash transfers; asset accumulation and livelihood development through consistent income; community infrastructure and resilience through PW projects; financial inclusion through linkages to savings groups and health insurance; and behavioural change through PSW engagement and programme conditionalities. Table 1 describes the four instruments (DS, NSDS, cPW, and ePW) that operationalise these pathways. A full description of the ToC, including nine intermediate outcomes and critical assumptions, is provided in Annex A**Error! Reference source not found.**.

[3] In this report, 'vulnerability' is used broadly to encompass poverty itself, as well as exposure to risks (including lifecycle events, health crises, and labour constraints) that can undermine household welfare. The National Social Protection Policy notes that 'vulnerability is both a cause and a symptom of poverty', recognising the two as distinct but overlapping conditions (MINALOC, 2020, p. 17). While VUP targeting distinguishes households by labour capacity, we do not treat this as the sole determinant of vulnerability.

Table 1: VUP Safety Net Component instruments covered in this evaluation

Instrument	Description
DS	Provides unconditional cash transfers (monthly household entitlement varies between Rwandan Francs (RWF) 7,500 and RWF 21,000 for one to five or more household members) to extremely poor households with severe labour constraints (older persons, individuals with severe disabilities, or caregivers of persons with severe disabilities), facilitating consumption stabilisation.
NSDS	Provides conditional cash transfers (RWF 10,000 per month or RWF 30,000 per quarter from the child's conception up to 24 months) to pregnant women and caregivers of children under two years living in extreme poverty, contingent on health facility visits. It primarily targets reduced malnutrition (Intermediate Outcome 8) and incentivises behavioural change regarding health services uptake (LODA, 2023; LODA, 2022).
cPW	Offers temporary wage employment for labour-endowed poor households on infrastructure projects, fostering community infrastructure and resilience while providing income that supports asset accumulation and financial inclusion (LODA, 2023). Against a programme aspiration of RWF 150,000 per year, the average income received is approximately RWF 88,000, ranging from around RWF 78,000 for extremely poor households to RWF 96,000 for moderately poor households (NISR, 2024, p. 35).
ePW	Provides year-round employment for labour-endowed households with caring responsibilities, either through service-based roles, particularly home-based ECD services, or labour-based roles relating to road maintenance. Like cPW, it supports both infrastructure/service provision and household income generation (LODA, 2023). The monthly wage for ePW is RWF 15,000.

Data collection for this evaluation (see Section 2.3 below) was implemented in **August–September 2025, one month after the new 2025/26 fiscal year was launched.** This was a period when budgets and projects – including for VUP – were still being finalised. In addition, many communities were likely to be in a transitional and testing period relating to a shift from community-based targeting for VUP to targeting based on a proxy means test. According to local leaders, the active programmes at the time of data collection were DS and NSDS. Our evaluation avoided confounding effects from these developments because of its retrospective focus: as per our research protocol (included in full in the Volume 2 annexes), the sample of respondents was selected from the VUP Monitoring and Evaluation Information System (MEIS) database of DS, cPW, ePW, and NSDS recipient households for the fiscal years 2021/22, 2022/23 and 2023/24 (reflecting one to three years of VUP participation by respondents). In addition, our evaluation questions and data collection instruments focused on the past experiences of respondents, i.e. we did not collect information on contemporaneous VUP implementation dynamics.

However, it is worth noting that the full evaluation implementation (from design and data collection through to reporting) spans a period in which there was significant change within the VUP, with newer Safety Net Component instruments (including the Old Age Grant, the Disability Grant, and expanded DS) and VUP components, including the Shock-Responsive Social Protection and Graduation components, having been introduced or expanded in recent years. These instruments and components fall outside the scope of this evaluation but are referenced where relevant as additional mechanisms within the broader VUP. It is our expectation that the findings of this evaluation will support the implementation of the ongoing social protection rethinking exercise, particularly on how the VUP Safety Net could be strengthened to achieve its intended objectives, and will be useful in the implementation of the SP-SSP 2024–2029. This report was finalised in early 2026, being timed to ensure the findings are available when LODA and MINALOC are actively making programming decisions. The structured process through which the findings will reach specific stakeholders is set out in the Use and Influence Plan in Annex D of Volume 2.

1.5 Structure of this report

The remainder of this report is structured as follows. Section 2 describes the evaluation approach and methodology, outlining the qualitative research design used to capture the lived experiences of VUP recipients and stakeholders. Section 3 presents key findings, organised around our core evaluation questions. Section 4 interprets and discusses these findings in relation to the programme's ToC, examining the practical pathways through which VUP support translates, or fails to translate, into sustained outcomes and analysing relevant implementation factors. Finally, Section 5 summarises the overall findings and conclusions on VUP's effectiveness and sustainability, and sets out prioritised, actionable recommendations for policy and implementation, alongside broader lessons for future programming.

Annexes A to D present more detail on VUP's ToC, methodological information, ethical approval documentation, and information on stakeholder engagement. Please note that additional documentation and methodological detail is presented in a separate set of annexes compiled in **Volume 2** of this report.

2 Evaluation approach and methodology

2.1 Evaluation design

This evaluation was designed as a qualitative study to address the evaluation objectives and research questions set out in Section 1.2. The evaluation employed qualitative research methods as its core approach, involving extensive fieldwork in August and September 2025 to collect primary data from VUP Safety Net Component recipients, programme implementers, and community stakeholders. The qualitative research explored how VUP support affects the lived experiences of households, households’ decision-making processes and coping strategies, and community dynamics. The methodology emphasised understanding recipients' perspectives and experiences, tracing plausible causal pathways, and identifying contextual factors that shape programme outcomes. The evaluation focus, programme instruments, and ToC framework are described in Sections 1.2 and 1.4.

Interpretation notes: This evaluation captures recipients' perceptions and lived experiences and explores plausible causal pathways through which VUP’s effects operate. It does not employ quasi-experimental methods or establish causality through counterfactual analysis. The findings reflect how VUP functions in practice and how its effects are experienced by participants, providing rich insights into programme implementation, household responses, and community-level changes.

2.2 Quantitative data

While the qualitative component forms the evaluation's core, descriptive statistics from EICV 7 provide contextual information about VUP recipient characteristics, programme coverage, and household conditions. EICV 7 is a nationally representative household survey conducted by National Institute of Statistics of Rwanda (NISR) covering approximately 18,800 households. The survey includes a dedicated VUP participation module that collects information on respondents’ participation in VUP components, including duration, amounts received, and household characteristics.

2.3 Qualitative research design

The qualitative research design was developed through extensive desk review and stakeholder consultation to ensure relevance, feasibility, and alignment with the evaluation objectives. The design was informed by consultations with LODA, MINALOC, the Technical Assistance Facility of the EPR, NISR, social protection development partners working in Rwanda, and FCDO, and by iterative refinement of research instruments. The study protocol received ethical approval from RNEC in July 2025.

2.3.1 Data collection methods

The evaluation employed a combination of data collection methods to capture recipient experiences, implementation perspectives, and observable community-level changes. Methods were selected to enable triangulation across individual, collective, and institutional perspectives and are summarised in Table 2.

Table 2: Applied data collection methods

Method	Purpose	Key respondents/sites	Key features
IDIs	Individual lived experiences and sensitive topics	VUP recipients across all instruments	Explored transfer use, decision-making, livelihood changes, coping strategies, and disability-specific needs. Enabled private discussions about intra-household dynamics.
FGDs	Collective experiences and community norms	VUP recipients; PSWs	Examined common benefits/challenges, spending patterns, social dynamics, savings group participation. PSW FGDs captured frontline implementation perspectives.
KIIs	Implementation and community perspectives	Social Protection Officers (SPOs), Socioeconomic Development Officers (SEDOs), PW supervisors, village leaders, ECD supervisors	Focused on indirect and community-level impacts, infrastructure outcomes, programme delivery challenges, and broader community perceptions.
Transect walk observations	Physical documentation and triangulation	PW infrastructure (terraces, roads), ECD centres	Direct observation of infrastructure quality, functionality, maintenance status, and environmental impacts. Photographs were taken with consent.

The combination of data collection methods enabled systematic triangulation of findings across respondents, locations, and data sources. Recipient accounts from IDIs and FGDs were compared with perspectives from implementers and local leaders, and with direct observations from transect walks to identify consistent patterns, variations, and areas of divergence.

2.3.2 Study sites and sampling

Geographic coverage (see Table 3): The qualitative fieldwork was conducted across Rwanda's five provinces (Eastern, Western, Northern, Southern, and Kigali City). One district was purposively selected per province based on the presence of all four Safety Net Component instruments, the absence of recent evaluation activities, and geographic diversity (urban, rural, border areas). Within each district, two sectors were selected using similar criteria, yielding 10 sectors in total.

Table 3: Geographic coverage of qualitative fieldwork

Province	District	Sector 1	Sector 2
Kigali City	Nyarugenge	Nyamirambo	Kigali
Eastern	Kayonza	Mukarange	Rukara
Western	Karongi	Mubuga	Gashari
Northern	Gakenke	Janja	Gashenyi
Southern	Ruhango	Kinihira	Mwendo

2.3.3 Sampling approach

The evaluation employed purposive sampling to capture variation in experiences across VUP Safety Net Component instruments, household characteristics, and local contexts. Sampling was guided by the programme's targeting logic and key dimensions of vulnerability, including gender, age, disability, and labour capacity. Full details of the sampling strategy are provided in Annex B and in the annexes presented in Volume 2. Recipient participants were selected from programme lists (i.e. the VUP MEIS) across the sampled districts and sectors to ensure coverage of diverse vulnerability profiles and programme experiences. Participants typically had between one and three years of exposure to VUP support (i.e. they were recipients starting from fiscal years 2021/22, 2022/23, and 2023/24), enabling them to reflect meaningfully on programme use and perceived effects. While the initial sample design anticipated overlap between NSDS and cPW or ePW households, and assumed all instruments would be active across all study areas, this was not the case in practice. Where cPW and ePW were not operational at the time of fieldwork, the sampling approach was adjusted to include standalone NSDS households, supported by a dedicated data collection tool. This ensured adequate coverage of NSDS experiences without compromising the overall sampling logic.

Data collection combined individual interviews and group discussions with recipients and PSWs, allowing both individual and shared experiences to be explored. Key informants were purposively selected to provide implementation and community-level perspectives to triangulate recipient accounts and included sector- and district-level SPOs, PW supervisors, ECD centre supervisors, and village leaders, whose roles positioned them to observe programme delivery processes across different contexts. **Across the 10 sectors, fieldwork achieved 143 interactions with 260 participants (112 men and 148 women), including 182 recipients and 78 implementers.**

2.3.4 Data collection implementation

Prior to fieldwork, the data collection team received training covering qualitative research methods, the evaluation design, and the data collection instruments, as well as an introduction to social protection and VUP to ensure sensitivity to recipients' experiences and to support meaningful engagement with decentralised VUP implementers. This was followed by a pre-test of the tools and procedures, after which the instruments were revised before fieldwork commenced.

Qualitative fieldwork was then implemented over three weeks, with standardised procedures governing consent, interviewing, recording, and quality assurance. See Table 4 for an overview.

Table 4: Fieldwork timeline, team composition, and procedures

Aspect	Summary
Fieldwork period	Data collection took place over three weeks in August–September 2025.
Research team	The qualitative field team comprised 10 experienced Rwandan researchers from TSI who were fluent in Kinyarwanda and English.
Training	Researchers attended a five-day training covering research ethics, informed consent, interview techniques, and evaluation objectives and tools.
Informed consent	Informed consent was obtained prior to all interviews and observations. Participants were informed of the study purpose, the voluntary nature of

Aspect	Summary
	participation, confidentiality, the right to withdraw, and the absence of direct benefits relating to participation. For illiterate participants, consent was obtained orally, with an independent witness present where possible.
Data collection settings	IDIs and KIIs were conducted in private locations selected by participants. FGDs were held in community venues such as sector offices or ECD facilities. All discussions were conducted in Kinyarwanda using semi-structured guides.
Recording and documentation	Interviews were audio-recorded with participants' permission using encrypted devices. Where permission to audio-record was declined, detailed notes were taken. Researchers maintained field notes capturing contextual observations and reflections.
Quality assurance	OPM team members accompanied field team members during the first week and conducted remote check-ins thereafter. Preliminary transcripts were reviewed to identify areas requiring clarification.
Safeguarding	Researchers were trained to identify and respond to participant distress, including pausing or stopping interviews where necessary. No serious safeguarding incidents were reported.

2.4 Research ethics and safeguarding

Throughout the research process, the evaluation strictly adhered to international best practice on research ethics and safeguarding. All the measures planned for in the evaluation were implemented in order to adhere to the 'do no harm' principle. The methodology was designed to protect the research participants and was approved by RNEC and LODA. The research team received training on safeguarding and research ethics. As outlined above in the description of the field procedure, prior to every interaction, researchers obtained informed consent from the participants. Researchers were also trained to recognise signs of distress and had procedures for pausing or ending interviews if participants became upset. The full research protocol approved by RNEC is included in Volume 2 of this report. The ethical approval note is included in Annex C.

2.5 Stakeholder engagement, dissemination of findings, and evaluation use

Throughout the design and implementation of this evaluation, the research team has sought close engagement with stakeholders. This involved conducting consultations with stakeholders during the design phase, as well as allowing stakeholders to review early drafts of this report and provide comments, and conducting workshops to clarify any outstanding questions or issues. Key evaluation findings presented in this report will be summarised in an accompanying evaluation digest and shared with stakeholders via a dissemination workshop to be held in Kigali in the second quarter of 2026. We provide a detailed log of stakeholder engagement in Annex D.1. The intention is for the evaluation findings and products to be useful for its audience, i.e. key Government of Rwanda stakeholders (MINALOC, LODA) and development partner stakeholders involved in the social protection sector in Rwanda. This is particularly important as the future structure and design of the social protection sector in the country is currently being discussed.

2.6 Data management and analysis

Data were systematically processed and organised to support rigorous thematic analysis. Audio-recorded interviews were translated and transcribed from Kinyarwanda into English, with emphasis placed on preserving meaning and contextual nuance rather than literal wording. Transcripts and observation notes were imported into NVivo qualitative analysis software to support structured coding and analysis.

Analysis followed a thematic approach guided by the evaluation questions and the VUP ToC, while remaining open to inductive insights. The analytical framework combined deductive codes derived from the evaluation questions, programme logic, and relevant literature with inductive codes that emerged through close reading of transcripts and team discussion, enabling the analysis to capture both anticipated and unanticipated patterns.

Coding was conducted collaboratively to ensure consistency and analytical depth. Transcripts were coded by multiple team members using a shared framework, with regular discussions to refine codes, examine emerging themes, and resolve differences in interpretation.

Findings were triangulated across data sources, methods, and locations to assess consistency and variation. Recipient accounts were compared with perspectives from implementers and community leaders and with observations from transect walks to strengthen the credibility and robustness of findings. Where appropriate, descriptive statistics from EICV7 provide contextual background on recipient characteristics and household conditions (see Section 2.2). These serve an illustrative function only and do not constitute impact estimates.

The strength of evidence supporting individual findings varies and is reflected in the narrative framing throughout this report. Confidence is greatest where themes emerged consistently across multiple respondent types (recipients, frontline implementers, and community leaders), across the 10 geographically diverse study sites, and where qualitative patterns were corroborated by EICV7 descriptive statistics or physical observations from transect walks. Where findings draw on a narrower range of accounts or reflect more localised experiences (particularly regarding long-term sustainability and specific unintended effects) this is explicitly signalled with qualifying language. The sample was designed to achieve saturation across the key analytical groupings, meaning that further data collection was unlikely to yield substantially new insights into how Safety Net Component effects materialise across the studied instruments.

Personal data were protected throughout the analysis process in line with OPM's Data Protection Policy and IT and Information Security Policy. All transcripts were labelled using unique participant codes rather than names, with the codebook linking codes to personal identifiers stored separately on OPM's password-protected SharePoint platform, accessible only to authorised evaluation team members. Data stored on OPM laptops were encrypted by default. NVivo project files containing transcript data were held in this secure SharePoint environment and were not shared externally. No personal identifying information was retained within the NVivo coding structure itself. These steps were taken in order to ensure that all analytical outputs could be produced and shared without risk of re-identification of participants.

2.7 Community and household profiles

2.7.1 Recipient characteristics

Households participating in the evaluation reflected a wide range of vulnerability profiles, consistent with the objectives of the VUP Safety Net Component. DS households were typically headed by older persons, persons with severe disabilities, or caregivers of household members with disabilities. These households have extremely limited or no labour capacity due to significant constraints related to health, mobility, or care responsibilities. cPW households were largely working-age but often faced intermittent illness, physical strain, or competing care demands linked to vulnerable members of the households that affected labour capacity, while ePW recipients included caregivers engaged in home-based ECD facilities and other service-based roles. (See Table 6 for a quantitative descriptive analysis of VUP recipients drawing on EICV7 data.)

Women played a central role across households, both as recipients and as primary managers of household resources. Female recipients were prominent across Safety Net Component instruments, particularly among DS, NSDS, and ECD-based ePW participants, and were frequently responsible for budgeting, food preparation, and caregiving. Educational attainment among recipients was generally low, with most reporting no formal education or completion of primary schooling, shaping the types of livelihood activities households were able to pursue alongside programme support.

2.7.2 Community and implementation context

The communities in which the evaluation was conducted varied substantially in their economic, geographic, and service delivery contexts. Urban study sites were characterised by high population density, reliance on rental housing, and engagement in informal and service-based livelihoods, while rural sites faced steeper terrain, greater distances to services, and stronger dependence on subsistence agriculture. Western, Eastern, and Southern sites reflected predominantly agricultural and small-scale trading economies, shaped by local geography and access to services.

Local implementation conditions influenced how programme support was experienced and utilised across communities. Differences were observed in payment regularity, PSW engagement, and PW supervision, as well as in the types of infrastructure established, including terraces, roads, drainage systems, and ECD facilities. Across sites, key informants highlighted that land ownership arrangements, local leadership capacity, and access to complementary programmes shaped both household experiences of VUP support and the longer-term use and maintenance of community assets.

2.7.3 Programme exposure and implementation

Recipients demonstrated varied programme exposure, ranging from several months to over five years, with implementation quality differing substantially across sites. Payment reliability varied, with some sectors reporting consistent monthly transfers while others experienced delays of up to one to two months, most commonly reported in ePW. PSW engagement ranged from regular monthly home visits to infrequent contact, particularly in remote areas. In cPW, implementation variation related mainly to the availability and continuity of work and supervision quality, while in ePW it centred on payment regularity and administrative reliability.

Key informants had five to 15 years of VUP implementation experience, which allowed them to provide perspectives on programme evolution and community-level changes. These included SPOs, SEDOs, PW supervisors for both labour-based (infrastructure building) and service-based (ECD) roles, village leaders, and health facility staff familiar with NSDS implementation. They offered insights into implementation challenges across different contexts and observed changes in recipient households over time.

2.8 Limitations and mitigation strategies

This evaluation has some methodological limitations that should be considered when interpreting the findings. We present these, alongside the steps taken to mitigate their influence, in Table 5 below.

Table 5: Key methodological limitations and mitigation measures

Limitation	Description	Mitigation
Selection bias	Participants were randomly selected from recipient lists, with local leaders and SPOs assisting in locating individuals. Replacements were occasionally required due to unavailability or health constraints, particularly among DS recipients.	The evaluation included both recipients who were able participate directly and those represented by caretakers or proxies, particularly in FGDs, ensuring inclusion of highly vulnerable households.
Social desirability bias	Recipients may have been hesitant to express negative views about VUP, may have exaggerated positive impacts, or may have framed responses in ways they believed were expected.	Confidentiality and voluntary participation were emphasised; researchers used non-leading questions, built rapport, asked for concrete examples, and triangulated accounts with implementer and community perspectives.
Recall bias	Accounts of pre-VUP conditions may be influenced by current circumstances, imperfect recall, or narrative emphasis on change.	Interviews probed for specific baseline details and concrete examples, and recipient accounts were triangulated with stakeholder observations of pre-VUP conditions.
Attribution challenges	Isolating VUP's contribution separate from other programmes (e.g. *Girinka*, NGO support), wider economic changes, or household efforts is challenging using qualitative methods alone.	Respondents were asked explicitly about other sources of support and income, and findings were contextualised using descriptive EICV data, without inferring causality.
Limited geographic coverage	The study covered 10 sectors and cannot capture the full range of implementation contexts or recipient experiences nationally.	Sites were purposively selected to reflect diverse contexts, and findings are presented as illustrative patterns rather than statistically representative estimates.
Language and translation	Some nuance may be lost in translation from Kinyarwanda to English, and certain concepts may not translate directly.	Bilingual researchers conducted fieldwork and translations were reviewed by team leads for accuracy and context.
Lack of comparison group	The absence of systematic data from non-recipients limits the ability to attribute observed changes to VUP alone.	Recipients reflected on pre-VUP conditions, and descriptive EICV statistics were used to provide contextual benchmarks.

The evaluation's scope also entails several evidence boundaries that should be noted explicitly. The study focuses on the four Safety Net Component instruments (DS, NSDS, cPW, and ePW), which were selected because they had been operational long enough at the time of the fieldwork to support meaningful retrospective analysis (LODA, 2022). Newer instruments, such as the Old Age Grant and Disability Grant, and broader VUP components, including the Graduation Component and the Shock-Responsive Social Protection Component, fall outside the evaluation's remit. Even within the four instruments studied, some were undergoing design revisions during the data collection period, which constrained the depth of analysis possible in those areas. Resource limitations also meant that the 10 sampled sectors, while purposively selected to maximise information depth, cannot capture the full range of implementation contexts nationally. These evidence boundaries are signalled through qualifying language where relevant throughout the findings.

As explained throughout this section, the findings presented in this report are based on qualitative data collected through IDIs, FGDs, KIIs, and transect walks across 10 sectors in five districts. The evidence is strongest where findings are consistent across multiple respondent types, sites, and instruments, and where qualitative accounts are corroborated by descriptive data from the EICV7 survey. Findings that rest on a smaller number of accounts, or that reflect experiences in specific geographic or programmatic contexts, are presented with appropriate qualification. As a qualitative study, this evaluation is designed to explain and contextualise patterns of change rather than to establish causal attribution; conclusions are drawn accordingly.

3 Key findings

This section presents the main findings from the evaluation, structured around the four guiding evaluation questions and emerging signs of sustainability. It explores how VUP support is used and decisions are made within households, how support has influenced the socioeconomic conditions of recipient households, the extent to which the programme has helped households to cope with adverse events and plan for the future, and the broader community-level effects. Each sub-section begins with the relevant research question and outlines the specific areas examined to address it. Where relevant, qualitative findings are contextualised with household-level data from the EICV7. These quantitative data points are drawn on to provide context rather than to test causal claims. Subsections 3.1 to 3.4 correspond to EQ1 to EQ4 respectively, with Section 3.5 addressing cross-cutting evidence on sustainability.

3.1 Use of support and household decision-making

Box 1: Key findings on the use of support and household decision-making

- VUP transfers are consistently prioritised for food, basic consumption,[4] healthcare, and school-related expenses across all instruments.
- The structure of payments matters for household planning: lump sum cPW payments provide greater scope for saving and forward planning than daily casual labour wages.
- Use of transfers varies by instrument and household composition, with households that combine VUP income with other income sources displaying greater flexibility in expenditure and saving.
- Participation in savings groups is closely linked to the predictability and adequacy of transfers, particularly among ePW recipients.
- Decisions over transfer use are shaped by both household priorities and wider community and social norms.
- Among VUP households, joint decision-making about transfer use has become increasingly common.

EQ 1: How is Safety Net Component support used within the households, and what drives decisions around the use of support?

Across all instruments, VUP transfers are prioritised for basic consumption needs, with the scope for saving and investment shaped by instrument, transfer size, and structure. DS recipients direct transfers almost entirely to food and survival needs, reflecting the programme's intent for this group, while PW recipients benefit from larger or more predictable payments that create modest space for accumulation. Household decision-making over transfers has strengthened across instruments, with women's financial involvement having particularly improved.

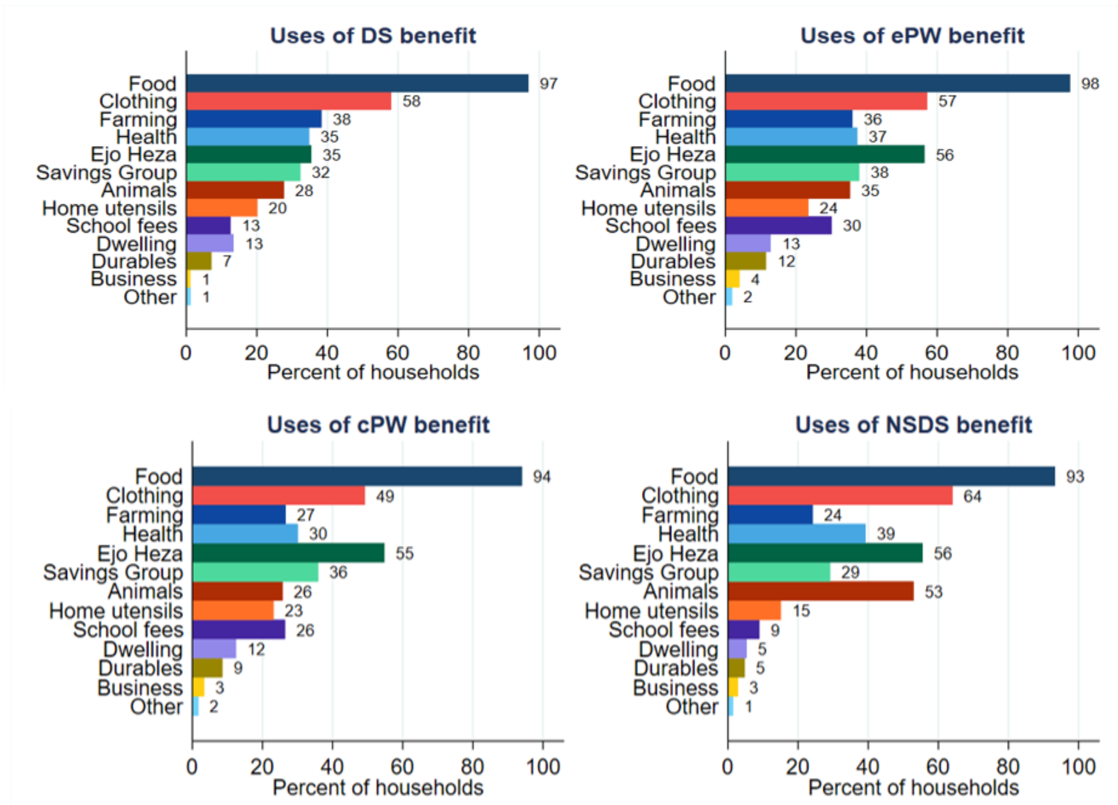
[4] Basic consumption is understood here as the minimum bundle of goods and services required for a dignified standard of living, including: (i) food (staples and other items needed to meet minimum calorie and basic dietary requirements); (ii) non-food essentials, such as basic clothing, soap and hygiene products, simple household goods, and fuel for cooking and lighting; and (iii) housing-related costs, such as rent or the implicit rental value of owner-occupied housing, and basic utilities, where applicable.

This sub-section examines how households report using VUP payments and the factors influencing decisions around spending, saving, and investing. While these transfers are vital, it is important to note that VUP payments cover approximately 9% of a household's basic needs (MINALOC, 2024, p. 79). With this gap between support and actual cost of living, the sub-section explores the clear spending hierarchies that emerge across instruments, the mechanisms through which households accumulate savings despite limited resources, and how VUP support affects household roles and decision-making processes, particularly regarding gender roles and dynamics.

3.1.1 Use of payments

Households use VUP transfers in a highly prioritised way, with food and other basic consumption needs consistently taking precedence over saving or investment. Quantitative evidence from EICV7 (see Figure 1) corroborates this pattern, showing that food is the most common reported use of transfers across all instruments, followed by basic household needs and health-related costs, with more than nine in 10 households reporting food as a use. Substantially smaller shares reported spending on savings, livestock purchases, or other investment-oriented uses. These quantitative patterns align closely with qualitative accounts, in which recipients describe a consistent spending sequence, beginning with food, followed by health insurance, school-related expenses, clothing, and rent, before considering savings, debt repayment, or investment. While this hierarchy is broadly shared across instruments, households' ability to move beyond consumption varies substantially by transfer size, payment structure, and access to complementary income sources, with asset accumulation typically occurring only after essential needs are met and often through indirect or collective mechanisms. The socioeconomic outcomes associated with these spending patterns are examined in Section 3.2.

Figure 1: Most common reported uses of VUP transfers, by instrument



Source: EICV7 (2023/2024)

Beyond consumption: savings and investment

Savings reported by VUP recipients reflect strategic sacrifice rather than surplus income or transfer adequacy. Households described saving only after meeting basic needs and often through indirect or collective mechanisms rather than direct cash accumulation. Transfers are spent quickly to meet immediate consumption needs, reinforcing the limited scope for savings noted above, and this rapid circulation of funds underscores social protection’s role as a frontline economic policy instrument, as resources flow directly into local markets, stimulate aggregate demand, and generate multiplier effects rather than being withdrawn from the economy through accumulation. This effect is discussed further in Section 3.4.2.

The savings paradox: how inadequate transfers enable modest accumulation

Most households do not save cash directly from VUP transfers but instead rely on livestock-mediated savings and rotating savings groups. Recipients described purchasing small livestock using residual income, allowing assets to appreciate over time and to be converted into lump sums for emergencies, paying school fees, or making village savings and loan association (VSLA) contributions.

Participation in rotating savings groups further explains the fact that respondents report saving despite their limited resources. Through *tontine*-style arrangements, small monthly contributions are pooled and rotated, providing members with periodic lump sums that are large enough to finance investments or manage shocks. This reflects collective asset accumulation rather than individual or wealth accumulation, with access to capital dependent on rotation timing rather than sustained surplus savings.

Ejo Heza[5] provides an additional savings pathway for some recipients, though understanding and transparency vary. Contributions are deducted at source, typically RWF 1,500–2,000 per month. While some recipients clearly linked Ejo Heza to long-term old-age security, others described initial uncertainty and confusion about deduction amounts and access conditions. Some recipients contributed due to guidance from information sessions even when their understanding of Ejo Heza’s purpose and access conditions was limited, creating perceptions of obligation rather than fully informed choice. In some cases, implementers described enrolment as a policy expectation from the outset, reinforcing this perception. Together, these accounts show that while Ejo Heza is valued by some as a longer-term savings mechanism, uneven understanding affects how it is experienced in practice. These dynamics are illustrated in the accounts presented in the box below.

[5] Ejo Heza is a long Term Saving Scheme established by the Government of Rwanda through the Ministry of Finance under the Law No 29/2017 of 29th June 2017. It is a defined contribution scheme, established on voluntary basis by opening a savings account with a scheme administrator, the Rwanda Social Security Board (RSSB), and covers both salaried and unsalaried people. Source: https://www.rssb.rw/scheme/ejo-heza

Box 2: Saving and accumulation strategies among VUP recipients

'I avoid spending all the money. Saving is good because when you save, you can buy livestock. For example, I bought a sheep.' (ePW recipient, Gakenke)

'We have a programme called saving groups where every member saves 1,000 Rwandan francs each month. Even if the classic public works stop, they continue saving. When someone has a problem or wants to buy something, they can borrow from the group and then repay later.' (cPW Supervisor)

'The money we contribute to Ejo Heza, I see as an important contribution because it will help us when we can no longer work. Even if I stop working in VUP, I will continue contributing to Ejo Heza. That's a contribution we make, but someone not in VUP doesn't always understand its purpose.' (ePW recipient, Karongi)

'It was supposed to be voluntary. But at the same time, if you didn't contribute, it could get you removed from the cPW programme. So to me, it felt more like a must.' (cPW recipient, Kayonza)

'Our policy with them is that, once they get a job, they should immediately join Ejo Heza. This means they sign a commitment and fulfil it.' (SPO)

'They used to tell us to save in Ejo Heza, and I wondered if we would really get the money. Later they explained clearly that the time comes when a person starts receiving their savings.' (cPW recipient, Gakenke)

Instrument-specific spending patterns

Capacity to employ these savings mechanisms varies substantially by instrument. DS recipients allocate nearly all transfers to immediate consumption, with limited savings participation, often restricted to funeral groups (*Tabara*)[6] rather than VSLAs. NSDS recipients combine nutrition-focused spending with forward planning and VSLA participation, investing in small income-generating assets to sustain child nutrition after programme exit. Both cPW and ePW recipients demonstrate the greatest capacity for progressive savings and investment, facilitated by higher payment amounts and different payment structures. For cPW participants, higher daily rates combined with lump sum disbursements (RWF 15,000–20,000 after 10 consecutive days of work) enable strategic allocation and larger, planned investments, in contrast to the reactive daily spending characteristic of casual labour. In ePW, by comparison, payments are more predictable. The ePW working schedule (two to three days per week, mornings only) particularly facilitates income diversification, allowing participants to stack VUP with other earnings.

The role of programme guidance

PSWs and local leaders play an active role in shaping spending behaviours. Operating as community-based support actors rather than programme staff, they engage with recipients through regular home visits, community meetings, and individual counselling, and consistently promote participation in savings groups (VSLAs rather than funeral groups) and livestock purchase, as a form of investment. They encourage households to avoid 'wasteful' spending on non-essential items, to prioritise health insurance payments, and to plan expenditures before they receive transfers, rather than spending reactively.

This guidance sits alongside households' own priorities and decision-making, creating a balancing act between social protection support system-based encouragement and recipient autonomy. Many recipients credit PSW advice with

[6] Can loosely be translated as 'to rescue/save'.

teaching them budgeting, saving, and investing practices they had never previously learned or employed:

> '*VUP has taught me a lot. Now I plan how to use money even before I receive it... This helps me not to waste money, because I already have a plan.'* (ePW recipient, Karongi)

However, some recipients described participation in savings group as feeling like something that was expected rather than optional:

> '*Yes, I used to contribute every month, and it was supposed to be voluntary. But at the same time, if you didn't contribute, it could get you removed from the cPW programme. So, to me, it felt more like a must.'* (cPW recipient, Kayonza)

Similarly, ePW recipients in an FGD in Karongi described guidance around savings group participation as something that could feel expected rather than optional:

> '*Everyone employed is also required to join a savings group*'. (ePW recipient, Karongi)

The shift from daily casual earnings to predictable lump sum payments represents a fundamental change in financial behaviour for PW recipients. For cPW participants, larger lump sum payments over defined work cycles enable greater scope for planning and saving, in contrast to the reactive spending associated with irregular daily wages. Among ePW recipients, payments are smaller and more frequently absorbed by immediate consumption and care-related needs. While predictability supports budgeting, it offers more limited scope for saving or forward planning. Participants contrasted these dynamics with experiences of irregular daily wages:

> '*Yes, VUP has influenced our household budgeting because the payments come as a sum every 10 days. This makes it easier to plan and use the money for something meaningful, instead of wasting it. Before VUP, I used to earn small amounts here and there, and I couldn't even tell how the money was spent.'* (cPW recipient, Kayonza)

> '*The money helps because I know when it will come, so I can plan for food and school needs. But most of it goes to the children and daily expenses. There is little left to save.'* (ePW recipient, Kayonza)

Overall, households exercise careful financial management, within severe constraints. Spending hierarchies reflect genuine priorities, while collective savings mechanisms and payment structures enable modest asset accumulation in the absence of surplus income. These gains remain fragile and dependent on health, stability, and complementary income sources. The socioeconomic outcomes of these patterns are explored in Section 3.2.

3.1.2 Household decision-making

VUP support has influenced household decision-making processes, encouraging more open discussions about money management while operating largely within existing gender role frameworks. The findings reveal patterns of increased collaboration and negotiation around VUP income, growing female voice in household finance, and context-dependent autonomy, with decision-making structures varying substantially by household composition and marital status.

Joint decision-making around VUP income is increasingly common among married households, particularly for PW recipients. Couples described negotiating priorities, balancing urgent needs against longer-term goals, and resolving trade-offs collaboratively. Women's voice has increased primarily within consultative decision-making arrangements rather than through fully autonomous control over resources, reflecting shifts in practice within existing household power structures. The predictability of VUP income enables forward planning that was previously impossible under irregular casual labour arrangements.

Enhanced female voice within traditional frameworks

VUP has strengthened women's participation in household financial discussions, though decision-making authority remains structured by traditional gender roles. Women typically maintain primary decision-making authority over food purchases and children's immediate needs (clothing, school materials), while men retain greater influence over larger purchases like livestock, land, or major housing investments. The division of responsibilities often mirrors conventional gender roles:

> '*My wife decides what food to buy because that is her responsibility in the kitchen. But we discuss together for other important purchases, so both of us have a say in how the money is used.'* (ePW recipient, Ruhango)

This pattern reveals an important nuance. There appears to be a hierarchy of decisions, where food purchasing (coded as women's work) is distinguished from 'other important purchases' requiring joint deliberation. While joint decision-making around VUP income is widespread, the boundaries of women's independent authority remain largely confined to traditionally feminine domains. Economic empowerment through VUP appears to be enhancing women's voice in household decisions while operating largely within, rather than transforming, existing gender role frameworks.

Women's enhanced voice manifests through increased confidence and participation in financial discussions, though typically within consultative rather than fully autonomous frameworks. Recipients described this change as including the ability to propose expenditure priorities without fear of dismissal, having opinions taken seriously during household discussions, and receiving respect for successfully managing household resources. Women who had previously felt unable to speak about money matters reported that receiving VUP income directly gave them the confidence and legitimacy needed to participate in financial planning. However, this participation typically remained consultative rather than fully autonomous, with 'major' decisions requiring spousal agreement.

Variation in female autonomy by household composition

Female autonomy in spending decisions varies significantly by household structure. Single women, widows, and women whose husbands are elderly or incapacitated exercise full independent control over VUP funds, making all allocation decisions themselves. Women in these circumstances described having the freedom to prioritise as they see fit without requiring consultation or approval. The absence of an adult male household head fundamentally changes decision-making dynamics, granting women complete authority over resource allocation.

For married women, decision-making around VUP income varies according to transfer size and intra-household dynamics, with smaller amounts often affording greater practical control. Women often have greater practical control over small amounts (RWF

15,000 to RWF 20,000 for DS and NSDS), not necessarily because of empowerment but because husbands show less interest in managing modest sums that are primarily used for food and daily necessities. Larger PW payments more often trigger joint planning or male oversight, though this varies considerably by household and relationship dynamics. Some married women reported that their husbands trusted them completely with VUP income, while others described needing to account for every expenditure.

The ePW instrument, which predominantly employs women as caregivers, creates a particular dynamic where women receive regular income for work outside the home. ePW recipients described feeling pride in their earnings and greater confidence in household discussions, with employment enhancing their credibility and social standing within households and communities. The combination of regular income and visible work contribution appears to strengthen women's bargaining position within households, though, again, this operates within – rather than overturning – traditional frameworks.

Conflicts and resolution mechanisms

On rare occasions disagreements around spending were noted, though these were described as isolated and declining over time. Local leaders and key informants explained that such situations generally arise when spouses have different expectations about how support should be used or when decisions are not discussed in advance. For example, for NSDS these instances were most visible during the early stages of implementation, before households had fully understood the purpose and parameters of the support. Key informants emphasised that such disagreements are not widespread and tend to reflect communication gaps rather than entrenched conflict. They also reported that sensitisation efforts have helped to clarify programme intentions, and that misunderstandings have become far less common over time. Overall, recipients described decisions about VUP income now more often being negotiated collaboratively within the household and shaped by their particular circumstances.

Programme influences on decision-making

PSWs actively encourage joint household planning, advising against unilateral spending decisions and promoting transparent discussion between spouses. This guidance reinforces collaborative trends while providing external legitimacy for women's participation in financial decisions. PSWs frame their advice around household-level planning rather than individual control, emphasising cooperation and shared responsibility for family welfare.

During home visits, PSWs ask to see both spouses together when discussing VUP income use, explicitly modelling inclusive decision-making. They counsel couples on communication strategies, encourage advance planning before payments arrive, and mediate when tensions arise. This emphasis on joint planning creates both opportunities and tensions. It supports women’s voice by validating their participation in decisions that might traditionally be male dominated. At the same time, it may shape expectations around shared decision-making in ways that can, in some contexts, limit women’s scope for independent control over income they directly receive.

PSW guidance places particular emphasis on the benefit to the household over individual preferences. PSWs encourage recipients to frame spending decisions around children’s needs, household improvement, and longer-term security, rather than personal desires. This framing shifts discussion away from explicit gender dynamics by presenting decisions primarily as matters of practical resource allocation rather than questions of power and control. While this approach may help to ease tensions in some households, it also means that questions of individual financial autonomy are not always addressed directly.

The decision-making patterns revealed in this section show that VUP has supported more household discussion and negotiation around money management, with women's voices becoming more prominent in financial planning. In many households, decision-making extends beyond spouses, with older children contributing to discussions or supporting income diversification, especially where they play a central role in caring for elderly DS recipients or supplementing household earnings during periods when adults are engaged in PW. Guidance from PSWs actively promotes collaborative decision-making, framing resource allocation as a household matter rather than an individual matter. However, these shifts largely unfold within existing gender and family structures rather than fundamentally transforming household power dynamics. Joint decision-making is now more common, particularly for ePW recipients whose regular payments enable advance planning. Women exercise greater autonomy when they head households alone or when they manage smaller transfers linked to traditionally feminine responsibilities. These evolving but still gendered and intergenerational patterns shape how VUP support translates into the socioeconomic outcomes explored in Section 3.2 and influence households' capacity to cope with adverse events, as examined in Section 3.3.

3.2 Effects of VUP support on socioeconomic conditions

EQ2: How has Safety Net support affected the socioeconomic condition of recipient households, as experienced by VUP support recipients?

VUP recipients report that Safety Net support has generated meaningful improvements in food security, health insurance coverage, and access to services for recipient households, though gains reflect strategic sacrifice under constrained conditions rather than income surplus. The nature and scale of change varies by instrument: DS provides a survival floor for elderly and disabled recipients; both PW instruments enable incremental asset accumulation for labour-capable households; and NSDS is reported to drive improvements in child nutrition and caregiver livelihoods.

This sub-section explores how VUP support has influenced household-level outcomes, including poverty status, food security, asset accumulation, access to services, and intra-household dynamics. It also considers variations in impact across different types of recipients and VUP instruments.

Box 3: Key findings on socioeconomic conditions at household level

- VUP support is strongly associated with improved food security and more regular access to basic needs across all instruments.
- NSDS is linked to visible improvements in child nutrition, hygiene practices, and caregiver health-seeking behaviour during the period of support.
- Asset accumulation is evident for some ePW and cPW recipients in the form of small livestock, housing improvements, and savings, though the scale varies widely.
- Access to health insurance and education has improved substantially for most recipients.
- Improvements in material conditions are accompanied by perceived gains in dignity, reduced stress, and strengthened aspirations for children's futures.

VUP support has generated notable improvements in household living conditions, but these gains arise from strategic sacrifice rather than income surplus. This is underscored by the fact that VUP benefits cover only 9% of a household's basic needs (MINALOC, 2025, p. 79). As these transfers provide a narrow supplement rather than comprehensive support, recipients achieve improvements by carefully managing limited resources alongside other livelihood activities. The paradox of VUP outcomes is that households report both substantial improvements and ongoing constraints, reflecting starting points of severe deprivation whereby modest transfers can still catalyse transformative change. Accordingly, gains emerge from disciplined budgeting and sometimes difficult choices about spending or saving. The improvements documented below are substantial and highly valued but remain fragile and constrained by the supplementary nature and level of support.

Households participating in different VUP instruments begin from distinct socioeconomic baselines, which shape both their needs and their capacity to translate programme support into improved outcomes. To provide context for the qualitative findings presented in Section 3.2, Table 6 summarises selected household characteristics across VUP instruments, drawing on EICV7 data.

Table 6: Socioeconomic characteristics of VUP recipient households, by instrument

Characteristic	DS	cPW	ePW	NSDS
Poverty rate	35%	48%	43%	41%
Median consumption (RWF per adult equivalent)	666,700	568,900	600,600	602,000
Proportion (%) of female-headed households	69%	43%	58%	18%
Proportion (%) of households with elderly members (65+)	77%	15%	29%	3%
Proportion (%) of households with children under the age of five	10%	30%	30%	97%
Average age dependency ratio per household[7]	152	74	99	118
Average household size	2.6	4.5	3.9	4.9
Proportion (%) of households with a disabled member	23%	7%	8%	2%

Source: EICV7 (2023/24)

[7] The age dependency ratio is defined as the ratio of the number of household members aged less than 15 years and more than 64 years to the number of those aged 15–64 years, multiplied by 100.

3.2.1 Food security

Immediate improvements in food access and survival

VUP, and especially NSDS, has driven a marked shift from chronic hunger to more regular and adequate food consumption, particularly for the most vulnerable households. Prior to programme participation, households consistently reported severe food shortages, with many eating only once per day or skipping meals entirely. The most immediate and widely reported impact of VUP support is an improvement in food security, with recipients across all instruments describing a shift from chronic hunger to reliable access to food. VUP recipients, community stakeholders, and observational data indicated substantial improvements in meal regularity, dietary diversity,[8] and nutrition practices, reflecting a very low starting point prior to programme participation, especially among families receiving NSDS support.

Recipients now regularly report consuming two or even three meals per day, representing a departure from pre-intervention deprivation. VUP transfers enable more regular meal patterns, with most households able to eat two or three times daily. Recipients expressed deep relief at no longer experiencing daily anxiety about food:

> '*I no longer worry by saying God, how am I living? What will I eat?*' (cPW recipient, Gakenke).

For some, particularly DS recipients, the programme represented the difference between survival and death during periods of acute food crisis:

> '*Without this money, we would all have died long ago. There was a time when the money arrived during a period of severe hunger; we couldn't even speak. That money helped us greatly.'* (DS recipient, Karongi)

Among DS recipients, transfers function primarily as a survival tool, with spending concentrated almost entirely on food and basic household necessities. Even modest items symbolise tangible progress from earlier deprivation:

> '*Not only that but buying an egg when my chicken wasn't laying was also hard. Now, I can buy an egg for my child and give it to them*.' (DS recipient, Gakenke)

Beyond increases in food quantity, recipients described no longer having to make the painful choice between feeding themselves and other essential needs.

Dietary diversity and child nutrition

NSDS support has been particularly effective in improving dietary quality and child nutrition through a combined package of cash and nutritional education. The combination of transfers and training has enabled mothers to purchase higher-quality, nutrient-dense foods, and to implement newly learned practices around balanced child feeding. NSDS households reported purchasing eggs, fruits, small dried fish (silverfish), and

[8] In this report, dietary diversity is used in a descriptive sense to refer to an increase in the variety of foods consumed (e.g. the inclusion of vegetables, protein sources, or non-staple foods), rather than as a formal dietary diversity score. The qualitative data do not assess minimum dietary diversity thresholds or specific food group counts.

diverse ingredients for nutritious porridge, reflecting increased variety in children's diets, based on reported food choices rather than measured food-group counts, alongside a clear redefinition of what constitutes an adequate child meal.

Caregivers described a fundamental shift in knowledge about child nutrition, underpinned by programme-linked training. Before VUP, many mothers believed that sweet potatoes and beans alone were sufficient for children; through ECD centres and village kitchens, they learned the importance of combining multiple food groups:

> '*The area where there has been significant change is in the nutrition of our children. Before, I used to think that sweet potatoes and beans, without vegetables or small dry fishes, and even without oil, were enough. But when we started receiving the money, they taught us how to properly feed a child. Now I cannot just give a child sweet potatoes and beans and say, "My child has eaten"*'. (NSDS recipient, Gakenke)

Households reported deliberate shifts towards more balanced meals, especially for young children.

Observed changes in child health outcomes

Sector officials and PSWs reported visible improvements in child health outcomes in NSDS communities, including reductions in malnutrition (wasting). Some local officials reported that they did not observe any current cases of child wasting at the time of data collection, attributing this to the combined effect of regular cash transfers and nutrition education delivered through NSDS. PSWs further described cases of rapid nutritional recovery among children where households consistently applied recommended feeding and care practices, based on their routine monitoring and follow-up with beneficiary families:

> '*A child suffering from (acute) malnutrition recovered in only three months after the family began buying nutritious food*'. (PSW, Kayonza)

Parents implementing these practices noted that their children fall ill less frequently and demonstrate better growth and development.

Kitchen gardens and household food production

Kitchen gardens observed among NSDS households contribute to household food availability and dietary diversity between cash transfers. Where gardens were well maintained, observations showed regular availability of fresh vegetables for home consumption and, in some cases, small surpluses for sale. Households with thriving gardens often also demonstrated better kitchen hygiene, pointing to complementary improvements in food preparation and child caring practices rather than broader household resource management.

However, the productivity and contribution of kitchen gardens varies considerably across households and locations. Some gardens flourished, with diverse crops (tomatoes, cabbage, carrots, onions, amaranth), while others were poorly maintained or non-functional due to water scarcity, poor soil quality, lack of inputs or technical knowledge, or household labour constraints. Gardens were most effective among labour-rich households, particularly those with lower dependency ratios and sufficient adult labour to sustain regular maintenance. As a result, the contribution of gardens to household food security was uneven.

Variations in food security outcomes

Despite overall improvements, food security and nutrition outcomes are not uniform across households. Households with greater available adult labour and a lower dependency burden are better able to sustain improved practices, reflected in cleaner kitchens, well-maintained gardens, and more consistent meal planning. NSDS households in areas with better access to water, cooking equipment, and local food markets also appear to benefit more from the combined cash-plus-training package, as these conditions support the uptake and continued application of nutrition guidance. As a result, gains in dietary diversity are stronger and more sustained among households with greater capacity to absorb and implement programme inputs.

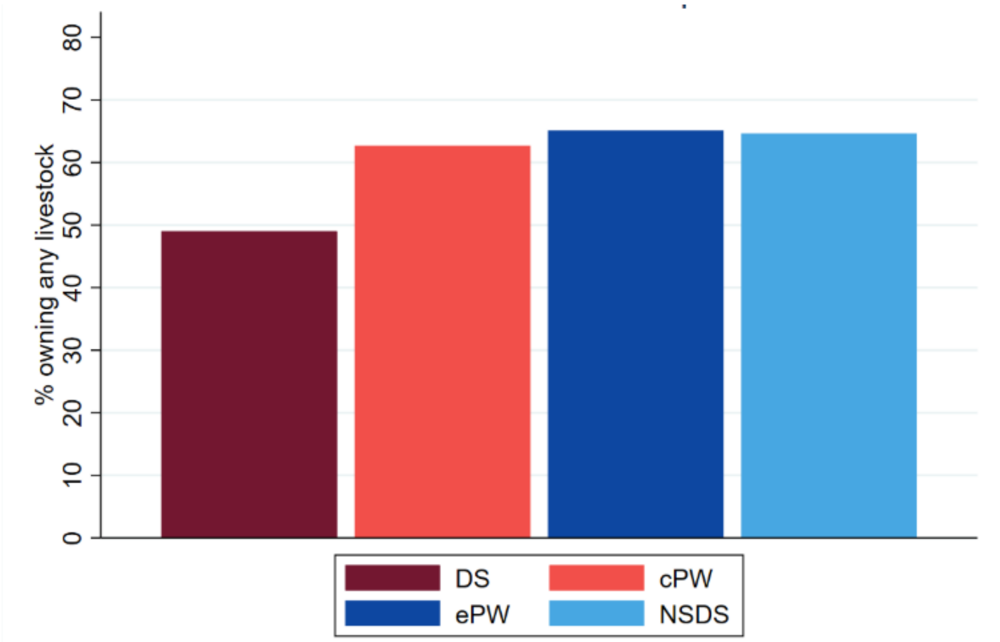
Geographic context further shapes food security outcomes. Rural households with access to cultivable and sufficiently fertile land are better able to supplement VUP transfers through kitchen gardens and small-scale agriculture, while urban households, particularly in Kigali, rely entirely on purchased food and faced higher prices that constrain dietary diversity, despite receiving similar transfer amounts. Seasonal fluctuations in food availability and prices (see also Section 3.3.1) affect all households, with lean seasons posing challenges even for those who are generally food secure during harvest periods.

3.2.2 Asset accumulation

Livestock as the primary form of asset accumulation

VUP support has enabled some recipients to move beyond hand-to-mouth survival towards gradual accumulation of productive assets, though this varies substantially by instrument and household circumstances. Across all instruments, the most common and valued form of asset accumulation is livestock, particularly small animals, such as chickens, goats, and pigs, which serve multiple functions, including food security, income generation, and savings for emergencies. Descriptive data confirm this variation across VUP instruments, with households participating in cPW, ePW, and NSDS showing higher rates of livestock ownership than DS households (Figure 2). This component-level pattern aligns with qualitative findings that show that households with greater labour capacity and more regular income flows are better able to acquire and maintain productive assets, while DS households with less labour capacity face tighter constraints on asset accumulation.

Figure 2: Livestock ownership among VUP households, by instrument



Source: EICV7 (2023/2024)

Observed differences in asset ownership reflect variation in household capacity and programme design, rather than transfer adequacy alone. Asset accumulation patterns align with household labour capacity. Households with available labour are better positioned to accumulate assets over time, while those with high dependency burdens due to age, disability, or caring responsibilities face structural constraints on saving and investment, regardless of transfer size. PW households, who by definition have available labour, combine VUP wages with other income sources to gradually acquire productive assets, while DS recipients, who lack labour capacity due to age or disability, appropriately focus transfers on immediate consumption needs. These patterns extend to livestock use: DS recipients maintain small poultry for daily food security, while PW recipients build larger animals as emergency buffers.

However, NSDS recipients demonstrate a distinct pattern shaped by the time-limited nature of the component. Recipients were encouraged through programme meetings to treat the approximately 2.5-year support window as a bounded opportunity to build a livelihood base before transfers ended, with exit planning described by implementers as a deliberate element of educational messaging:

> '*Even though they currently receive support, they are taught that it may stop someday, so they are encouraged to save, join savings and lending groups, and plan ahead*.' (SPO)

Several recipients described internalising this framing directly:

> '*I said to myself, even though I am receiving this money, there will come a time when they will stop it after seeing that I have moved out of that category*'. (NSDS recipient, Gakenke)

Across all components, qualitative evidence consistently indicates that these gains remain modest, uneven, and dependent on continued income stability and household circumstances.

Stepwise asset accumulation through savings and reinvestment

Asset accumulation typically follows a stepwise progression rather than direct investment of transfers into large assets. Recipients described starting with small livestock, such as chickens, progressing to goats, and, in most cases, aspiring to own a cow, widely considered the pinnacle of livestock wealth. This progression rarely occurs through VUP transfers alone, but rather through deliberate cycles of saving, reinvestment, and asset conversion. Households contribute to savings groups while purchasing small livestock, later selling these animals, combining the proceeds with VSLA savings and investing in larger assets or housing improvements.

Housing improvements as visible asset gains

Housing improvements represent another significant area of investment, particularly for PW participants. Recipients reported repairing collapsed roofs, improving walls and floors, and, in some cases, constructing new structures or purchasing land. Prior to VUP participation, many households lived in severely deteriorated housing conditions:

> '*It was very difficult for me to even get soap. I had no mattress and used to sleep on grass. My house roof had collapsed because it was covered with tiles'*. (DS recipient, Gakenke)

The ability to repair and improve their homes represents both practical security and a visible marker of improved status.

Enabling conditions and constraints

Asset accumulation is neither universal nor automatic and depends on labour capacity, sustained participation and enabling conditions. Households that successfully accumulate assets typically engage in joint spousal planning, participated actively in savings groups, and received guidance from PSWs on budgeting and investment. Asset accumulation usually require at least two years of programme participation and the capacity to meet immediate consumption needs before pursuing longer-term investments. Geographic context also mattered: urban households, particularly in Kigali, face greater constraints due to high living costs, restrictions on livestock ownership, and limited access to land.

The role of payment structure in PW

The payment structure of PW create more favourable conditions for saving and investment than daily casual labour (see Section 3.1.1 for a discussion of payment structures and their effects on planning). Recipients contrasted lump sum payments with previous daily earnings:

> '*When I got money from selling harvests, I would immediately spend it so the household would eat... after VUP, I began to add to the money I got, allowing me to buy roofing sheets*'. (cPW recipient, Gakenke)

Receiving larger lump sum payments under cPW (for example RWF 20,000 after 10 days of work rather than RWF 2,000 daily) enable recipients to allocate funds more strategically, setting aside portions for savings groups, purchasing larger items like livestock, or making lump sum payments for health insurance. PSWs encourages recipients to plan how they will use lump sum payments before receiving them, supporting a shift from reactive daily spending to more proactive household budgeting. Among ePW recipients, payments are smaller and more likely to be absorbed by immediate consumption and care-related needs; while predictability supports budgeting, this offers more limited scope for saving or asset acquisition. Together, these dynamics suggest that the interaction between payment structure and institutional guidance shapes the extent to which PW recipients are able to move beyond pure consumption towards gradual asset building.

Complementary programmes and asset accumulation

Complementary government and NGO programmes occasionally reinforce asset accumulation but are not the primary driver of observed gains. Some recipients reported benefiting from fertiliser distributions, fruit tree seedlings, or, in limited cases, direct livestock transfers. Awareness of the *Girinka* programme is widespread, though access varies considerably across communities, and livestock distributions linked directly to VUP appear to have been more common in earlier phases. As one cell-level official noted

> *'Some beneficiaries used to receive fertilisers through the programme, but later, some of them were able to save, buy livestock, and use both natural manure and chemical fertilisers on their farms'. (SEDO)*

Overall, most asset accumulation documented in this evaluation reflects how households manage limited resources rather than direct use of transfers alone. Households typically combine VUP income with savings group participation, incremental livestock purchases, reinvestment over time, and, in some cases, complementary support from other programmes. Where additional inputs such as livestock or agricultural inputs are available, their contribution to asset accumulation depends on household labour availability, access to land, and capacity to manage productive assets alongside VUP participation. These findings indicate that asset gains are shaped by how households manage limited resources and remain dependent on income stability and household capacity, rather than reflecting transfer adequacy alone.

3.2.3 Access to services

VUP support has fundamentally transformed recipients' ability to access essential health and education services by easing financial barriers that previously excluded many households. Across instruments, recipients described a shift from sporadic or forgone service use to more consistent engagement with healthcare and schooling, with health insurance and school-related costs emerging as top spending priorities.

Healthcare access and health insurance

Improved affordability of community health insurance is one of the most immediate and near-universal effects of VUP support. Prior to programme participation, many recipients either relied on partial government subsidies or struggled to pay the annual *Mutuelle de Santé* contribution. With VUP income, payment of health insurance is frequently the first or second expenditure made upon receipt of transfers:

> '*The first thing they do is pay for health insurance; we don't have to run after them*'. Village leader

Recipients consistently prioritise securing health insurance coverage for the entire household, reflecting both programme guidance and perceived necessity. Households reported paying contributions not only for themselves but also for spouses and children, ensuring comprehensive coverage and reducing reliance on emergency coping strategies.

Beyond insurance premiums, VUP income supports access to healthcare by covering associated costs that would otherwise remain prohibitive. These include transport to health facilities, medicines not fully covered under insurance, and specialised care for chronic illness or disability. For some DS households, this function is explicitly life-preserving:

> '*The money VUP gave her was what I used to care for her. If she had not received that money, I would not have been able to care for her; she would have died earlier*'. DS proxy, Gakenke

Education investment

VUP income enables households to keep children enrolled in school and to meet education-related expenses more reliably than was the case before programme participation. Predictable income for DS and ePW households allows payment of school fees, feeding costs, uniforms, and materials, reducing interruptions caused by non-payment:

> '*One other benefit from VUP is that my sons can never be chased out of class because of school fees, no! I go to the school, speak to the director, and agree on a payment plan because I have VUP. It wouldn't work otherwise.'* (DS recipient, Kayonza)

However, some cPW recipients reported that the unpredictably of income creates challenges in related to education continuity:

> '*Being part of VUP has not really changed the hopes and plans for my children's schooling. It is still difficult for them to study because when I fail to get money, they are sent home*'. (cPW recipient, Kayonza)

ePW has strengthened both caregivers' engagement with and their ability to support children's education, particularly among caregivers working in ECD centres, whose direct exposure has reshaped attitudes. Parents who previously had limited schooling described having a clearer understanding of the benefits of early childhood education and formal schooling. At the same time, more predictable income has reduced financial and opportunity constraints, reinforcing caregivers' commitment to keeping children in school and avoiding the manual labour pathways that defined their own childhoods:

> '*I regret how we grew up and were made to herd sheep and goats when we were supposed to be at school, and I don't want that for my children.'* (ePW recipient, Kayonza)

The ECD centres established through ePW reinforce this shift by combining childcare provision with daily exposure to early learning and nutrition practices. Caregivers reported that children attending ECDs begin formal schooling earlier and perform better once enrolled, while parents gain practical insight into the role of structured learning and nutrition in child development:

> '*My children must study and finish school. That's why when I started working in the ECD, I saw that I can do something different*'. (ePW recipient, Nyarugenge)

ECD participation also reduces childcare burdens and enables parents, including those in cPW, to engage more fully in productive activities. By providing safe childcare and regular feeding, ECDs free caregivers' time and reduce the constant demands of infant care:

> '*ECD services help us take care of our young children, allowing us to go to work without worry*'. (cPW recipient, Karongi)

Together, income stability, direct exposure to ECD environments, and reduced care burdens have contributed to stronger educational aspirations among ePW households. For many parents, particularly ECD caregivers, education is increasingly viewed not only as a cost to be managed but also as a long-term investment that is central to improving their children's life chances.

3.2.4 Household wellbeing and future outlook

VUP support is associated with improvements in living standards, psychosocial wellbeing, and aspirations for children's futures among all recipient households. Recipients across all instruments described significant shifts in their daily experiences, from improved ability to meet basic needs to a greater sense of dignity and reduced anxiety about day-to-day survival. However, the depth of these changes varies substantially by instrument, household circumstances, and geographic context, with DS recipients achieving essential survival and dignity outcomes while PW participants demonstrate greater capacity for progressive welfare improvements and asset accumulation.

Restored dignity and social inclusion

The ability to afford basic necessities has restored dignity and social status for recipients who previously lived in visible destitution. Beyond the material improvements in food security, asset ownership, and service access (detailed in Sections 3.2.1 to 3.2.3), nearly all recipients described profound psychosocial changes. The capacity to purchase soap, clean clothing, and maintain basic hygiene enables recipients to participate in community life without shame:

> '*I interact with others without shame or fear because I wear good clothes and can talk to everyone confidently*'. (ePW recipient, Gakenke)

These visible improvements have reversed previous perceptions of stigma and exclusion. Recipients reported increased respect from neighbours and community leaders, with some being elected to community leadership positions. The regular VUP income makes recipients trustworthy in the eyes of local shopkeepers, enabling access to credit and goods on loan. For elderly DS recipients, the programme has eliminated the need for begging, representing a profound restoration of dignity that stakeholders consistently emphasised:

> VUP '*has reduced the number of elderly people who used to go around begging in the community, in markets, and along the roads... Nowadays, you will not find anyone who receives DS still begging'.* (SEDO)

Reduced stress and increased hope

The predictable flow of VUP income has reduced household stress and anxiety over daily survival, replacing crisis management with cautious optimism. Recipients described feeling hope and security, which contrasts sharply with the state of constant crisis they previous experienced:

> '*First of all, VUP has given me hope. I'm so happy when I go to pick up payments that I think I gain like 5 kilos on the way. It also gives me something to look forward to*'. (DS recipient, Kayonza)

For both groups of PW recipients (cPW and ePW), the shift from reactive survival to planned allocation represents not just financial change but a transformation in how households experience daily life and think about their futures. The combination of VUP and other income making it possible to meet school expenses (see Section 3.2.3), and greater recognition of the value of educating, is associated with stronger intergenerational aspirations. However, the realisation of these aspirations remains constrained by limited transfer adequacy, competing consumption needs, and continued exposure to shocks.

Variations in wellbeing outcomes

The extent of wellbeing improvements varies by instrument, reflecting both transfer adequacy and household circumstances. DS recipients consistently reported gains related to survival and dignity, though this support has limited scope to go beyond its primary goal of consumption stabilisation and achieving broader developmental change. Urban households, particularly in Kigali, continue to face significant stress linked to the high cost of living, even with VUP support. Among PW recipients, wellbeing gains are more pronounced for cPW participants than for ePW recipients, with cPW households more frequently describing reduced day-to-day anxiety, greater capacity to plan ahead, and more positive expectations for the future. Among ePW recipients who have more caring responsibilities, smaller and shorter-duration payments are more likely to be absorbed by immediate consumption needs, limiting the extent of perceived wellbeing improvements. However, for cPW households these gains remain fragile, as gains are highly reliant on continued and regular payments.

3.2.5 Instrument-specific outcomes

While VUP support generates improvements across all instruments, the nature and scale of socioeconomic change vary substantially by instrument, reflecting both design intentions and recipient capacity.

DS: survival and dignity

DS transfers, targeted at poor households with no labour capacity, successfully achieve their primary objective of preventing extreme destitution and maintaining basic dignity. Recipients and stakeholders consistently described these transfers as critical for immediate survival, with funds allocated almost entirely to food, essential consumables like soap, and health insurance. As one stakeholder explained:

> '*The money they receive is mostly spent immediately on food and daily needs, so it gets finished quickly. It doesn't really help them to develop*'. (SEDO)

DS recipients typically have limited capacity for income-generating work, constrained ability to participate in savings groups (which is often limited to funeral savings rather than VSLAs), and few realistic opportunities for asset accumulation beyond small poultry for household use. Within these constraints, the programme supports essential welfare outcomes:

recipients are better able to maintain food consumption, access healthcare through *Mutuelle* coverage, and live with greater dignity rather than relying on begging or charity. In a small number of cases, some recipients use part of the transfer to hire casual labour to cultivate their own plots, effectively converting cash into food production. While this can strengthen household food security, it does not indicate that the transfer is sufficient to meet long-term needs or that such strategies are feasible for most DS households.

The transfer size remains a key constraint for DS recipients. Stakeholders and recipients consistently noted that the monthly DS transfer helps meet basic subsistence needs but is insufficient to enable the types of livelihood improvements observed under PW. As one village leader explained:

> ‘*20,000 RWF is not really enough to bring any significant change in their lives. It helps with necessities like soap and sugar, it helps, but it is not a significant amount of money’.* (Village leader)

In urban areas, particularly Kigali, this limitation is even more pronounced. DS recipients described transfers as being grossly inadequate for urban costs of living, with one stating:

> ‘*Nothing else we can do with this money except consumption*’. (DS recipient, Nyarugenge)

Urban households face particular constraints, with most income going to rent and food, leaving no capacity for asset accumulation or investment.

NSDS: child nutrition and forward planning

The NSDS instrument demonstrates distinctive impacts focused on child health and maternal capability. The mandatory linkage with health services and nutritional education creates outcomes beyond those generated by cash alone. Mothers receiving NSDS implement learn practices relating to balanced diets, use transfers specifically to purchase high-nutrition foods for children, and demonstrate improved knowledge on child feeding that persists beyond programme participation. Among programme implementors and recipients there is a strong perception that NSDS has reduced malnutrition and stunting:

> ‘*NSDS has had a significant impact on its beneficiaries, and you can see that their living conditions have improved. The programme has helped prevent malnutrition and stunting among young children*’. (SPO)

Notably, NSDS recipients frequently articulated a forward-looking perspective that was uncommon among other VUP recipients like those receiving DS. They described investing NSDS funds in income-generating assets like chickens or small livestock specifically to maintain child nutrition after programme exit:

> ‘*I saw the money I was receiving but realised it might not last forever. So, I thought about another activity to earn money, and that’s when I started doing hairdressing on market days*’. (NSDS recipient, Karongi)
>
> ‘*You know the support won't last forever, so we have to think of ways to sustain them* [the children] *when it stops*’. (NSDS recipient, Gakenke)

This planning mindset, combined with participation in VSLAs, positions NSDS recipients for somewhat greater sustainability than general DS recipients, though they still face the fundamental limitation of small transfer sizes.

cPW and ePW: asset building and economic mobility

PW recipients, who have labour capacity, shows greater scope for asset accumulation than DS recipients without labour capacity, though outcomes differ markedly between cPW and ePW. These differences reflect variation in payment levels, workloads, duration of participation, and recipient profiles. Among cPW participants, higher total payments over defined work cycles, combined with the selection of able-bodied adults, creates conditions that sometimes extends beyond purely protective effects. Recipients described incremental investment pathways, beginning with small purchases such as clothing, household items, or poultry, and in some cases progressing over time to larger assets including goats, housing improvements, and, more rarely, land purchase or home construction. These trajectories depend not only on VUP income but also on complementary strategies, including participation in savings groups, joint household planning, engagement in additional income-generating activities outside PW periods, and guidance from PSWs on money management.

ePW supports income diversification and coping capacity for caregivers while offering different pathways to asset accumulation from cPW. Although ePW transfers are received monthly and amount to a higher aggregate annual value than cPW, these smaller and more regular instalments shape how income is used, though the effect of payment structure on accumulation patterns cannot be separated from the caring responsibilities and labour constraints that characterise the ePW recipient group. Unlike larger lump sum cPW payments, which facilitate immediate and visible asset purchases, ePW's smaller monthly instalments are less conducive to rapid, one-off investments made solely from programme income. Instead, they enable participants to combine predictable monthly earnings with other livelihood activities, such as casual agricultural labour or small-scale trading. Asset accumulation under ePW therefore emerges through income smoothing, reinvestment, and diversification rather than through single, larger expenditures.

The integration of ECD centres within ePW also generates indirect benefits by reducing childcare constraints and enabling caregivers to engage more consistently in paid work, though qualitative data highlights variability in ECD quality and resourcing, including concerns related to food provision and caregiver training in some locations.

The extent to which PW participation translates into economic advancement is highly contingent on household labour capacity, caring responsibilities, programme parameters, and geographic context. Movement beyond immediate survival is most evident among labour-endowed households with access to sufficient workdays and sustained participation. Rural recipients more often reported asset accumulation due to lower living costs, access to cultivable and sufficiently fertile land, and the viability of livestock-based strategies. By contrast, urban recipients, particularly in Kigali, face structural constraints including high rental costs, limited land access, and restrictions on livestock ownership, which curtails investment opportunities, despite similar nominal wage levels. These factors temper the extent to which PW participation results in sustained economic mobility.

Differences across instruments reflect both programme design and the complementary roles of VUP components. DS prioritises survival and dignity for individuals who are unable to work. NSDS combines cash with nutrition education to improve child and maternal outcomes. PW provides time-bound income and work opportunities for able-bodied poor households, with variable potential for asset accumulation depending on context. The sustainability of PW-related gains, the prospects for self-reliance following programme exit, and the adequacy of transfer levels across contexts are examined further in Section 3.5.

3.3 Coping with adverse events

EQ 3: Does Safety Net support increase the ability of households to cope with adverse events and their resilience and, if yes, how?

VUP strengthens households' short-term coping capacity, primarily through savings groups, enabling the ownership of small livestock, and providing predictable income that reduces reliance on harmful strategies. However, the depth of protection varies by instrument and household type, and recurrent or severe shocks continue to erode gains, particularly for DS recipients and households with high dependency burdens.

This section assesses whether VUP support has strengthened households’ ability to manage shocks and plan for the future. It also considers the role of community-level support and informal networks in supporting households’ ability to manage challenges and plan ahead. The Shock-Responsive Social Protection Component of the VUP was introduced to provide short-term cash transfers to households affected by shocks to prevent their fall under the poverty line, mainly if the households were on the graduation pathway, However, this evaluation does not cover this component.

Box 4: Key findings on coping with adverse events

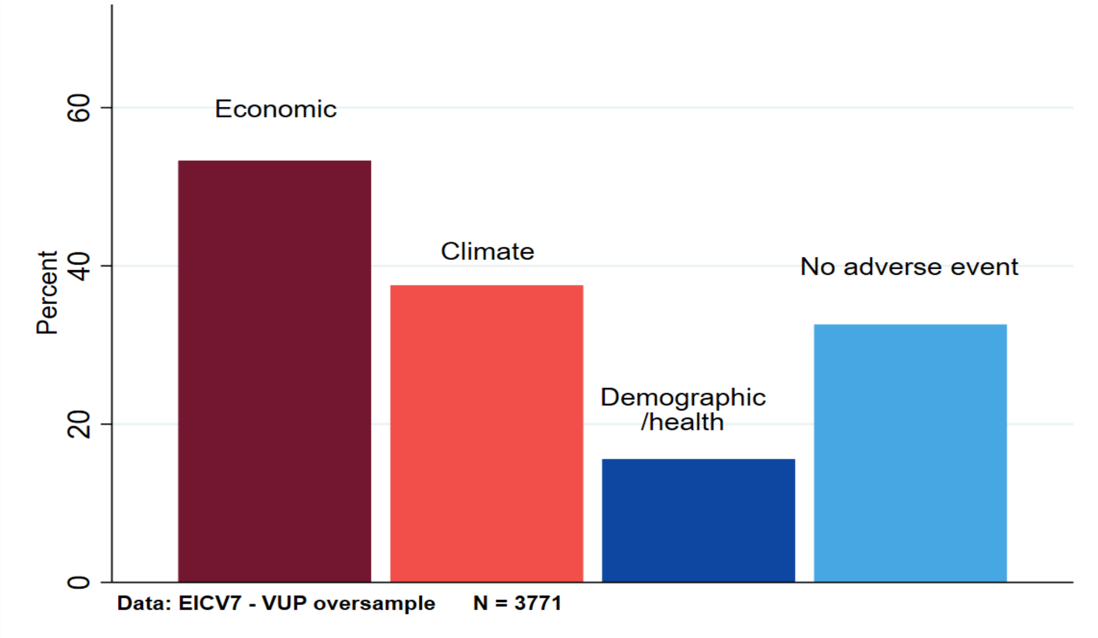
- VUP strengthens household and community coping capacity but does not eliminate vulnerability to adverse events, with severe or repeated adverse events still triggering harmful coping strategies.
- Households draw on a combination of VUP income, savings groups, livestock sales, and social networks to respond to adverse events.
- VUP support contributes to short-term coping capacity but does not eliminate exposure to climatic, health, or market-related risks.
- Livestock functions both as a productive asset and as a readily available coping resource during periods of stress.
- The protective effect of transfers is shaped by timing and programme predictability, particularly for households with limited buffers.
- Savings groups play a central role in facilitating access to emergency liquidity.

3.3.1 Adverse events experienced

Adverse events were commonly reported among VUP households and form an important part of the context in which programme support operates. As per Figure 3, according to EICV7 data, approximately two-thirds of VUP households experienced at least one adverse event in the past year. These events varied in scale and severity, ranging from household-specific shocks such as illness or income loss to wider community-level disruptions linked to climatic conditions, price fluctuations, or localised hazards.

Health-related shocks and climatic events account for a substantial share of adverse events reported by VUP households. Quantitative evidence indicates that illness, death, or injury within the household, alongside climate-related shocks, such as droughts or floods, feature prominently among reported events. This pattern is consistent with qualitative accounts in which recipients described health shocks and weather-related disruptions as recurring challenges that affect household stability and resource use.

Figure 3: Types of adverse events experienced by VUP households (past 12 months)



Source: EICV7 (2023/2024)

Recovery from adverse events is often protracted, placing additional constraints on households' ability to stabilise livelihoods. Among households reporting an adverse event, EICV7 data indicate an average recovery period of approximately four months. This recovery duration can limit households' ability to rebuild savings, restore productive assets, or resume planned livelihood activities within the year.

The prevalence and duration of adverse events shape the conditions under which households manage risk and respond to shocks. Recurrent exposure to shocks, combined with extended recovery periods, reduces the scope for building up buffers and heightens reliance on coping mechanisms such as savings groups, livestock sales, and informal support networks. These conditions provide important context for assessing the contribution of VUP support to household coping capacity, explored further in Sections 3.3.2 and 3.3.3.

Household-level adverse events

Certain adverse events affect individual households in ways that vary by specific circumstances, vulnerabilities, and timing. These household-level shocks include health crises, family losses, and asset theft.

Health-related shocks

Illness emerges as a particularly destabilising household-level event, especially for VUP recipient households. Chronic illness or the sudden sickness of a household member creates immediate financial strain through medical costs, while simultaneously reducing household labour capacity. For DS recipients, whose transfers are already insufficient for asset accumulation, illness often trigger rapid depletion of whatever modest assets have been accumulated:

> '*You see, my husband is often sick. So, most of the money I receive from VUP is used to pay for his medical care'.* (ePW recipient, Ruhango)

For a few participants, deaths in the family represent sudden, catastrophic expenditures that threaten household stability, particularly when occurring alongside other adverse events:

> '*Recently, I lost my brother... and it cost me about RWF 50,000… I also used the money I had saved in the savings group during my work in VUP. During all these difficulties, with my house being damaged and the death of my brother, I would even go to bed hungry or eat very little just to solve my problems*'. (cPW recipient, Gakenke)

The cumulative effect of multiple simultaneous household shocks often overwhelm coping mechanisms, even among VUP participants with access to savings and transfers.

Asset theft

Theft of livestock constitutes a particularly severe household-level shock. For VUP households, livestock represent months of strategic savings accumulated through careful management of transfers. Theft therefore eliminates not just the initial investment but also the anticipated multiplication of assets through breeding:

> '*I had three goats from VUP. One was stolen when it was about to give birth*'. (cPW recipient Nyarugenge)

> '*The first pig I had was female, but it was stolen before it could even have piglets*'. (cPW recipient, Ruhango)

The timing of theft, particularly when animals are stolen just before reproduction, represents the loss of both current assets and future returns. For recipients who experience repeated theft, the psychological impact extends beyond financial loss, sometimes leading to abandonment of investment strategies altogether:

> '*I had tried saving by buying livestock, but they were stolen. So now I only focus on getting food for her'.* (DS caretaker, Gakenke)

Community-level adverse events

Other adverse events affect entire communities simultaneously, creating collective challenges that require coordinated responses. These community-wide shocks include climatic events and economic pressures that operate beyond individual household control.

Climatic shocks

Climate-related adverse events were the most pervasive community-level shocks documented across all study sites, though their specific manifestations varies by geography. In Northern (Gakenke) and Western (Karongi) Provinces, floods and soil erosion are common. Heavy rains wash away crops and erode topsoil, affecting not just immediate harvests but also the productive capacity of land for future agricultural seasons:

> '*Heavy rain fell, and the land behind the house eroded and fell onto the house, breaking it*'. (DS recipient Karongi)

In Eastern Province, droughts represent the primary climatic shock, creating slow-onset but widespread reductions in agricultural productivity and food insecurity across affected communities. These events impact entire villages simultaneously, overwhelming local support networks and reducing the availability of casual agricultural labour that many VUP recipients rely upon to supplement programme income.

The community-wide nature of climatic shocks is evident in the infrastructure damage they cause. Roads, bridges, and public facilities sustain damage that affect mobility, market access, and service delivery for all residents:

> '*When it rains, water cuts through* [the road]*, and erosion happens'.* (SEDO)

Recipients' relationship to these climatic shocks varies by instrument. DS, ePW, and NSDS recipients often described helplessness and reliance on external assistance that is not always forthcoming:

> '*Heavy rains have destroyed people's crops, and we did not receive any assistance... people had nothing to eat'.* (NSDS recipient, Gakenke)

In contrast, cPW recipients more frequently connected climatic shocks to their own VUP infrastructure work, describing practical responses enabled by programme participation:

> '*A lot of adverse events happened. The flood came and swept away the land, and many crops were washed away. The terraces were also damaged...* [Interviewer: *How did you handle that?*] *We came back and farmed well. We planted elephant grasses and also planted grevillea trees.* [Interviewer: *Where did you get those plants?*] *It came from the VUP programme, we didn't buy them*'. (cPW recipient, Gakenke)

This difference reflects not reduced vulnerability but rather cPW participants' exposure to infrastructure solutions through their work, giving them a different vantage point on community-level environmental challenges.

Economic pressures

Inflation[9] emerges as the most widespread economic adverse events affecting VUP households. Across all regions, most notably in urban areas, rising food and commodity prices consistently erode households' purchasing power. Because VUP transfers remain fixed, their real value declines as prices increase. For example, DS transfer levels have not been increased since the Safety Net Component was launched in 2008, and have, in real terms, lost approximately two-thirds of their value (OPM 2024, p. 31), leaving recipients with a growing gap between income and basic needs:

> '*Another problem I notice here is the rising prices in the market. Compared to before, food has become very expensive.*' (DS recipient Nyarugenge)

[9] The average annual food price increase for the last three years has been around 10‑12% per year, heavily driven up by the exceptionally high food inflation in 2023 (14%), with more moderate increases in 2024 (4.8%) and 2025 (3.3%): Consumer Price Index (CPI) – October 2025, National Institute of Statistics of Rwanda.

For DS recipients, many of whom are elderly or living with disabilities, and ePW recipients who heavily rely on VUP wages, inflation sharply reduces their ability to secure essential goods. cPW recipients reported having to work significantly more just to maintain food consumption:

> '*Prices at the market have gone up, but what we do is to work very hard, even twice as much, just to have food to eat.*' (cPW recipient Gakenke)

Unlike household-level shocks that affect individual families at different times, inflation operates as a sustained community-wide pressure that simultaneously reduces the adequacy of VUP transfers for all recipients, placing ongoing strain on household stability and undermining the real value and practical reach of the support. This creates a collective vulnerability that individual coping strategies cannot fully address and suggests that inflation exerts a continued influence on how far VUP transfers can stretch to protect livelihoods.

Intersections between household and community events

Across VUP evaluation sites, the intersection of household-level and community-level shocks compounds vulnerabilities by simultaneously eroding income sources, diminishing the real value of transfers, and straining both formal and informal support systems. Climatic events that destroy crops community-wide reduce the availability of casual agricultural labour, eliminating supplementary income sources that many households rely upon, while market inflation coupled with reduced earning opportunities further compound these pressures. Against this backdrop, individual health crises occurring during periods of community-wide food shortage prove particularly difficult to manage, as both formal support systems and informal community networks are simultaneously strained.

This intersection of household and community events explains why recovery times remain extended. Individual households cannot fully recover from personal shocks when the broader community context remains disrupted, while community-wide events deplete the modest buffers that households accumulate to manage personal crises. The four-month average recovery time documented in EICV 7 reflects not just the severity of individual shocks but also these compounding dynamics between household and community-level events.

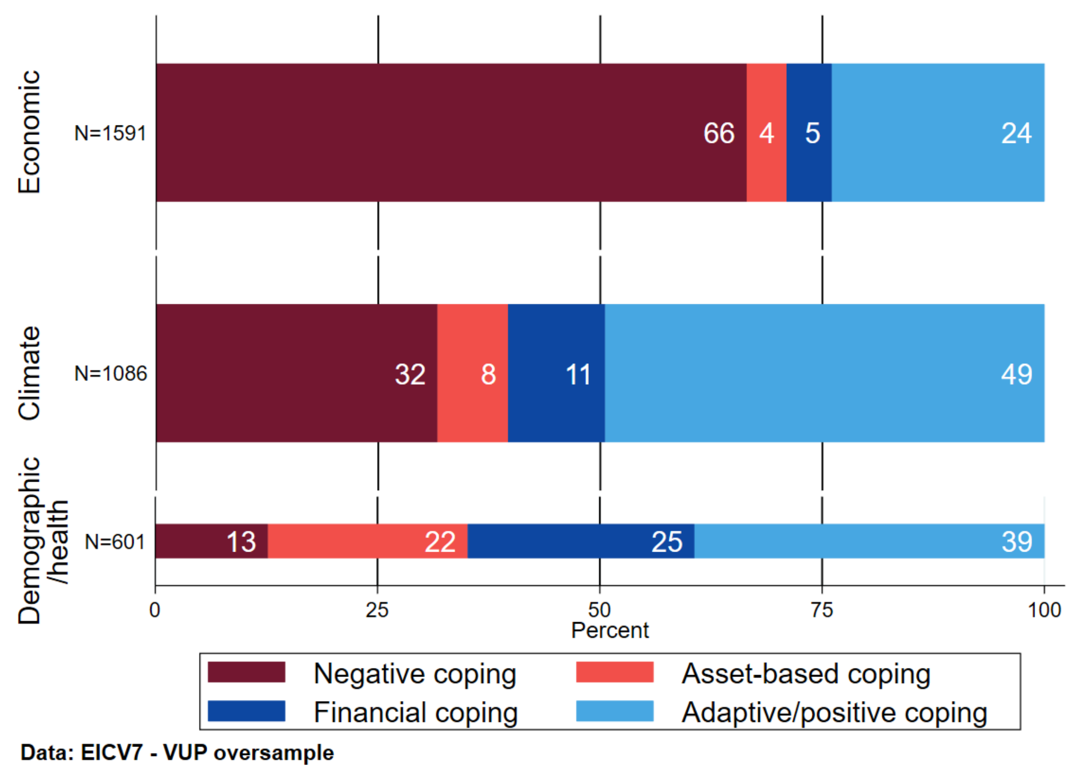
3.3.2 Coping strategies

Households employ a combination of coping strategies in response to adverse events, with VUP support reshaping but not eliminating the ways shocks are managed. Qualitative accounts indicate that households rarely rely on a single response. Instead, they draw on VUP income alongside savings groups, accumulated livestock, borrowing, and social networks, combining strategies depending on the type and severity of the shock, existing household resources, and the timing and reliability of transfers.

The data reveal an important distinction between coping strategies that draw on VUP-enabled buffers and those that signal ongoing vulnerability. Responses such as drawing on savings groups or selling livestock often reflect mechanisms households have deliberately developed to manage risk, rather than simple asset depletion. At the same time, households also report negative coping strategies that indicate inadequate protection against shocks, including reducing food consumption, cutting spending on health or education, or borrowing under unfavourable terms when resources are exhausted.

Quantitative evidence from EICV7 illustrates how coping responses vary systematically by shock type (Figure 4). Economic shocks are most commonly associated with distress strategies such as reduced consumption, reflecting immediate pressure on daily needs. Climatic shocks more often trigger asset-based responses, particularly the sale of livestock, underscoring the role of productive assets as both a source of livelihoods and emergency buffers. Health and demographic shocks are more frequently managed through financial coping, including drawing on savings or borrowing, highlighting the importance of VUP-enabled buffers where medical costs arise and transfers alone are insufficient.

Figure 4: Coping strategies used by VUP households, by type of adverse event



Source: EICV7 (2023/2024)

Household-level coping strategies

Individual households drew on various strategies to manage adverse events, with their options shaped significantly by VUP participation and the buffers it enables them to build.

VUP-enabled savings as primary household buffer

Recipients draw on livestock accumulated through the strategic savings mechanisms described in Section 3.1.1. When crises arise, selling these animals represents not depletion but the intended operationalisation of a savings mechanism. However, the efficacy of this strategy varies by the nature of the adverse event. While effective for individual crises (e.g. illness), covariant adverse events like floods can increase fodder costs and depress market prices, thereby eroding the value of these savings just when they are needed most. Regardless of the return on sale, the critical distinction lies not in whether livestock are sold, but in what happens when these buffers are exhausted. For some recipients, particularly those experiencing repeated shocks or theft, livestock depletion leaves them without further protection. One DS caretaker, after experiencing theft multiple times, described abandoning investment strategies entirely:

> ‘*I had tried saving by buying livestock, but they were stolen. So now I only focus on getting food for her*’. (DS caretaker, Gakenke)

This represents not the failure of livestock as a savings mechanism, but rather the programme's inability to help households withstand and recover from external shocks (such as theft) or enable sufficient asset accumulation to withstand multiple crises in succession.

Savings groups as emergency liquidity

Savings groups (described in Section 3.1.1) provide a second crucial household-level buffer. Recipients borrow from VSLAs during crises and repay with future VUP transfers, smoothing consumption and protecting productive assets rather than selling livestock immediately.

Reduced consumption as a coping mechanism

Despite VUP support, severe adverse events still force many households to reduce food consumption, indicating transfer inadequacy relative to shock severity. The most universally reported strategy is reducing food consumption. Recipients often reported reducing meal frequency, or switching from nutritious to food to cheaper, calorie-dense staples

> ‘*You see, before, a person could eat at noon and in the evening, but during that time, we had to skip lunch so that we could have something to eat in the evening.*” (NSDS recipient, Gakenke)

> ‘*We have periods where we go hungry... Sometimes we eat posho only, or we eat a kilo of rice for two days*’. (ePW Recipient, Kayonza)

This strategy represents a clear reduction in food quality and quantity, which has short-term and long-term consequences. Reduced consumption compromises adults' labour capacity and children's development, undermining the gains in food security documented in Section 3.2.1. That recipients resort to this strategy even with VUP support suggests that transfer levels remain insufficient to fully protect against serious shocks, particularly when multiple adverse events coincide or when inflation has eroded the real value of fixed transfers.

Land sales as a coping mechanism

In the most extreme documented cases, catastrophic shocks exhausted all other buffers and drove households to sell land. This asset is rarely liquidated given its fundamental importance to rural livelihoods, and its sale represents complete household vulnerability:

> ‘*We sold the land we had to cover the medical expenses of my brother who was sick for a long time*’. (ePW recipient, Kayonza)

> ‘*During that time, I had to sell my father’s land to be able to bury him*’. (cPW recipient, Kayonza)

Land sales typically arise when households face extraordinary costs that exceed their available resources, rather than as a sign of successful coping. These cases often involve major medical expenses or funeral costs that outstrip the combined support of VUP transfers, accumulated livestock savings, and savings group funds. For households facing severe shocks, moving from selling livestock to selling land underscores the pressure on coping capacity and suggests that meeting exceptional expenses often requires liquidating assets, even when programme support is present.

Community-level coping strategies

Beyond individual household actions, VUP participation creates opportunities for collective coping strategies that draw on community-level resources and social capital.

Mutual support networks among VUP participants

Shared VUP participation fosters peer support networks that function as informal insurance during adverse events. Recipients described providing mutual assistance specifically because of their common programme involvement, offering labour, lending money, or helping with reconstruction after disasters:

> '*Because we participate in VUP together, we can help each other in hard times, like lending money or assisting each other.'* (ePW recipient, Nyarugenge)

> '*It rained heavily, and the house kept getting damaged, so we had to rebuild it each time. Even the people I worked with in VUP came to support me.'* (ePW recipient, Ruhango)

This social capital extends VUP's impact beyond monetary transfers by creating community-level resilience mechanisms. The shared experience of PW participation and savings group membership builds relationships that households can draw upon during crises, providing assistance that complements but also goes beyond what individual transfers or savings can offer.

Infrastructure as community-wide protection

VUP-created infrastructure provides collective protection against climatic shocks, reducing the severity of adverse events for entire communities. Terraces, drainage channels, and roads function as community-level coping mechanisms by preventing or mitigating flood damage, reducing soil erosion, and maintaining access during extreme weather. This infrastructure dimension is examined in detail in Section 3.3.3, but its importance as a collective buffer distinguishes VUP's impact from household transfer-only programmes. The infrastructure creates resilience that persists beyond individual programme participation and protects both recipients and non-recipients within affected communities.

Variation in coping capacity

Households' actual coping capacity varies substantially by instrument, transfer adequacy, labour capacity, shock timing, and accumulated buffers. DS recipients, with no labour capacity, and lower transfers that are insufficient for both consumption and investment, have limited capacity to build the livestock and savings buffers that strengthen other recipients' resilience. Urban recipients face higher living costs that constrain wealth and asset accumulation despite equivalent transfer levels. Recipients experiencing repeated shocks (multiple illnesses, theft, climatic events) exhaust buffers faster than they can rebuild them, creating cycles of vulnerability that programme participation cannot fully address.

The analysis suggests that VUP is associated with some improvements in household and community coping capacity, particularly through savings, group-based mechanisms, mutual support, and certain protective infrastructure. However, the Safety Net Component of VUP has not eliminated vulnerability or made recipients shockproof. When transfers prove inadequate relative to shock severity, when multiple crises compound, or when external factors like theft or catastrophic health expenses overwhelm accumulated buffers, recipients still employ harmful coping strategies that undermine their long-term welfare. The pattern of coping strategies thus reveals both VUP's successes in enhancing resilience and the limits of that protection when faced with severe, repeated, or catastrophic adverse events. The Shock-Responsive and Graduation components of VUP are additional mechanisms that can mitigate the impact of shocks.

3.3.3 VUP's protective mechanisms

VUP operates through multiple mechanisms that prevent, mitigate, and enable recovery from adverse events. While Section 3.3.2 examined the coping strategies that households employ, this section explores how specific VUP features (reliable transfers, health insurance access, and infrastructure) function as protective systems that reduce vulnerability and support resilience. These mechanisms operate at both household and community levels, creating layered protection that extends beyond what individual transfers alone can achieve.

Transfers as reliable liquidity during crises

For the most vulnerable members of a household, particularly DS recipients who are elderly, living with disabilities, or chronically ill, VUP transfers provide essential liquidity during adverse events. The predictable income guarantees that even when harvests fail, casual labour is unavailable, or shocks disrupt normal income sources, recipients maintain minimum consumption capacity. For DS recipients who cannot diversify income through work, this guaranteed cash flow is their only defence against adverse events. Recipients explicitly linked transfers to survival during crisis periods:

> '*Honestly, without the support of VUP, many of us would not have survived to this day.'* (DS recipient, Karongi)

This liquidity function distinguishes VUP from episodic emergency assistance by providing households with an ongoing cash flow they can draw upon when shocks occur. Rather than waiting for external aid after a disaster, recipients already possess income streams that enable immediate response. The reliability of transfers also allows households to plan shock responses in advance, knowing they will receive future payments that can be used for recovery.

Beyond immediate crisis management, VUP transfers enable recovery via investments in housing repairs. Recipients described using VUP wages or accumulated savings to purchase materials and pay labour for reconstructing storm-damaged homes:

> '*Yes, we had a problem of heavy rain with strong wind, and the roof of the house was blown away. So, the money I earned from VUP helped me repair it.*' (cPW recipient, Gakenke)

However, transfer adequacy remains limited relative to severe or compounding shocks. When multiple adverse events coincide and compound with existing vulnerabilities, they result in catastrophic expenses that VUP income cannot absorb, despite its protective role:

> '*No, it is difficult because the money comes to the household, but many needs arise. It is hard to rely on that money alone in such situations*'. (DS recipient, Karongi)

This limitation reveals that while VUP strengthens household capacity to manage routine shocks, it does not eliminate vulnerability to extraordinary crises.

Health insurance as preventive protection

VUP's contribution to health insurance coverage (detailed in Section 3.2.3) functions as a critical preventive shock protection mechanism. By enabling households to obtain insurance coverage before health crises occur, VUP transforms how households experience illness: health events trigger manageable expenses rather than catastrophic costs. This preventive function means that health shocks, while still challenging, rarely force recipients into catastrophic coping strategies like land sales or severe consumption reduction.

Infrastructure as community-wide prevention and mitigation

The infrastructure described in Section 3.4.1 functions as a critical protective mechanism against climatic shocks. Rather than episodic emergency response, terraces and drainage channels provide permanent disaster risk reduction by preventing flood damage and soil erosion before they occur. Recipients explicitly connected their PW activities to this protective function:

> '*Absolutely, VUP really helps in coping with disasters. The progressive terraces we built through cPW were done very well, and you can see that the problem has been solved. Regarding infrastructure, the water that used to pass through the roads has now been redirected properly through drainage channels we constructed'.* (cPW recipient, Kayonza)

This infrastructure creates durable community assets that reduce vulnerability for both recipients and non-recipients beyond the programme period, continuing to prevent environmental degradation after work cycles end.

Layered protection and remaining vulnerabilities

The protective mechanisms operate in complementary ways: transfers provide limited but reliable household-level liquidity, health insurance converts potential catastrophes into manageable costs, and infrastructure creates community-wide prevention. Together, these mechanisms enable recipients to manage routine shocks that would otherwise be unmanageable, though transfer inadequacy constrains their protective capacity. Recipients who maintain health insurance, live in areas with protective infrastructure, and receive reliable transfers can absorb shocks like illness, minor crop losses, or temporary income disruptions without resorting to catastrophic coping strategies, though they remain vulnerable to severe, repeated, or compound adverse events that overwhelm these combined protections.

This layered protection has clear limits as catastrophic expenses (major medical costs, funerals, multiple simultaneous shocks) can exhaust all buffers. Infrastructure reduces but does not eliminate vulnerability to extreme climate events. Transfer levels remain inadequate for both routine consumption and crisis absorption, forcing trade-offs that undermine long-term welfare. Theft and other external shocks can rapidly deplete the livestock savings that transfers enabled, leaving households vulnerable despite programme participation.

VUP has reduced but not eliminated household vulnerability to shocks. Hunger periods and untreated illness, which were previously life threatening for the most vulnerable, now represent manageable challenges given the combination of transfers, health insurance access, and infrastructure protection. Routine shocks can be absorbed through livestock sales and savings group borrowing rather than through land sales or severe consumption reduction. However, severe, repeated, or compound shocks continue to exhaust these buffers and force harmful coping strategies despite programme participation. The pattern suggests that while VUP's Safety Net Component provides meaningful protection against routine adverse events, transfer levels remain insufficient to fully protect households against the range and severity of shocks they face.

3.4 Community-level changes

EQ4: Does Safety Net support lead to environmental and/or socioeconomic changes at the community level?

PW investments have generated visible and valued community-level benefits, particularly through terracing, road construction, and maintenance, that extend well beyond direct programme participants. ECD centres established through ePW have also created shared community spaces and reduced childcare constraints for caregivers. The injection of cash transfers has stimulated local market activity, though the scale of economic spillovers remains modest.

This section explores broader community-level effects of VUP support, including changes in income levels, market activity, infrastructure, and social inclusion. It also captures unintended consequences and shifts in gender and community dynamics. The analysis considers both positive and negative changes, as well as perceptions of how these impacts are sustained over time.

Box 5: Key findings on community-level changes

- PW investments have generated visible and widely valued infrastructure, including terraces, roads, drainage and ECD facilities.
- Infrastructure has supported environmental protection, improved market access, and reduced travel barriers.
- Routine maintenance responsibility typically shifts to local leadership and landowners after construction.
- ECD centres supported through ePW play an important role in childcare and early learning, and in enabling parental participation in labour.
- VUP's targeting process requires ongoing communication to address a lack of understanding about eligibility criteria and selection processes.

3.4.1 Infrastructure and environmental impacts

Community infrastructure development stands out as the most significant and widely appreciated positive community impact of VUP.

The construction of terraces was identified by respondents as the most significant environmental intervention in their communities. These terraces help improve agriculture productivity, build environmental resilience, and mitigate the impacts of floods. The terracing means that agricultural inputs like manure and fertilisers are no longer washed away with the first heavy rain of the season, leading to better agricultural productivity across the community, not just for those employed by the programme.

> ‘*Progressive and radical terraces built by VUP prevent soil erosion, reduce floods, and improve crop yields, strengthening agricultural resilience*’. (Village leader)

When terraces are being created, VUP participants also plant elephant grass and trees on terraces embankments. These plants stabilise the soil structure while also providing fodder for livestock.

> ‘*Floods used to wash away crops, but after tracing terraces, water flows are reduced and crops remain standing. cPW traces terraces, plants elephant grass to prevent soil erosion, and provides fodder for livestock. This helps increase agricultural productivity*’. (PSW)

Improved road and bridge infrastructure built by VUP PW has significantly enhanced access to vital health and education services. In the past, poor road conditions forced communities to carry patients long distances to health centres, often resulting in dangerous delays. With the new infrastructure, ambulances and motorcycle taxis can now reach households quickly, increasing safety and reducing geographic inequalities in healthcare access.

> ‘*Now, thanks to the road maintenance projects under VUP, Community Health Workers can call an ambulance, and it arrives within minutes to save a life*’. (DS recipient, Karongi)

> ‘*Before, we used to carry sick people to the hospital on a mat, but today, motorbikes come to pick us up right at home*’. (DS recipient, Ruhango)

Similarly, children’s access to school has improved. Previously impassable or hazardous routes, especially during the rainy season, have been replaced with safer, more reliable paths. New bridges linking different sectors have eased student movement.

> ‘*This activity made a big impact in our cell because before, it was very difficult to pass, especially to reach the school... Now it is easier for students to get to school. It also improved trade between our cell and the neighbouring sectors*’. (SEDO)

Respondents emphasised that these benefits have resulted not only from the construction of roads through cPW, but also from their ongoing maintenance through ePW. Without this regular upkeep, the steep terrain and heavy rainfall would quickly make the roads unusable again. The creation of this VUP infrastructure has also resulted in positive economic outcomes for the community (this is discussed further below).

3.4.2 Local economic impacts

The injection of cash transfers through VUP transfers has created a noticeable impact within local economies. Beyond the immediate consumption smoothing for recipient households, the programme has stimulated market activity, increased employment, and also influenced local price mechanisms.

Increase in market activity

The most immediate community-level economic impact of the VUP Safety Net Component is the stimulation of local trade. Once recipients receive their transfer, they immediately circulate it into the local economy to meet their basic needs. This turns recipients into reliable customers for local shopkeepers and market vendors, thereby supporting the livelihoods of non-recipients. The regularity of VUP payments allows for a predictable flow of capital into village centres, as shopkeepers and traders benefit directly from the increased purchasing power of the most vulnerable. VUP acts as a fiscal stimulus for the wider community, not just a relief mechanism for the poor:

> '*When you get paid by VUP, more people benefit from that money. For example, the shopkeeper gets customers, people working in our gardens get paid, and even the local market gets active*'. (ePW recipient, Ruhango)

Furthermore, road building and road maintenance from PW have reduced transaction costs for trade, by facilitating the movement of goods, allowing traders to transport products to markets that were previously inaccessible, thus integrating isolated villages into the broader regional economy.

> '*because of the maintained roads, the movement of cars that bring products to the market continues. Our market even has a good road that facilitates access for every vehicle*'. (Village leader)

Employment and wage spillover effects

Beyond direct VUP employment, programme wages generate modest indirect employment opportunities through household spending decisions. The primary employment impact of VUP operates through wage circulation in local economies rather than direct hiring of labour by recipients. As demonstrated in the previous sub-section, VUP payments rapidly enter local markets through consumption spending, supporting shopkeepers, traders, and vendors. This circulation creates casual employment opportunities for non-recipients, representing an indirect multiplier benefit that extends economic impact beyond direct beneficiaries to generate income opportunities in programme communities. However, the qualitative data do not capture the scale of this spillover effect.

Inflationary pressures and price effects

While the economic impact is largely positive, a couple of respondents reported an unintended consequence of rising costs: infrastructure improvements (roads and terraces) have increased land and property values. While this increases the asset wealth of landowners, it raises the cost of rent, potentially squeezing the most vulnerable who do not own their homes.

> '*The value of property has increased because of that infrastructure and even rents have gone up*'. (cPW recipient Nyarugenge)

Rising prices and inflation were frequently mentioned by VUP recipients as challenges affecting their households, with particular concern about food accessibility. This perception aligns with broader economic trends as the consumer price index rose by 194% between 2008 and 2022 (World Bank, 2026). Recipients across districts described having to adjust consumption patterns in response to market price increases:

> '*Another problem I notice here is the rising prices in the market. Compared to before, food has become very expensive. People have to try to buy cheaper items to manage, but life is still hard*.' (DS recipient, Kayonza)

> '*Prices at the market have gone up, but what we do is to work very hard, even twice as much, just to have food to eat. And also, people had to reduce the food quantity they ate*'. (cPW recipient, Gakenke)

Recipients did not attribute these increases to VUP itself but rather viewed them as part of broader economic trends in Rwanda. Some recipients requested increases in VUP payment amounts to keep pace with rising living costs, noting that while transfers provide valuable support, their real purchasing power has been eroded by inflation.

3.4.3 Social inclusion and community dynamics

VUP has also altered the social relations, status hierarchies, and cohesion within communities. The data indicate a shift whereby social capital is built through shared labour and financial independence, though this is occasionally tempered by a lack of knowledge regarding eligibility and targeting.

Social cohesion and reduction of isolation

VUP has transformed social dynamics by integrating previously isolated recipients into community life through structured collective activities. The restoration of dignity described in Section 3.2.4 has contributed to these broader changes. PW and savings groups have created new social networks for populations previously excluded from community life, particularly elderly recipients and women who stakeholders identified as having experienced the most severe isolation.

The ECD component illustrates this integration. Beyond childcare services, ECDs have created community gathering points that have reduced isolation for both caregivers and host households:

> ‘*Not just the ECD caregivers, I have an example of an elderly lady who volunteered to have the village ECD in her home; she’s always thankful for the ECD because, as she says, it got her out of isolation, she enjoys the kids around in her home, she’s not all alone anymore*’. (PSW)

VUP participation transforms recipients from marginalised community members into what stakeholders described as ‘active citizens’. Recipients who previously avoided public spaces due to shame now participate in community meetings and engage in social networks on an equal footing with non-recipients. As one village leader observed:

> ‘*When VUP first came, it found poor people in isolation, and has since done a lot to change that, and it has improved. That’s one of the biggest impacts I’ve seen VUP have had on people. It has gotten poor people out of isolation and made them active citizens in their communities*’. (Village leader)

Understanding VUP eligibility

Like many social protection programmes, VUP's targeting process requires ongoing communication with communities about eligibility criteria. Some stakeholders noted that a clearer explanation of the selection process could be beneficial, as community members may have questions about how recipients are identified. Recipients had a mixed understanding of the selection process. While some were able to explain that their poverty status was a factor, they did not understand why they were assigned a specific instrument or why they were later moved to a different one. While the programme follows established targeting guidelines, ensuring communities understand these criteria remains an important aspect of programme implementation. Recommendations for strengthening communication around targeting processes appear in Section 5.2.

3.5 Signs of sustainability of VUP

This section reflects on perceptions of lasting change and the factors that may influence whether the benefits of Safety Net Component support are sustained over time. It examines the prospects for sustaining the benefits of VUP support after programme exit, during periods of interrupted or delayed transfers, or when households undergo re-categorisation, exploring variations by instrument, household circumstances, and the durability of different types of programme effects.

Box 6: Key findings on sustainability

- For DS recipients, transfers primarily support basic survival and dignity rather than longer-term wealth or asset accumulation.
- Among cPW and ePW recipients, some households achieve modest asset accumulation, while others remain constrained by consumption needs.
- Structured pathways for exit from VUP support, and post-exit follow-on support, are limited in practice.
- Programme exits are shaped primarily by individuals' movement from one instrument to another (e.g. ePW to DS) rather than by demonstrated economic self-sufficiency.
- The consolidation of gains is influenced by household labour capacity, access to land, market conditions, and exposure to repeated shocks.

3.5.1 Differentiated sustainability prospects by VUP instrument

The sustainability of observed changes in VUP outcomes varies across programme instruments, reflecting differences in transfer adequacy and household-specific conditions that shape capacity for longer-term economic gains. These household conditions include labour capacity (the number and age of working members), health status, access to productive land, and local economic opportunities. For DS recipients (predominantly older persons and individuals with severe disabilities) the programme primarily supports day-to-day wellbeing rather than facilitating income generation or asset accumulation. The very conditions that make households eligible for DS (severe labour constraints, chronic illness, advanced age) also limit their capacity to convert transfers into productive investments or sustainable livelihood activities. In this context, VUP contributes to beneficiaries' dignity, basic consumption, and immediate security, but offers limited scope for building longer-term livelihoods:

> '*DS beneficiaries are mostly old people who cannot work and who are dependent on VUP for their survival. These are people who, if they didn't have VUP, most of them would die. VUP feeds them, bathes them, and gives them the basics*'. (cPW recipients, Kayonza)

> '*There is no long-term impact for the elderly beneficiaries...*' (DS recipients, Ruhango)

Some DS recipients enter the programme having already exhausted all remaining assets, illustrating the depth of their pre-existing vulnerability.

PW recipients demonstrate substantially greater capacity for asset accumulation and forward planning, though outcomes remain fragile. Recipients described using VUP wages to acquire assets and skills that outlast programme participation:

> '*Before VUP, whenever I got money from selling harvests, I would immediately spend it so the household would eat, and nothing else we would do. But after VUP, I began to add to the money I got, allowing me to buy roofing sheets*'. (ePW supervisor, Gakenke)

> '*VUP has made me think big and think more in terms of buying assets that could save in a crisis, like land and more livestock. That's what I want next*'. (cPW supervisor, Kayonza)

Several recipients expressed conditional optimism about managing after programme exit:

> '*I told you, if VUP stopped, we can survive. My two boys work, they can provide food, so we can keep living. And when my crops are grown, we can eat them.*' (ePW recipient, Nyarugenge)

Others articulated plans to restart income-generating activities:

> '*As I said earlier, I used to sell fruits and vegetables, and I got robbed and had to stop; I plan on restarting that again, with or without VUP. I'm going to do it.*' (NSDS recipient, Kayonza)

However, even among PW recipients, the sustainability of gains remains tenuous. One recipient acknowledged:

> '*Now, since VUP has stopped I do work farming for others, and they pay me. They pay me RWF 1,000 per day*'. (ePW recipient, Gakenke)

Livestock theft, distress sales during adverse events, and rapid depletion of savings for medical expenses reveal the fragility of accumulated assets.

3.5.2 Behavioural changes and social capital

Certain programme effects appear more durable than material gains, particularly shifts in financial behaviour and social relationships. Stakeholders and recipients consistently described fundamental changes in money management practices that may persist beyond programme participation:

> '*The way VUP beneficiaries live with others in society, even their mindset, has improved. People in VUP have an advanced way of thinking. I can say that even with the little money they receive, they are able to do big things. When you talk with them, they speak about their dreams for the future, things they want to achieve, like building a kitchen at home or repairing their house using the VUP money. This is very different from before they joined the programme. Back then, if someone received RWF 1,000, the first thing on their mind was buying beer*'. (ePW recipient, Nyarugenge)

The integration of recipients into savings groups represents a potentially sustainable mechanism, though continued participation depends on having income to contribute. VUP's predictable income streams have transformed savings group participation from largely non-existent to widespread among recipients, creating new patterns of financial planning and collective action. These behavioural shifts – the practice of planning expenditures, setting aside small amounts regularly, and engaging in mutual support – may persist even if the specific amounts saved decline after programme exit.

VUP has also fostered peer support networks that function as informal insurance. Recipients described ongoing mutual assistance among those who work together:

> '*Because we participate in VUP together, we can help each other in hard times, like lending money or assisting each other*'. (ePW recipient, Nyarugenge)

This social capital extends the programme's impact beyond the monetary transfer itself, though its durability without continued programme participation remains uncertain.

3.5.3 Infrastructure sustainability and community-level effects

Infrastructure maintenance occurs through a combination of ongoing VUP work and *umuganda* (community work). This hybrid model suggests that while infrastructure provides lasting benefits, its continued functionality requires ongoing investment. One stakeholder noted:

> '*Not only the people employed by it, though. There was an area that was known to flood badly in rainy seasons; it was known that nobody slept in that area when it was raining. But after VUP dug a ditch to channel rainwater safely, it hasn't happened again*'. (PSW, Nyarugenge)

The community-wide benefits of infrastructure mean that VUP's impact extends well beyond the group of direct recipients, potentially creating economic multipliers that could outlast individual programme participation.

3.5.4 Factors constraining and enabling sustainability

Several interrelated factors determine whether programme benefits endure beyond participation. Transfer adequacy emerges as the fundamental constraint: DS transfers are explicitly insufficient for investment, while even PW wages leave little margin for asset accumulation after meeting consumption needs. One SPO observed:

> '*Participants consistently requested an increase in DS amounts to account for inflation and rising costs of living, as well as encouragement for self-reliance and sustainability*'. (ePW FGD, Gakenke)

This reveals the tension between inadequate transfers and expectations of self-sufficiency.

Complementary forms of support appear to strengthen the prospects for longer-term outcomes. PSWs described providing general guidance on forward planning and on identifying opportunities that could support household incomes beyond programme participation. This often included discussion of options such as small livestock rearing, alongside facilitation of savings groups and access to health insurance.

> '*Yes, they teach us about self-sufficiency, to look for opportunities that can make us money even if VUP stops. They teach us how to use the money that we get from VUP to buy small livestock that can keep multiplying*'. (DS recipient, Kayonza)

Together, these forms of support help create an enabling environment for more durable impacts.

Household composition plays an important role in shaping longer-term prospects. Recipients living with working-age household members expressed greater confidence about their ability to cope following programme exit, while those living alone or caring for dependants conveyed greater uncertainty. Geographic context also matters. Urban recipients face higher living costs that limit opportunities for wealth and asset accumulation, whereas rural recipients are sometimes able to draw on access to land and agricultural activities to support ongoing subsistence.

Recipients are generally aware that VUP support will come to an end, but the timing and process of exit are often unclear. Unlike NSDS, where exit is linked to a child reaching the age of two, DS recipients (who are predominantly elderly or severely disabled) typically remain on the programme indefinitely, with exit occurring through death or significant change in circumstances rather than through any structured process. For cPW and ePW recipients, exits appear to be driven primarily by re-categorisation or targeting adjustments rather than by demonstrated self-sufficiency, and there is limited evidence of structured pre- or post-exit support.

The sustainability of VUP impacts is fundamentally constrained by the adequacy of transfers relative to recipients' needs and the depth of their pre-existing poverty and vulnerability. For DS recipients, ongoing support remains essential for survival; notions of graduation or self-sufficiency do not apply to this very economically vulnerable population. For PW recipients, the programme creates opportunities for modest asset accumulation and behavioural change, but gains remain fragile and are easily eroded by adverse events. The most durable impacts appear to be community-level infrastructure and shifts in financial practices, yet even for these, ongoing support may be required to maintain them. Programme sustainability depends less on individual recipients’ progress than on whether VUP continues to provide the stable income platform upon which vulnerable households build precarious improvements.

4 Interpretation and discussion of findings

This section draws on the evaluation evidence to examine how programme support translates into observed outcomes, the key factors associated with change, and the implementation features that shape these results. The analysis is grounded in what is directly evidenced in the data, while recognising that outcomes are also influenced by contextual and structural factors that are beyond the scope of this assessment. The discussion revisits the programme's ToC and considers implications for programme design and policy.

4.1 Revisiting the ToC

As outlined in Section 1.4, the VUP Safety Net Component was designed to achieve nine intermediate outcomes (LODA, 2022), with the aim of supporting sustained improvements in household wellbeing and progress out of extreme poverty. The evaluation findings present a mixed picture regarding how these outcomes have unfolded in practice, with evidence that both aligns with, and in some cases diverges from, the anticipated pathways set out in the ToC.

Validated pathways: The evaluation confirms several anticipated mechanisms. VUP transfers demonstrably increase food consumption and the ability to meet other basic needs as well as access essential services (see Section 3.2.1 and 3.2.3), particularly for DS and NSDS recipients. PW generate community-level infrastructure that provides durable benefits (see Section 3.4.1), with progressive terraces, drainage channels, and roads strengthening collective resilience. The predictability of VUP income has enabled health insurance coverage for recipients across all instruments (see Section 3.2.3). Integration into savings groups has increased access to financial services (see Section 3.1.1), while the livestock-as-savings mechanism emerges as a critical pathway for converting small cash flows into larger amounts.

Pathways operating variably: Asset accumulation and livelihood diversification demonstrate more varied patterns than the ToC anticipated. PW recipients, particularly in rural contexts, achieve modest accumulation of livestock and housing improvements (see Section 3.2.2). However, this pathway operates conditionally: households with additional working-age members demonstrate greater capacity to convert VUP support into diversification, while those with single earners experience VUP primarily as consumption support. Urban households face structural constraints that limit investment strategies, despite equivalent wage levels. For DS recipients, transfers enable survival and dignity outcomes (see Section 3.2.4) but provide minimal scope for progressive development, particularly in urban areas where costs of living are substantially higher

Revisiting underlying assumptions: The findings support the sector's recognition that sustainable poverty reduction requires multiple complementary interventions beyond a safety net alone. The ToC envisages that transfers and PW will support modest asset accumulation and livelihood diversification to reduce poverty (the 2022 VUP Programme Document identifies seven complementary pillars for this, with the Safety Net Component as pillar 1), but in practice these pathways operate in varied ways. For DS recipients, transfers primarily support immediate needs. Among PW recipients, those with available labour capacity and lower dependency ratios are better able to accumulate modest assets, particularly where household labour can be combined with other income sources. For other

PW recipients, wages are largely absorbed by consumption needs and contributions to *Ejo Heza* and *Mutuelle de Santé*. These dynamics are shaped by transfer reliability, with payment delays (especially among ePW caregivers) constraining investment and occasionally contributing to short-term borrowing (see Section 3.2.5). The evaluation also confirms household agency in pursuing opportunities (see Section 3.1.2), though this operates within the constraints of labour capacity, land access, market conditions, and exposure to shocks. While PW assets are constructed through the programme, responsibility for routine maintenance largely shifts to local leadership and, for land-based assets such as terraces, to individual landowners; where maintenance capacity or incentives are limited, this poses a risk to the longer-term durability of these investments (see Section 3.4.1).

Exit and transition: The evaluation finds limited evidence of structured pre- or post-exit support and planning (see Section 3.5.4). Programme exits appear to be shaped primarily by re-categorisation of household poverty status rather than clearly defined benchmarks of self-reliance. For DS recipients, ongoing support remains essential for survival and exit is not a realistic prospect for most. For PW recipients, while some achieve modest asset accumulation, these gains remain fragile and are easily eroded by adverse events (see Section 3.3). The programme creates opportunities for incremental improvement, while longer-term transitions out of poverty are shaped by broader household and contextual factors beyond the duration of typical participation.

Differentiated outcomes by instrument: The evaluation highlights important variations in how outcomes manifest across instruments (see Section 3.2.5). DS recipients experience improvements in dignity and consumption, with limited asset accumulation. PW recipients achieve modest asset accumulation and engage in forward planning, though durability varies substantially. NSDS effectively addresses malnutrition during the support period, with longer-term trajectories shaped by broader household factors. These patterns suggest that there would be value in articulating more instrument-specific pathways, alongside the overarching programme-level ToC.

Three cross-cutting tensions account for much of the variation in outcomes across instruments and household types. First, the pressure to meet immediate consumption needs competes directly with the capacity to save or invest: households facing the most acute poverty use transfers entirely for food and basic necessities, leaving no residual for accumulation, regardless of programme intent. Second, cPW's payment structure, where income is earned only for days worked, means that illness, injury, or competing household demands directly reduce earnings. Households sometimes manage this by sending another member in the place of the planned participant, effectively splitting already limited income. This creates a particular pressure on households with high dependency burdens or limited spare labour, and sits in tension with ePW's more flexible schedule, which better accommodates caregiving responsibilities, though without fully resolving the underlying constraint. Third, the creation of community infrastructure through PW generates lasting collective benefits, but its durability depends on maintenance capacity that communities, particularly those in more remote or resource-constrained settings, do not always have. These tensions are not programme failures: they reflect the structural conditions in which VUP operates and point to areas where design adjustments and complementary support could strengthen outcomes.

4.2 Pathways to impact

Several mechanisms drive observed changes, operating differently across household types and programme instruments.

Direct transfer effects: VUP's central mechanism is stabilising household consumption. For DS and NSDS recipients, transfers support day-to-day needs and restore dignity (see Sections 3.2.1 and 3.2.4). The predictability of VUP income creates broader economic access, with shopkeepers extending credit to recipients. For PW recipients, receiving accumulated wages as lump sum payments (every 10 days for cPW during project periods) and predictable payments (monthly for ePW throughout the year) creates greater scope for planning and saving compared to daily casual wages that are more readily absorbed by immediate consumption.

Infrastructure-mediated resilience: PW create physical infrastructure, generating community-wide benefits that extend beyond programme participants (see Section 3.4.1). Progressive terraces protect farmland from erosion and enable higher agricultural productivity. Roads facilitate emergency transport, market access, and school attendance. Drainage channels reduce flood risk. This pathway creates public goods that persist beyond individual programme participation, with stakeholders consistently identifying infrastructure as amongst the most durable VUP impacts.

Savings mechanisms and financial inclusion: VUP income supports participation in savings groups, which facilitate structured asset accumulation and emergency liquidity (see Section 3.1.1). Engagement varies by instrument, with PW recipients saving more consistently than DS recipients. The livestock-as-savings mechanism emerges as critical: recipients purchase small livestock incrementally from residual VUP income, which multiply over months and are then sold to generate lump sums that are used to pay school fees or for emergencies. This converts small, regular cash flows into larger amounts, while livestock simultaneously provide food security and inflation protection.

Behavioural change through PSW engagement: PSWs engage with recipients through discussion and general guidance on topics such as money management, health insurance, and forward planning. These interactions support reflection and shared learning that may, for some, continue beyond programme participation (see Section 3.1.2). While PSWs provide valuable facilitation and linkages, their capacity to offer more specialised technical support on income-generating activities varies across sites. At the same time, while many recipients articulated forward-looking intentions, the extent to which these can be realised continues to be shaped by available resources and wider household constraints.

Differential mechanisms by household composition: Pathways vary significantly by household structure (see Section 3.2.5). Recipients with working-age household members demonstrate greater capacity to convert VUP support into livelihood diversification through supplementary income-generating activities. The flexible ePW schedule particularly facilitates income stacking, with recipients using non-VUP time for casual agricultural labour or small trading. Recipients living alone or caring for dependents experience VUP primarily as consumption support, with minimal conversion to productive investment.

4.3 Implementation factors

Several programme delivery features identified in Section 3 – particularly payment reliability, PSW engagement, and work structure – emerge as critical design levers that determine whether the pathways outlined above can operate as intended. The evaluation was not designed to assess implementation comprehensively, but certain implementation factors emerged as critical mediators of programme outcomes.

Payment reliability and timing: Where payment delays occur (also see Sections 3.1–3.3), particularly delays affecting ePW caregivers providing ECD services, these can undermine programme outcomes by leading to debt accumulation and jeopardising the savings and investment that VUP intends to enable. For DS recipients, whose limited buffers make payment timing especially consequential, even short delays complicate household budgeting and may lead to adjustments in food consumption while households await transfers. Ensuring consistent payment regularity across all instruments would substantially enhance programme effectiveness.

Targeting and transition mechanisms: The community-based targeting approach, which combines administrative lists with community validation and PSWs' input to identify vulnerable individuals, functions as intended in reaching extremely poor households. However, administrative processes, including annual eligibility reviews and instrument reassignments, may result in programme exits even where longer-term economic security remains uncertain. The limited evidence of structured exit preparation or post-exit support (see Section 3.5) means that transitions appear more closely linked to administrative cycles and budget constraints than to demonstrated household self-sufficiency, directly affecting whether households can sustain any gains achieved during participation.

Work structure and household labour allocation: The flexible ePW schedule, with morning-only work (see Sections 3.2 and 3.5) enabling afternoon time for other activities, directly shapes recipients' capacity to diversify income sources and manage caring responsibilities (see Section 3.2.5). This flexibility translates into better outcomes for labour-constrained households compared to more rigid work arrangements. Conversely, the timing of cPW relative to agricultural calendars can create trade-offs that affect household food security and income, though households with multiple able-bodied members can mitigate this through division of labour.

Infrastructure maintenance arrangements: The hybrid maintenance model, combining VUP-supported work with community *umuganda*, directly determines infrastructure durability and thus the sustainability of community-level benefits (see Section 3.5.3). Where these arrangements function effectively, infrastructure continues to generate resilience benefits; where they are unclear or under-resourced, infrastructure deteriorates and outcomes erode over time. This maintenance dimension fundamentally shapes whether the infrastructure pathway achieves lasting impact.

5 Summary of findings and conclusions

This section synthesises the findings and interpretations presented is Sections 3 and 4. It provides reasoned conclusions based on the evidence, outlines actionable recommendations for programme improvement, and identifies broader lessons that may be applicable beyond the VUP context.

5.1 Conclusions (*framed by evaluation questions*)

This section synthesises the evaluation findings across the four evaluation questions, drawing together evidence from household, community, and implementation perspectives. It presents consolidated conclusions on how the VUP Safety Net Component instruments function in practice and the outcomes observed, with attention given to observed differences across households and contexts. Table 7 summarises the key conclusions without repeating detailed findings presented earlier in the report.

Table 7: Summary of conclusions by evaluation focus

Evaluation focus	What the evidence indicates	Observed differences across households and contexts	Considerations for programme evolution
Use of support and household decision-making	VUP transfers are prioritised for essential needs, with limited scope for saving or investment. Payment predictability, structure, and PSW engagement shape planning capacity.	Decision-making varies by gender, household composition, and caring roles, with women's voice increasing mainly within consultative rather than autonomous arrangements.	Transfer predictability, a relevant payment structure, and adequate PSW engagement are enabling conditions for household planning and financial agency. Ensuring consistency in both across implementation contexts would strengthen the programme's promotive potential.
Household socioeconomic conditions	VUP has improved food security, service access, and basic wellbeing from a very low baseline, though asset accumulation remains limited and uneven.	DS supports survival and dignity for older persons and persons with disabilities, while PW-related gains are more accessible to labour-endowed households, urban households face higher costs and structural constraints.	The evidence points to distinct roles for VUP's instruments: DS delivers consistent welfare gains for structurally vulnerable groups for whom long-term support remains essential, while PW gains are more contingent on labour capacity, complementary support, and geographic context. Programme evolution could build on this differentiation explicitly.
Coping with adverse events and shocks	VUP strengthens short-term coping through savings groups, enabling the ownership of livestock, and social networks, but does not eliminate	Households with limited labour, high dependency burdens, or irregular payments are more likely to adopt negative coping strategies, including reduced food consumption.	Transfer adequacy and reliability shape coping capacity as much as programme design. Households with high dependency burdens or irregular payments are structurally less able to build resilience, pointing to the importance of these as baseline

Evaluation focus	What the evidence indicates	Observed differences across households and contexts	Considerations for programme evolution
	vulnerability to severe or repeated shocks.		parameters in any future instrument review.
Community-level outcomes	PW investments have delivered valued community infrastructure, with benefits beyond direct participants, though durability depends on maintenance arrangements.	Maintenance responsibilities may place uneven burdens on landowners or local leadership, while ECD services particularly benefit caregivers, especially women.	The durability of community infrastructure benefits depends on clear maintenance responsibilities and local ownership. These considerations could usefully inform how future PW projects are scoped and handed over.
Sustainability and longer-term trajectories	Longer-term outcomes depend on transfer adequacy, payment regularity, household capacity, and context, with no evidence of structured post-exit support.	Prospects for sustained self-reliance vary by gender, disability status, labour availability, and geography, underscoring the need for differentiated instruments.	Longer-term outcomes vary substantially by household type, and there is no evidence of structured support at the point of exit for NSDS, cPW, or ePW recipients. Clarifying exit processes and, where appropriate, providing transition support could reduce the risk of gains being eroded after programme participation ends.

Overall, the evidence indicates that the VUP Safety Net Component instruments play complementary roles in addressing poverty, vulnerability, and wellbeing among different population groups. While the programme has strengthened stability and coping capacity for many households, outcomes continue to be shaped by structural constraints and household characteristics. These conclusions provide the basis for the recommendations set out in the following sub-section.

5.2 Recommendations

This sub-section presents priority recommendations for both near-term operational adjustments and medium-term strategic choices for VUP that arise directly from the evaluation findings. These are intended to inform programme refinement, implementation adjustments, and policy discussion. The recommendations are grounded in the evidence and focus on feasible improvements rather than prescriptive reform. Each recommendation identifies the suggested action, supporting evidence from the evaluation findings, and the expected outcome.

Programme delivery and operations

1. Strengthen coordination on programme planning

- **Recommendation**: In the near term, coordination between LODA and decentralised VUP implementers (districts' social development offices, sectors' SPOs, cells' socioeconomic development staff, VUP supervisors, PSWs) should be strengthened to improve community engagement with and understanding of VUP targeting, transition, and exit. In the medium term, these coordination arrangements should be embedded in updated operational guidelines, to include information-sharing protocols, including advance notice of targeting cycles, instrument activation timelines, and selection criteria updates.

- **Evidence**: Local implementers have most direct contact with communities but currently receive limited advance information on plans and programme changes, hampering their ability to communicate effectively about selection processes and contributing to confusion and perceived unfairness (Section 3.4.3).

- **Outcome**: Better-informed local implementers can proactively engage communities, reducing targeting inaccuracies or misunderstandings, and ensuring eligible households know about opportunities.

2. Strengthen linkages with complementary programmes

- **Recommendation**: Explore opportunities to strengthen coordination between VUP and complementary programmes operating in the same communities. Decentralised social protection implementers (including PSWs, sector staff, and district offices) can play an active role in facilitating linkages and referrals for recipient households.

- **Evidence:** VUP's impact could be amplified by combining with other programmes (VUP + Gira Inka, World Vision, Caritas initiatives). This ‘stacking’ addresses multiple poverty dimensions more effectively than VUP alone but currently happens in an *ad hoc* way, rather than systematically (Sections 3.2.2 and 4.2).

- **Outcome:** Systematic coordination would help ensure more VUP households can access complementary services, maximising programme impact.

3. Improve the predictability of cPW project cycles

- **Recommendation:** Improve the predictability of cPW project cycles and treat the payment structure as a core design parameter for future PW programming, so that households can smooth consumption and plan savings, and reliably combine cPW work with other productive activities. This should include providing enrolled beneficiaries with advance information on project start dates and duration, and aligning beneficiary enrolment with confirmed project availability in each sector.

- **Evidence:** cPW recipients reported uncertainty about when projects would arrive, hampering household planning. Some sectors had enrolled beneficiaries but no active cPW projects for years. This unpredictability, combined with the immediate income drop when projects end, undermines programme effectiveness (Sections 3.2.2 and 3.5).

- **Outcome:** Better information and alignment enable household planning and ensure enrolled recipients can access work opportunities.

4. Establish VUP Safety Net Component exit preparation protocols

- **Recommendation**: Clear VUP Safety Net Component exit preparation protocols should be developed and tested. These should include agreed exit criteria, three to six months’ advance notice, and structured referrals. These protocols should be linked to realistic poverty exit and transition pathways across instruments (e.g. between DS, cPW, and ePW), so that exits reflect sustained improvements in household circumstances rather than administrative cycles.

- **Evidence:** Unlike NSDS (from which there is a clear exit when a child turns two years of age), DS, cPW, and ePW recipients reported confusion about exit processes and component reassignment (Section 3.5). Combined with limited exit preparation (Section 3.5), abrupt exits can cause immediate household income shocks that undermine programme gains.

- **Outcome**: Clear criteria and preparation time enable planning for households.

Savings, planning, and complementary support

5. Sustain VUP–savings group linkages

- **Recommendation**: Linkages between VUP and savings groups should be sustained and where possible systematised (for example, through standard PSW guidance and coordination with savings-promoting initiatives), recognising these as core mechanisms for turning small regular transfers into assets and for managing adverse events.

- **Evidence:** Savings groups emerged as crucial for managing household finances and building assets. VUP recipients described using savings groups to pool resources for livestock purchases, responding to emergencies, and accessing credit. PSW guidance on joining savings groups was directly credited with enabling asset accumulation beyond what VUP transfers alone could achieve (Sections 3.2.2, 3.2.3, 3.5).

- **Outcome**: Sustained linkages ensure VUP recipients continue to access informal financial mechanisms that amplify programme impact and strengthen household resilience.

Infrastructure and community assets

6. Integrate maintenance planning into PW project design

- **Recommendation**: In the short term, longer-term maintenance planning should be integrated into PW project design, including training for landowners and communities on maintaining terraces, roads, and other asset. In the medium term, maintenance responsibilities and minimum funding arrangements should be reflected in local plans and sector strategies so that infrastructure benefits are sustained beyond project cycles.

- **Evidence**: Physical assets created by PW (especially terraces) are seen as having long-term community benefits, but sustainability is conditional on maintenance. Stakeholders noted that some landowners actively fill in terraces after VUP work is complete, and that participants lack skills for, or interest in, engaging in ongoing maintenance. Without maintenance plans, infrastructure deteriorates and community benefits are lost (Section 3.5, Section 3.4.1).

- **Outcome**: Clear maintenance responsibilities and capacity building ensure long-term functionality of community infrastructure, preserving programme investments.

The importance of differential outcomes

7. The importance of differential outcomes across household types

- **Recommendation**: Monitoring systems should routinely track differential outcomes (e.g. how women, elderly recipients, and people with disabilities experience VUP support differently), and these insights should inform differentiated design features (for example, transfer levels, work modalities, and referral options) for different household profiles in future programming.

- **Evidence**: The evaluation found significant variation in outcomes based on household characteristics. Female recipients face distinct challenges around care responsibilities; urban households confront higher costs and limited livestock investment options; elderly and disabled recipients have different needs and capabilities than working-age participants. These differences affect how households use transfers and what outcomes they can achieve (Section 3.2.5, Women's Empowerment findings).

- **Outcome**: Ongoing monitoring enables responsive programme adjustments that account for diverse household circumstances and needs.

8. Protect ePW flexible work arrangements

- **Recommendation**: Flexible working arrangements for ePW recipients with caring responsibilities should be explicitly protected in future design decisions and budget discussions, recognising that this flexibility is central to enabling caregivers to participate and to combine VUP work with childcare and other income-generating activities.

- **Evidence**: The minimal time requirement for ePW (typically two days/week) enables participants, who are often caregivers, to balance VUP work with household responsibilities and to supplement income with other activities. This flexibility is critical for women with young children and households with elderly or disabled members. Recipients directly credited ePW's flexible schedule with enabling their participation (Section 3.2.1, programme delivery findings).

- **Outcome**: Sustained flexibility ensures continued participation by caregivers and maximises household income impact through enabling activity diversification.

Further research

9. **Invest in complementary research**

- **Recommendation**: Invest in further research examining **VUP's sustainability**, **newer instruments, and cross-component complementarity**, with potential expansion to other social protection programmes in Rwanda.
- **Evidence**: This evaluation has focused on four Safety Net Component instruments (DS, cPW, ePW, NSDS) in the period 2021–2024. Several areas emerged as important but outside the evaluation's scope: long-term sustainability beyond programme participation; the impacts of newer instruments introduced after 2024; and how multiple VUP components interact when households receive layered support. The quantitative evaluation will address some questions in these areas, but gaps remain (Section 1.5; limitations discussed in Section 2).
- **Outcome**: Continued research builds the evidence base for programme optimisation and informs social protection policy across Rwanda.

5.3 Lessons

This section distils broader learning from the evaluation that may be relevant beyond the immediate programme context. These lessons are presented in a generalised way, are not specific to a single setting, and are not based on any one result alone. They highlight transferable insights that can inform the design and implementation of social protection and safety net programming in comparable contexts.

- Payment structure affects households' financial behaviours: both the bundling of accumulated wages into periodic payments (rather than daily) and payment predictability (regular, scheduled payments) enable better planning and saving compared to daily casual labour income. Safety nets benefit from combining both features where feasible.
- Small livestock and rotating savings groups function as important informal financial instruments where formal financial access is limited.
- Behavioural change and financial planning emerge most strongly where income, guidance, and social mechanisms interact.
- Infrastructure investments generate broader community benefits when linked to clear post-construction ownership and maintenance arrangements.
- Household vulnerabilities related to age, disability, and care responsibilities are often structural rather than temporary. For these households, safety net transfers appropriately serve protective functions (supporting consumption and dignity) rather than promotive functions (enabling asset accumulation). Programme design and evaluation should reflect these different but equally valid roles.

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Annex A VUP Safety Net Component ToC

The following description of VUP's ToC is a summary produced by the evaluation team, based on the full ToC description found in LODA (2022).

The VUP Safety Net Component operates through five primary pathways that lead to nine intermediate outcomes, ultimately contributing to poverty reduction and strengthened household resilience. This annex provides the detailed ToC framework that underpins the evaluation design and analysis presented in this report. The ToC is based on the VUP Programme Document (LODA, 2022) and operationalised through four instruments: DS, NSDS, cPW, and ePW.

Five primary pathways: The VUP Safety Net Component is designed to achieve impact through five interconnected pathways:

1. **Consumption support and stabilisation** through regular cash transfers that enable households to meet basic needs and reduce vulnerability to consumption shocks.
2. **Asset accumulation and livelihood development** through consistent income that allows households to purchase productive assets (particularly small livestock) and invest in income-generating activities.
3. **Community infrastructure and resilience** through PW projects that create terracing, drainage systems, roads, and other infrastructure while providing employment.
4. **Financial inclusion** through linkages to VSLAs, SACCOs, and health insurance schemes that expand households' access to financial services.
5. **Behavioural change** through PSW engagement, programme conditionalities (for NSDS), and participation requirements that aim to shift attitudes towards savings, nutrition, and self-reliance.

Nine intermediate outcomes: The VUP ToC articulates nine specific intermediate outcomes that these pathways are expected to produce (LODA, 2022):

1. Increased social inclusion and positive mindsets.
2. Increased consumption of basic needs.
3. Increased livelihood diversification.
4. Increased income and food security.
5. Increased financial and physical assets.
6. Strengthened socioeconomic infrastructure.
7. Increased access to capital and financial services.
8. Reduced malnutrition.
9. Increased access to income-generating services and skills building.

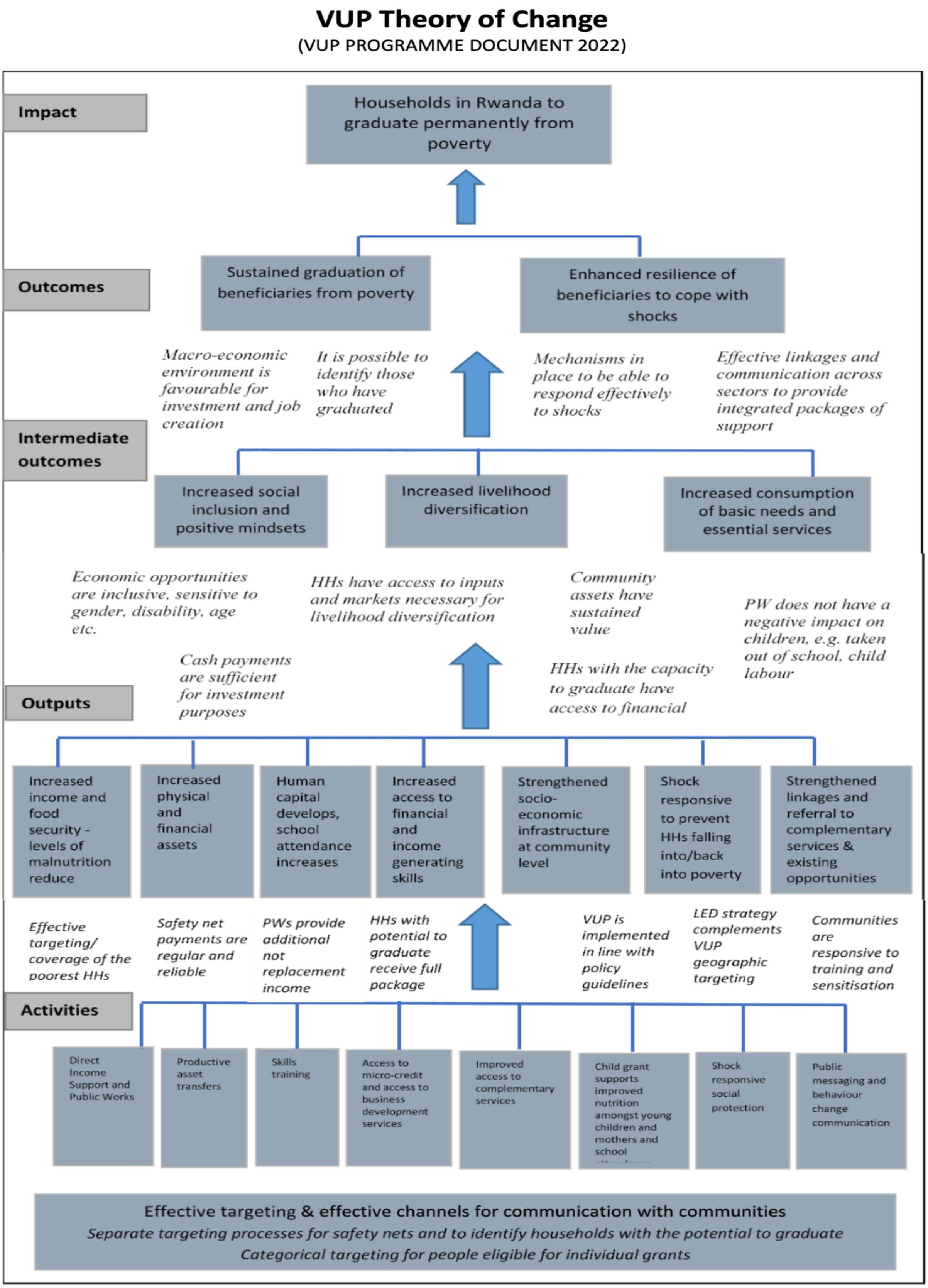
It is hypothesised that these intermediate outcomes contribute to VUP's ultimate goals of poverty reduction, vulnerability reduction, and strengthened household and community resilience.

Critical assumptions: The VUP ToC relies on a number of critical assumptions that mediate whether the intended outcomes materialise. This evaluation examines the extent to which these assumptions hold in practice. The assumptions are as follows:

- **Transfer adequacy:** Transfer amounts are adequate for both consumption needs and investment in productive assets.
- **Payment reliability:** Payments are delivered reliably and on predictable schedules, enabling planning.
- **Appropriate assignment:** Component assignment matches household labour capacity and caring responsibilities.
- **Livelihood leverage:** Households can leverage transfers to diversify livelihoods beyond consumption.
- **Infrastructure maintenance:** Community infrastructure created through PW is maintained after construction.
- **Behaviour persistence:** Behavioural changes encouraged by PSWs persist after programme support ends.
- **Service access:** Recipients can access complementary services (markets, training, health facilities) that reinforce VUP effects.
- **Post-exit sustainability:** Gains achieved during programme participation are sustainable after households exit VUP.

Graphical representation: Figure 5 below provides a graphical representation of the VUP Safety Net Component's ToC, showing the relationships between inputs, pathways, intermediate outcomes, and ultimate impacts. Further detail on the full VUP ToC is available in the 2022 VUP Programme Document (LODA, 2022).

Figure 5: Graphical representation of VUP's ToC



Annex B Research protocols

B.1 Sampling strategy details

The study collected data from 10 sectors distributed across the four provinces and the City of Kigali.

Province- and district-level selection

As described above, the study covered all four provinces and the City of Kigali. Within each province, one district was selected in which to implement the study. The selected district was chosen from among those in which all four relevant VUP instruments (DS, NSDS, ePW, cPW) had been active for at least three years. Among these eligible districts, the one with the largest number of households receiving Safety Net Component support from the VUP was selected.

The objective was to ensure that sufficient data were collected from areas that have experienced high levels of VUP activity over a sustained period of time.

Sector-level selection

Within each selected district, two sectors were chosen from among those in which all four relevant VUP instruments were active, where possible. Sectors containing district towns were excluded, as administrative and economic activities in these locations might differ from those in other parts of the district. Sectors in which recent social protection assessments had been conducted were also excluded to avoid overburdening respondents and local officials.

From the remaining eligible sectors, those with the largest number of VUP Safety Net Component recipients were selected. The objective was again to ensure an information-rich context for the data collection tools. In addition, at least one of the selected sectors was designated as ‘remote’. This meant that at least one selected sector was not geographically adjacent to the district capital and exhibited comparatively low levels of socioeconomic development.

Cell-level selection

Within each sector, one cell (referred to as the ‘focus cell’) was selected for data collection. Among the cells that were accessible for fieldwork (considering geography and infrastructure), those with the largest number of VUP beneficiaries were prioritised. This approach aimed to ensure a rich set of information for the study.

Within selected cells, respondent selection was guided by MEIS data and consultations with local stakeholders to identify and reach VUP Safety Net Component beneficiaries in their villages and homes.

Individual respondent selection

The respondents to our data collection instruments were selected using purposeful sampling, based on predetermined criteria deemed of importance and theoretical assumptions. The qualitative component of the VUP evaluation study implemented a purposeful sampling procedure to select individuals from our study population as respondents to our data collection tools. It is important to clarify that this purposeful sampling procedure did not aim at achieving statistical representativeness or statistical generalisability of our findings, but rather at selecting information-rich cases and exploring the possible effects of VUP Safety Net Component support in sufficient breadth for the groups of individuals we were interested in. We considered the sampling of study locations to be part of the process of selecting a study population – this is described above. The sampling of individual respondents is described below, with an overview presented in Figure 6 below.

Figure 6: Sampling of individual respondents

Per sector		Total N in study	Selection approach	Rationale for selection approach
In-depth interviews (IDI)				
Four **DS** recipients per sector	20	60	**Inclusion:** recipients of between 3 and 5 years. **Quotas**: at least one man, 50% women, at least 25% of cPW and ePW NSDS recipients, DS: 50% 65+ years and 25% PWDs or care for PWD. **Selection:** Within quotas, random sample within selected cells from MEIS data.	To cover all four VUP components and achieve an appropriate distribution of population of interest, so that insights can be analysed by quota groups. To ensure length of VUP support for recipients to be able to report in-depth and with nuance on experience.
Four **cPW** recipients per sector	20			
Four **ePW** recipients per sector	20			
Focus Group Discussions (FGD)				
One DS FGD per sector (6 participants)	5	20	**Inclusion:** recipients of between 3 and 5 years. **Quotas**: FGDs will be either entirely male or female, dependent on dominant gender of recipients in the sector. **Selection:** Within quotas, random sample of beneficiaries within sectors from MEIS data.	To cover all four VUP components and achieve an appropriate distribution of population of interest, so that insights can be disaggregated by quota groups. To ensure length of VUP support for recipients to be able to report in-depth and with nuance on experience.
One cPW FGD per sector (6 part.)	5			
One ePW FGD per sector (6 part.)	5			
One PSW per sector (6 part.)	5		Identified with cell leadership	Follows protocol
Key Information Interviews (KII)				
One **SPO** per sector	5	55	No selection (one SPO per sector).	
One **SEDO** per cell (two per sector)	10		No selection, one SEDO per cell. (If not available, cell executive secretary is our key informant.)	
One **village leader** per cell (two per sector)	10		Village leader from village with largest N of beneficiaries in the cell.	We want insights from individuals with most extensive interaction with VUP.
One **cPW** supervisor per cell (two per sector)	10		Identified by the SPO or the cell leadership.	Follows protocol.
One **ePW ECD** supervisor per sector	10		Identified in collaboration with the SPO.	ePW ECD supervisors are not picked from VUP clients – they are less numerous than other supervisors, hence lower N than others.
One **ePW road** maintenance supervisor per cell (2 p sector)	10		Identified by the SPO.	Follows protocol
One transect walk per cell		10	Walks cover the villages with largest N of beneficiaries in the cell.	

In total, we aimed to collect data from 55 IDIs, 20 FGDs, 60 KIIs, and 10 transect walks across 10 cells located within the five study districts. Our key geographical sampling units were the 10 cells, selected from two sectors within each of the five districts (one district per province and Kigali City). In each district, two sectors were purposively selected, and within each sector, one cell was selected for data collection. The same sampling approach was implemented across all five districts.

Overall, our sampling approach yielded the sample sizes summarised in Table 8 below:

Table 8: Sample sizes

Category	Total
IDIs	61
DS recipients	18
ePW recipients	17
cPW recipients	16
NSDS recipients	10

Category	Total
FGDs	20
DS recipients	5
ePW recipients	6
cPW recipients	4
PSWs	5
KIIs	52
Transect walk observations	10

As described in Section 2.3 this sample differed from our initial plan. In the initial sample design it was expected that there would be an overlap between cPW/ePW households and NSDS households, and that all instruments would be active in all regions. However, this was not the case in our sample. The sampling approach was adjusted to accommodate this by adding NSDS households to the sample in cells where cPW and ePW were absent. This also involved creating a specific data collection tool for NSDS households.

DS recipients

The VUP DS sub-component targets the most vulnerable groups in a community, who do not have the capacity to work or engage in productive activities, including the elderly and those with disabilities. We focused our data collection efforts on individuals receiving financial assistance for a period of one to three years.

IDIs were conducted with four recipients per sector, of whom at least two were women, at least two were 65 years or older, at least one was a person with disability or caring for a person with disability, and at least one was a man. We created a list of individuals who fit these quotas in the two cells targeted in the sector, and from among this list we randomly sampled respondents for our IDIs. We created both a primary and a replacement sample to ensure that researchers in the field could replace selected individuals with appropriate alternative respondents should interviews with primary interviewees not be possible (e.g. because they were unwilling to be interviewed).

One FGD was implemented with a group of six recipients per sector. To take the accessibility for persons with disability into account, we adapted this approach slightly where needed to ensure that all selected respondents were able to fully participate in the discussions.

cPW recipients

cPW recipients engage in community development projects that provide employment opportunities. Among these, some were also NSDS beneficiaries and so receive a conditional cash transfer based on their compliance with health visits for a period of one to five years. These NSDS recipients were purposefully sampled for inclusion in the group of respondents. As with DS recipients, we focused our data collection efforts on individuals receiving financial assistance for a period of one to three years.

IDIs were conducted with four recipients per sector, of whom a minimum of 50% were women and one was a man. At least 25% of respondents were also NSDS beneficiaries. As with DS recipients, we created a list of individuals who fit these quotas in our two target cells and randomly sampled respondents for our IDIs from this list.

One FGD was implemented with a group of six recipients per sector. From among the recipients in our target cells, and excluding IDI respondents, we randomly sampled FGD recipients.

ePW recipients

ePW recipients are engaged in public works projects in the community, designed to address broader community needs and enhance economic stability. Among these, as with cPW recipients, some are also NSDS beneficiaries and receive a conditional cash transfer based on their compliance with health visits for a period of one to five years. These NSDS recipients were purposefully sampled for inclusion in the group of respondents. The sampling approach mimicked the approach implemented for cPW respondents, focusing on individuals receiving financial assistance for a period of one to three years.

IDIs were conducted with four recipients per sector, of whom a minimum of 50% were women and one was a man, wherever possible. This quota was important because most ePW recipients are women, and ensuring male representation across all study sites was not always possible. In addition, at least 25% of respondents were also NSDS beneficiaries. As with DS recipients, we created a list of individuals who fit these quotas in two target cells and randomly sampled respondents for our IDIs from this list.

One FGD was implemented with a group of six recipients per sector. Among the recipients in our two target cells, and excluding IDI respondents, we randomly sampled FGD recipients.

Key informants

We conducted a total of 52 KIIs across all study locations. In each study location (i.e. each sector or focus cell within the sector), respondents to these KIIs were sampled as follows:

- **SPOs and SEDOs:** We aimed to interview one SPO in each sector. There was one SEDO per cell, and we aimed to interview one per sector in our focus cell. If a SEDO was not available, the KII respondent was the cell executive secretary.
- **Village leaders:** We aimed to interview one village leader per focus cell. Within each cell, we identified the village with the largest number of VUP Safety Net Component recipients and interviewed the leader from that village. The rationale was to interview individuals who had the most extensive interactions with the VUP. The village leaders of other villages were engaged at a courtesy level to facilitate access but were not formally interviewed.
- **cPW supervisors:** These supervisors were selected from a pool of current VUP recipients, wherever possible, following guidelines in the VUP operational manual. We aimed to interview one supervisor per focus cell/sector. In line with institutional protocols, respondents were selected by the SPO (or cell leaders), and we followed these protocols.
- **Service-based ePW ECD supervisors:** These are supervisors for the community-based ECD ePW work. There are fewer supervisors for this type of ePW, therefore we interviewed one per sector. As with cPW supervisors, these were selected together with the SPO (or cell leaders).
- **Labour-based ePW supervisors:** These are supervisors for road maintenance work implemented as part of ePW. We aimed to interview one supervisor per focus cell (i.e. two per sector). Again, respondents were selected together with the SPO.

Community-level transect walks

We implemented one transect walk per sector. As described above, per cell we also implemented an observation exercise called a transect walk. These transect walks did not require explicit sampling but focused on a specific village within the focus cells. These villages were the same ones where we interviewed village leaders – that is, the villages with the largest number of VUP beneficiaries in the cell.

Village leaders guided researchers during the observation transect walks to document Safety Net Component effects on the community. We focused the walks on locations with visible infrastructural changes resulting from the Safety Net Component, such as areas where roads, terraces, or other facilities had been constructed as a result of public works.

B.2 Coding framework

Overall theme	Codes	Sub-codes
1. Programme delivery and design features *(focusing on how delivery can enable or constrain impact)*	1. Transfer delivery	1. Timeliness of transfers: *Effects on ability to plan and smooth consumption* 2. Predictability of support: *Influencing risk-taking, investment, reliance on harmful coping* 3. Adequacy of transfer size: *Meeting household needs; enabling asset building vs. only subsistence* 4. Mode of payment: *Barriers or enablers, e.g., mobile money vs. cash, cost of access* 5. Administrative ease: *How delivery processes (registration, grievances) affect access, trust, and efficiency*
	2. PW organisation (cPW/ePW)	1. Work conditions: *Enablers of or constraints on participation* 2. Childcare/ECD: *Availability and adequacy of support for children* 3. Flexibility: *Ability to adapt to seasonal, health, or lifecycle needs* 4. Relevance of infrastructure: *Usefulness, durability, and alignment with community needs*
	3. Complementary support	1. PSW: *Type of support from PSWs, impact of support* 2. Client meetings and informational session: *Content of meetings, impact and outcomes of meetings* 3. Community volunteers: *Type of support from supervisors, volunteers, village leaders, etc.* 4. Support from local government: *Type of support from SPOs, SEDOs, etc*. 5. Support from churches
2. Household livelihoods and economic change	1. Income sources and strategies	1. Socioeconomic status before VUP 2. Changes in socioeconomic status due to VUP 3. Diversification 4. Migration 5. Self-employment 6. Reduction in negative coping: *Distress sales, child labour, or reducing meals*
	2. Asset accumulation	1. Land 2. Livestock 3. Housing 4. Productive assets: *Tools, equipment, or inputs that support income generation*

Overall theme	Codes	Sub-codes
	3. Use of transfers	1. Consumption 2. Investment 3. Savings 4. Debt repayment 5. Health costs 6. School-related expenses 7. *Ejoheza* cost 8. House renovation/ construction 9. Buying clothes
	4. Changes in financial behaviour and literacy	1. Savings groups**:** *Participation in community-based savings and loan groups* 2. Access to credit**:** *Ability to obtain formal or informal loans/credit for consumption or investment* 3. Financial planning**:** *Practices of budgeting, record-keeping, and forward planning* 4. *Ejoheza*: *Retirement saving*
3. Welfare outcomes	1. Changes in food security and nutrition	1. Dietary diversity**:** *Variety and quality of foods consumed* 2. Ability to cope with shortages**:** *Household strategies for managing food gaps or shocks* 3. Perceptions of sufficiency**:** *Sense of whether food needs are met* 4. Minimum meal frequency: *Measure of how often they eat in 24 hours*
	2. Changes in health access	1. Access/utilisation : *Availability and uptake of health services* 2. Costs: *Affordability of healthcare, including out-of-pocket spending* 3. Outcomes: *Perceived improvements or declines in health status*
	3. Changes in education	1. School attendance: *Regularity and continuity of children's enrolment* 2. Fees: *Ability to pay school fees and related expenses* 3. Attitudes: *Household and community views on the value of education* 4. Human capital development: *Long-term investment in children's skills and opportunities*
	4. Changes in psychosocial wellbeing	1. Dignity: *Feelings of self-worth, pride, and reduced shame* 2. Stress: *Levels of worry, strain, or mental pressure within households* 3. Intra-household relations: *Shifts in conflict, cooperation, or balance of power* 4. Aspirations: *Hopes and expectations for the future* 5. Community respect

Overall theme	Codes	Sub-codes
4. Resilience and coping with shocks	1. Shock response by type of shocks	1. Economic: *Transfers enable households to maintain consumption, avoid debt, or invest* 2. Lifecycle: *Transfers help households manage birth, illness, death, marriage* 3. Climatic: *Drought, floods, poor harvest – households use (or fail to use) transfers to cope or build resilience* 4. Idiosyncratic: *Theft, disability, accidents – households use (or fail to use) transfers to respond*
	2. Coping strategies	1. Harmful strategies: *Distress sales, reducing meals, withdrawing children from school etc.* 2. Adaptive strategies: *Use of savings, income diversification, community/SACCO support* 3. New strategies post-VUP: *Use of savings, income diversification, accessing community/VSLA support* 4. Other: *Leaning on religious belief, etc*.
	3. Role of VUP	1. Contribution to resilience: *VUP support shaping households' capacity to withstand/recover from shocks* 2. Prevention of harmful coping: *Transfers help households avoid strategies that undermine long-term wellbeing* 3. Peer-based coping support: *Participants leaning on fellow VUP members for help during shocks*
5. Community and social dynamics	1. Perceptions of targeting and eligibility	1. Perceptions of fairness: *Views on whether selection processes were just and transparent* 2. Inclusion/exclusion: *Experiences of being included or left out, and community reactions* 3. Transparency of criteria: *Clarity of rules and understanding of why households were (or weren't) eligible*
	2. Local economy	1. Market activity: *Changes in trade, business activity, and circulation of cash in communities* 2. Employment opportunities: *Job opportunities arising out of VUP transfers* 3. Price effects: *Shifts in local prices of goods, services, or inputs linked to VUP transfers/works*
	3. Social relations	1. Cohesion and trust 2. Conflict: *Disputes or tensions arising from programme participation or outcomes* 3. Stigma 4. Social status: *Shifts in perceived social standing of households or groups* 5. Perceived fairness: *Views on whether programme targeting and benefits are distributed equitably.* 6. Leadership influence: *Role of local leaders in shaping participation, inclusion, or cohesion*

Overall theme	Codes	Sub-codes
	4. Collective benefits	1. Community infrastructure : *Usefulness and durability of assets created through PW* 2. Shared services from public works: *Access to/better quality of services (e.g. roads, ECD facilities) available to the wider community* 3. Perceived sustainability of public works: *thoughts on sustained impact*
6. Women's empowerment and gender relations	1. Intra-household decision-making	1. Autonomy 2. Control of finances 3. Role in household decisions 4. Plans to have more children, influence of VUP on that decision 5. Joint decision-making: *Situations where decisions are shared or negotiated between spouses*
	2. Division of labour and time use	1. Shifts in household tasks: *Redistribution of domestic responsibilities among household members* 2. Balancing paid/unpaid work: 3. Men's involvement in domestic tasks: *Changes in men's participation in caregiving or household chores*
	3. Community participation	1. Voice in meetings: *Women able to speak up, be listened to, and influence discussions in village/baraza meetings* 2. Leadership roles: *Holding a formal role or responsibility in community groups (SACCOs)* 3. Civic engagement: *Participation in community activities, not tied to household or programme roles* 4. Confidence and public speaking: *Growth in self-esteem or ability to express opinions publicly*
	4. Gender-based violence	1. Experiences of GBV: *Reports of physical, emotional, or economic abuse* 2. Reductions/increases: *Perceptions of whether VUP support reduced or exacerbated risks of GBV* 3. Perceptions of safety: *Changes in women's sense of personal and household security*
7. Factors affecting programme effectiveness and sustainability	1. Household-level enablers/barriers	1. Skills and education: *Literacy, training, or knowledge enables or constrains households' ability to benefit* 2. Household support: *Role of spouses, children, or extended family in supporting (or limiting) participation* 3. Gender norms: *Expectations of women's and men's roles that shape access to and outcomes from VUP*

Overall theme	Codes	Sub-codes
	2. Programme-level factors	1. Mentoring: *Guidance from programme staff or peers and its effect on learning, confidence, and outcomes* 2. Linkages to other programmes: *Connections to complementary initiatives that amplify (or fail to amplify) impact*
	3. Contextual factors	1. Local economy: *Market conditions and employment opportunities shaping programme effectiveness* 2. Climate/environment: *Effects of droughts, floods, and environmental conditions on households and programme impact* 3. Governance: *Local leadership, governance influencing delivery and outcomes* 4. Conflict: *Security risks or tensions that disrupt access to or benefits from VUP*
	4. Perceptions of sustainability	1. Continued livelihood/income gains: *Whether improvements are lasting after support ends* 2. Resilience*: Perceived ability to manage future shocks without continued programme assistance* 3. Social capital: *Maintenance of networks, groups, or trust built through participation* 4. Exit strategies: *Views on readiness to leave the programme and what is needed afterwards* 5. PW sustainability: *Maintenance and usability of infrastructure built by PW projects*
8. Unintended effects	1. Positive	1. Empowerment 2. New savings culture 3. Community spillover 4. Improved gender relations
	2. Negative	1. Dependency 2. Market distortions 3. Conflict 4. Exclusion
9. Stakeholder perspectives	1. Beneficiaries	1. Views on access 2. Outcomes 3. Challenges 4. Suggestions
	2. Implementers (SEDOs, PSWs, SPOs, supervisors)	1. Views on delivery 2. Challenges

Overall theme	Codes	Sub-codes
		3. Improvements
	3. Non-beneficiaries/community (leaders)	1. Perceptions of fairness 2. Spillovers 3. Tensions
	4. Policy/Government of Rwanda actors	1. Alignment with policy 2. Scalability 3. Sustainability

Annex C Ethics and safeguarding

C.1 Ethical approval documentation

Republic of Rwanda
Rwanda National Research Ethics Committee (RNEC)

FWA Assurance No. 00001973
IRB 00001497 of IORG0001100

Kigali, 23 July 2025
RNEC846/2025

Principal Investigator: **Paul Jasper**
Overall supervision of the study, ensuring adherence to the research plan, and final approval of all deliverables Oxford Policy Management.
Submitted by Oxford Policy Management and Three Stones International.

APPROVAL NOTICE.

Study Title: **"VUP Evaluation Study: Qualitative Study Protocol"**

After review of the protocol project during the RNEC meeting of 14 June 2025 where quorum was met and revisions made on the advice of the RNEC submitted on 22 July 2025, **we hereby provide approval for the above-mentioned protocol.**

Please note that approval of the protocol is valid for a period of twelve (12) months.
You are responsible for fulfilling the following requirements:

1. Changes, amendments, and addenda to the protocol or consent form must be submitted to the committee for review and approval, prior to activation of the changes.
2. Only approved consent forms are to be used in the enrolment of participants.
3. All consent forms signed by subjects should be retained on file. The RNEC may conduct audits of all study records, and consent documentation may be part of such audits.
4. A continuing review application must be submitted to the RNEC in a timely fashion and before expiry of this approval.
5. Failure to submit a continuing review application will result in termination of the study.
6. Notify the Rwanda National Ethics committee once the study is completed.

Sincerely,

Date of Approval: 23 July 2025
Expiration Date: 22 July 2026

Dr. Vedaste NDAHINDWA
Chairperson, Rwanda National Research Ethics Committee.

C.C.
- Hon. Minister of Health.
- The Permanent Secretary, Ministry of Health.

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Annex D Stakeholder engagement

D.1 Stakeholder engagement log

During the design of the evaluation, key stakeholders (FCDO, LODA, MINALOC, the Technical Assistance Facility of EPR and social protection development partners working in Rwanda) were engaged as follows:

- Initial presentation of evaluation approach in May 2024.
- Consultations in Kigali, Rwanda, on key evaluation questions and areas to be considered in May 2024.
- Presentation of refined evaluation design in May 2025.
- Sharing of RNEC evaluation design protocol in June 2025.
- Confirmation of fieldwork plan with Government of Rwanda (LODA, MINALOC) in July 2025.

During the implementation of the study, the same stakeholders were engaged as follows:

- Presentation of preliminary findings in Kigali in November 2025.
- Sharing of draft evaluation report in December 2025.
- Discussion of response to comments in comments workshop in Kigali, Rwanda, in February 2026.
- Sharing of final evaluation report in March 2026.

Subject to the validation of the final version of this report, the results will be presented to a wider group of stakeholders in the second quarter of 2026.

D.2 Conflict of interest statement

No members of the evaluation team (OPM and TSI staff) had any conflict of interest with regards to this qualitative evaluation study on VUP. Similarly, all information sources and their contributions were presented independently of other parties with an interest in the evaluation.