

# Understanding Graduation Trajectories in Rwanda

Stephen Devereux <sup>1</sup>

Roberte Isimbi <sup>2</sup>

## Contents

SUMMARY .....	v
1. Introduction .....	1
1.1. Rationale .....	1
1.2. Research objectives .....	1
1.3. Conceptual framework .....	2
1.4. Structure of this report .....	2
2. Methodology.....	3
2.1. Sampling.....	3
2.1.1. Key informants .....	3
2.1.2. Household case studies.....	3
2.1.3. Focus group discussions.....	4
2.2. Research methods .....	4
2.2.1. Semi-structured interviews.....	4
2.2.2. Critical moments reflection (CMR) .....	5
2.3. Data management .....	5
3. Household-level impacts.....	6
3.1. Food security.....	6
3.2. Health insurance .....	7
3.3. Productive assets .....	9
3.4. Housing .....	10
3.5. Other assets .....	10
3.6. Education .....	12

---

<sup>1</sup> Centre for Social Protection, Institute of Development Studies, UK.

<sup>2</sup> FATE Consulting, Kigali, Rwanda.

3.7.	Hygiene .....	13
3.8.	Kitchen gardens.....	13
3.9.	Community participation .....	14
3.10	Self-confidence .....	15
4.	Community-level impacts .....	17
4.1.	Local multipliers .....	17
4.2.	Sharing .....	18
4.3.	Learning.....	19
4.4.	Jealousy and resentment .....	20
4.5.	Social cohesion.....	22
5.	Policy context.....	24
5.1.	Social protection .....	24
5.2.	Health services .....	27
5.3.	Education .....	27
5.4.	Food security and nutrition.....	28
5.5.	Agriculture.....	29
5.6.	Economic development .....	30
5.7.	Politics.....	30
6.	Shocks and resilience .....	32
7.	Programme design and implementation .....	34
7.1.	Cash transfers .....	34
7.2.	Asset transfers .....	35
7.3.	Livelihood training .....	38
7.4.	Coaching and mentoring.....	40
7.5.	Savings.....	43
7.6.	Other components .....	45
7.6.1.	Links to services .....	45
7.6.2.	Complaint response mechanism.....	46
7.7.	Ranking components .....	47
8.	Learning from the Graduation Programme .....	51
9.	Household case studies.....	54
9.1.	Improver.....	54
9.2.	Late improver .....	55
9.3.	Decliner .....	57
9.4.	Dropout.....	58

10.	Conclusions and recommendations.....	60
10.1.	Sustainability.....	60
10.2.	Scalability .....	61
10.3.	Recommendations for future programming.....	62
	References .....	65
	ANNEXES .....	66
Annex 1.	Key informant interviews conducted.....	66
Annex 2.	Questionnaire Guide: Key Informant Interviews .....	67
Annex 3.	Questionnaire Guide: Household Case Study Interviews .....	71
Annex 4.	Questionnaire Guide: Focus Group Discussions .....	76

## List of Figures

Figure 1.	Critical moments timeline, ‘improver’ household, Huye district.....	54
Figure 2.	Critical moments timeline, ‘late improver’ household, Gisagara district .....	55
Figure 3.	Critical moments timeline, ‘decliner’ household, Gisagara district.....	57
Figure 4.	Critical moments timeline, ‘dropout’ household, Huye district .....	58

## Acknowledgements

This research study was commissioned from the UK Institute of Development Studies (IDS) by Concern Worldwide, under a Research Partnership Agreement. FATE Consulting was sub-contracted by IDS to provide support to implementation of this research project in Rwanda. The project leader at IDS is Stephen Devereux, Co-Director of the Centre for Social Protection. The research manager in Rwanda is Roberte Isimbi, Managing Director of FATE Consulting.

The fieldwork team was led by Roberte Isimbi and included Stephen Devereux and four researchers from FATE Consulting: Marie Claire Mukeshimana, Didier Manzi Simpunga, Alice Tumukunde and Justine Tuyiringire.

The authors thank everyone who gave their time and insights to contribute to this research, from the Government of Rwanda and its development partners, Concern Worldwide and partner NGOs, and most of all the Graduation Programme participants themselves.

### Codes for households interviewed

In this report, participants' names and identities are concealed; instead they are identified only by their graduation trajectory ('improver', 'late improver', 'decliner', 'dropout'), cohort number (1 or 4), and location (district and sector). The following codes are used for each household interviewed.

Code	Cohort	District	Sector	Code	Cohort	District	Sector
<b>Improvers</b>				<b>Decliners</b>			
Imp-H1	1	Huye	Rusatira	Dec-H1	2	Huye	Rusatira
Imp-H2	1	Huye	Rusatira	Dec-H2	1	Huye	Rusatira
Imp-H3	1	Huye	Rusatira	Dec-H3	2	Huye	Rusatira
Imp-G1	4	Gisagara	Mamba	Dec-G1	4	Gisagara	Mamba
Imp-G2	4	Gisagara	Mamba	Dec-G2	4	Gisagara	Mamba
Imp-G3	4	Gisagara	Mamba	Dec-G3	4	Gisagara	Mamba
<b>Late improvers</b>				<b>Dropouts</b>			
Late-H1	1	Huye	Rusatira	Drop-H1	1	Huye	Rusatira
Late-H2	1	Huye	Rusatira	Drop-H2	1	Huye	Rusatira
Late-G1	4	Gisagara	Mamba	Drop-H3	1	Huye	Rusatira
Late-G2	4	Gisagara	Mamba	Drop-H4	1	Huye	Rusatira
Late-G3	4	Gisagara	Mamba	Drop-G1	4	Gisagara	Mamba
				Drop-G2	4	Gisagara	Mamba
				Drop-G3	4	Gisagara	Mamba

### Codes for stakeholders interviewed

In this report, the names and identities of key informants interviewed are disguised; instead they are identified only by their respondent category ('key informant'), type of organisation ('Government', 'NGO', 'Donor', 'Community Development Animator') and location (Kigali city, Huye district, Gisagara district, Mamba sector). The following codes are used for each stakeholder interviewed.

Code	Category	Organisation	Location	Code	Category	Organisation	Location
<b>Government – Kigali</b>				<b>NGOs</b>			
K-GKig1	Key informant	Government	Kigali	K-NGO1	Key informant	NGO	Kigali
K-GKig2	Key informant	Government	Kigali	K-NGO2	Key informant	NGO	Huye
K-GKig3	Key informant	Government	Kigali	K-NGO3	Key informant	NGO	Huye
K-GKig4	Key informant	Government	Kigali	K-NGO4	Key informant	NGO	Huye
K-GKig5	Key informant	Government	Kigali	K-NGO5	Key informant	NGO	Kigali
<b>Government – District</b>				<b>Donors</b>			
K-GDis1	Key informant	Government	Huye	K-Don1	Key informant	Donor	Kigali
K-GDis2	Key informant	Government	Huye	K-Don2	Key informant	Donor	Kigali
				K-Don3	Key informant	Donor	Kigali
<b>Government – Local (Sector)</b>				<b>Community Development Animator</b>			
K-GLoc1	Key informant	Government	Mamba	K-CDA1	Key informant	CDA	Gisagara
K-GLoc2	Key informant	Government	Mamba	K-CDA2	Key informant	CDA	Gisagara
K-GLoc3	Key informant	Government	Mamba	K-CDA3	Key informant	CDA	Gisagara
K-GLoc4	Key informant	Government	Mamba				

## SUMMARY

Two years after a quantitative evaluation of Concern Worldwide's Graduation Programme in Rwanda found rigorous evidence of progress towards 'graduation' out of extreme poverty for the majority of participants, a follow-up study was done to establish if these impacts were sustained and if not, why. Qualitative fieldwork was conducted with households that followed four trajectories – 'improver', 'late improver', 'decliner', and 'dropout' – also with government officials and Concern staff, to identify the 'enablers and constrainers' that allowed some participants to thrive while others struggled.

Programme impacts diverged between household categories. Most 'improver' and 'late improver' households enjoyed sustained improvements in three wellbeing dimensions: material (food security, asset ownership, access to health insurance, kitchen gardens), relational (participation in community activities) and subjective (self-confidence). Most 'decliner' and 'dropout' households experienced improvements in these indicators while participating in the Graduation Programme, thanks to the cash transfers and other assistance they received, but lost these gains after exiting the programme.

At the community level, local economic multipliers included participants hiring non-participants to work on their houses or their farms, and non-participants learned from the knowledge transferred to participants by the Graduation Programme's training and coaching sessions. One negative side-effect of the programme was jealousy and resentment by non-participants towards participants, which has faded over time but caused some erosion of social capital and social cohesion within communities.

In terms of the policy context, all programme participants have benefited from fee-free education and appreciate this, but many complain about being excluded from VUP, *Girinka* and subsidised health insurance after they were 'graduated' out of the poorest *Ubudehe* category, thanks to participating in the Graduation Programme. At the political level, the closure of the border with Burundi has caused price inflation and deprived Rwandans of markets and opportunities to migrate to Burundi for work. Natural disasters and health shocks explain most downward trajectories observed post-programme.

Stakeholders and participants were asked to comment on each component of the graduation package. Cash transfers were ranked by the majority as the most important component, but the amount was regarded as adequate by some and inadequate by others. Asset transfers were found to be more effective when delivered during the cash transfers phase, instead of afterwards. Livelihood training was highly valued by all participants, especially business skills which they still apply. Participants also appreciated the home visits and personal coaching and mentoring they received from CDAs. Although many participants acquired a lasting savings habit thanks to the programme, most 'decliners' and 'dropouts' have stopped saving and this component was ranked as the least important of the package.

Concern is recognised as a pioneer of graduation programming in Rwanda, not only by implementing the Graduation Programme but by engaging with social protection working groups and the National Social Protection Strategy. When designing its 'Minimum Package for Graduation' the government learned from Concern's caseworker model and approaches to targeting, asset transfers and training.

One consensus conclusion is that positive graduation trajectories are sustainable for households that made good use of the opportunities provided by the Graduation Programme, but that the graduation model might not be feasible to scale-up by government to national level, because of its human resource implications and financial costs. Finally, recommendations for improving the Graduation Programme were suggested, including modifying its design (e.g. extending the duration of support), introducing insurance to protect the gains against shocks, referrals to direct support for those who cannot graduate, strengthening psycho-social support, and working more closely with government.

## 1. Introduction

This report is one output from a research partnership between the Institute of Development Studies (IDS) at Sussex University and Concern Worldwide. The partnership runs from 2017 to 2019 and is called 'Graduation follow-up research in Burundi and Rwanda'. It builds on evaluations by the Centre for Social Protection at IDS of the *Terintambwe* Programme in Burundi (Devereux *et al.* 2015) and the Graduation Programme in Rwanda (Devereux and Sabates 2016), both implemented by Concern Worldwide. In discussions between Concern Worldwide and IDS, several topics were identified as requiring further work. One of these is to deepen the understanding of graduation trajectories in both countries, paying particular attention to the effects of the political economy context. This report presents the findings from this research project in Rwanda.

### 1.1. Rationale

The theory of change of 'graduation model' programmes builds on an assumption that extremely poor households face binding resource constraints that prevent them from pursuing viable livelihoods and traps them in poverty. Providing a package of support – including cash and asset transfers, access to savings, livelihood training and coaching or mentoring – is expected to alleviate these constraints and propel households onto an upward spiral of rising income and asset accumulation, that will allow them to achieve self-reliant livelihoods and escape extreme poverty sustainably. This research aims to assess whether the benefits of Concern Worldwide's Graduation Programme in Rwanda have been sustained several years after participants stopped receiving support, and if not, why not.

The impact evaluation in Rwanda revealed that households followed divergent trajectories (Devereux and Sabates 2016), and these findings were supported by qualitative research (Akaliza *et al.* 2016). Almost all participants improved their wellbeing on a range of outcome indicators during the project period, especially while they were receiving cash transfers, and the majority continued to improve even after the project ended, or at least maintained their gains. However, some households displayed a downturn after they stopped receiving support – some or all of their gains were lost. Understanding why this happened is important for two reasons: because graduation out of extreme poverty is only meaningful if it is sustainable; and because it implies that some households might need tailored support, to strengthen their resilience against future livelihood shocks and stresses.

### 1.2. Research objectives

The main purposes of this research are:

- (1) to understand why different households followed different livelihood trajectories, during and after their participation in the Graduation Programme in Rwanda;
- (2) to identify specific government policies that could have acted as 'enablers or constrainers' to sustainable graduation for different Graduation Programme participants;
- (3) to identify any other programme-, household-, community- or market-specific 'enablers and constrainers' to sustainable graduation for different Graduation Programme participants;
- (4) to draw implications for the future of graduation programmes in Rwanda, specifically whether it is scalable to the national level.

### 1.3. Conceptual framework

The conceptual framework for this research is the ‘enablers and constrainers’ approach.<sup>3</sup> Factors that can either enable or constrain a household’s graduation out of extreme poverty could be specific to the programme, household, community, markets, environment, or the political economy context.

In terms of programme design and implementation, each component of the Graduation Programme package – cash transfers, asset transfers, livelihood training, coaching and mentoring, and savings facilities – is analysed in this report in terms of its adequacy, relevance and relative importance.

All households that participated in the Graduation Programme are assigned to one of four categories: *improver* (sustained positive change); *late improver* (positive change only after cash transfers phase); *decliner* (positive change but then partial fall-back); and *dropout* (decline to below baseline). Specific factors that explain each of these household trajectories are identified in this research.

At the community level, the Graduation Programme could either build or undermine social cohesion. Markets are important for participants to secure their basic needs and to pursue viable livelihood activities. Environmental factors that could undermine graduation include climate shocks, such as droughts or floods – though the programme is also expected to build resilience against such shocks.

Government policies and the wider political economy context in Rwanda (and neighbouring Burundi) also played a significant role in the lives and livelihoods of Graduation Programme participants. For example, the government’s campaign to eradicate thatched roofing was one ‘critical incident’ that affected house ownership and spending of cash transfers on housing materials. Concern responded by providing complementary support to affected participants to cover these additional costs – and to protect the Graduation Programme.

### 1.4. Structure of this report

Following this **introduction** chapter, chapter 2 explains the **methodology** that was designed for this research study. Chapter 3 presents qualitative findings on **household-level impacts** of the Graduation Programme in wellbeing terms – material (food security, assets), relational (community participation) and subjective (self-confidence). Chapter 4 explores **community-level impacts** – positive (multipliers, sharing, learning), negative (resentment) and ambivalent (social cohesion). Chapter 5 examines the **policy context** in Rwanda (social protection, health, education, food security, agriculture, politics) and its influence on graduation outcomes. Chapter 6 discusses **shocks** (mainly climate change and natural disasters) and **resilience**. Chapter 7 presents stakeholder and participant perspectives on the **design and implementation** of each component of the Graduation Programme. Chapter 8 identifies specific **learning from the Graduation Programme** by the Government of Rwanda and development partners. Chapter 9 presents four **household case studies** representing each of the four livelihood trajectories. Chapter 10 offers **conclusions and recommendations** for future programming. Finally, four **Annexes** list the key informants interviewed and reproduce the interview guides.

---

<sup>3</sup> R. Sabates-Wheeler and S. Devereux (2013), *Sustainable graduation from social protection programmes*, **Development and Change**, 44(4): 911–938.

## 2. Methodology

A qualitative research methodology was designed for this study. This chapter explains the sampling strategy, research methods and thematic topics covered in discussions with respondents.

### 2.1. Sampling

Interviews and discussions were conducted with key informants at national, regional and local levels, and with case study households and focus groups drawn from Graduation Programme participants. Research activities were conducted in Kigali and in Rutasira sector, Huye District and Kibeho sector, Nyaruguru District, where Concern Worldwide's Graduation Programme is implemented.

#### 2.1.1. Key informants

Key informants were identified who have deep knowledge of policy issues in Rwanda, with a specific focus on social protection, and those who are well informed about Concern's Graduation Programme. Relevant officials and staff from government ministries and development partners provided their views on the programme as well as important contextual information, such as policy developments in Rwanda since the programme started that could have affected the wellbeing of participants.

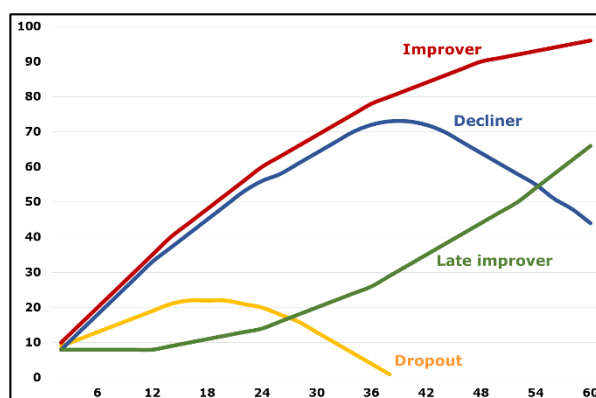
Altogether, 17 key informants were interviewed from three broad sectors:

- (1) Government Ministries: MINALOC, LODA and CPDF officials in Kigali, district and sector officials in Huye District and Rusatira Sector;
- (2) United Nations and donor agencies: DFID, UNICEF and FAO staff based in Kigali;
- (3) NGOs: staff from Concern Worldwide Rwanda, FATE Consulting and SDA-IRIBA.

#### 2.1.2. Household case studies

This research requires returning to the original cohorts of Graduation Programme households, to ask them about changes in their situation since their participation in the programme ended. Participants were identified that followed each of the four graduation trajectories, with the assistance of Concern staff (case managers, supervisors, CDAs). Our purposively selected sample comprised six households that exemplified each of the four identified livelihood trajectories, making a total of 24 case studies:

- (1) improver: sustained positive change, both during and after programme participation;
- (2) late improver: positive change, but only after the cash transfers phase;
- (3) decliner: positive change initially, but partial fall-back later;
- (4) dropout: decline to below baseline position.





### 2.1.3. Focus group discussions

Four focus group discussions were conducted with '1st cohort' and '3rd cohort' Graduation Programme participants, two with male participants and two with female participants.

## 2.2. Research methods

Two qualitative research methods were used to conduct data collection for this study: semi-structured interviews, and 'critical moments reflection'.

### 2.2.1. Semi-structured interviews

Interviews with key informants investigated two research themes: learning from the Graduation Programme, and enablers and constrainers to graduation. The Questionnaire Guide: Key Informant Interviews (Annex 2) included modules on 'Learning' (e.g. "What do you think the government or any development partners have learned from Concern's Graduation Programme in Rwanda?"), as well as 'Enablers and constrainers' (programme-, policy-, household-, community- and environment-related).

The 24 case study households were interviewed in-depth, using participatory techniques such as the 'critical incident method', to identify the key enablers and constraints in their graduation trajectory, during and after their participation in the programme. Specifically, these interviews with case study households investigated two research themes: programme impacts, and enablers and constrainers to graduation. The Questionnaire Guide: Household Case Study Interviews (Annex 3) started with a 'Critical Moments' timeline and continued with modules on 'Programme impacts' and 'Enablers and constrainers' (programme-, policy-, household-, community- and environment-related).

The focus group discussions also covered programme impacts, and enablers and constrainers to graduation. The Questionnaire Guide: Focus Group Discussions (Annex 4) included the same modules as the 'Household Case Study' interview guide, adapted to a group rather than individual format, and it did not include the 'Critical Moments' timeline.

'Programme impacts' were explored in several dimensions, with separate sub-modules written into the questionnaire guides for each dimension – food security, health insurance, productive assets, housing, other assets, education, hygiene, kitchen gardens, community participation, self-confidence. Community-level impacts were also explored – local multipliers, jealousy and resentment, sharing, learning, social cohesion – from the perspective of participants as well as stakeholders.

'Enablers and constrainers' are important to analyse because it is possible that any positive changes observed among participating households are due to factors outside the graduation programme, such as a change in government policy that improves education, health or employment opportunities. This module of the questionnaire guides obtained information from key informants and case study households about possible 'enablers' and 'constrainers' to graduation for the programme participants, which were classified into several categories: programme-related, policy-related, household-related, community-related, and environment-related factors.

Under 'policy-related' factors, specific policies were identified as possible prompts for interviewees. For example, under education there is the fee free policy, under health there is *mutuelle de santé* and awareness-raising campaigns on hygiene and nutrition, under social protection there is the ongoing

VUP, under other changes one important example is the thatched roof eradication campaign, and under political developments is the 2015 crisis in Burundi that displaced many people into Rwanda.

One reason for Concern introducing the ‘graduation model’ to Rwanda was to generate useful lessons that could be adopted by government and other agencies – for example by the VUP – to improve the design and impacts of those programmes. The ‘learning’ module of the interview guide (only for key informants) assessed how effectively the Graduation Programme has influenced policy debates and development interventions in Rwanda.

### 2.2.2. Critical moments reflection (CMR)

The Critical Moments Reflection methodology enables people to retrieve, reanalyse and reinterpret past activities and experiences, to share and learn from this knowledge that is embedded in memory and would otherwise be lost.<sup>4</sup> The CMR methodology was conducted only with case study households, and encouraged respondents: (1) to identify key events that happened to them in the period since they joined the Graduation Programme; (2) to organise these ‘moments’ chronologically; (3) to classify each ‘critical moment’ as either positive, negative or neutral; and (4) to reflect on the immediate impacts and longer-term consequences of each ‘critical moment’ on the respondent’s wellbeing.

### 2.3. Data management

Interview guides were developed in collaboration between IDS and FATE Consulting, and translated into Kinyarwanda by FATE Consulting. All interviews were audio-recorded and transcribed into English. Data was captured in Excel spreadsheets.

---

<sup>4</sup> S. Ferreira. **Critical Moments Reflection Methodology: A reflective method and how to use it with groups of people** [accessed 20 February 2018] [http://web.mit.edu/cil/web\\_scripts/www/Critical%20Moments%20Methodology%20Brief%20CoLab.pdf](http://web.mit.edu/cil/web_scripts/www/Critical%20Moments%20Methodology%20Brief%20CoLab.pdf).

### 3. Household-level impacts

Impacts of the Graduation Programme on participating households were assessed in several domains: food security, access to health insurance, asset ownership, housing ownership, access to education, hygiene behaviours, kitchen gardens, participation in community life, and personal self-confidence. These domains correspond to the three dimensions of wellbeing: material, relational and subjective. Special focus was given as to whether positive changes that occurred during the period of programme participation have been sustained since participants left the programme.

#### 3.1. Food security

*While you were participating in the Graduation Programme, could you afford to buy enough food for you and your family? Can you afford to buy enough food now? If this has changed, why?*

9 of 11 ‘improvers’ and ‘late improvers’ reported that the Graduation Programme improved their household food security. (*“I could not afford to buy enough food when I started participating in the programme. Now, not only do I buy enough food, I also eat what my heart wants: chips, meat, anything I want” [Imp-H1].*) Importantly, for most this improvement in household food security was sustained post-programme. (*“At the time I was in Graduation Programme I was able to eat at lunch and dinner, me and my family. Even after the Programme we did not lack food, even now we don’t have a problem of hunger” [Imp-G1]. “I can still afford to buy enough food even today” [Imp-G2].*)

One ‘late improver’ and one ‘dropout’ chose to ration food consumption in order to build a house.

*“We were getting enough food but not as much as we wished, because we were still renting and I wanted to save for building our own house” [Late-G3].*

*“At that time I was in the Graduation Programme, they were paying me Rwf.12,000. Instead of buying food and what else, I chose to buy trees so that I could build my own house. I preferred to continue living my life of poverty so that this money from the programme lifted me to get my own house” [Drop-H2].*

Some ‘improvers’ and ‘late improvers’ pointed out that they did not use their programme support to prioritise food consumption, as they preferred to invest in their micro-enterprises for future income.

*“For me, the cash transfer from Concern was not for buying food but for doing a business. So we were still eating once per day, because I had decided to first do the business of cultivating cassava to help me achieve my objective of developing the wealth of my family” [Imp-H3].*

*“I could not afford to buy enough food because the money that I got was not for food but for cultivating and selling banana traditional drink. Now we have food because we have got money from Concern and we have made it profit” [Imp-G3].*

*“During the Graduation Programme it was difficult to get sufficient food because I wanted to put much effort in investing money and to get that, I had to reduce food quantity so as to generate capital to be used in a small business and to get an income for future use. Now I am able to afford food as a result of that early investment I made while I was participating in the Graduation Programme” [Late-G2].*

5 of 6 'decliners' reported that the Graduation Programme financed food purchases and alleviated hunger – but only while they received support from Concern. After the programme ended, they once again struggled to secure adequate food.

*"We were getting enough food, and we are still eating but neither enough nor well" [Dec-H3].*

*"When we were still in the programme we were able to get enough food but currently the food is not enough. When we were getting the cash transfer we use to buy like a sack of maize flour, but now we can't afford" [Dec-G1].*

*"When I was still in the programme we were able to get enough food, but these days there is food shortage, it's not like that time we were being supported by the programme" [Dec-H2].*

*"During the Graduation Programme I was able to afford food but now after the programme it is difficult due to I am paying school fees of RwF.80,000 every trimester" [Dec-G2].*

*"Today it is difficult for us to get food, ever since the programme ended. A lot of money was spent on my son's education" [Dec-H1].*

6 of 7 'dropout' households had a similar experience to the 'decliners' – they acquired adequate food for their families while participating in the Graduation Programme, but have returned to hunger and food insecurity since leaving the programme. (*"I was able to get enough food for my family because of the support we were getting from the project, but now we eat once a day because we are poor" [Drop-H1]. "Yes, I was able to feed my family. But now it depends on how much I get from work. I lost many things including cash transfers that I used to get from the programme" [Drop-G2].*)

The main reason for food insecurity among 'dropouts' is related to inadequate work opportunities.

*"From the time I was in the Graduation Programme until today, finding something to eat depends on cultivating for others for money" [Drop-H2].*

*"Yes, I was buying enough food for the household, but today I buy food when I have money, when I have a chance to do a piece of work. If there is no job we can't eat. It has changed from how it was during the programme" [Drop-H3].*

*"We could get all we need for eating, we had no problem of food. But it is difficult today to get money to buy food, we have to work hard for it and still don't get enough. It happens because the work is of the kind that cannot help you do some saving or buy a cow or goats that can help you in case of unemployment. In that case you have no food once the work ends" [Drop-H4].*

### 3.2. Health insurance

*While you were participating in the Graduation Programme, did you have health insurance for you and your family? Do you have health insurance now? If this has changed, why?*

All 11 'improvers' and 'late improvers' took health insurance for their families while they participated in the Graduation Programme, when this was a compulsory requirement. (*"When we were still in the programme they deducted money from our accounts to pay for health insurance" [Imp-H2].*) All 11 chose to continue paying for *mutuelle de santé* even after they were no longer required to do so, which implies that this behavioural change was a sustainable impact of the programme. (*"I have been convinced because it is good to have it. Even now, we do have health insurance" [Imp-H3].*)

One reason why ‘improvers’ are able to pay for *mutuelle de santé* is that they graduated from Ubudehe category 1 or 2 to category 3 or above, which means they no longer receive health insurance for free, but they are also better off and can afford to pay the annual fees.

*“When we were in the programme, Concern paid for us. Now, because we have developed and are no longer eligible for free mutuelle, we pay for ourselves and everyone in the household has a valid mutuelle for the year” [Late-H1].*

*“Yes, I had health insurance when we were in the programme and we have it now. My wife, our baby, my sister and I all have health insurance for this year. I pay for everyone because we are no longer eligible for the subsidised health insurance, as we are in category 3” [Imp-H1].*

*“Now we have health insurance, we managed to pay on our own because we are in category 2 of Ubudehe, and government pays the insurance for category 1 only” [Imp-H2].*

*“The Graduation Programme afforded me health insurance for the first year. I now pay for my own health insurance and that of my family members. Now I can afford that” [Late-G2].*

For these participants, ‘graduation’ has resulted in sustainable access to a crucial financial service – insurance against health shocks, which is a major driver of poverty in rural Rwanda.

Most programme participants see the value of paying for health insurance, and for this reasons 5 of 6 ‘decliners’ are taking steps to ensure they still purchase their *mutuelle de santé*.

*“Yes, we had and we still have medical insurance, we have been saving in our saving scheme so we still have some little money and I managed to get medical insurance for my family” [Dec-H3].*

*“Now I am able to afford health insurance because we have made a savings group which enables us to make early and easy savings, and now I am able to afford RwF.12,000 for the health insurance of my family” [Dec-G3].*

By contrast, several ‘dropout’ households and one ‘decliner’ explained that they have stopped purchasing health insurance, because of poverty.

*“After the support stopped we managed to pay it one year but now we don’t have health insurance. When we get sick we just go to the pharmacy and buy the medicines” [Dec-G1].*

*“At that time they were delivering free health insurance to my mother, but now we don’t have any! I can’t afford to pay it, I’m poor” [Drop-H3].*

*“I don’t have health insurance because now I am in Ubudehe category 3 but I cannot afford to pay. When I get sick I just sleep on my bed and wait for God’s will. I don’t have even small livestock that I can sell to buy health insurance” [Drop-H2].*

Finally, some ‘decliner’ and ‘drop-out’ households no longer have to pay for their health insurance, because they have been classified in Ubudehe category 1, which entitles them to free insurance.

*“During that time when we were getting support from Concern I paid health insurance for myself and my family, but now it’s the government paying it for us” [Drop-H1].*

*“I had the ability to pay medical insurance, we were in the 2nd category of Ubudehe and we could pay RwF.6,000, but today it is being given by the government since we have been put into the 1<sup>st</sup> category of Ubudehe” [Dec-H1].*

### 3.3. Productive assets

*Compared to when you were participating in the Graduation Programme, do you own more assets (e.g. land, farm tools, livestock), less assets or the same assets now? If more or less, why?*

A sharp distinction is evident in the findings on asset ownership. Households that improved their wellbeing during their participation in the Graduation Programme increased their ownership of assets, notably livestock. This is to be expected, since productive assets are the main driver of sustainable livelihoods post-programme exit.

*"I own more assets. I bought a big piece of land and I own a motorcycle that I use for paid transport. I have finished paying the motorcycle back, it is fully mine. Since I am now working for myself, I use the profit for buying other assets and investing in other businesses" [Imp-H1].*

*"We managed to get a loan from the bank for agricultural activities and after harvesting we will sell a part of the harvest and pay back the loan. So our assets have increased and it's all about the project support" [Imp-H2].*

*"Of course I have more assets. When we started in the programme, I had nothing and I started acquiring assets even from the transfers that were intended for consumption" [Imp-H3].*

*"We have more assets. Before participating in the programme we were very poor, we didn't even have anything to eat. But now we have many things, like goats and sheep" [Imp-G3].*

*"We now have more. We finished building our house, we have livestock and we have a better harvest because we have bigger land" [Late-H1].*

*"The goats and pigs I bought have reduced, what increased were materials such as jerry-cans. There was a time we faced hunger so 3 goats were sold to buy food, and one pig was sold to pay for medical insurance. But I managed to buy another pig" [Late-G3].*

Conversely, households that saw their wellbeing decline either did not acquire additional assets or lost these assets, which propelled them back towards extreme poverty. Most 'decliners' and 'dropout' households explained that they were forced to sell their livestock and other assets after exiting the programme, to meet emergency needs for cash.

*"Assets were increasing when we were in the programme but they are now decreasing, because we have been selling some of the assets to take care of my husband when he was sick" [Dec-H2].*

*"They have reduced ever since the funds we were getting from the programme ended. We used to have many rabbits but we have none today" [Dec-H1].*

*"We had some goats but now we don't have any. We sold them one by one, solving family problems" [Dec-G1].*

*"My assets have reduced after the project, because of regular payment of school fees" [Dec-G2].*

*"My assets have reduced after the programme because of reconstruction of my own house which cost me much money" [Dec-G3].*

*"Assets have reduced compared to when I participated in the programme, because there is a time I decided to sell the doors of my house because we were in critical condition" [Drop-H1].*

*"We just lost everything after we quit the programme and he [my husband] died" [Drop-H3].*

*“Some livestock died and others were sold but the land I bought to farm is still there” [Drop-G1].*

*“It has reduced because the herd we kept died due to illness and it led to a big loss” [Drop-G3].*

### 3.4. Housing

*Did you own your house while you were participating in the Graduation Programme? Do you own your house now? If this has changed, why?*

Several participants used the opportunity provided by the programme to build their own house. As discussed later in this report, the programme was launched at a time when housing was a critical issue. Many people had lost their homes during a government campaign to upgrade housing conditions by banning thatched roofs. Some affected families moved in with relatives, while others were renting and paying in cash or with labour. (*“I and my sister were hosted by someone else. Since we did not have any money to pay rent, we were working for them two full days per week” [Imp-H1].*)

6 of 11 ‘improvers’ and ‘late improvers’ built a new house thanks to the support they received from Concern, which also provided additional assistance in the form of iron sheets for roofing. (*“When we started with the programme, the first priority was to build our own house. This is the house. It is mine. We built it and Concern gave us the iron sheets for the roof” [Imp-H1]. “We have our own house because Concern gave us support” [Imp-G3]. “I used to rent a house but ever since I joined the project I started building my own, and we are now staying in it, this is our third year in this house” [Late-G1].*)

3 of the 5 ‘improvers’ who already had their own house used project resources to improve their housing. (*“I added the kitchen when I joined the Graduation Programme” [Imp-G1]. “Yes we owned this house. What changed is that now the house is better – better finishing” [Late-H1].*)

10 of 13 ‘decliners’ and ‘dropout’ households owned their own house when the programme started and are still staying in the same house. 2 of the 10 made home improvements, which one attributed to the President of Rwanda. (*“I had built this house and the President gave me iron sheets” [Drop-H4].*)  
2 of the 13 households built new houses

One ‘decliner’ household lost their house when it was destroyed by heavy storms. (*“Today we are staying in my brother-in-law’s house. The time our house fell we had nowhere to stay, so he told us that we come and stay at his place, so we did” [Dec-H3].*)

One household that dropped out complained that he did not get the help he expected that he saw his neighbours receiving. (*“They had promised to build us houses and renovate, but the time I claimed for it they told me that they only build for those who are renting. But they did build for some” [Drop-G1].*)

### 3.5. Other assets

*Did you own a radio or mobile phone or bicycle while you were participating in the Graduation Programme? Do you own a radio or a mobile phone now? If this has changed, why?*

Bicycles, mobile phones and radios are useful assets for conducting business, and all three are signals of status and wealth in rural communities in Rwanda. Almost all ‘improvers’ and ‘late improvers’

acquired one or more of these assets, thanks to their participation in the Graduation Programme. (*"We had no radio, no mobile phone and no bicycle, but now we have all those assets" [Imp-H2].*)

Many bicycles and mobile phones were purchased explicitly to conduct the livelihood activities that were supported by Concern under the 'asset transfer' component of the Graduation Programme.

*"Now we have a radio, phone and bicycle because of money from Concern. We are cultivating and selling tomatoes. This is why we bought a phone and other things" [Imp-G3].*

*"In our business project we are selling banana juice, so after the support ended we added selling fruits and we took a bank loan. That's when we bought a bicycle and a mobile phone, because you can't do business without a mobile phone and a bicycle" [Imp-H2].*

Some of these assets are no longer operational.

*"While I was working with the programme I bought a radio. It's dead now. I plan to repair it" [Late-H2].*

*"I bought a radio and mobile phone but my radio was stolen" [Imp-H3].*

*"I have a bicycle which I bought with money received from the Graduation Programme, but it is not functioning today" [Late-G1].*

But most assets acquired by participants during the programme have been retained and are still used by these households, meaning this is a sustainable improvement in their material wellbeing. (*"Before I had no radio, phone or bicycle, but with the support of the Graduation Programme I started to make a small business, so I bought a bicycle and mobile phone and I still have them, even now" [Late-G2].*)

One 'improver' household has even moved up the 'asset ladder', by upgrading from a bicycle to motorised transport for their taxi business. (*"I had a bicycle, I was using it as a taxi but I do not have it anymore because I upgraded to a motor-taxi" [Imp-H1].*) This is a significant success story.

By contrast, the majority of 'decliners' and 'dropouts' have never owned these assets, did not acquire them through participating in the Graduation Programme, and do not own them now. (*"We had no radio, no phone and no bicycle, and even now we don't have any" [Dec-H2]. "Not one. Even today we don't have such kind of stuff. Do you see someone like me owning a phone and a radio?" [Drop-H3].*)

Another fairly typical pattern among 'decliners' and 'dropouts' was to acquire some assets during their participation in the programme, but to divest these afterwards to meet urgent needs for cash. (*"I had a radio but I sold it after the programme closed" [Dec-G3]. "I had a phone and bicycle during the programme, but I sold them after the programme to pay school fees" [Dec-G2]. "I had a radio but now I don't have it, because when my wife was sick I sold it to get the money to pay" [Drop-G2].*)

Owning electronic goods or a bicycle is an aspiration that many 'decliners' and 'dropouts' believe is beyond their ability to achieve.

*"During the programme I did not own a radio, mobile phone or bicycle because I spent all my money from the programme on building my house. I did not buy anything else. Until now I still don't have any of them, and I do not have hope that I will get them. I consider having them as another step of life which is very high and expensive" [Drop-H2].*



### 3.6. Education

*Did you send your children to school while you were participating in the Graduation Programme?  
Are you sending your children to school now? If this has changed, why?*

Attributable impacts of the Graduation Programme on education outcomes are limited, because the first nine years of schooling is fee-free in Rwanda. This means that access to primary education is not rationed by income. This is confirmed by reports from all categories of households that their children of primary school age went to school during and after their participation in the programme.

*"We do not pay for school fees. Only when there is something the school needs, that is when we give money to the school" [Late-G3].*

*"Our children are still young and in primary school. At primary school level they don't pay fees" [Dec-G1].*

*"I don't pay for them. Thanks to the government policy of education for all they study for free. So all I do is buy uniforms, pens and notebooks when I get money from casual work" [Drop-G3].*

On the other hand, there are non-fee costs, and many programme participants used their cash transfers or income they earned through programme support to finance these education-related expenses. This impact has been sustained after they exited the programme.

*"I managed to buy uniforms and notebooks for my schoolchildren with money I got from the Graduation Programme. And now I am still doing it for my children who are studying" [Imp-G1].*

Fees are payable for secondary education (high school) and tertiary education (college or university). Some participants – but not all – improved their circumstances thanks to the programme, to a level where they can afford to pay for secondary school for their children, even though it is a struggle. However, 'decliners' and 'dropouts' find secondary education too expensive, and no participant we interviewed can afford to cover the costs of tertiary education.

*"Due to support from the programme I managed to pay the school fees for my children. Until now I pay for them, no constraints" [Late-G2].*

*"We now have four children attending secondary school but it's not easy for us. The business we are running is helping us to pay fees for them. But we fear the responsibility of paying fees for them will hold us back in poverty." [Imp-H2].*

*"During the programme I was able to send my children to school but after the programme due to the fact that one child went to secondary school I cannot manage to send all children to school" [Dec-G2].*

*"After the programme I sent my children to a boarding high school, but now they have finished secondary education, it is too difficult for me to send them to university because the government put my family into a higher Ubudehe category, so my children are not eligible for a scholarship yet I cannot afford to pay for their tuition fees. They are here now, not employed and not going to school" [Imp-H3].*

### 3.7. Hygiene

*While you were participating in the Graduation Programme, did you and your family wash your hands with soap? Do you wash your hands with soap now? If this has changed, why?*

The Graduation Programme promoted hygienic practices, such as washing hands and clothes with soap. This behaviour was widely adopted and, according to households we interviewed, continues to be practised even long after they left the programme. All 11 ‘improvers’ and ‘late improvers’ reported that they washed with soap during the programme and are still doing so.

*“At that time we were able to wash our hands with soap, but not only our hands, we cleaned all our body and we managed to clean our clothes. It is the same until now. We are clean” [Imp-G1].*

*“Yes we were washing our hands, but not using soap every day. But now we wash our hands with soap because we got money from the programme and have bought a farm” [Imp-G3].*

*“We always had soap and we can still afford soap. We are keen on hygiene!” [Late-G1].*

However, for some ‘decliners’ and ‘dropouts’ the cost of soap is prohibitive, especially since they no longer received support from the programme. In these cases, in terms of ‘KAP’ analysis, knowledge and attitudes are positive, but good practice is constrained by poverty.

*“When I was still in the programme we were able to get soap to wash our hands, but now it’s not easy. When my husband was still alive we worked together to provide the essentials for the household, but now I work by myself to provide each and every thing” [Dec-H2].*

*“There was no problem. I was looking good and proper, but nowadays it depends on if we get money. Sometimes we do, sometimes we don’t” [Drop-H3].*

*“Of course we were very clean, and our clothes too. Nowadays to get soap is very hard, because I don’t have money” [Drop-G2].*

### 3.8. Kitchen gardens

*Did you have a kitchen garden to grow vegetables while you participated in the Graduation Programme? Do you grow vegetables in your garden now? If this has changed, why?*

The cultivation of kitchen gardens was promoted by Concern Worldwide as one component of the Graduation Programme. Almost all (10 of 11) ‘improvers’ and ‘late improvers’ had a garden during the programme, and most of these (8 of 10) still maintain theirs. (*“Yes, we had a kitchen garden to grow vegetables, because Concern encouraged us to grow it. Now we have it also” [Imp-G3].*)

Those who did not maintain their gardens after the programme ended gave different reasons for this. (*“Now we do not have one because it is not the season” [Imp-H1]. “We had a garden kitchen but now it’s not well maintained because of the long drought” [Imp-H2]. “We had a kitchen garden but now we don’t have one, we grow our vegetables in a regular garden” [Late-H1].*)

A few respondents did not see the value of setting up a kitchen garden. (*“I didn’t build that kitchen garden, even our leaders told us to do it but I didn’t. Here vegetables grow in every farm, so I take those that grow everywhere” [Late-H2].*)

'Decliners' and 'dropouts' who could not maintain their kitchen gardens after leaving the programme were either land-constrained or labour-constrained.

*"Yes there was a small kitchen garden but it has been demolished" [Drop-H3].*

*"I don't have a garden now because I don't have enough land" [Drop-H1].*

*"Now we don't have it. I have grown beans where it was established" [Dec-G1].*

*"Yes, we had it, but now we don't have. As you see my wife, you can't tell her to go to cultivate, she can't. It is only me who can do the work. That's why I didn't manage to keep it" [Drop-G3].*

### 3.9. Community participation

*While you were participating in the Graduation Programme, did you attend church or Umuganda regularly? Do you attend church or Umuganda now? If this has changed, why?*

Participation in community activities is a robust indicator of social capital, which is often enhanced by participating in cash transfer programmes or graduation programmes that build self-confidence and finance any contributions required and the purchase of decent clothing by the poor.

Almost all 'improvers' and 'late improvers' stated that they do attend church and *Umuganda* regularly, and that this has been the case even before they joined the Graduation Programme. (*"Nothing has changed. I still sing in church, ever since I was very young" [Imp-H1]. "We are still going to church and I can't miss going to Umuganda because I am in charge of social affairs in our village" [Imp-H2]. "Now, after the programme, my neighbours invite me to wedding ceremonies because we have become rich. When you have money, you also have many friends!" [Imp-H3]. "I love being at church and I also go for Umuganda. We love participating" [Late-G3].*)

By contrast, many 'decliners' and 'dropouts' reported that their attendance at church and *Umuganda* has fallen since they exited the Graduation Programme, suggesting that their livelihood trajectories were mirrored by declining participation or by dropping out of these community activities altogether. The reasons given related either to shame – lack of new or clean clothes – or to pressure of work.

*"When we were in the programme we use to go to church and participate in Umuganda, but now we only participate in Umuganda. We can't go to church with dirty clothes" [Drop-H1].*

*"When I was in the Graduation Programme I used to go to church and Umuganda, because at that time it was easy for me to get soap, so I was able to wash my clothes" [Drop-H2].*

*"I managed to go to church every Sunday because I still had new shoes and clothes and I was very smart, but now I go to church only 2 times a month due to lack of shoes and new clothes" [Drop-G2].*

*"I used to go to church, but today I cannot spend a day without working, since my family only eat when I have worked" [Drop-H4].*

One of the CDAs confirmed these beneficial personal and social impacts of the programme.

*"Those people on the Graduation Programme were feeling inferior and not integrated in the society, but from the coaching they are interacting with each other, attending meetings, participating in Umuganda and many other government programmes" [K-CDA1].*

### 3.10 Self-confidence

*While you were participating in the Graduation Programme, did you feel confident, or ashamed? Did your neighbours treat you with respect? Do you feel confident or ashamed now? Do your neighbours treat you with respect now? If this has changed, why?*

Most 'improvers' and 'late improvers' experienced enhanced self-confidence, thanks to participating in the programme. Many reported that they were previously disrespected in their communities because of being poor, but that this has changed for the better. In 'wellbeing' terms, their subjective and relational wellbeing have improved.

*"I never felt ashamed. I am glad the programme came. Even now, I am still proud because the programme took me from a very bad situation. My neighbours treat me with respect" [Imp-H1].*

*"We were disrespected before joining the programme because no-one could invite us or seek assistance from us, but since we joined people around here started inviting us" [Imp-H2].*

*"Before I participated in the programme I felt ashamed because I was so poor, but as I started to make some business everything changed, and I am feeling confident and proud. Now my neighbours have started to value me in the community" [Late-G2].*

Local government officials also observed many positive changes in the behaviour and demeanour of Graduation Programme participants that persisted after they exited the programme.

*"At the time the programme started many beneficiaries were self-excluded from community meetings, but their confidence has increased and now they attend meetings. They even put themselves forward as candidates in community elections" [K-GLoc1].*

*"The Concern programme brought people back into society that were left behind, even those who did not want to be seen by other members of the community. Today they have come back to normal life. We had someone among the beneficiaries who did not have a human being's face left: he had excluded himself from society because of poverty, but I saw him here at a meeting, marching with his head held high, wearing smart shoes, pants and a good shirt" [K-GLoc3].*

*"Early in the programme they were told to buy shoes, so they bought shoes and they wear them to meetings, and others imitate them. Now all of them are wearing shoes. I consider that as peer-to-peer mind change. They have changed their basic mentality" [K-GLoc4].*

On the other hand, some households that experienced improvements in their material wellbeing did not enjoy similar success in their relational wellbeing, as their success caused jealousy among their neighbours. In some cases this has improved over time, but in other cases it has persisted.

*"I was not proud because, ideally, one should be self-reliant without the support of a project. The neighbours used to tease us, whenever we achieved something, they would say that it is nothing because we owed it to the project and that was not good to hear. They called us "people who cannot take care of themselves" and I did not like that. But now it is okay, no-one teases us or disrespects us anymore" [Late-H1].*

*"I was not ashamed of it, though there were rumours that the money of the project came from hell. They insulted us a lot. But now that we eat many times a day and we started looking smart, some neighbours started liking us. But some still say that we eat from free money" [Late-G3].*

*"I was happy and confident while I was participating in in the programme, but our neighbours were not happy for us because they were also poor. So they have jealousy for us. Now I am feeling confident, but still our neighbours are not treating us with respect, because they think we still have money from Concern in our account" [Imp-G3].*

'Decliners' and 'dropouts' also experienced mixed reactions from their neighbours, ranging from supportive to jealousy and resentment.

*"I felt proud of being involved in the Graduation Programme because they helped me a lot, but some of my neighbours maybe got jealous" [Dec-G3].*

*"Sometimes we felt ashamed, so we worked hard. Some neighbours were laughing at us, that we were getting money for free" [Drop-H1].*

*"I was very confident and proud. They respected me because they saw me as a rich person and I was happy with that. Some of them were happy, others were not" [Drop-G2].*

Some 'decliners' and 'dropouts' feel anxious and ashamed because they did not make the most of the opportunity given to them by the programme, and their neighbours are aware of this 'failure'.

*"I was confident, but today my worry is that I may fall back into poverty and this will put me to shame. Our neighbours are watching to see how our lives turn out, since we no longer get money from the programme" [Dec-H1].*

*"Some people were saying that we on the project are ignorant because we were getting support. Currently I feel ashamed, because I have declined" [Dec-G1].*

*"Our neighbours were not friendly to people who participated in the programme. My neighbours said "Gertrude is joining Concern – she is going to become rich!" While I was in the programme I felt very confident, but now I feel uncomfortable. Now I am poor I do not feel confident. I am not proud of how my house looks. My house is not finished, it is not clean" [Drop-H2].*

Even among programme participants, some 'improvers' blamed the failure of others to progress on the 'decliners' and 'dropouts' themselves, for drinking alcohol and wasting programme resources.

*"The good thing from us is that we don't drink beer while others were using their support in drinking beer and wasting resources" [Imp-H2].*

## 4. Community-level impacts

Graduation Programme participants live in communities that were divided into those who were selected to receive benefits from Concern and those who were excluded. This had consequences that were either positive – local economic multipliers, sharing by participants, learning from participants – negative – resentment of participants – or ambivalent – either strengthening or undermining social cohesion. This section explores these community-level programme effects, from the perspectives of participants as well as stakeholders.

### 4.1. Local multipliers

*Did the Graduation Programme benefit the local economy and create jobs or income-earning opportunities for people who did not participate in the programme?*

#### *Participant perspectives*

Many ‘improvers’, ‘late improvers’, ‘decliners’ and even ‘drop-outs’ reported that they used the cash transfers they received to hire non-participating neighbours to work for them, especially for house construction and farming, thereby creating local employment. (*“We gave jobs to them for constructing our houses, and cultivating in our farms” [Imp-G3]. “We hired casual labourers in our farming activities and in the construction of this house” [Dec-H2]. “When I was constructing my house I employed so many people to come here and I paid them, so they also benefited from Concern support” [Drop-G2].*)

Other participants used the profit they earned from programme-supported livelihood activities to hire neighbours as day labourers. (*“I invested Rwf.150,000 in rice cultivation, and with that investment I gave jobs to other people who worked in my garden” [Dec-G2].*) One ‘late improver’ who employed a neighbour admitted that this was partly out of enlightened self-interest (*“If your poor neighbour is eating, you sleep in peace because you do not worry that they will steal your property!” [Late-H1].*)

Participants also mentioned the stimulation of local markets, due to the injection of cash, as benefiting both themselves and non-participants. (*“Neighbours benefited because when they have things to sell, we buy from them” [Imp-H1]. “I am cultivating tomatoes, so instead of going far to the market, my neighbour finds tomatoes near them” [Imp-G1].*)

#### *Stakeholder perspectives*

Observers agreed that the injection of cash into rural communities stimulated the local economy in two ways: firstly, by boosting purchasing power and demand for local produce (*“The money that was paid into SACCOs every month was a lot, and this had a good impact on the local market, because those households were buying things from local markets” [K-NGO4]*); and secondly, by creating employment opportunities for non-participants (*“Some of those households are now employing others who were not direct beneficiaries of the programme and giving them work” [K-NGO4].*

However, CDAs argued that the scale of the programme was too small to make a difference, even at community level. (*“The number was not enough to have a positive impact to local economy” [K-CDA1]; “At least 40 household needed to be supported by the programme in one village, but they were taking around 10 households in a village which is not enough to have a very positive impact” [K-CDA2].*)

## 4.2. Sharing

*Did participants share any of their cash transfers or other benefits with other households who did not participate in the Graduation Programme?*

### *Participant perspectives*

The majority of programme participants interviewed for this research did not share any money they received from Concern with anyone outside their family. (*"I did not share cash or anything else from the programme with anyone" [Imp-H1]. "We didn't share money with any person" [Imp-H2]. "I used the money for the interest of my family only, I didn't share with anyone only those I hired [Dec-H2].*)

The few who did give some off their cash transfers away usually donated it to close family members. (*"I shared with my daughter, I could give her like 1,000 for her to buy food" [Dec-H1]. "My husband use to help some of his brothers with the money we got from the project" [Dec-G1].*)

In two cases participants mentioned sharing with non-relatives who were obviously worse off and in need of help. (*"I used to help my neighbour who is old by giving her some money when I received the cash transfer" [Drop-G2]. "I shared with those who came to me telling me they are hungry" [Dec-H1].*)

One explanation given for not sharing was that the money received from Concern was not sufficient. (*"I did share any money because the money they gave to us was not too much. They gave you money depending on how big is your family" [Imp-G1]. "No, we didn't share our cash because it was not enough even for us" [Imp-G3].*)

Another reason frequently given is that Concern advised participants to spend their cash transfers wisely – which precluded giving it away (*"No, I did not misuse the money" [Drop-G1]*) – while the 'asset transfer' cash was to be used only for the agreed livelihood activity. (*"We have been told not to give anyone that money, it was given to us specifically for a purpose, so I did not share" [Late-G3]. "You were supposed to buy what the CDA told you. For example if he gave you some money and said "go and buy a goat", you have to buy it and eat the rest of the money" [Imp-G1]. "It was for us and our family, because we knew that some money will pay for health insurance for our family" [FGD-F3].*)

Even if they did not give money away directly, the cash transfers empowered participants financially to contribute in other ways: to social events (*"I didn't share my cash but when someone has a wedding, I contribute" [Imp-H3].*), or by giving assistance in-kind. (*"There is a child who I helped to build his house. Concern helped me and I helped him" [Late-H2]. "I did not share with anyone, only that I could lend my neighbours utensils bought with money I received from the programme" [Dec-H3].*)

More commonly, programme participants give assistance to others in the form of food rather than cash. (*"I give food to people who don't have food. When they pass by begging, we give them food" [Imp-H3]. "When I bought food for my children my neighbour's children used to come to eat and share with mine, so I shared what I have with my neighbours" [Drop-G3].*)

Instead of giving free cash, some participants lent money to neighbours, but expected repayment. (*"People would come to borrow money but return it." [Imp-H1].*) Occasionally these turned into cases of 'involuntary sharing'. (*"Actually some people borrowed money from me and some didn't repay me*



back” [Dec-G1]. “Someone would borrow from you and fail to pay you back, saying that it’s the free money you didn’t work for” [Imp H2].)

Those who refused to share their windfall cash from Concern with relatives and neighbours faced social tensions and criticism for this behaviour, which was perceived as selfish and ‘un-Rwandan’.

*“There have been problems with our brothers and neighbours, because in our Rwandan culture we share when we have something that our brother, friend or neighbour does not have, but that was not the case with the money of the Concern project. That money had to be used as it was decided between the beneficiary and the mentor, but our brothers, sisters and friends never understood that! For them we became selfish. They were expecting that we should buy some beers and celebrate every day we collected that money. Because we never did this they started to dislike us and said we are behaving as strangers” [FGD-M4].*

### Stakeholder perspectives

NGO workers agreed that sharing of cash transfers was very unusual, and was discouraged by Concern as the intention was to facilitate graduation of participating households out of extreme poverty. So sharing of livestock and household items was more often observed than sharing of cash.

*“No, they did not share cash, only livestock. Livestock sharing is a traditional practice which is easy for them because it takes away the cost of feeding and giving medicine to animals that you give away. But sharing cash is a loss and it is not a common practice” [K-NGO4].*

*“No-one was allowed to share money with any other person, but they were sharing household materials with their neighbours, like basins. Money-lending was also not allowed” [K-CDA1].*

### 4.3. Learning

*Did people in your community who did not participate in the Graduation Programme learn any of the lessons you learned from the programme? If yes, how? Did they change their behaviour because of this information that they learned?*

Several participants pointed to spill-overs in the knowledge they acquired through the programme to their neighbours, some of whom adopted the same practices as recommended in the training and BCC sessions. (“They learned from us. I would share with them what we were learning from the programme meetings” [Late-G1]. “Some neighbours benefited from what we learned in the project, because they used to come and ask us for the knowledge we have got from the project” [Dec-H2].)

Others stated that they do not know if anyone learned from them. (“No-one told us what he learned, so we do not know whether they have learned something or not” [Imp-H2]. “I did not talk to anyone about what we learned in the programme, because people may be jealous of you and may beat you” [Drop-H2].) A few insisted that non-participants did not learn at all. (“No, they haven’t learnt anything” [Dec-G1]. “There is nothing they benefited, instead they were angry and jealous of us” [Late-G3].)

However, the dominant response to this question was in the affirmative. Most participants believe that non-participants benefited from the knowledge that they had acquired, especially in the areas of hygiene and sanitation, kitchen gardens, saving and livelihood activities.



#### Hygiene and sanitation:

- *“They learned especially the importance of toilets. Myself I didn’t have one at that time, but I built it and with the rest of the materials I got I helped a neighbour to build one too” [FGD-M2].*
- *“They learned about hygiene and sanitation, by applying what we learned in trainings. The rest of the community was imitating our actions” [FGD-M6].*
- *“They all have clean toilets, thanks to the programme” [FGD F2].*

#### Kitchen gardens:

- *“Mobilisers trained us how to build kitchen gardens and we built them so all people learned from us” [FGD-F2].*
- *“We built one kitchen garden here to be an example to the entire community” [FGD-M6].*
- *“Yes, the community learnt something from me for instance the kitchen garden, we learnt how to make a garden for vegetables, planting seeds, adding manure and how to cover where you have planted. Most of the people in the surroundings came to get lessons from me and now their lives changed as well, they are also eating vegetables as we do” [Drop-G1].*

#### Saving:

- *“They learned how we save money, and they are also using that mode of saving” [Imp-G3].*
- *“More people are joining the savings group and I believe it is because they saw us doing that and getting better” [Late-H1].*
- *“My neighbours come to me asking how they can make savings and a small business” [Late-G2].*

#### Livelihood activities:

- *“Sometimes they ask me how they can make livestock production” [Imp-H3]*
- *“My neighbour bought a cow and now he has two. He bought it when I bought mine” [Imp-G1].*
- *“I advised them how to buy a small herd and resell animals to gain a profit” [Drop-G2].*
- *“Some neighbours started practising tomato cultivation, copying from my skills” [Dec-G2].*
- *“Some neighbours come to learn from us about how they could make small income generating activities using low capital” [Dec-G3]*
- *“Yes, they have learnt from us, for example, some learnt from me on how to look for markets” [Dec-H3].*
- *“Some started coming and going together to do business, and they asked me to advise them in bargaining because I was experienced. I see some of them who continued doing their business and they do it well, thanks to me who taught them” [Drop-G3].*

#### **4.4. Jealousy and resentment**

*Did the Graduation Programme create resentment and jealousy towards participants – because of all the benefits they received – from their excluded neighbours?*

##### *Participant perspectives*

A potential negative side-effect of any development programme that delivers benefits to some community members but not others is jealousy or resentment of beneficiaries by non-beneficiaries,

especially if the basis for selecting some households and excluding others is seen as arbitrary or unfair. This is problematic because it has the potential to undermine social capital. Although targeting for the Graduation Programme was done transparently and as sensitively as possible, this is a pilot project so under-coverage or exclusion error was inevitably high. The extent to which this created social tensions is not clear. Some respondents denied it was a problem, but many others admitted that it was.

Interestingly, the few who said they faced no problems with their neighbours benefited least from the programme – a ‘late improver’, a ‘decliner’ and a ‘drop-out’. (“No, like I said, they were also benefiting somehow” [Late-H1]. “There was no jealousy from my neighbours” [Dec-H2].)

Some participants explained that they faced pure jealousy from neighbours, simply because this is human nature. (“Cows ruminates grass but people ruminates other people’. This proverb means that people have jealousy in their nature. So they feel jealous for us” [Imp-H3]. “Honestly, not all of them were happy for me. When you came back from receiving your money your neighbours got jealous of you” [Late-H2]. “We had many haters at that time.” [Late-G3].)

One reason for non-participants feeling unhappy was because they felt unfairly excluded, despite being equally poor and needy as participants. (“There were people who were not happy because they had not been selected while they were also poor as we were” [Imp-H1]. “Our neighbours feel jealous because they are very poor, so they think they should be selected in the programme” [Imp-G3].)

For others there was a material basis for resentment, when participants started accumulating cash and assets. (“People were jealous, saying we are getting money for free without doing anything” [Drop-H1]. “They were jealous because they started counting my assets and I can see that they were not happy of what I am achieving” [Drop-G2]. “They told us bad words, especially when we bought something that can be seen such as livestock, clothes, and fields for farming” [FGD M3]. “Even during the Concern programme they were saying ‘Oh! Look how Concern made them rich!’” [FGD-M1].)

In several cases, resentment was taken further and allegedly took the form of acts of retaliation by envious neighbours. (“Some people were even bewitched” [Late-G3]. “We had eight goats, then one person passed behind the house and put poison on the forage for those goats. When we woke up in the morning we found that all our goats have died” [Imp-H2].) Three participants in one focus group discussion also reported cases of livestock being killed by envious neighbours. (“They even went so far as killing our livestock. They poisoned my pig” [FGD-M3]. “They killed my goats too” [FGD-M4]. “And many other beneficiaries have lost their livestock” [FGD-M5].)

Some say that jealousy has dissipated over time. (“Now they are not still jealous of me” [Drop-H2].) But others assert that the resentment persists to this day – a sustainable but negative impact. (“Even nowadays some people won’t give you daily labour because they still have that rancour” [FGD-M1].)

### *Stakeholder perspectives*

Opinions among stakeholders were divided about attitudes of non-participants towards programme participants. Government officials gave three reasons why jealousy and resentment should not have been a problem: the participatory selection process, the possibility that non-participants could join the programme later, and the fact that support provided by Concern to poor households alleviated the strain on community support systems.

*“Jealousy was not significant because of transparency in targeting – people were selected by the community themselves and they decided who should go into the programme – they even appreciated that these people would no longer be a burden to the rest of the community. Also the fact that there was a timeframe with an endpoint helped, because people knew the help was not forever, and maybe afterwards others would benefit” [K-GDis2].*

*“Some were happy to see their neighbours being funded and supported in a good way – that she is going to be the neighbour that will help them to resolve daily community problems, rather than being a burden – while others were asking why they didn’t get support instead” [K-GLoc3].*

However, CDAs who were active in delivering the Graduation Programme on the ground observed tensions between participants and non-participants at first hand. (*“There was jealousy towards the beneficiaries in the communities, their neighbours were not happy with them” [K-CDA1].* However, this hostility was not universally shared. (*“Not all the community were jealous, there were some people with no jealousy towards their neighbours who were beneficiaries” [K-CDA2].*) Also, negative feelings within communities faded over time. (*“At the beginning of the programme the non-beneficiaries were not happy, but with time the jealousy was reducing and it is almost finished” [K-CDA3].*

Concern was aware of cases where participants had their livestock killed by resentful neighbours. Concern advised participants who acquired livestock to share some offspring with non-participants – similar to the principle applied on the *Girinka* programme – *“so even the non-selected families also benefit” [K-NGO4].* But it wasn’t only excluded neighbours who caused tensions. (*“We observed that local authorities created divisions by calling beneficiaries ‘Concern people’, so we tried to ensure that ‘Concern people’ interacted more with other community members and did not get isolated” [K-NGO4].*)

A government official identified another unintended consequence of the programme – the shaming of participants who failed to make good use of the resources they received from Concern. (*“Those that do well can face jealousy from others. But for those who do badly it is even worse. People will say “You were given so much from Concern, and others who received the same support have done well and reached a higher level, but you wasted your opportunity.” This can be a great shame” [K-GDis2].*)

## 4.5. Social cohesion

### *Participant perspectives*

*Did anyone who used to support you, stop giving you assistance when you joined the Graduation Programme? If yes, what happened during the programme – did you start supporting them? What happened after the programme ended – did they start supporting you again, or not?*

According to the literature on this topic, formal social protection either complements or displaces informal social protection. However, most programme participants stated that they did not receive any informal social assistance from their friends and neighbours before, during or after the Graduation Programme came to their community. Impacts on this dimension were therefore very limited. (*“No person used to help me” [Imp-G1]. “If you don’t have your own assets you will die” [Imp-H3]. “No-one was supporting me” [Drop-H1]. “No-one else ever helped me before Concern” [Late-H1].*) However, a few participants did acknowledge that they are less dependent on their neighbours now than before. (*“Our children have stopped showing up at noon to beg for food at neighbours’ houses” [FGD M6].*)

On the other hand, some participants said they have lost whatever informal assistance they used to get in their community, because of perceptions that Concern has made them 'rich'. This has left them worse off in this sense than before – having lost both material support and social capital.

*“There some people who worked for others and when they needed money they borrowed from him. But after Concern started giving us money that relationship stopped because they thought you have started being a rich person” [FGD-F4].*

*“I was a man who shifted from one job to another, but today they don't give me such jobs. They keep saying that people from the Concern programme are rich” [FGD-M4].*

*“The support we were benefiting from other members of our community was just pieces of work such as labouring. That is what has changed, because they don't give us those pieces of work anymore” [FGD-M5].*

### *Stakeholder perspectives*

*Do you think the Graduation Programme improved social cohesion in rural communities?*

As noted earlier, the injection of resources into rural communities generated economic multipliers that 'trickled down' even to non-participants, which strengthened social cohesion, according to some observers. (*“Those who were benefiting were providing support to others who were not benefiting, by employing them for farming or to build their houses” [K-NGO4].*)

The fact that programme participants stopped depending on their neighbours for food and assistance also improved social relations, according to one CDA. (*“The kids from these vulnerable poor families were misbehaving, going to other families begging for food and other bad manners, but after their families started being supported by the programme that problem didn't happen again and that has contributed to good relationship between the members of the community” [K-CDA3].*)

One NGO worker pointed out the importance of social cohesion and social capital for sustainable graduation, as the local community can provide a support system when needed. (*“Social cohesion also helps for maintaining graduation, because if you meet some problems which are beyond your capacity you can call on community members to help you” [K-NGO4].*)

## 5. Policy context

According to the ‘enablers and constrainers’ framework (Sabates-Wheeler and Devereux, 2013), policy changes can affect the outcomes and impacts of graduation programmes, either positively or negatively. Stakeholders and participants were asked to identify any changes in government policies or programmes that occurred since the Graduation Programme started, in several policy domains or sectors that affect livelihoods and wellbeing, such as social protection, health and education services, food security and agriculture, as well as general economic policies and wider political developments.

### 5.1. Social protection

*What changes in government policies or programmes have occurred in the last 7–8 years in the area of social protection that could have affected the livelihoods and wellbeing of Graduation Programme participants, either positively or negatively?*

#### *Stakeholder perspectives*

The Government of Rwanda’s flagship social protection programme is the Vision 2020 Umurenge Programme (VUP), which was launched before Concern introduced the Graduation Programme, so it differs in several key design features and implementation modalities. One fundamental difference is in terms of scale. VUP is a national programme, but the Graduation Programme operates in only a few sectors, at the scale of a pilot project. This affects the level of support that each participant receives.

*“Concern has only a few beneficiaries but a national programme is different – it has bigger numbers and bigger scope. For example, Concern has many caseworkers but at the national level it is challenging to keep that ratio of households per case worker” [K-Don3].*

*“Concern also gives intense and regular follow-up coaching and support. VUP beneficiaries don’t get that. Local government staff are expected to make follow-ups with VUP beneficiaries, but they lack the time and the skills to do this systematically, so the change is slower” [K-GLoc1].*

*“People in VUP use their money without a plan, and no-one asks them what they have used that money for. But in the Graduation Programme the animators follow the beneficiaries and how they use the money – they must follow the plan their family identified together” [K-CDA2].*

A second difference relates to expectations about graduation. VUP has two categories of participants: those classified as able to work, who are assigned to Public Works with the intention that they should graduate, and those with limited labour capacity who are assigned to Direct Support and receive unconditional cash transfers. (*“You can’t compare Direct Support with the Graduation Programme, because Direct Support beneficiaries are not supposed to graduate” [K-GDis1].*)

VUP has two pillars that the Graduation Programme does not have: Public Works, and Financial Services. (*“Under the Financial Services component on VUP, those who are able to work are facilitated to get access to loans at low interest rates, but they have to pay it back, while beneficiaries on the Graduation Programme do not have to pay back the assets and resources they are given” [K-GLoc1].*)

Although VUP and the Graduation Programme both aim to support the poorest and most vulnerable community members, they have different approaches to targeting.

*“VUP targets people who are unable to work and supports them with Direct Support, while the Graduation Programme was targeting the vulnerable poor people who are able to work or have some family members who are able to work” [K-CDA1].*

*“In our village people say that the process of selecting Concern beneficiaries is much fairer than when the beneficiaries of VUP were selected, because Concern selects the people who deserve support” [K-CDA3]*

Government officials interviewed in Kigali explained that the VUP has been redesigned in recent years. Changes include reducing the number of Ubudehe wealth categories from 6 to 4, and the addition of new instruments to address specific needs and vulnerabilities, notably Expanded Public Works, a Disability Grant, and Nutrition-Sensitive Direct Support to tackle malnutrition in Rwanda. *“Our Social Protection Strategy also calls for Shock-Responsive Social Protection, to respond to climate shocks and climate change” [K-GKig1].* Awareness of social protection and investment have been increasing. Even the President has pushed social protection higher up the agenda, not only to ‘graduate’ poor Rwandan households out of extreme poverty, but also to address the high rates of stunted children.

The VUP has scaled up and has reached national coverage in terms of Direct Support, which has covered all 416 sectors, including urban sectors, since 2016. Classic Public Works will increase to 270 next year in 2019. Expanded Public Works is operational in 80 sectors in 2018 and will increase to 150 sectors next year.

Targeting of VUP became challenging as the programme scaled up, awareness spread through rural communities, and more benefits were provided to those classified in the poorest Ubudehe categories. *(“This has caused some negative side-effects, like everyone is aware of the benefits so everyone wants to get access to VUP” [K-GKig1]. “Graduation means that people lose access to a lot of benefits. Being in category 1 entitles you to VUP and other social protection, free mutuelle de santé, Girinka, subsidised water and electricity, free tertiary education – so they lose all of this” [K-Don3].)* Some government officials believe that providing all these benefits is creating dependency among VUP beneficiaries. *(“Let me start with dependence on aid ... because he is in the first category of Ubudehe he feels like everything will always be free of charge for him” [K-GLoc4].)*

Apart from VUP, the Girinka ‘one cow’ policy is a major asset transfer programme in Rwanda. A local government official mentioned several benefits of Girinka that she has observed. *(“Girinka has totally changed the life of the citizens. People come here healthy, looking good. The benefit of having a cow is that you have milk. You drink some of it and you sell part of it, then you can pay for labour for your field. And again, you benefit from having manure for your crop fields” [K-GLoc3].)* This is relevant for the Graduation Programme, which also has an asset transfer component, and livestock (including cows) are selected by many programme participants as the productive asset they prefer to acquire. On the other hand, another government official said they have learned that cows are not necessarily the most pro-poor asset. *(“Girinka now recognises that cows might not be the most appropriate asset to transfer to the extreme poor” [K-GKig4].)*

An important innovation has been the design of a ‘Minimum Package for Graduation’ (MPG), which was directly influenced by Concern’s Graduation Programme, as discussed elsewhere. *(“There was an increasing recognition that safety nets per se cannot graduate people sustainably, so this has given us a focus on the need for a special focus on graduation, for engaging other sectors, for linkages to other*

opportunities" [K-GKig1]. "We know now that graduation is much more than just cash transfers. Our Social Protection Strategy talks about complementary services, the asset needs of households and the skills they need – it's not just about livestock, it's about skills needed to manage livestock" [K-GKig2]. "The Minimum Package started as a pilot and is only in 30 sectors until the pilot ends in 2018. It will probably scale up to 60 sectors next year. Routine monitoring shows it has done well" [K Don3].)

### Participant perspectives

Several programme participants said they have not been exposed to any government social protection programmes, only Concern's Graduation Programme. ("I don't know social protection." "Government policy on social protection did not affect me." "I don't know any government programme that came to give support in this area." "Graduation Programme is the only one I know that came to support us.")

Other participants identified positive social protection interventions by the government, including health insurance, VUP and free housing.

- **Health insurance:** "Those who are in the first category of Ubudehe, the health insurance is free for the entire family." The government was giving us health insurance and we are thankful." "The government has paid health insurance for us, so the money we have to pay for health insurance we have saved and used for other expenses."
- **VUP:** "Some elderly received money from the VUP." "Even old people receive money from VUP, that is also a government programme that protects vulnerable people." "VUP supports people above 65 years old but I am not that age and didn't benefit." "There is VUP that is supporting poor people, and I was also selected to be part of VUP after the Concern programme ended." "The only thing I know is the VUP. I was removed from it, I wish I was still part of it. The time I was still getting money from VUP, we could not get hungry."
- **Housing:** "Some people are given houses by government." "The authorities build houses for poor people." "Houses for poor people were made by the hands of Umuganda [community work]." "Government programmes that occurred since we joined the programme is when for example they took a homeless person and they built for him a house and toilet using Umuganda."

However, many participants complained that they did not benefit from government programmes such as *Girinka*. Instead, many felt they were excluded because they had benefited from the Graduation Programme. ("Because they know we are beneficiaries of Concern there is nothing they can do for us." "Government provides nothing to us, since we are involved in the Graduation Programme.")

Others resented being 'graduated' into higher *Ubudehe* categories that left them ineligible for benefits such as free health insurance.

- **Girinka:** "Girinka has not helped us. Those who were given Girinka I am not part of them and I don't know why." "I was denied to acquire a cow in the Girinka programme, due to I was part of the Graduation Programme." "Government could not help us since Concern was there, we could not even get cows from the government programme." "No-one from Concern's programme can benefit from Girinka. It is a big problem for us. They said we are rich and were supported by Concern for a long time, so we are not eligible for many programmes of getting people out of poverty."
- **Ubudehe:** "I was removed from the category of Ubudehe who are given mutuelle by government, because I was able to pay mutuelle by myself." "The bad thing that happened to me is that they



*allocated me in category 3 of Ubudehe.” “These days I am not feeling good, because now I am in Ubudehe category 3 and I do not merit it because I am still poor. This policy affected me because now I am not able to pay health insurance myself.” “We were not happy because they changed our category of Ubudehe – we moved from first class to third class – which was showing that we are rich. We even tried to complain but they told us that we are getting support which makes us rich.”*

## 5.2. Health services

The reclassification of Ubudehe categories from 6 to 4 reduced the number of households with access to subsidised health insurance from 28-29% of the population to 16-18%, *“which must have had big negative impacts because we know that health shocks are a big driver of poverty” [K-GKig4].*

One CDA referred to a problem that arises in terms of accessing health insurance when a local man or woman marries someone from neighbouring Burundi.

*“We are bordering Burundi and there is inter-marriage between citizens from Rwanda and Burundi. Those couples were not able to get health insurance, but later they were facilitated to get the insurance – except the Burundians, so it’s not easy for them when they get sick. Other members of the family were facilitated to get health insurance but the husband or wife from Burundi was not allowed to have it” [K-CDA1].*

Apart from health insurance, which was widely appreciated, only a few respondents identified other government interventions in health care that have been beneficial to them and their communities. *“As a community, we participated in building a health post, and the health post is beneficial because we have health care services closer to us now.” “When we are sick our community health workers facilitate us to get drugs very easily and as quick as possible.” “They sprayed our houses with pesticides for mosquitoes and other pests.”*

## 5.3. Education

The Government of Rwanda places great emphasis on education as a major pathway out of poverty. *“Education has become more pro-poor, and this is an example of other sectors contributing to graduating households out of poverty – this is where the big wins are” [K-GKig4].* Recent developments in education policy include: (1) extending universal free schooling up to 12 years; (2) the introduction of village-based early childhood development (ECD) centres with low or no contribution needed by poor households; (3) more pressure on all parents to send their children to school since it is free.

So school attendance is compulsory. *“For all children of school age it is an order that they should be at school. Local authorities and cell administrators are very strict and rigorous on the education issue.”* For some families this can be a problem. *“My son dropped out of school because of hunger. He refused to go to school without eating.” “The introduction of ‘bye bye Nyakatsi’ programme made me drop school, because I had nowhere to stay and my mother could not manage. That affected my education.”*

On the other hand, fee-free primary education is one of the government policies that rural Rwandans appear to value most highly. Most respondents expressed their praise and gratitude for this policy.

*“My children are studying for free without any problem. In primary school there is no school fees, we only buy notebooks and uniforms.”*



*“The programme of nine years basic education allowed my children to continue at school, because I didn’t have capacity to pay for their school fees.”*

*“Because the government established nine years of education for all, my children are now able to attend secondary school.”*

#### **5.4. Food security and nutrition**

Government officials in Rwanda are becoming increasingly sensitised to *“the issue of the first 1,000 days”* [K-GKig1], to the fact that *“malnutrition isn’t only about poverty, but the inability to buy food is a crucial factor”* [K-GKig4], and the realisation that *“nutrition is not only about food security, it is also about hygiene and sanitation”* [K-GKig3].

Social protection in Rwanda is responding to the challenges of food insecurity and malnutrition, for instance by introducing ‘nutrition-sensitive Direct Support’ to VUP.

*“Nutrition-sensitive Direct Support adds ‘soft conditionalities’ to address the multiple causes of malnutrition, by linking consumption support to complementary services, notably pre-natal and ante-natal clinic visits. Nutrition has grown in VUP, from providing cash transfers to supporting kitchen gardens and delivering BCC messages. Kitchen gardens are being funded because they are seen as a useful food security and nutrition intervention”* [K GKig4].

Local government officials also mentioned other initiatives.

*“Girinka, school feeding programme, giving milk to malnourished children, and fortified blended food to children under 2 years old”* [K-GDis1].

*“Pregnant women, lactating mothers and children under 2 in Ubudehe 1 are targeted for fortified bread and so on. Area-based Development Centres have been established to support innovations around nutrition. The Joint Action Plan for Malnutrition has recently moved to ECD. There are District Plans to Eliminate Malnutrition, which coordinate these activities”* [K-GKig3].

Respondents are aware of several government programmes that support food security, either at household or at individual level. Many of these interventions target children, for nutrition reasons, such as supplementary feeding and school feeding.

*“Poor households with very young babies are given flour for porridge.”*

*“After giving birth we used to go to the health centre to get porridge, and it helped us. Our children didn’t face malnutrition, and that’s another thing I can thank my government for.”*

*“Parents of children who are malnourished from the first and second category of Ubudehe, they are provided with porridge and fresh milk for children of 2 years and less.”*

*“Families having children under 5 years old get support of porridge made of different flour like sorghum, maize, soybean and millet, to fight the malnutrition problem.”*

*“Children going to school are being fed at school.”*

Even programmes that deliver transfers to the household, like *Girinka*, aim to improve children’s nutrition status. (*“We benefited with a cow from the Girinka programme. The purpose is that children*

*drink milk.*”) Food aid is occasionally delivered at the community level. (*“Government used to give food support to poor people in this community.”*)

## 5.5. Agriculture

The government of Rwanda’s agricultural policies increasingly focus on poor rural families, and include input subsidies that target poor farmers; agriculture-focused public works schemes such as terracing and irrigation to increase food production, and feeder roads to help farmers get their produce to markets; and placing case workers in every village.

Government officials recognise that some policies are implemented in ways that have unintended consequences, even leaving some people worse off than before. One example is the terracing policy.

*The terracing policy made a lot of positive contribution. Generally government policies have good intentions in terms of improving people’s lives. But the problem is in implementation. For example, when terracing started in 2010 or 2011 it was not implemented well – the timing was wrong, often it was done during the farming season so people lost their crops. But we have learned from our mistakes. Before implementing any programme we have consultations with the community about how and when to do it, and who to select for participation. For example, when they do terracing now they will wait after people have harvested their crops” [K-GLoc1].*

Another example is government’s efforts to control agricultural production by instructing farmers in specific areas to grow certain crops and prohibiting the production of other crops in the same areas. (*“It was forbidden to grow some crops in certain regions, but because we experienced a reduction in food at the household level, the policy has changed. For example, sweet potato is encouraged more than before, which has improved food security” [K-NGO4].*

Local farmers benefit from agricultural extension services. The government sees farming as important for household food security. (*“There was a programme in this community of teaching farmers how to cultivate maize.” “We got training on improved agricultural practices.” “We got information for making radical terraces in farming.” “They taught us about land consolidation, where people cultivate together to increase production and share the harvest.” “The executive secretary of the sector always encourages us to cultivate, for the purpose of getting enough food for our families.” “Government helped us to look for markets for our maize production.”*)

The government also provides agricultural inputs to farmers – seeds, fertilisers, pesticides – usually at subsidised prices and on credit. (*“Government has set up a programme called Nkunganire Muhinzi [‘support to the farmer’]. It was giving fertilisers and seeds on loan and at low prices. It has helped me in my farming activities.” “We had just planted maize when some pests attacked, and the government supported some farmers with pesticide.” “The government also provided pesticide for maize on credit – you pay after getting your harvest.”*)

After an attack of cassava mosaic virus, local farmers were advised to replace their cassava plants, and cuttings were distributed by the government. (*“We were given cassava cuttings for free as planting materials, because the old ones had a disease.”*) For some, this was beneficial for household food security. (*“They got us cassava crops to plant, so we vary food – what we eat today is not what we eat on the next day.” “Cassava was affected by cassava mosaic virus, so we are now planting beans.”*)

But the way the cassava programme was implemented did not benefit everybody, and might have left some worse off. (*“The government sent some cassava planting materials to farmers here, but they chose to give only to those having radical terraces in their farms, so we were excluded.” “We had a lot of cassava, but there is a time they came and plucked out all our cassava, saying they wanted to put terraces there, but unfortunately they did not. Today we don’t dare to plant cassava again.”*)

Respondents also gave negative feedback on other interventions in the agriculture sector, mostly related to the government’s heavy-handed approach to implementing certain policies.

*“The terracing programme affected my livelihood, because it destroyed what we had planted.”*

*“The problem of poverty came when the government programme called Shebeka destroyed our crops due to the terracing they were introducing in our area. This caused me to fall into poverty.”*

*“On the Nkunganire programme there is a problem of late arrival of those seeds and fertilisers. They announce to us that we should prepare our fields, but after we did they not come on time. They are always late, but the cropping season doesn’t wait and that causes bad harvests.”*

*“There are some negatives issues on agriculture here, especially with rice producer cooperatives. They order us to sell them a certain quantity of rice from our harvest, and if we do not deliver that quantity because of a bad harvest, they take possession of your rice plot and it is the end. So to avoid that problem, we are obliged to buy some rice and we give that plus all of our harvest to the cooperative, and all our effort and money spent during the entire season are lost.”*

## 5.6. Economic development

Government officials referred not only to recently introduced or upgraded policies and programmes, but also to new ways of thinking about poverty and solutions to poverty.

One ‘new idea’ is resilience. (*“We increasingly realise that poverty is not static. People are constantly at risk of falling into poverty, so we need to build resilience, not just try to raise people out of poverty and leave them there” [K-GKig4].*

‘Performance contracts’ have been introduced as a development tool at every level in Rwanda. Goals are set and progress is regularly assessed against targets. (*“Performance contracts, which are unique in Rwanda, have helped much in community development. They are at all levels, from government down to the households, and it helps people to achieve progress in their lives” [K-GLoc1].*

The business environment is more conducive than ever before. (*“Economic development is not only happening in Kigali, it is being decentralised. If you want to set up a business you can do it in one day, you get registered and you get all the documents in one day” [K GDis1]. “Today a lot of investments are taking place. Poor people are benefiting in terms of employment and spill-over effects” [K Don3].*

## 5.7. Politics

Programme participants were asked: *“What political developments have occurred in Rwanda or other countries in the last 7–8 years that affected your livelihoods and wellbeing, positively or negatively?”* Most replied that nothing significant had occurred, or the respondent was not aware of any political

developments. (*“There were no political changes that affected us.” “There are no changes from other countries that reach our community.”*)

However, one issue that did affect Rwandans was the political crisis that occurred in Burundi around the elections of 2015. The events in Burundi reverberated into Rwanda in several ways.

Price inflation: *“The rising prices affect our lives. The political instability that happened in Burundi has caused prices to increase of some products from there.”*

Closure of borders: *“They closed their borders. No-one is going at Burundi at this time.” “The fact that we are no longer crossing the border to sell our agricultural products in Burundi has affected our development, because they were among our target customers. And I think it also affected them, because they could not come to sell in Rwanda.” “We don’t trade with Burundi. Before, we used to go there and buy palm oil and livestock at low prices, but now we can’t and it has really affected us.”*

Forced migration: *“We came back to Rwanda in 2016. We moved to Burundi at the time of Nyakatsi [the campaign against grass houses], because we had nowhere to stay.” “It affected me because I left my family and all I had over there, because of political issues between our neighbouring countries. There I had land, family and we had everything, but now I have nothing.”*

Bad diplomatic relations: *“We have a bad relationship with Burundi – we are no longer allowed to cross the border.” “Now when you see a Burundian and a Rwandan they don’t cooperate. We used to cooperate, but now we don’t. When a Burundian wants something he gets it in Burundi, and a Rwandan gets it from Rwanda.”*

## 6. Shocks and resilience

*Have there been any climate shocks or natural disasters in Rwanda that could have undermined the potential for Graduation Programme participants to graduate, or pushed them back into poverty after the programme ended?*

### *Participant perspectives*

Only a few respondents said that they have not experienced any climate shocks or natural disasters in recent years. (“No, there was neither a shock nor a disaster that affected our development” [Imp-G2]. “The climate here is good, we have good harvests. Our good luck is that we live in a swampy area and when it is dry season, we live off the harvest from our swamp fields” [FGD-M3].)

Most respondents have experienced climate shocks in recent years, either drought or flood or strong winds, which affected both their livelihoods and their homes.

Drought: “In 2016 there was a lot of sun which burnt my cassava” [Imp-H3]. “Drought affected my cassava garden which led to a poor harvest” [Late-G2]. “There was a long drought that caused poor harvests” [Drop-H1].

Flood: “Our crops were affected by flooding. That time we experienced a great loss” [Dec-G2]. “The climate is good in our swamp area but many times we had overflow and inundations of the Akagera river and this damaged our rice fields” [FGD-M4]. “There was a time of heavy rain that took away our house” [Dec-H1].

Wind: “There was wind one time, it was so strong that it took the ceiling of our kitchen and we had to rebuild it” [Late-H1]. “Wind was breaking down our maize that was cultivated in the mountains” [Imp-G3].

Several respondents reported that they were not resilient against these shocks and natural disasters. Some had been pushed deeper into poverty and hunger, others lost what they had gained from the Graduation Programme. Interestingly, all of these nine cases came from the category of ‘decliner’ or ‘drop-out’ households.

*“We had a time of drought that caused extreme hunger” [Dec-H1].*

*“We had a very long drought last year. That’s when we declined, because that’s when we sold our two rice plots because there was no other means to cope” [Dec-G1].*

*“When I tried to plant sweet potatoes this season they didn’t grow due to lack of rain, and it pushed us into poverty” [Drop-G3].*

*“There was a long drought that caused famine, when people started eating plants that in normal times they don’t eat” [Drop-H3].*

*“Hunger was too much – we could go without food for some days” [Drop-H4].*

*“We need help again to feed our children because they are starving” [Drop-G3].*

Conversely, many programme participants, mainly from the ‘improver’ and ‘late improver’ categories, reported that they were resilient against these climatic shocks. Sometimes they attributed their resilience to the effects of the Graduation Programme.

*“Yes, there were several climate shocks, even last year the harvest was not so good but they did not affect me that much. If you knew the level of poverty I was at before, you would know that there is no way I am going back there” [Imp-H1].*

*“There was a long drought that affected us so much after the programme ended. The rain was insufficient and we were being supported by the business we were running” [Imp-H2].*

*“The time the project ended there was a prolonged season of drought. During that time I looked for work from people, but some refused to give me saying that I get free money from the bank and they are still calling us “those of Concern” yet the programme ended a year ago” [Late-G3].*

### *Stakeholder perspectives*

There is a recognition in government and among project staff working in communities that climate change is affecting the weather and threatening livelihoods in rural Rwanda. (*“Climate change is affecting us – the rains are not regular, when the rains come they are sometimes destructive – storms, hailstones, even destroying houses” [K-GLoc1]. “Poor people are the most vulnerable to climate fluctuations, as they don’t have means to cope with the risks” [K-CDA3].*)

Stakeholders confirmed the occurrence of weather shocks such as droughts and hail storms. (*“There was a big drought in Eastern Province” [K-GKig2]; “During the severe drought in season B of 2015, the government distributed food to vulnerable households” [K-GLoc1]; “There was a very strong hail in 2015, we didn’t get any harvest” [K-CDA1]; “That hail was very strong. The district even compensated the farmers due to the losses they incurred” [K-CDA2].*)

Farmers are also adversely affected by crop pests that destroyed their harvests. (*“Cassava mosaic is destroying the cassava harvest. Maize stalk borer has also affected maize harvests. Armyworm has also destroyed crops” [K-GLoc1].*)

There have been attempts to make the VUP more climate-sensitive, but this has not gone far enough. (*“We do not design any Public Works projects to address climate change. Some projects incidentally address climate issues, but this is not a primary consideration, it is to provide employment” [K-GKig5].*)

*“The original Public Works document of 2007 was designed to be a seasonal programme, but it has not been implemented with seasonality in mind. In recent years there has been a push to improve the timing of Public Works to avoid clashing with the agricultural cycle – for example, no projects should be running during the planting season – so awareness is rising” [K-GKig4].*

## 7. Programme design and implementation

Respondents were asked to comment on different design features of the Graduation Programme, and on how it was implemented. Stakeholders and participants were asked about each major component of the programme – cash transfers, asset transfers (livelihood support), training, coaching and mentoring, and savings facilities – as well as secondary components – links to services, the complaint response mechanism. Stakeholders and participants were also invited to rank each component of the ‘graduation model’ package, from most important to least important.

### 7.1. Cash transfers

*Were the cash transfers given to Graduation Programme households sufficient to lift them out of poverty, or not?*

#### *Stakeholder perspectives*

As an NGO implementing an innovative programme in rural Rwanda, Concern demonstrated an ability to be flexible and responsive to feedback about what was working well and what could be improved. *“Programme design changed from cohort to cohort, due to learnings” [K-NGO1].* One area where changes were made is the value of cash transfers, which were acknowledged to be probably too low at first but were adjusted to levels that Concern now considers to be adequate.

*“The first cohort got limited support, but later there were improvements in the design and the quality of support provided also improved. For example, initial consumption support was based on household size, ranging from RwF.7,500 for a one-person household to RwF.21,000 for those with 5 or more members. Later it was realised that a single-person household cannot do much with 7,500, so their allowance was increased and the categories were collapsed from 5 to 3. Now the monthly payment to the household is 15,000 for 1-2 persons, 18,000 for 3-4 persons, and 21,000 for 5+ persons. There is a definition of extreme poverty that households must reach. Rwanda does not have a minimum wage that we could peg the transfer against” [K-NGO1].*

*“When you are alone it is hard for you to come out of poverty – the resources are not enough. And that’s why we changed. I think the current levels are adequate. Even people who are getting 10,000 managed to grow” [K-NGO2].*

*“The first cohort received cash transfers for 16 or 18 months, and the second cohort received for 14 months. Even those who received for only 14 months achieved a level of productive assets that enabled them to graduate” [K-NGO4].*

Two CDAs involved in the programme had slightly divergent views. One argued that the cash transfers were sufficient, recalling that the cash was supposed to provide bridging support until the programme-supported livelihood activity generated streams of independent income.

*“The cash transfer was sufficient because the beneficiaries continued to do their usual labour activities and also received the support at the end of the month. Even if the support went up to a million they can’t improve without a proper plan. At the beginning of the project they had a plan that they should be earning monthly income of the same amount they were receiving from the programme” [K-CDA1].*



The second CDA believed the period of cash transfers should have been extended by a few months.

*“The support came in a very short time of period of 14 months. If they could have added some more time of support, the beneficiaries would have improved their lives even better than they are today” [K-CDA2].*

### *Participant perspectives*

Only a few participants agreed that the cash transfers they received were sufficient to ‘graduate’ them out of poverty. (*“Yes, the cash transfers were sufficient to lift us up from poverty, because I was so poor but now I can satisfy my needs and I can give food to another person” [Imp-H3]. “Even though I was getting little money it was enough, because I have a small family” [Dec-H1]. “The cash transfer was enough, because I was able to get what I needed without going to work for others” [Dec-H2].*)

The dominant view was that the cash transfers were extremely helpful and respondents were grateful for the assistance (*“You cannot complain when someone gives something to you” [Imp-G1]*), but that the cash was not adequate to lift them sustainably out of poverty.

*“It was a good foundation but I would lie if I said it was enough. Someone who is poor has so many needs, they could not be met with the money we were given” [Imp-H1].*

*“The support was not enough but we got some training about saving and how to manage money so that we were eating from that money and making some saving” [Imp-H2].*

*“It was not enough. We had so many needs and that amount could not give us everything. But we were grateful for that. Now we do not go to bed without eating, but I would not say that we have enough food. No-one ever has enough. But we are not dying of hunger” [Late-H1].*

For others, especially ‘decliners’ and ‘dropouts’, the cash transfers were adequate while they were on the programme, but many fell back into poverty after they exited the programme.

*“At that time it was enough for me because I had no children, but now I have many expenses including paying school fees and other related costs” [Dec-G3].*

*“I think that support was very important and should have removed me from the class of poor, but it necessitated really being a good manager! Because if you mismanage even a little support like an egg, you can’t manage millions of money, you can lose all of it in one second” [Drop-H3].*

*“Yes it was enough, only that we were dropped out too soon – we spent approximately 6 months in the programme” [Drop-H4].*

*“It was fine because before we were the poorest people in the village, and with the programme we became comfortable, but at the end of the programme we returned to our situation before joining the programme” [FGD-F2].*

*“The cash we received is not enough for our daily needs, and now we still need the support because the same problems are still around” [FGD-F5].*

## **7.2. Asset transfers**

*Were the asset transfers given to Graduation Programme households sufficient to raise their incomes and generate viable livelihoods? Were the supported livelihood activities appropriate?*



### Stakeholder perspectives

The **asset transfer** component of the Graduation Programme was delivered in the form of cash rather than physical assets, so the question of whether the asset transfers were sufficient is about whether the money given was enough for the supported livelihood activities to become sustainable. Concern points out that the cash was just one input needed, along with the participants' personal attributes.

*"I think it is adequate because the ones who succeed don't need much money – they need discipline and aptitude and skills and passion, if they have that they could grow their money, they don't need a huge amount" [K-NGO1].*

*"Most people are already doing small businesses but they lack resources to increase their profits, so the cash transfer provides working capital for the income-generating activity" [K-NGO2].*

Some of their colleagues were not convinced that the asset transfer was enough to kick-start small businesses without additional cash.

*"The asset transfer is the same for everyone – RwF.65,000. If you have 65,000 you can buy 2 pigs or 3 goats and you can grow socio-economically. But you need more money to invest in income-generating activities. Also the amount has not increased for 3 or more years, so you can buy less with RwF.65,000 now than before" [K-NGO3].*

*"The asset transfer was not quite sufficient. It was around RwF.60,000 and with 60,000 the household can invest in something, but if it has not invested part of the cash transfer as well this would be not sufficient" [K-NGO4].*

On the other hand, a local government official argued that it was sensible and prudent not to give too much money to poor rural households.

*"To me it was wise to give them a small amount, because a big amount can be ruined in a short time because they had no experience of managing such an amount of money" [K-GLoc3].*

One lesson learned by Concern is that sequencing the components so that the consumption support precedes the asset transfers was not necessary, as participants used both sets of cash transfers for both purposes. Concern concluded that delivering both components simultaneously also allows more time for mentoring households towards self-reliance and sustainable graduation.

*"We also noticed that households started investing in livelihood activities very early in the consumption support phase – they used their cash transfers to buy livestock or a plot of land – so instead of giving 14 months of cash transfers followed by the asset transfer, now we start the asset transfer during the consumption support phase, after 6-8 months of cash transfers" [K-NGO1].*

*"We want to deliver all components of the programme at the same time, not sequentially. If we deliver the asset transfer and the consumption support at the same time, the cash transfers can support the IGA. Also we can train and mentor the households at the same time, so we can work more intensively with the households, especially the slow households, because they are not all the same, they do not all move in a linear way towards graduation at the same pace" [K-NGO2].*

Two local government officials who observed the Graduation Programme in their district agreed.

*“Concern supported vulnerable people for 2 years, but they didn’t release the asset transfers immediately. It is hard to show improvement in such a short time. They should have released the asset transfers and accompanied the households for a longer time” [K-GLoc3].*

*“If they released the money in advance, the Concern staff would have had time to educate those beneficiaries and follow them up, so they would start to be mature in working and mind-set by the time the programme was ending” [K-GLoc4].*

The identification of **livelihood activities** that Concern supported was done in a participatory way, as staff members explained.

*“The livelihood activities we supported were selected by the households themselves. We did a market assessment and helped them to identify viable options, within the district and each sector, then we came up with a list from which people made their selection” [K-NGO1].*

*“The activities were appropriate, because first of all we were discussing with the household and the household was involved in choosing the income-generating activities. So we were respecting the priorities given by the household and we tried to strengthen that with the asset transfer, and we complemented it with other activities like skills training and coaching” [K-NGO4].*

Agricultural activities were preferred by most participants because this suited their expertise. Concern broadly supported this, but they discouraged investing in cows in favour of a diversified strategy.

*“When we approached households they were most interested in farm-based activities, because they were already investing in this and the creativity and skills for off-farm activities was lacking. So we supported them with their existing on-farm activities, but also some new related activities, like rearing pigs and rabbits. Many people were focused on trying to get a cow, but we told them this is risky – if you invest all your money in one cow, when the cow dies you have lost all your capital. That’s why we were educating them to invest in different kind of activities, so that if one has some problems, the other can help him to continue to move forward” [K-NGO4].*

Concern also highlighted ‘success stories’ where participants used creative thinking to take their own pathways to success.

*“One guy who thinks out of the box and is a risk-taker, saved his cash transfers together with a friend and bought a bicycle, made a business trading from the road to the interior, then he used his cash transfer to get a driving licence and went to a SACCO for a loan to buy a motorcycle, which he paid off and made a good business. Although he was a strong young man he was targeted because he was an orphan, aged 19, taking care of his younger sister” [K-NGO1].*

### **Participant perspectives**

Several participants described how the asset transfers from the Graduation Programme transformed their livelihoods. Two ‘improver’ success stories are the ‘taxi-driver’ and the ‘mango-seller’.

*“I received RwF.65,000. I started driving a taxi-motorcycle and my expenses were much bigger than that. For example, to pay back the loan I had to gather around RwF.100,000, and when the taxi-motor did not generate the required amount I had to take the remaining amount from other sources. I am still doing that activity, driving a taxi-motor and it is going well. I make an average of RwF.80,000 each month. Since I am no longer paying back the loan my business is going well, better than when I was in the programme” [Imp-H1].*

*“The asset transfer was RwF.40,000 but there are so many different things I was investing in. For instance, I bought a goat at RwF.5,000, reared it and after 3 months I sold it for RwF.15,000. Also, I bought avocados and mango trees and people were mocking me for doing that but I bought a mango tree for RwF.10,000 and I sold the ripe mangos for RwF.57,000. I also invested in renting land for cultivating. I am still doing the income-earning activity that I was supported to do. I am still buying the fruit trees and selling them when they are ripe, and I am doing other businesses and I am still making profit. I get above RwF.45,000 per month” [Imp-H3].*

However, some livelihood activities failed to generate profits, for various reasons – either their animals died, or their livelihood activity was prohibited by the government, or their money was stolen.

*“I got money to use in income-earning activities and I bought pigs and rabbits. But the rabbits all died, they were about 40, and I could not maintain the pigs as well. I was given RwF.40,000, which was not enough to invest in carpentry which is my son’s career, so I used it for investing in pigs and rabbits. My son is no longer getting work, so we are no longer working” [Dec-H1].*

*“We received an asset transfer of RwF.30,000 for the business that we were supported to do by the programme – traditional banana beer – but it was not acceptable to the government. The bananas were expensive but the income was low and we are no longer doing this activity, because the government banned the business of selling banana beer” [Imp-G3].*

*“We used the RwF.60,000 to buy a plot to farm rice, a bicycle and a gallon pot to start a small business of selling banana beer. The asset transfer was not sufficient, because after the local authorities stopped us from selling the banana beer our business stopped just like that” [Dec-1].*

*“They gave us RwF.65,000 as ‘nshore nunguke’ [asset transfer], and I used it in the business of buying goats and chickens and reselling them to another market. I went down when they stole my money. If they didn’t I should still be running my business, because they stole the money I used in the income-earning activity. I didn’t save any amount because of the money they had stolen and what I used to construct the house has put me down” [Drop-G3].*

‘Dropouts’ failed to benefit from the livelihood support because they did not receive the asset transfer or had to share it with others.

*“I received RwF.30,000, but since I was separating from my wife our leaders decided we had to share equally, so she took RwF.15,000 and I remained with RwF.15,000. I used this money to buy food for my family. It helped us, but later I divided the amount with my wife when we divorced. The division of the money hindered our development” [Drop-G1].*

One ‘dropout’ was expelled from the Graduation Programme, after selling the iron roofing sheets and wooden doors that were provided by Concern. *“I didn’t get asset transfers because I dropped out before getting the asset transfer” [Drop-H1].*

### **7.3. Livelihood training**

*Was the livelihood training that Graduation Programme households received useful?  
Did it help them to run profitable income-generating activities?*

### Stakeholder perspectives

The livelihood training initially provided by Concern was quite limited, in that it focused mainly on technical aspects of the livelihood activities (e.g. how to rear livestock), which participants already had expertise in doing. Nonetheless, the training was accompanied by mentoring and regular follow-up by CDAs, to minimise the possibility that the enterprise will fail.

*“The asset transfer is accompanied by mentoring to ensure the business succeeds. For example, sometimes a household requests a cow but they are not prepared to manage the cow, so they will fail. But if the animator sits with the household and explains what is needed to manage the cow, then that person will prepare in advance – build a shed and grow fodder crops, understand where to market the milk – so that when they receive the cow they are ready to manage it, and they will look after it well” [K-NGO2].*

Concern realised that participants needed complementary skills as well as technical skills (especially business skills like financial management and marketing), so the content of the training sessions changed accordingly.

*“The livelihood training was not diverse, it was focusing mainly on livestock rearing. But later we went into a more professional market-oriented training. We gave them training on principles of business skills, irrespective of whether they were doing agriculture-based livelihoods or not. So we realised the limitations of the training and adapted it to help them apply the learning and get better income.” [K-NGO1].*

*“Volunteers used to give training on livestock rearing and agricultural techniques. But from cohort 3 the training got more sophisticated, and included financial management and marketing skills. They also changed from using text handouts to showing images of the 17 rules of good business management, with illustrations of good practice and bad practice. Also some pictures of coins and banknotes to show the value of goods – how many notes are needed to buy or sell a goat? – and to understand the concept of profit and loss” [K-NGO2].*

Concern also realised that their initial approach to delivering training on the Graduation Programme was inappropriate, because it required a level of literacy that was beyond the capacity of most trainers and trainees.

*“The first 2 cohorts did not receive useful training. The methodology used to deliver the training was not appropriate because it was print-based and people could not read them and make use of them. CDAs also were not literate but were given printed sheets to deliver trainings, which they could not understand. Now CDAs must have 6 years of schooling and be literate” [K-NGO1].*

*“We also used to have entrepreneurship training, but that was not appropriate given the level of the beneficiaries, and it was too theoretical and too complicated, it was not practical, even the animators themselves did not understand it” [K-NGO2].*

### Participant perspectives

Most participants agreed that the livelihood training they received on the Graduation Programme was extremely useful, and that they continue to use the knowledge they gained even now.

*“Because of it I have developed a livestock rearing culture. I rear animals for the market, I sell them and that I got from the livelihood trainings” [Imp-H1].*

*“Before joining the programme we couldn’t think of applying for a loan, but now we are using loans in our business. They also taught us how to run a business, and proper management of money” [Imp-H2].*

*“They trained us about how to use the asset transfers, how to invest money and how we can make a profit. Thanks to that training I am still buying fruit trees and selling the fruit” [Imp-H3].*

*“They trained us on basic business knowledge, and I am still using such knowledge” [Late-G2].*

*“We learned how to start a business with little money and improve it to something big, and we applied what we learned and it is still helpful today” [Dec-H1].*

*“I am a new person due to the trainings I received. I bought rice land with the money I received. As you can see I am very happy!” [FGD-F2].*

Even those whose businesses did not succeed were grateful for the training, and pointed to other reasons why they failed to graduate into self-reliant livelihoods.

*“The livelihood trainings we attended were about how to use the asset transfer in a business way, so on our side we tried but failed” [Dec-H2].*

*“Yes, they were useful. I learnt how to start my own business with a little money. I wish I could get some money to restart the business” [Dec-H3].*

*“The training was very useful to me as I used the skills I gained in commerce, but there is an issue of lack of capital to be used in commerce” [Dec-G3].*

*“It was useful to me, but instead of going forward I became very poor” [Drop-H2].*

*“They gave us training on how we can invest money to get profit and improve our lives. It was very important. Even if some of us have failed, they tried and they were close to us with pieces of advice. They told us to do something that can be sustainable before the programme ends. Now we don’t use it because we don’t have the capital to continue our business” [Drop-G3].*

#### **7.4. Coaching and mentoring**

*Were the coaching sessions and home visits by Graduation Programme staff useful?  
What knowledge was transferred that is still applied today?*

##### *Stakeholder perspectives*

While the livelihood training transferred ‘hard skills’ like livestock rearing and financial management, the coaching and mentoring component transferred ‘soft skills’ like knowledge about healthy diets and hygiene, also conflict resolution and gender equity, in group sessions as well as through home visits by CDAs. A total of 14 modules were developed and delivered, and the delivery became more professional in later cohorts. (*“Learning shifted from being ad hoc to more systematic. There was a calendar and the 14 modules were delivered in a sequence in a full cycle of 24 months” [K-NGO2].*) Concern staff believe that the knowledge and life skills acquired by programme participants were valued by them, as was the personal relationship they enjoyed with CDAs.

*“What comes out when you talk to them is also about social cohesion – softer assets they have gained, difficult to measure, but valued by many of them, like joining community groups and participating in social activities. Also the ability to plan. And working together – as husband and*

wife, or as a mother with her older children – deciding what to invest in as a family. This may not be tangibly measured, but they value this” [K-NGO1].

“Those sessions were very useful because the CDAs understood the situation of every household. Each household had a performance contract that included an action plan to follow, while the CDA monitored the performance of the income-generating activity and advised the household every step of the way” [K-NGO3].

A major focus of the coaching was on gender relations and managing intra-household conflict, with a focus not only on empowering women but also encouraging men to change some of their attitudes and behaviours that affect women negatively.

“We were facilitating discussions in groups to ensure that women as well as men were benefiting from economic activities. Everyone can move forward together through this kind of gender awareness. Sometimes men in Rwanda take a cow to the market without a common agreement with his wife. This is not right – they should share in the decision-making” [K-NGO4].

“Gender training is provided in collaboration with the National Women Council and National Youth Council – separate training with women’s groups, men’s groups, and mixed groups. The ‘Men Engage’ model was added to nutrition training in cohort 4, to encourage men to take co-responsibility for infant feeding. There were also modules on family planning” [K-NGO2].

“There is a big improvement in the way of doing coaching. Those Concern mentors were very active in following up couple relationship problems and household problems based on gender, and they were mentoring those couples” [K-GLoc3].

Mentoring by CDAs included working closely with households that were marginalised and groups that were socially excluded, to gain their trust and then build their self-confidence.

“There is a woman who was living in a very dirty unfinished house. When she saw me coming she used to run away, because she felt inferior because of the bad situation they were in. I tried to talk to her in a friendly manner and told her to feel free with me and tell me everything, and later on she started greeting me and talking to me. Then one time it was raining too much, the whole night, and I was wondering how she is suffering with the kids in that unfinished house with no roof. So I went there in the morning to find the kids very cold and shivering, and I told her that we have to finish her house, and we did it. She was extremely happy” [K-CDA1].

“I have Abatwa<sup>5</sup> neighbours. When I went to visit them they used to run away but I kept visiting until they became familiar with me, but the problem was that they felt so much inferior to others. I was telling them that they are important people to themselves, to the society and the country, not to undermine themselves that they are Abatwa. Now they are wearing shoes, and they were not used to that. We had to be friends to them and be familiar with their conditions” [K-CDA2].

A local government official from Gisagara District expressed her appreciation for the coaching and mentoring provided, referring to one participant she is aware of whose life has been transformed.

“Concern has touched every side of the life of a rural individual, such as hygiene and sanitation, small business skills, management skills, harmonious living and gender-based skills for couples.

---

<sup>5</sup> The Abatwa are also known as the ‘Pygmy’ people, or “the ones left behind” in Rwanda.

*We all have been amazed. There is a mature woman that I visit sometimes. She has become self-reliant, she has goats, her house looks very nice and her children look well” [K-GLoc3].*

Finally, an interesting discussion point among the CDAs related to whether it is preferable for CDAs to work in their home community or elsewhere, with pros and cons being identified for both.

*“For the selection of animators, it’s not good to work in your birth place. Sometimes we think it’s good but they can’t respect you and won’t even hear what you are advising them” [K-CDA1].*

*“When you are working at your birth place, they can even come and knock on your door in the evening hours, to solve some family conflicts between husband and wife” [K-CDA2].*

*“It also takes time to work with the people you know from childhood, but when you work in other places you get good results” [K-CDA3].*

### *Participant perspectives*

Many participants developed close positive relationships with CDAs. They appreciated the coaching sessions, home visits and the personal attention they received. (*“They used to come and teach us and advise us” [Imp-G2]. “The home visits were very helpful. The animators were really close to us and advising us all the time” [Late-H1]. “Coaching sessions were very useful because the animators came here to interact with us. We asked their advice if we faced problems. They really helped me” [Dec-H2]. “The Concern staff helped me a lot. She used to understand my problems and resolved them” [Dec-G2]. “They were close to us in everything. They were giving us ideas and advice on everything” [FGD-M3].*)

Several participants asserted that the advice and support they received was important and useful at the time, and is still relevant and applied today.

Participants established performance contracts that were monitored by CDAs during their home visits.

*“We had a book for visitors and whenever they visited, they had to write something for us in that book. They could mention when they were seeing something that we needed to improve or sustain. They gave us advice and we kept that and looked at it often. We would show them that book when they came back so that they can tell us if we have improved or not” [Imp-H3].*

Some participants maintained an informal relationship with the CDAs after leaving the programme. (*“Even now our mentors continue to give us advice, but not constantly as it was. When you meet them on the road they ask how are you? are you still struggling to get out of poverty?” [FGD-M1].*)

Participants mentioned a range of practical skills they acquired from CDAs, like money management and the importance of saving for the future, to escape poverty.

*“I liked the money management skills that we were given when the animators were following up on us, and how we were using the money we were receiving” [Imp-H1].*

*“They used to teach us how to use the money well without over-spending” [Imp-G2].*

*“The coaching sessions we attended taught us to manage and save money, to achieve our goals for leaving poverty and achieving richness” [Imp-G3].*

*“They were making sure the money we received was not going to waste. What I learned that I still use is the culture of saving” [Late-H1].*



*“He would come and ask us, what did we do with the money we received?” [Late-H2].*

*“What I learnt is still applicable to us today. I know how to earn a living” [Dec-H1].*

*“No-one was allowed to retrieve any amount of money from the bank without the permission of her mentor, to make sure that the money will be used in a good and important way” [FGD-M6].*

Coaching also included personal skills like good hygiene and conflict management. (*“They taught us how to be clean. Until now we are still having hygiene” [Imp-G1]. “They were teaching us how to bath and wash hands properly. They mobilised us to have improved latrines” [Late-G3]. “They taught us how to build a toilet and why toilets are very important” [FGD-M5]. “What I learnt is still applicable to us today. They trained us on hygiene and how to keep our place clean” [Dec-H1].*

CDAs often played the role of social workers, for example by advising programme participants on conflict management – both intra-household and within the community. Sometimes CDAs intervened directly to resolve tensions within families.

*“The CDA asked me to have unity in my family because I live alone with my children. He asked me to not start conflict because of the money from the Graduation Programme. We respect it and we worked together, and that is why we have achieved success.” [Imp-G1].*

*“They taught us how to live in harmony with our wives. Those who fought with their wives over the money were threatened to be removed as beneficiaries of the programme” [Late-G3].*

*“They taught us about family relations. When the relationship was not good with my partner, some of the advice they gave us helped me to recover our relationship” [Drop-G3].*

*“The animators came here to train us how to behave and how to live peacefully with others in the society. Because our neighbours were not happy with us, the animators advised us how to behave in society and to be more cautious so that people won’t do bad things to you” [Dec-G1].*

Finally, coaching and mentoring even extended to other aspects of personal behaviour, like limiting drinking, and dressing well. (*“They were coaching us on good behaviour” [Drop H1]. “Some of the beneficiaries were drinking, but I do not drink alcohol. I followed coaching advice” [Drop-H2]. “Not spending money in the bar. Dress decently. Cleanliness. How to be presentable to others” [Imp-G2].*)

## 7.5. Savings

*Did access to savings facilities provided through the Graduation Programme lead to a stronger savings culture? Are these facilities still being used to make regular savings?*

### *Stakeholder perspectives*

Pro-poor financial inclusion was promoted through the Graduation Programme. Firstly, all participants opened bank accounts into which their cash transfers were deposited. This allowed some participants to take out loans for their livelihood activities. (*“They have access to credits from SACCOs to expand their businesses” [K-CDA1].*)

Secondly, promoting a savings culture was one objective of the Graduation Programme, both as a contingency fund (to protect households against shocks) and as an investment fund (to grow their

businesses). After initially encouraging participants to join existing savings groups, Concern realised that this was not always possible, so they established their own savings groups.

*“For the first cohort we knew that many other NGOs already set up savings groups – like CARE set up VSLAs across the country – so we tried to link our beneficiaries to those groups. But our participants were too poor and those groups were already too advanced for them to join. So from the third cohort we set up our own SILCs, similar to the VSLA model, and we encouraged people to go and save in those groups” [K-NGO2].*

*“The new cohorts have better organised savings groups. We are using MIS to monitor savings behaviour. We also support people to put money in the bank, because they can access loans at low interest, and it is less risky than investing in animals that can get sick and die” [K-NGO2].*

A local government official believes that access to savings facilities has been very beneficial, especially for women. (*“Savings groups – VSLA, SILC, tontines, cooperatives – have helped many community members to solve the problems that they face, especially women” [K-GLoc2].*) Nonetheless, Concern observed some resistance to saving, for reasons ranging from poverty to a preference for saving in the form of physical assets that generate additional value – livestock or land – rather than cash.

*“Most of them were too poor to save, and some preferred to set up their own tontines with their friends and save with those. Some managed to continue saving in these tontines until the 2106 evaluation, but we don’t know if they are still saving now. Also, some of them prefer to save in the form of animals like goats. “If I have a problem I can sell my goat, but if I save in cash the money just sits there and is not producing.” Others prefer to buy land, instead of putting money in the bank” [K-NGO2].*

*“They were not used to save, but we trained them to save RwF.1,000 per month” [K-CDA1].*

Concern staff were sympathetic to complaints from participants that they were “too poor” to save. (*“It is difficult to tell somebody very poor to save. Even ourselves, by the 20<sup>th</sup> of the month we are counting the days until pay-day, because we cannot afford to save ourselves!” [K-NGO2].*

A final reason why participants were reluctant to save, at least in the SACCO accounts through which they were paid, was related to Concern’s oversight and potential control of money in these accounts.

*“We observed that saving through the SACCO accounts was very little. We organised discussions and we realised that it was caused by our eye being on their account. They had a fear that: “If we put our money in the account and we misbehave then we would be punished by having that money taken away from us by Concern.” This was a barrier to developing the savings culture and access to microfinance services through SACCOs. The cash transfers were paid into their SACCO accounts but they took the money out and saved it elsewhere” [K-NGO4].*

On the other hand, a high proportion of savings groups that Concern established for the Graduation Programme continued operating even after participants exited the programme.

*“Last year we saw that 31 of the 37 savings groups from the 3rd cohort were still working – they were doing savings, they were giving livestock credit to members. Even those that are not continuing to work did not regress completely – sometimes the group disbanded but members went to join other groups” [K-NGO4].*

## Participant perspectives

Graduation Programme participants learned about the importance of saving from the training sessions and coaching. (*"We saved because the programme encouraged us to receive money and take a small amount of it for saving" [FGD F5]. "About what we learned that we still use today, is how to save for the coming days" [FGD F4]. "What changed my life was mainly the saving scheme, which I joined through the mobilisation done during the project, and it is still functioning up to date" [Dec H3].*)

In terms of savings behaviour, there is a clear division between those who did well during and after the programme, and those who faced challenges. Generally, 'improvers' and 'late improvers' saved some money during the Graduation Programme period and are still saving now. (*"Yes we were saving money. Now we are still saving" [Imp-H3]. "Saving would mean that I took money to the bank and I never did that, but now I do" [Imp H1]. "Yes I used to save, even until now. I am saving more money compared to the previous time, during the Graduation Programme" [Late G2].*)

Some participants left their savings groups and now prefer to use different mechanisms. (*"We used to save money while we were in the Graduation Programme, but the money we saved was eaten by the leader of our savings group. So I joined a savings group from our church, it is where I save my money" [Imp-G1]. "I joined two saving schemes where I save" [Late-G1]. "We were given money through the SACCO and we were told to start saving there. But, it is so hard to get a loan in a SACCO and their interest rates are so high. We prefer our savings group because they can give you money when you need it" [Late-H1]. "We were in a saving groups founded by the Concern beneficiaries, but all of them closed. I am now a member of a new tontine that contributes RwF.500 each week" [FGD-M4].*

By contrast, most 'decliners' and 'dropouts' are no longer saving money. (*"We were saving but we have nothing today. Hunger broke out and we used all the money" [Dec-H1]. "When we were in the project we had some savings, but now we don't have any. I still have the bank cashbook but there is nothing on my account" [Dec H2]. "We used to save money and we were able to pay health insurance on time, but currently we have no savings, that's why we are unable to pay the health insurance" [Dec-G1]. "I once saved RwF.10,000 but I withdrew all the money to finance education of my child" [Dec-G2]. "I saved 100 or 200, depending on what I had. But today I have nothing to save. What will you save out of RwF.700 made in a day, after feeding a family of 6 people?" [Drop-H4].*)

## 7.6. Other components

Stakeholders were asked to comment on linkages from the Graduation Programme to other social services (e.g. health) and economic services (e.g. microfinance). Some also mentioned the CRM as a positive innovation, so they were asked to elaborate, giving examples of successful cases.

### 7.6.1. Links to services

*Has the Graduation Programme successfully linked participants to complementary services, such as microfinance or health insurance, even after their participation ended?*

The Graduation Programme supported financial inclusion through Concern's SILC groups, but unlike BRAC's original Graduation Model it did not aim to connect participants to microfinance institutions. (*"No linkages to formal microfinance happened, because the costs and risks are too high. People still remember the history when they borrowed and lost their property if they could not repay" [K-NGO1].*)

In a formal sense the programme did not aim to link poor rural people to social services (*“Not at all” [K-NGO4]*), and interactions with government service providers were limited. However, two CDAs reported that they referred people informally to health services in their communities, and that they continued to assist families in this way, even after the programme cycle ended. So this can be viewed as a sustainable benefit for these participants.

*“We linked them with health centres to access different services, like HIV tests. Even after the support ended we kept following them” [K-CDA1].*

*“Family planning – they were not aware about that, due to their inferiority complex about interacting with others and fearing to go to health centres for that service” [K-CDA2]*

Concern staff encouraged participants to take out health insurance for all family members every year, and positive BCC messages about health insurance, school attendance, family planning, nutrition and so on were largely retained and sustained by most participants. But Concern acknowledged that some of this was attributable to government interventions rather than the Graduation Programme.

*“Households that graduated out of Ubudehe 1 and 2 are no longer eligible for free mutuelle de santé, but they still continue to buy it every year. They also continued sending their children to school, and accessing common services like nutrition service and family planning, and BCC messaging that the CHW does under the District Plan to Eliminate Malnutrition – but this is a national strategy, it was not because of the Graduation Programme” [K-NGO1].*

### 7.6.2. Complaint response mechanism

The ‘complaint response mechanism’ (CRM) was introduced to allow community members to raise any objections to the way the Graduation Programme was being implemented. In the literature on building social accountability into service delivery, a grievance procedure or CRM is increasingly recognised as a powerful tool for exposing design flaws, implementation errors or mismanagement, thereby allowing prompt and effective remedial actions to be taken.

After initially underestimating its potential, Concern soon observed positive effects from the CRM. *“When we started the CRM component we did not realise that it would push us into new activities, but every year we saw how it affected our interactions with beneficiaries and local officials” [K-NGO4].* A local government official argued that the power given to non-participants to register complaints reduced their resentment about being excluded. (*“So there was no jealousy” [K-GLoc1].*)

One set of complaints related to perceptions of misuse of Concern’s cash transfers by participants. A district official explained.

*“Communities were not happy when they saw people misusing the money they received from Concern. They called local authorities to intervene, or they brought the issue up in community meetings. It wasn’t just for disciplinary reasons, they didn’t want people to remain poor, or to be removed from the programme and become a burden to the community again” [K-GDis2].*

Sometimes a complaint about misuse of cash transfers was raised by some family members against other family members. In one case children objected to the way their father was spending the cash, saying *“they didn’t receive anything from the programme”*. Concern responded by replacing the children’s father with their mother as the household’s designated recipient for the cash transfers, but

this did not solve the problem. *“Even our mother does not help us. When she comes with the money our father takes it from her.”* So Concern held further discussions with the family, then set up a ‘Family Committee’ comprising the mother, father and adult daughter to manage the cash transfers jointly. *“When we monitored the family even the children were happy. They were accessing food and clothes more than before” [K-NGO4].*

Occasionally project staff or local officials were found to be implementing the programme in ways that were not intended, to the detriment of the participants.

*“In one community, local officials were forcing households who were receiving cash transfers from Concern to pay for health insurance for their family, and also to pay for another person in the community – so if I have a family of four I was forced to pay mutuelle de santé for five people. We intervened to put an end to this practice. It was not in favour of graduation and was creating a bad relationship between local officials and the community, so they stopped doing it. This was not a government policy, it was a strategy by local officials to try to fulfil performance targets on their imihigo, to register a certain number of people for mutuelle de santé” [K-NGO4].*

Whether through the formal CRM or other channels, this is encouraging evidence that problems in programme implementation and failures by participants to behave as expected were registered as complaints and were dealt with. This can only have enhanced the effectiveness of the programme.

## 7.7. Ranking components

*How do you rank the five main components of the Graduation Programme (cash transfers, asset transfers, livelihood training, savings facilities, coaching and mentoring), in terms of the positive differences they each made to the wellbeing of programme participants in the long run?*

### Stakeholder perspectives

One issue often debated about Graduation Model programmes is whether all of its main components are equally important, or whether one or more components could be dropped without compromising impacts, to make the package simpler and cheaper to implement, especially at national scale.

One Concern staff member ranked cash transfers first, to incentivise participants to attend coaching and mentoring sessions and livelihood training, which were ranked second and third, ahead of asset transfers, with savings ranked last.

1. Cash transfers: *“Because the cash transfers allows them to attend meetings, etc. after they have fed their children”.*
2. Coaching and mentoring: *“Not first, because if you tell people to come for coaching but you have not given them anything will they come?”*
3. Livelihood training: *“When we give them the livelihood training we may open their minds so when we give the asset transfer they know how best to invest it, otherwise they will not know how to use it, so we give the livelihood training before we give them the asset transfer.”*
4. Asset transfer.
5. Savings facilities [K-NGO1].

A second Concern staff member agreed: cash transfers should be ranked first (*“Because we selected people who don’t have anything, who don’t have assets, so we have to provide cash transfers to meet their basic needs first”*), followed by coaching and mentoring (*“Because when you meet your basic needs you have to plan, you have to identify what are the key problems”* [K-NGO3]. This staff member also identified the role of the CDAs as crucial, not just in providing expert guidance but also in building self-confidence. (*“The CDA will guide you how to best use the resources, how to prioritise them, confidence-building for people who say “I have always been poor, my father was poor, the community does not respect me” and to convince them that they can do it – “it is possible”* [K-NGO3].

Another Concern staff member slightly disagreed by putting coaching and mentoring first, so that participants would be better advised how to make effective use of the cash. (*“If I had to choose just two components that must always be provided, I would go for cash transfers and coaching”* [K-NGO2].)

1. Coaching and mentoring: *“Because they need coaching before they can plan and make good use of cash transfers and other inputs. When you have good coaching the resources are well utilised.”*
2. Cash transfers: *“They need cash for basic needs, but it comes as a package, so coaching is most important but cash is also needed.”*
3. Livelihood training: *“If someone gets the asset transfer they must already have some knowledge of how to use it, so they don’t start with no knowledge.”*
4. Asset transfer.
5. Savings facilities: *“But if we are trying to make the Graduation Programme more cost-effective we would reprioritise and re-rank, so savings facilities would move higher up the ranking, because savings is one of the cheapest components. Also savings facilities are already available outside the programme, we don’t need to set up savings groups ourselves”* [K-NGO2].

Another NGO worker argued persuasively that the Graduation Programme only succeeds because it is a package, and no component can be removed without compromising its effectiveness on households.

*“Each component has its importance. We were supporting vulnerable households which needed to build their self-confidence, because those who are extremely poor are also isolated and they lack basic needs, so the cash transfers helped them to access their basic needs and move out of extreme poverty. The asset transfer was also important because after their self-confidence was enhanced and the cash transfers stopped they had to work hard and generate their own money. Saving is also important for this reason. Capacity-building and skills training are also important for helping them to sustain their investment, so they can survive any challenges they face in the future. If you ask me which component can be dropped without impacting negatively on the household you will see that no component can be taken out of the package”* [K-NGO4].

Two CDAs who were asked to rank the 5 main components of the Graduation Programme both placed ‘coaching and mentoring’ first, with ‘cash transfers’ second, followed by ‘asset transfer’ and ‘livelihood training’, with ‘savings facilities’ placed last. Another CDA agreed with ‘coaching and mentoring’ being first, but he placed ‘livelihood training’ second, followed by ‘cash transfers’ and ‘asset transfers’, with ‘savings facilities’ yet again placed last.

Finally, two out of four local government officials also voted for coaching and mentoring to be ranked first, but two others disagreed. *“We have many committees here who can do the coaching, such as*

development mentors, health mentors, local leaders, cell staff and others who can mentor them, but what we don't have is money" [K-GLoc3]. "We have many local institutions that can play the role of mentor, depending on what he decides to be involved in. If it is in agriculture we have such committees, the same in animal husbandry, and so on" [K-GLoc4].

### *Participant perspectives*

Among participants there was a wide divergence of views about which programme components were more or less useful than the others. Not surprisingly, cash transfers were ranked first by the majority of participants. Interesting to note, however, is that cash transfers were favoured mainly by 'decliner' and 'dropout' households, and were spent by them on immediate needs (consumption goods) rather than on future income-generating potential (productive investments). Several households – mostly 'improvers' and 'late improvers' – ranked coaching and mentoring top, acknowledging the wisdom of the advice they received from CDAs. The asset transfer was also rated highly by those households that had acquired productive assets and built up a sustainable income-generating enterprise. For the same reason, two 'improvers' ranked livelihood training first, arguing that *"knowledge is more important than money"* [Imp-H1]. Once again, savings received the lowest approval ratings, being ranked first of the five components by only two participants interviewed.

1. Cash transfers: *"First was the money we received on a monthly basis, it covered our daily expenses" [Dec-H1]. "I used this money to buy household materials and to rent farms" [Dec-H2]. "It has made a great change to us. I used this money to pay bills such as health insurance, things for the house, improving my business" [Dec-H3]. "Cash transfers only, the other components didn't benefit me" [Drop-H1]. "All of them were helpful, but first was cash transfers" [Drop-G3]. "Cash transfer was the best, it came like Jesus Christ did to serve us. Looking at the situation of hunger, dirt and poverty we were living in, we bought food, clothes, and we started thinking what to do next" [FGD-M2]. "Cash transfer ranks first because it helped us to buy everything we wanted, such as school uniforms for my children because they were studying with normal clothes for many years, food, kitchen utensils, and a lot of important things" [FGD-M3]. "I bought food, clothes for me, my wife and my children and other home stuff. Truly, we bought everything we needed at that time" [FGD-M4]. "The monthly money came when we were at the final point of poverty" [FGD-M5].*
2. Coaching: *"Coaching is our number one. It helped us to know how to use our income" [Imp-H3]. "Without coaching, all the support is wasted. Other people supported by other organisations waste the support they receive. But for us, with the coaching, it was hard to misuse the money because of the visits. They are some who did but it was hard. I would put the cash transfers in the second position – not first because, without the visits, we could have spent the money and remained in poverty" [Late-H1]. "First is advisor visits at home. If I received money I used it the way I wanted, on things which are not important. When he came to visit he advised me and I realised how foolish I was. The next time I got money I used it well, according to that advice he gave me" [Late-H2]. "The first is how to live in harmony as a family" [Late-G3].*
3. Asset transfer: *"The most useful to me was the money for my income-earning activity. The other monthly money came when there was nothing at home, so it was used to buy food or clothes and be finished. But when I received the income-earning money and combined it with my money I started farming tobacco. I got RwF.70,000 from tobacco and deposited in the SACCO" [Imp-G2]. "Asset transfer – I used it to buy the rice plots" [Dec-G1]. "Asset transfer is top because what I did with it still there and still productive. My rice plot is everything to our household" [FGD-M1].*



4. Training: *“My first would be the training because without knowledge, any amount of money would never be useful. The knowledge is more important than money” [Imp-H1]. “They taught us how to invest in activities that bring money. I put it first because I learned how to gain money” [Imp-G1].*
5. Savings: *“The money that we have saved helps us to do our business” [Imp-G3]. “Saving facilities was the first because it helped me to grow up economically” [Drop-H2].*

For insights into how the design of the ‘graduation model’ could be streamlined, it is instructive to consider which of the five components were rated last by participants, and why. The savings facility received most votes for last place, because many participants saw it as not useful, irrelevant or risky.

*“In saving I did not gain anything” [Imp-G1]. “I did not enjoy the savings because they were eaten by our leaders” [Late-G3]. “Savings should have been removed, because some of us don’t see any importance since we don’t have money to save” [FGD-M1]. “I was saving but I removed my money from the SACCO after the programme ended because of my wife’s sickness, and the tontine crashed because of people who did not want to repay loans” [FGD-M3]. “Savings has given us trouble with losses. I can’t find another position for them than the last rank” [FGD-M5].*

No participant placed cash transfers in last place. Coaching, training and asset transfers were each mentioned by a few participants, mostly ‘decliners’ and ‘dropouts’ who did not make the most of these resources and skills to construct sustainable livelihoods. (*“Coaching sessions didn’t benefit me” [Dec-H2]. “I used all the money of the asset transfer for paying school fees for my daughter, and she did not finish her studies due to getting married. I am very sad for that” [Drop-H2].*)

## 8. Learning from the Graduation Programme

*What have the government and development partners learned from Concern's Graduation Programme? How has the Graduation Programme influenced policy debates in Rwanda?*

One reason why Concern Worldwide Rwanda piloted the Graduation Programme was to influence policy debates around social protection and anti-poverty programming in Rwanda – specifically, to strengthen the design and impacts of the VUP, which was designed with the aim of ‘graduating’ poor Rwandans out of poverty (*“Graduation was already in the Social Protection Strategy” [K-GKig1]*). Thinking about graduation evolved over a few years due to several key influences, including learning from Concern. (*“After the graduation conference<sup>6</sup> we started thinking differently about graduation indicators, we learned about the Graduation model from Bangladesh, we learned from Concern's pilot, we designed the Minimum Package for Graduation – so there is an evolution of thinking” [K-GKig2]*).

Concern is widely acknowledged as a ‘pioneer’ of graduation programming in Rwanda. (*“Concern was a pioneer in testing the graduation approach in Rwanda. It has become a familiar concept and is now mainstreamed in policy thinking” [K-Don1]*.) The Graduation Programme pioneered innovative ideas and approaches, and demonstrated their effectiveness through rigorous impact evaluations, which caused the government to take notice. The Graduation Programme even influenced government thinking about conceptualising graduation.

*“The Concern pilot has helped to inform the debate on what graduation actually is. People used to say “Some people have been on Public Works for five years so they must have graduated by now”. The thinking is much more sophisticated now” [K-GKig5]*.

Concern's influencing strategy involved being an active member of social protection committees (*“Concern has always been part of the Sector Working Group and the M&E sub-committee” [K-Don1]*, *“Concern made presentations” [K-Don1]*), and disseminating evaluation reports and policy briefs (*“I met with Odette and she shared all the documents” [K-Don2]*).

Concern also contributed training tools and manuals, even personnel, to VUP training sessions. (*“The first training we had for caseworkers and local government, also training of trainers (ToT), Concern provided some facilitators and some modules” [K-GKig1]*. *“Concern participated during the training of case workers and proximity advisers for VUP” [K-Don3]*. *“I really appreciate the way they do training and coaching in a way that is tailored to the clients' needs” [K-GKig3]*.)

Concern was engaged with the design of the National Social Protection Strategy. (*“We learned some lessons from them around the need for creation of an asset base, sensitisation, training and skills development – also when we were designing our caseworker mechanism” [K-GKig1]*).

The ‘graduation model’ was especially influential during the design of the ‘Minimum Package for Graduation’ (MPG), according to government and donor officials who were directly involved in this

---

<sup>6</sup> The international conference ‘Graduation and Social Protection’ was hosted by the Government of Rwanda in Kigali on 6–8 May 2014 and convened by the Centre for Social Protection at the Institute of Development Studies (see Devereux and Sabates-Wheeler, 2015).

process. Concern influenced both the design and the implementation of the MPG. (*“We drew heavily on the Concern model when designing the Minimum Package” [K-GKig3].*) The MPG was designed almost as an imitation of the graduation model.

*“VUP officials came to visit the Graduation Programme and we shared experiences, and they realised that the Graduation Programme is giving more positive impacts than VUP, because they invest a lot of money but they lack coaching and they lack monitoring. So in 2015 they tried to copy our strategy and implemented it through VUP” [K-NGO4].*

*“When we were designing the Minimum Package for Graduation in the VUP in 2015-2016 we were trying to imitate the Concern approach. Concern is in the Social Protection Sector Working Group, so we normally meet when we are designing policies and we exchanged information at that time. They presented their findings from the impact evaluation. What I remember is the conclusions were positive as regards impact, and that’s why we were looking at it” [K-Don3].*

Three specific components were written into the MPG that derived from Concern’s Graduation Programme: coaching delivered by caseworkers, asset transfers backed by complementary support, and financial literacy for livelihood activities.

*“There were 3 messages. One was the caseworker model, which Concern invested very heavily in – quality is very important. The government has gone through a thinking process on this – at first they were thinking of using volunteers, but now a more serious approach is used – not as intensive as Concern, but we definitely learned from Concern on taking this seriously.*

*Secondly, we learned that just giving out livestock without paying attention to complementary support would be very risky. This led us to shift our approach – now MinAgri leads on providing livestock and we provide complementary support – again, the importance of quality of support.*

*Thirdly, financial literacy emerged from the Concern evaluation as very important. We learned that it isn’t just the content of the sessions that matters, also recruiting CSOs who know how to deliver training well, in order to achieve financial literacy and business skills” [K-GKig4].*

The caseworker model was introduced during the design phase of the Minimum Package, in close collaboration with Concern. (*“Before that we did not have case workers” [K-Don3]. “What we learned was the capacity of caseworkers and their motivation – how many households they can manage, how many home visits, and so on” [K-Don2].*)

An Asset Grant was also introduced through the MPG, following Concern’s approach. Beneficiaries in Ubudehe category 1 are given small livestock (goats, sheep, pigs, rabbits, chickens) to a maximum transfer value of RwF.80,000. (*“Government has also introduced the skills development and training component, under the livelihoods enhancement component, but guidelines are still being developed” [K-Don3].*

The government adapted Concern’s Household Profiling Questionnaire. (*“It helped us to determine the household’s asset base and to monitor changes over time – that was one of the key tools that we got from Concern – it was a good learning experience” [K-GKig2]*) Concern has also engaged with implementation of the MPG. (*“When we started implementing the MPG, Concern supported with provision of some modules” [K-GKig1].*)

Several aspects of Concern’s approach to implementing the Graduation Programme were influential on government programming. Specific aspects included specifying clearly the duration of programme support at the outset, and planning and monitoring of progress through performance contracts.

*“I appreciated the approach of Concern. Beneficiaries were informed from day 1 that there is an end-point, meaning all beneficiaries were on the target of being graduated at that end-point. This is a different approach to ours in local government, but we are now thinking like that. Every project should have an endpoint so we can help people to become independent” [K-GDis1].*

*“Something that even the district administration has started imitating is the follow-up sheet that Concern staff use to record the trajectory of beneficiaries. On all support we are giving to our vulnerable beneficiaries we keep these records, in order to analyse if there is any improvement. The Graduation Programme was impeccably designed. If those beneficiaries had followed the guidelines to the letter they would have become self-reliant, almost all of them” [K-GLoc3].*

*“VUP is learning from Concern. VUP beneficiaries are planning and follow their plan. That was all introduced by Concern” [K-CDA3].*

*“Concern beneficiaries have their action plans and must follow those plans. They can’t withdraw money from their accounts the way they want, without authorisation of animators” [K-CDA2].*

Observers of the Graduation Programme were also impressed by its targeting of the poorest and most vulnerable.

*“I had a chance to be part of the evaluation team of the Graduation Programme for the district and the province, and what I realised is that the programme targeted the really poor people. Those who really needed support are the ones who were put in the programme” [K-GDis2].*

*“VUP has learnt from Concern graduation programme on the selection of the beneficiaries. Before it was being done by the local authorities but now they do it in public, where it’s done by the community, and they select the most vulnerable with no bias” [K-CDA2].*

*“We also are more focused on targeting the poorest of the poor, making sure we reach the right people, like Concern does it” [K-GDis1].*

*“Our selection process is very credible and was also appreciated by the VUP officials. They asked if we could assist them in selecting beneficiaries for VUP” [K-NGO4].*

Finally, local government officials learned the value of ongoing evaluation from Concern.

*“Even now Concern is teaching the government! Now you are teaching us the importance of coming back some time after an intervention – one year or even three years later – to see the impact, to make sure that the people are progressing and the money we spend on development projects is not wasted” [K-GDis1].*

Apart from the government, NGOs also learned from the Graduation Programme and adapted the model for their purposes in Rwanda. (*“Central government and local government are copying the graduation approach from Concern” [K-GDis1]. “One local NGO and the Red Cross are copying the graduation approach from Concern and implementing graduation projects in Huye District” [K-GDis2].*)

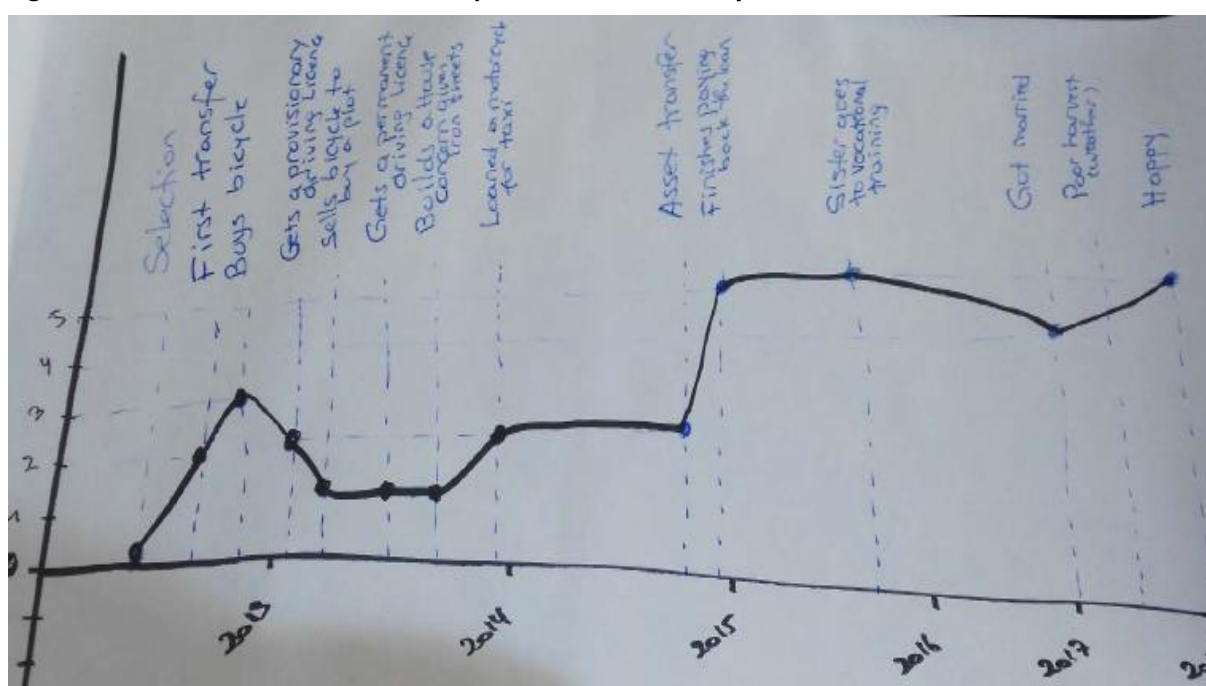
## 9. Household case studies

The 'critical moments reflection' methodology generated timelines from Graduation Programme households that illustrate the positive effects of cash and asset transfers from the programme, and the negative effects of shocks (e.g. illness) on household wellbeing. This chapter presents one timeline from each of the four graduation trajectories: 'improver', 'late improver', 'decliner' and 'dropout'.

### 9.1. Improver

The respondent is a young man in his 20s, who lives in Huye District with his younger sister.

Figure 1. Critical moments timeline, 'improver' household, Huye district



*When I was selected by Concern, I was living with my younger sister, we did not have a house, we worked a full day, twice a week, for the person who was hosting us. You can imagine that life was not easy. That did not change immediately after I was selected by the project, but at least we started eating every day.*

*With the first cash transfers I bought a bicycle and I started riding people for money. Later on, I registered at a driving school to get a provisional licence. After a few months, I sold my bicycle and bought a plot because I no longer wanted to be hosted in someone else's house. I passed the provisional driving test as well as the full driving license.*

*At that time, I no longer had a bicycle, I was working full time on building this house. With the money from Concern and any other money I could find, I was paying for masons and helping as a construction aid. We had been told that whoever would succeed in building a house, Concern would provide iron sheets so I was doing all that I could to build a house for me and my sister. It was very hard but I succeeded and we were given iron sheets.*

People knew me as an orphan with integrity. One day, someone called me and said he had been told that I have a driving licence. That person asked me if I would like to be loaned a motorcycle, or if I would like to be his driver and get paid. He had a new motorcycle that he had bought for one million and three hundred thousand Rwandan francs. He gave it to me as a loan, to be paid back in one year and a half, for one million and eight hundred thousand francs.

It was a real struggle, I was paying almost a hundred thousand Rwandan francs per month but people wanted to help me and whoever wanted to go to the town would call me to drive them. On some days I was making money but on others not. I finished paying for that loan after the support by Concern had ended.

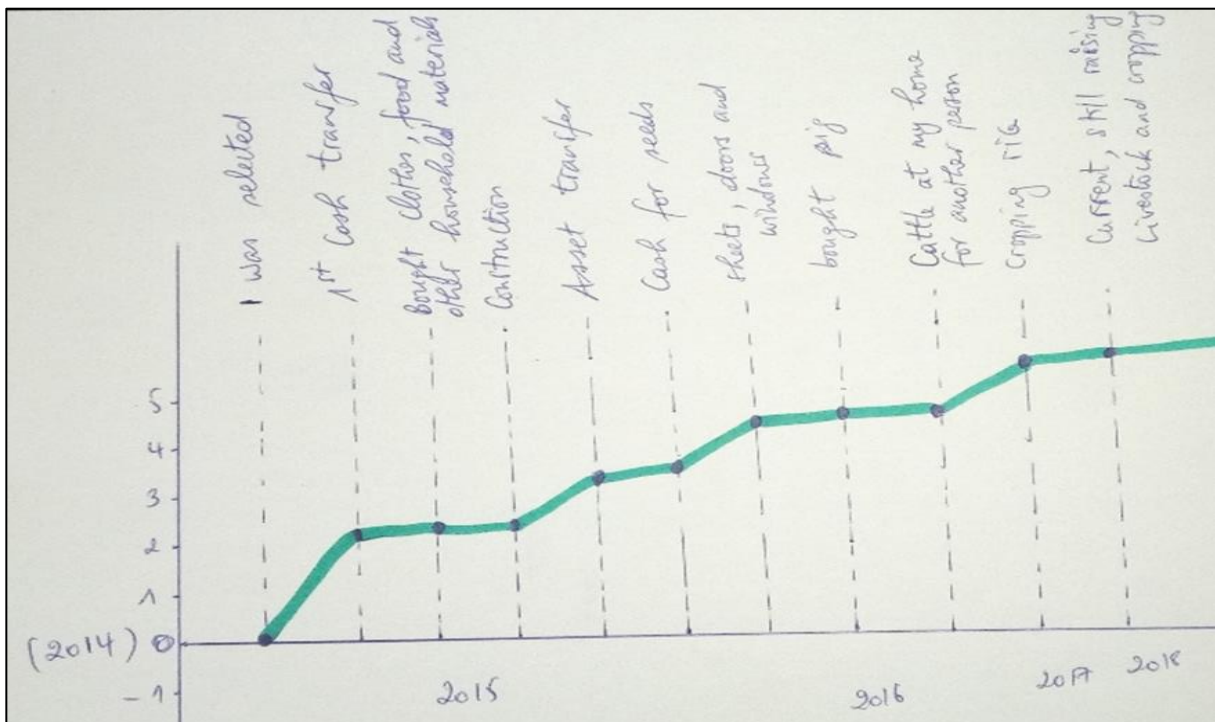
That's when life started being really good. I sent my sister to vocational training and she learned sewing. I can mention one other very important event. I got married. I had a very nice wedding ceremony. My people were there, and the wedding was even shot with a camera. I now have DVDs of my wedding. That was last year.

Other things that happened are not important. There was a climate change problem but that happened to everyone and I was not shaken by it.

## 9.2. Late improver

The respondent is a man in his 40s. He lives in Gisagara District with his wife and three children – two daughters and a son – who are all under 10 years old.

Figure 2. Critical moments timeline, 'late improver' household, Gisagara district



We were selected from among the poor people in this area. A friend came to call me and I first thought it was a joke, but I dressed up smartly and I went to the place where they had gathered people they were considering to be in need of help. I was lucky to be chosen and we lined up for registration. I felt very happy. My heart was lightened.

*Then they kept calling us for meetings. We spent about five months attending meetings without receiving any kind of support from the project. People started mocking us – that we are just wasting our time. But we did not give up, we kept attending meetings when called. We would even stop our work to go for the meetings.*

*Before they gave us the money, they first taught us how we can use the money to improve our lives. They reminded us how we go hungry for some days, they told us to start with buying food like maize-flour, and clothes because some of us had no good clothes. So I bought shoes for my wife and my two children and for myself. I felt so good.*

*That time we ate well and enough. I bought maize-flour and rice. They told us to eat three times a day while before we were eating once. But as for us who had no house we could not eat three times, so I had to sacrifice on food to save for the house. Even though we did not eat three times a day, still our nutrition improved.*

*They taught us how to live in harmony as a family. Some of us men were very abusive – we could fight – but that has changed until it looked to have ended. But when we started to receive money from the project, in some families husbands and wives were fighting over the money, telling each other that they have not worked for the money.*

*Later they gave us money to buy cattle. Before giving us that money, they gathered us together to teach us how to use the money, which really helped because if they had given us the money without advising us on how to use it, we could have wasted it on other things as we were very poor. I bought five goats and one pig but because of the problem of climate change, poverty hit us and I sold the goats one at a time to buy things for the house. I cannot say that I regret selling them because if they were not there I don't know what we could have done.*

*After that we kept receiving the money. There is a time we received money purposely for crops. God kept blessing us. We got cassava and we planted it and we got a desirable harvest, so we ate. Life was moving well. Then they gave us 24 iron sheets which was followed by money to pay a builder, money for 4 kilograms of nails and RwF.45,000 for 3 doors.*

*That time when they gave me money for crops, they deducted RwF.1,500 from each instalment, saying it is going to our savings. But we never got that money back – our leaders ate the money. The money saved on my behalf was RwF.14,500 and they only gave me RwF.5,900. We had no choice other than accepting this, but it never hindered our progress. We kept working hard.*

*After that, God helped us and we bought a pig at our own expense. We kept improving, and we got someone who trusted us with a cow. It helps us in getting manure for our plantation and it has also led to an increasing harvest. I even get manure to sell. Recently I got RwF.15,400 from the manure I sold.*

*We were still benefiting from the project by then. But after some time they informed us that the project has ended, saying we have reached maturity. There was a plan of organising an event in the form of a party. It took place at the Sector Office. We were about 300 in number.*

*Recently they paid us a visit. They called us and asked how our lives have been improving. I told them how we use to eat once a day before the project but we are now eating three times.*

*They asked if I manage to pay the health insurance – since I am in the second category of Ubudehe I am supposed to pay – but I could not afford it and that worried me a lot, mainly because of my children. As for me I can manage to be sick without appropriate medical care. I*



paid the medical insurance once, out of the money from selling my goat. I must pay for health insurance even if it means selling what I have.

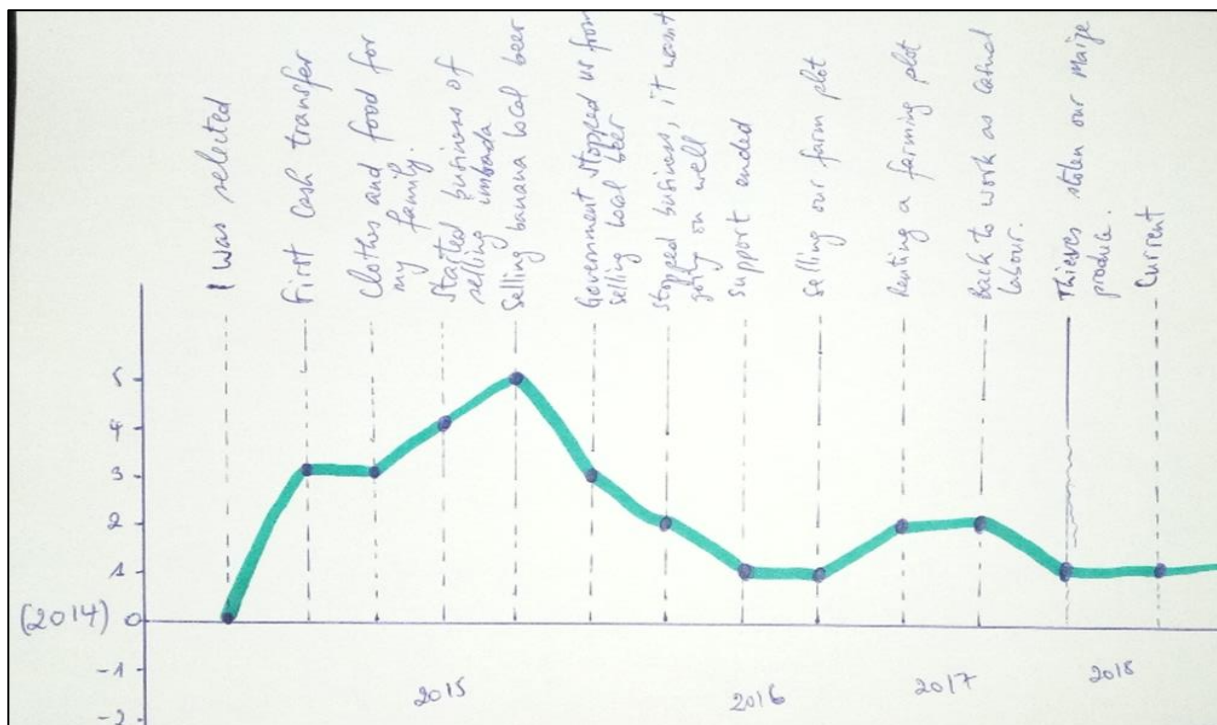
I now have a rice plantation, and the last time we harvested it was rare to find rice in the market, so I sold it at a high price. I planted rice when the project had ended. I used to be paid to work in other people's plantations, but today we are working for ourselves. We now earn a living even though the project benefits ended for us.

Life today is good. We kept improving as a family. We are eating well and enough. We no longer suffer from hunger. My children are eating porridge in the morning, which we never used to have before. Those who were mocking us have no reason for doing so.

### 9.3. Decliner

The respondent is a married woman who lives in Gisagara District with her husband and three children – two sons and a daughter – all under 18 years old.

Figure 3. Critical moments timeline, 'decliner' household, Gisagara district



They just came. We were in a community meeting and they selected us to be in the programme because we were in category 1 of Ubudehe. I felt so happy.

After being selected, later on we started receiving cash transfers. But even though they gave us that money, they did not allow us to do what we wanted. For example, one day they came here to visit us, then my husband asked them to take money and buy a cow – it could help us to get everything we need – but they said “no”, they will only allow us to use that money for other things, not buying a cow.

They told us that the first cash transfer was for buying clothes and food. That's what we used the money for. Then after we started doing business and it was going well. Before joining the programme we were working for others, but since we joined we were only working for ourselves.

I was making small 'mandazi' [beer made of wheat flour]. The business was going well because I was able to hire some casual labourers to work with me and I was able to provide food from the profit I was making, and we were making some good progress.

We got the other money from the support and my husband bought a gallon and we started selling 'urwagwa' [local beer made of banana] but later on the authorities stopped all people making local beer and our business stopped just like that, because I was also selling my small 'mandazi' in the same place with my husband selling that local beer.

After the authorities stopped all people involved in making and selling local beers we had other place to do that business. It really affected us and our life started declining, because we were no longer making money. We were not making profit like before. Sometimes I was getting even more than RwF.5,000 but after I stopped I got no profit at all, and we continued declining.

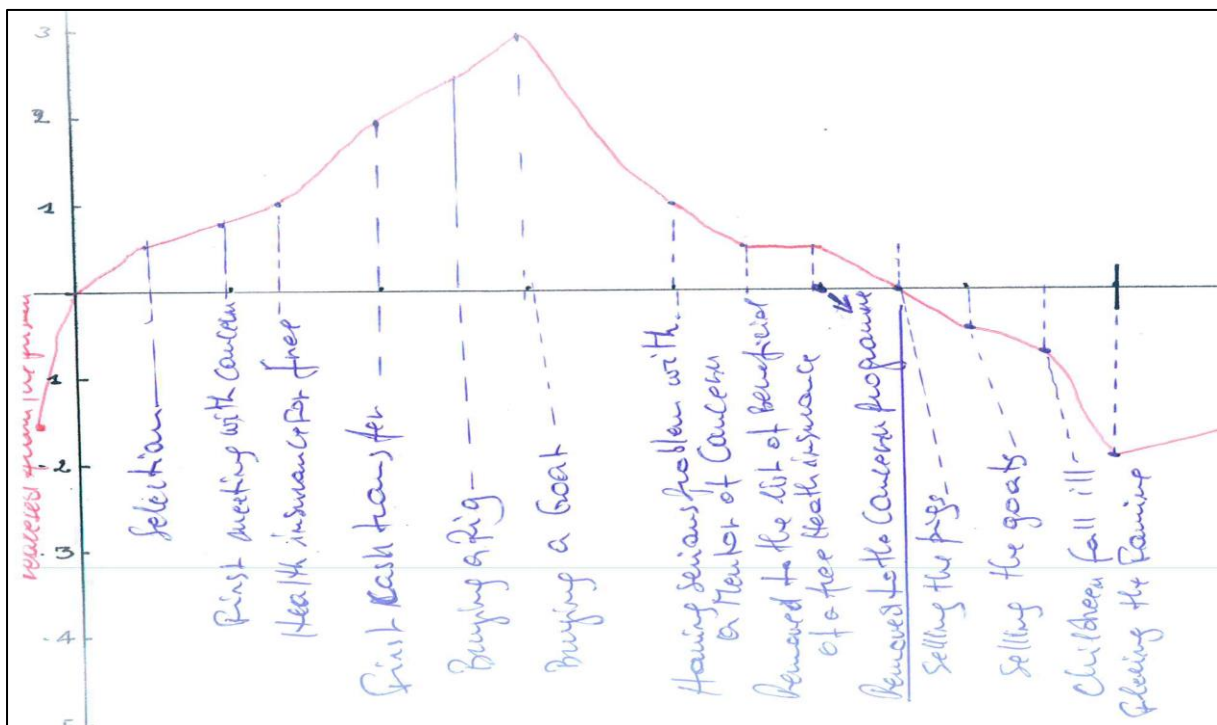
Then the project ended and I went back to working for others as a casual labourer.

Even if I declined I am not like the way I was before joining the programme. Previously I sold my plot because we were in tough conditions here, but I managed to rent another farm and we were growing maize and we had a good harvest, about 150 kilograms. Unfortunately thieves came here and stole all that produce while we were not around and we are now working for others as casual labourers.

#### 9.4. Dropout

The respondent is a married man living in Huye District with his wife, 3 daughters under 18 years old, a son aged 22, and his elderly mother.

Figure 4. Critical moments timeline, 'dropout' household, Huye district



When the project started I had just been released after two years in prison. They called us poor people to the cell office, they sat us down and looked for who among us is really worse off. We

were two people at that point, me and a woman who is a widow but they had to choose one of us. At least that widow has a son who has a bike and he uses it for business, but me I had nothing – no land, no work, no cattle. So I was chosen in that process. And on the next day we received free medical insurance from the government, because I was placed in the first class of Ubudehe.

Afterwards I met a man who asked me to help him with roofing, but we failed to agree on terms of payment, since he did not want to pay me and I could not work for free. He became very angry and he decided to report me by telling the leaders that I am rich enough to sustain my family, so I should be removed from the first class of Ubudehe. The next time I went to the clinic, I had been removed and they told me that I am no longer in the class of eating government money, that I am rich enough to care for myself.

But he did not end there, he continued to Concern and he removed me from the beneficiaries of the Concern project. I got to know about it when the time came to fetch my money from Concern.

Many problems were raised in my family since then. I started selling things I had bought. Even the goat I had started rearing was sold. We are here without medical insurance, when we get sick we try to help ourselves since that time we were removed from the list, yet the other poor people in this area are receiving free medical services.

When I was getting money from Concern I used it to solve the problems of poverty that I had. I received money from Concern every month for five months. They gave me RwF.24,000 every month, as a household of six people. I did not receive any instalment of Nshore Nunguke [asset transfer]. I was only receiving the 24,000, the monthly package. Nshore Nunguke came when we were already removed from the beneficiaries.

When I was receiving the money, we had no problems. It was really good and life was beautiful. On the day of receiving the money, I could buy a sack of maize flour and clothes for my children, but now as we are talking the clothes we are wearing are from that time.

I bought pigs with the second monthly package of 24,000, and goats after another two months – all of which I sold to solve the problems I faced after being removed from the beneficiaries. I started by selling the pigs and I sold the goats later, they had even grown old.

Ever since I was removed I am faced with many problems. After the project ended for me, my life turned to become very bad. Poverty broke in and a child got so sick she almost died. It was after selling my animals. Then we moved to another place because we faced extreme hunger, and we took our children with us. After some time we came back here.

The most burdening thing that happened to me after being removed is to be here without a medical insurance. If you go to the health centre now, they will tell you that the other man did everything to get us removed from the list, just out of his bad heart. Now look, we could not get any medical service and our son got terribly sick, so we sold our livestock we had bought with that money, to care for him.

Another thing I forgot to tell you. A person came and told my son, your father misused the money he was given, so we are giving you the money that your parents were supposed to get. So he went and he was given RwF.95,000. They told him to look for something he can use it for. He bought two Kitenge [wrap-around cloths] for his mother, and he gave me RwF.7,000 to buy things for the house.

Our livelihood has turned to be worse than it was before the introduction of the project. Now I can work for maybe RwF.600 in a day, which cannot lead to the development of my family.

## 10. Conclusions and recommendations

Two questions are being asked about graduation programmes across the world. One, are the impacts sustainable – do participants experience permanent wellbeing improvements after their participation ends? Two, is the graduation model scalable – from small-scale NGO projects to national government programmes? This concluding chapter examines these questions for the case of Concern’s Graduation Programme in Rwanda, and draws implications and recommendations for future programming.

### 10.1. Sustainability

*Do you think the benefits that participants received from the Graduation Programme have been (a) fully retained, (b) partly retained but partly lost or (c) completely lost since their participation in the programme ended?*

The consensus among NGO staff and government officials is that many participants have retained most or all of their gains from participation, even some years after leaving the programme. However, programme participants observed variations in the fortunes of other participants after they exited. (*“For many, after the programme their situation became worse. They were used to receiving the money monthly, but they have nothing today” [Late-G3]. “The beneficiaries of the programme, some have achieved self-reliant livelihoods and others declined” [Dec-G1].*)

Concern staff and CDAs who worked on the Graduation Programme continue to see visible evidence that the lives of participants have improved and remained better off, in terms of material, subjective and relational wellbeing. (*“When we go back we see that people are still looking well and performing well” [K-NGO2]. “You can see their livestock increased, some have bought sewing machines and others are involved in different activities” [K-CDA3]. “Some families were living in conflict but we helped them with conflict resolution and they are now living in peace” [K-CDA3].*)

Another NGO worker saw evidence of three graduation trajectories: sustained improvement, partial regression and total regression.

*“All three outcomes were observed. Many households continued graduating, even if they had a small period of regressing because cash transfers stopped. But they benefited and continue to benefit even up to now. Others experienced total regression, but they are not many” [K-NGO4].*

Local government officials agreed that most participants have remained better off, in many respects, than before they joined the programme.

*“After the Graduation Programme ended I continued to visit beneficiaries and I observed that many households managed to sustain what they had gained, only a few dropped out or fell back” [K-GLoc1].*

*“I can’t say that the benefits won from the Concern programme were lost after the programme ended because many of them have houses, others have benefited with goats that now have given birth so they have multiplied, others have bought rice plots” [K-GLoc3].*

One official told how some participants received government support for their rice cooperative after the programme ended – in effect, they ‘graduated’ from NGO assistance to government assistance.

*“Some beneficiaries of the Concern programme have started a cooperative to cultivate rice. After the government observed them doing well it established an irrigation system for them, and now they have become rich” [K-GLoc4].*

## 10.2. Scalability

*Is it feasible to scale up the NGO pilot model to a national programme?*

Government officials agreed that the evidence of positive impacts from evaluations of Concern’s Graduation Programme is persuasive, and several officials have observed these impacts themselves. Nonetheless, they are also in agreement that the graduation model cannot be scaled up to national level in Rwanda, because it is too expensive and unaffordable for the government to implement.

*“It is impossible to scale up the NGO pilot project to a national programme, because of resource constraints” [K-GKig2].*

*“Government has to balance its spending between different programmes, to assess where it will get the most return on its spending” [K-GKig4].*

*“There isn’t a country in the world that can afford to run a programme at the level of investment that would be needed to graduate everybody out of poverty” [K-GKig5].*

*“Government cannot implement the Concern programme at national scale. Concern is doing direct implementation in a very small geographic area, it’s very small, just a few sectors. But the government is implementing at huge geographic coverage with many beneficiaries” [K-GKig1].*

Instead, the government is learning lessons about what works, and ‘cherry-picking’ components and approaches that it is introducing to its programmes, such as the Minimum Package for Graduation.

*“In lesson learning you want to look at what works in the short term abut also what is feasible in the long term” [K-GKig2].*

*“Under the Minimum Package we are only giving people assets, we are not implementing the full graduation package. We would like to, but from central government we only have limited resources” [K-GDis1].*

Much debate surrounds the use of caseworkers to deliver training, coaching and mentoring to poor households. On the one hand, the government sees the value of the caseworker model and wants to adopt it. On the other hand, this requires a heavy investment of financial and human resources, which some officials argue is beyond the capacity of government to implement at national scale.

*“We also have caseworkers now, a very new system for us, copied from Concern, but we are only very weak on this, we are still learning” [K-GDis1].*

*“We adapted the caseworker model. We started with thinking only about using volunteers, but the Concern pilot taught us that we need to incentivise these caseworkers. So we started working out what is possible, what is affordable, can we use CHWs or other proximity advisory services near to households? All that has to be taken into consideration. It isn’t a copy paste” [K-GKig2].*

*“The caseworker model is especially problematic. The level of facilitation required is too much for government to take on” [K-GKig4].*

### 10.3. Recommendations for future programming

Several ideas for improving the Graduation Programme emerged from interactions with programme participants, government officials, Concern staff and others, while undertaking this research study. These included: modifications to programme design; strengthening linkages to insurance, direct support, and psycho-social support; leaving no-one behind; working more closely with government; and options for the Graduation Programme going forward.

#### 1. Programme design

The discussion about the Graduation Programme's design and implementation earlier in this report identified several modifications that could be made to the original design and implementation modalities, to improve its effectiveness. Some of these modifications have already been adopted by Concern in Rwanda. Recommendations include:

- (1) raise the value of cash transfers, especially for single-person households (*"It was not enough. We had so many needs and that amount could not give us everything" [Late H1]*);
- (2) extend the duration of programme support by a few months (*"The support was provided in too short a period of time" [K-CDA1]*);
- (3) deliver asset transfers simultaneously with cash transfers, rather than sequentially (*"now we start the asset transfer during the consumption support phase" [K-NGO1]*);
- (4) develop training materials in an appropriate format for trainers as well as participants (*"CDAs also were not literate but were given printed sheets to deliver trainings" [K-NGO1]*).

#### 2. Insurance

Poor people across the world are inadequately insured against recurrent shocks that trap them in poverty. Rural livelihoods in Rwanda are vulnerable to climate shocks, and families are vulnerable to health shocks. *Mutuelle de santé* is the only form of insurance available to most households, and it is important and effective. Many households that were introduced to *mutuelle de santé* during the Graduation Programme have continued to pay their premiums to secure continued access to health care, which is a sustainable programme impact.

Other forms of insurance are urgently needed, especially to protect poor people against livelihood shocks, so that poverty is reduced sustainably. But insurance markets are missing in rural Rwanda. (*"Insurance is not yet well developed in our country, especially in rural areas. Insurance companies fear investing in the agriculture sector, because agriculture is too risky" [K-NGO4].*)

In the absence of insurance, all the gains from the Graduation Programme can be eradicated by a single bad event, as happened to some participants. (*"Some households that were doing well and graduated faced crises after they programme ended for them, like crop disease or drought and climate change, and some of those people fell back towards poverty" [K-NGO4].*)

Sustainable graduation means graduating not only out of the Graduation Programme but also into other forms of support and other services that poor households might need, including subsidised or affordable insurance mechanisms that still need to be developed and introduced in Rwanda.

#### 3. Direct support

It is already well understood that the graduation model is not appropriate for everyone. Many people are poor because they lack the labour capacity needed to pursue a viable livelihood –

because of chronic illness, disability, old age, and so on. For these individuals and households, social assistance or 'direct support' in the form of regular unconditional cash transfers is more suitable than a package of support that effectively requires the participant to operate a micro-enterprise.

*"There are some households that can never graduate. We selected the poorest people, but some of those people have problems like mental health issues and they can never graduate. Such households must be on Direct Support, it is not possible for them to graduate" [K-NGO4].*

#### **4. Psycho-social support**

An unexpected but interesting suggestion was made by one Concern worker, who noted that *"there is a lot of conflict in households in rural areas"*, which suggests a need for more attention to be paid to the psycho-social dimension of wellbeing in future programming.

*"Conflict at the household level is a barrier to graduation, because all the support they get is misused, so households without conflict are more likely to graduate. If there is a Graduation Programme in the future I strongly recommend including a psychologist in the programme, to analyse conflicts and help people living in conflict to live in harmony. This requires special skills. From the 3rd cohort we developed a conflict management strategy and we tested a module on this. We found it was useful but we didn't have time to apply it to many households" [K-NGO4].*

A CDA noted that it is critical to identify these psychosocial needs and to address them properly, also by recognising that different poor and vulnerable people have different sets of needs. (*"Some people were behaving like they are traumatised, they had no plan for tomorrow and needed counselling and advice, so we linked them with health centres for counselling" [K-CDA1].*)

#### **5. Leave no-one behind**

There is a temptation with graduation programmes to select participants who appear to have strong graduation potential, but BRAC's 'graduation model' programme in Bangladesh deliberately targets the 'ultra-poor', and Concern targeted the extreme poor in Rwanda. This however raised a dilemma with certain socially marginalised groups, such as the Batwa, which required Concern to change their targeting strategy in line with the principle of 'leave no-one behind'.

*"At first the historically marginalised Batwa people were left out, because they are all poor so we needed to include all of them, also they have special needs because they face particular problems so the design would need to change – so instead of including all of them we targeted none. But in a recent cohort we decided to include all the Batwa in one community. We also gave them special support. We recruited animators from that community to work with them, to help them access education, and we tried to help them with social integration" [K-NGO2].*

#### **6. Protecting the gains**

An important lesson was provided by government interventions that had unintended negative consequences for households. For example, the government's campaign to upgrade rural housing conditions by eradicating thatched roofs created homelessness for many poor rural households, and threatened to undermine the Graduation Programme, as affected participants diverted their programme resources to meet housing costs. Concern responded by giving free housing materials – roofing sheets, door-frames and window-frames – to programme participants, several of whom benefited from this additional support. (*"Concern gave us the iron sheets for the roof."*)



Similarly, participants who chose brewing or selling traditional beer as their programme-supported livelihood lost their business when the government banned this activity. (*"It really affected us and our life started declining, because we were no longer making money."*) These households were not protected against this shock, and therefore switched from 'improver' to 'decliner' status.

## **7. Working with government**

Ensuring sustainability of any NGO project requires developing linkages with government from the national to the local levels, to build government ownership and to integrate participants into government services in the long run. A local government official warned about the consequences of NGO beneficiaries identifying too closely with the NGO, and advised Concern to work more closely with government for long-term sustainability.

*"When an NGO comes to support our population that group starts to identify themselves with that NGO – "we are people from Concern, we are people from CARE" – then they start behaving like they are not concerned with other government current programmes. I think it is an advice for the next design. Concern should involve local leaders and administrative staff to make sure that their beneficiaries remain under the management of the local authority. If the government is involved then when the NGO programme ends the government will stay and follow those beneficiaries to keep them self-reliant" [K-GLoc3].*

Concern is very aware of this issue. One strategy that Concern followed in Rwanda was to form 'Village Management Committees' involving local leaders, and to ensure that successful graduation from the Graduation Programme also counts as success for government officials, who have their own poverty reduction targets to achieve.

*"We established Village Management Committees for the Graduation Programme. They hold quarterly meetings to review the programme, on a voluntary basis but they have also signed an Imihigo – performance contracts with government to graduate a certain number of households out of poverty – so the Concern households count towards this target. That way we build government ownership of the programme, because they also want to see it succeed" [K-NGO2].*

## **8. Going forward**

Finally, when asked if there is a need for the Graduation Programme to continue, a donor official gave two convincing reasons why it should: to deliver support to poor people who the government cannot reach, and to continue generating evidence-based lessons for improved programming.

*"There is still a place for Concern's programme, because government resources are limited – they cannot cover the whole country. Government experience is also limited. Concern has more experience with delivering the graduation programme, so they can continue to provide a reference point for government to learn from. This evaluation you are doing is also important, to help government design its graduation mechanisms for sustainable impacts. This will help the government to do better" [K-Don3].*

## References

- Akaliza, D.A., Ignatieva, I., Martin, R. and Swatton, J. (March 2016). **Graduation Programme, Rwanda: Adding to the evidence: a summary of qualitative research**. Kigali: Concern Rwanda.
- Devereux, S., Roelen, K., Sabates, R., Stoelinga, D. and Dyevre, A. (December 2015). **Final Evaluation Report: Concern's Graduation Model Programme in Burundi**. Brighton: Centre for Social Protection, Institute of Development Studies.
- Devereux, S. and Sabates-Wheeler, R. (March 2015). *Graduating from Social Protection? Editorial Introduction*, **IDS Bulletin**, 46(2): 1–12.
- Devereux, S. and Sabates, R. (March 2016). **Enhancing the Productive Capacity of Extremely Poor People in Rwanda: Final Evaluation Report**. Brighton: Centre for Social Protection, Institute of Development Studies.
- Ferreira, S. (n.d.). **Critical Moments Reflection Methodology: A reflective method and how to use it with groups of people**. [http://web.mit.edu/cil/web\\_scripts/www/Critical%20Moments%20Methodology%20Brief%20CoLab.pdf](http://web.mit.edu/cil/web_scripts/www/Critical%20Moments%20Methodology%20Brief%20CoLab.pdf) [accessed 20 February 2018].
- Sabates-Wheeler, R. and Devereux, S. (2013). *Sustainable graduation from social protection programmes*, **Development and Change**, 44(4): 911–938.
- Sabates-Wheeler, R., Sabates, R. and Devereux, S. (2018). *Enabling graduation for whom? Identifying and explaining heterogeneity in livelihood trajectories post-cash transfer exposure*, **Journal of International Development** (forthcoming).

## ANNEXES

### Annex 1. Key informant interviews conducted

Name	Organisation	Position/ Title
<b>Government of Rwanda – National level</b>		
Justine Gatsinzi	LODA	DM/SPD
Crispus Ayebare	LODA	Social Protection Specialist
Thacien Yankurije	MINALOC	Director of Social Affairs
Stephen Barrett	CPDF/LODA	T/C
Andrew Kettlewell	CPDF/LODA	PFM Advisor
<b>Government of Rwanda – District level</b>		
Christine Niwemugeni	Huye District government	Vice-Mayor, Social Affairs
Leon-Pierre Kayitare	Huye District government	Joint Action Development Fund (JADF) Coordinator
<b>Government of Rwanda – Sector level</b>		
Athanase Mbyayingabo	Rusatira Sector government	Executive Secretary
Primitive Byukusenge	Rusatira Sector government	Social Affairs Officer
<b>Donor agencies</b>		
Emmeline Skinner	DFID	Social Development Advisor
Vincent Gahamanyi	UNICEF	Social Policy Advisor
Sanne Holtslag	FAO	APO
<b>NGOs</b>		
Odette Kampirwa Kweli	Concern Worldwide	Country Manager
Prudence Ndolimana	Concern Worldwide	Programme Manager
Gaspard Uwumukiza	Concern Worldwide	M&E and Learning Officer
Roberte Isimbi	FATE Consulting Ltd	Managing Director
Theodose Mbonigaba	SDA-IRIBA	Programme Manager

## Annex 2. Questionnaire Guide: Key Informant Interviews

1	<b>Name of respondent</b>	
2	<b>Gender of respondent</b>	
3	<b>Respondent's organisation</b>	
4	<b>Job title of respondent</b>	
5	<b>Location of interview</b>	
6	<b>Name of interviewer</b>	
7	<b>Date of interview</b>	
8	<b>Consent form signed?</b>	

### A. Learning

1. Are you familiar with Concern's Graduation Programme in Rwanda?
2. Are you aware of any workshops or meetings where Concern's Graduation Programme was presented to an audience, including Rwanda government officials or development partners?
3. Have you personally read any reports or Briefing Papers from the impact evaluation of Concern's Graduation Programme in Rwanda? If yes, what did you think about the findings?
4. What do you think the government or any development partners have learned from Concern's Graduation Programme in Rwanda?
5. Do you think the Graduation Programme has influenced policy debates in Rwanda? If yes, how?
6. How does Concern's Graduation Programme compare with the VUP, in terms of its design and implementation?
7. How does Concern's Graduation Programme compare with the VUP, in terms of its impacts?
8. How effective do you think Concern's Graduation Programme has been in supporting extremely poor households in Rwanda to graduate out of extreme poverty in a sustainable way? Explain.
9. Do you think the VUP and other anti-poverty programmes have borrowed or adapted any ideas from Concern's Graduation Programme in Rwanda? If yes, what? If no, why not?

### B. Enablers and constrainers

#### B1. Programme-related

10. Do you think the cash transfers given to Graduation Programme households were sufficient to lift them out of poverty? Please explain.

11. Do you think the asset transfers given to the Graduation Programme households were sufficient to raise their incomes and generate viable livelihoods for them? Please explain why or why not.
12. Do you think the livelihood activities supported by the Graduation Programme were appropriate and gave poor households the opportunity to lift them out of poverty? Please explain.
13. Do you think the livelihood training that Graduation Programme households received was useful and helped them to run profitable income-generating activities? Please explain.
14. Do you think the access to savings facilities provided through the Graduation Programme led to a stronger savings culture among participants? Do you think these savings facilities are still being used, and that participants are still making regular savings? Please explain why or why not.
15. Do you think the coaching sessions and the home visits by Graduation Programme staff were useful? What knowledge that was transferred to participants do you think is still applied today?
16. Has the Graduation Programme successfully linked participants to complementary services such as microfinance or health insurance, even after their participation ended?
17. Do you think the benefits that participants received from the Graduation Programme have been (a) fully retained, (b) partly retained but partly lost or (c) completely lost since their participation in the programme ended? Please explain why or why not.
18. How do you rank the five main components of the Graduation Programme (cash transfers, asset transfers, livelihood training, savings facilities, coaching and mentoring), in terms of the positive differences they each made to the wellbeing of programme participants in the long run? *[Rank from most important to least important. Ask respondents to explain their ranking.]*

## B2. Policy-related

19. What changes in government policies or programmes have occurred in the last 7–8 years in the area of social protection that could have affected the livelihoods and wellbeing of Graduation Programme participants, either positively or negatively? Please elaborate.
20. What changes in government policies or programmes have occurred in the last 7–8 years in the area of education and training that could have affected the livelihoods and wellbeing of Graduation Programme participants, either positively or negatively? Please elaborate.
21. What changes in government policies or programmes have occurred in the last 7–8 years in the area of health and nutrition that could have affected the livelihoods and wellbeing of Graduation Programme participants, either positively or negatively? Please elaborate.
22. What changes in government policies or programmes have occurred in the last 7–8 years in the area of agriculture and food security that could have affected the livelihoods and wellbeing of Graduation Programme participants, either positively or negatively? Please elaborate.
23. What changes in government policies or programmes have occurred in the last 7–8 years in the area of economic development that could have affected the livelihoods and wellbeing of Graduation Programme participants, either positively or negatively? Please elaborate.
24. What other changes in government policies or programmes have occurred in the last 7–8 years that could have affected the livelihoods and wellbeing of Graduation Programme participants, either positively or negatively? Please elaborate.

25. What are the main political developments in Rwanda in the last 7–8 years, or in neighbouring countries, that could have affected the livelihoods and wellbeing of Graduation Programme participants, either positively or negatively? Please elaborate.

B3. Household-related

26. Do you think all participants in the Graduation Programme wanted to achieve self-reliant livelihoods, and made the most of the opportunity they were given? If not, why not?

27. Do you think all Graduation Programme participants have the capacity to achieve self-reliant livelihoods, and were able to make use of the opportunity they were given? Please explain.

28. Do you think that the potential for beneficiaries to graduate depends on their initial resource base? For example, are people who are poor but educated more likely to take advantage of livelihood support? What are the main resources that a poor household needs to graduate?

29. Do you think all Graduation Programme participants actually achieved self-reliant livelihoods, and maintained this up to today, even after they stopped receiving support? Please explain.

30. If you think some Graduation Programme participants failed to achieve self-reliant livelihoods, or fell back into extreme poverty after they stopped receiving support, why did this happen?

31. Do you think that Graduation Programme participants spent most of their cash transfers on food and other consumption needs, or did they invest it in farming and business to generate income?

32. What additional support is needed, or what should the Graduation Programme have done differently, for those households that failed to achieve or sustain self-reliant livelihoods?

B4. Community-related

33. Do you think that the scale and coverage of the Graduation Programme is large enough to have had positive impacts on the local economy and create local economic multipliers?

34. Do you think the Graduation Programme improved social cohesion in rural communities?

35. Do you think the Graduation Programme created resentment and jealousy between programme participants and their neighbours who are excluded?

36. Do you know of any evidence that beneficiaries shared their cash transfers or other benefits with other households that have not benefited from the Graduation Programme?

37. Do you know of some communities or districts where the potential for sustainable graduation seems to be higher than others? If yes, what are the reasons for this?

B5. Environment-related

38. Have there been any climate shocks or natural disasters in Rwanda that could have undermined the potential for Graduation Programme participants to graduate, or pushed them back into poverty after the programme ended?

### C. Conclusion

39. Do you think there is a need for the Graduation Programme to continue, or do you think it has generated enough lessons and the Government can now deliver
40. Is there anything else you want to tell us about the Graduation Programme?
41. To end this interview, I have to ask you about confidentiality. In the research report, we can either quote you directly, or we can disguise your name to protect your anonymity. Which do you prefer? Do you need confidentiality or are you happy to be identified?



### Annex 3. Questionnaire Guide: Household Case Study Interviews

1	<b>Name of respondent</b>		
2	<b>Gender of respondent</b>		
3	<b>Graduation programme cohort</b>		
4	<b>Category (from Concern)</b>	(1) improver: (2) decliner:	(3) dropping out: (4) late improver:
5	<b>Location of interview</b>		
6	<b>Name of interviewer</b>		
7	<b>Date of interview</b>		
8	<b>Consent form signed?</b>		
9	<b>Photo taken?</b>		

10. Household composition

Age	Female	Male
<b>0-18</b>		
<b>19-59</b>		
<b>60+</b>		

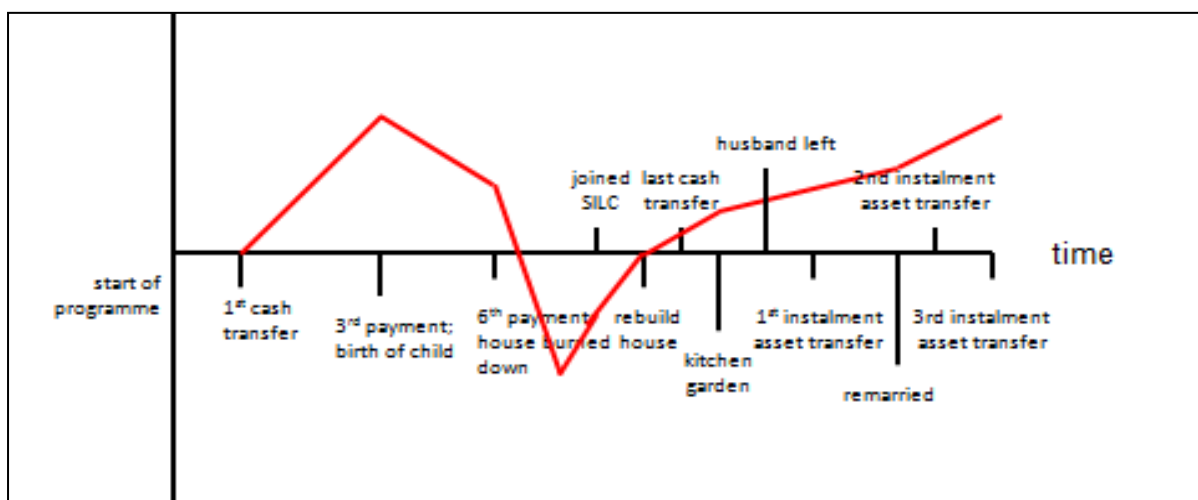
#### A. Critical Moments Timeline

##### Method

1. Flipchart: Draw a horizontal line across the middle of a landscape sheet of flipchart paper, with a vertical line on the left-hand side. The horizontal line represents time. The vertical line represents positive moments (above the horizontal) or negative moments (below the horizontal).
2. Project history: Ask the respondent to name key events in the Graduation Programme, starting from when they joined the programme until they stopped receiving support (e.g. received 1<sup>st</sup> cash transfer, received 1<sup>st</sup> asset transfer, received 2<sup>nd</sup> asset transfer, received last cash transfer), and mark these events along the horizontal line on the flipchart (with spaces in between, but going only about halfway along the horizontal time-line).
3. Life events: Ask the respondent to identify important events in their personal or family life, starting from when they joined the Graduation Programme until now, and mark these events along the horizontal line on the flipchart (e.g. death in the family, birth of a child, marriage, loss of a job, serious illness). *Important*: Add events both during their participation in the Graduation Programme and afterwards (use the whole length of the horizontal time-line).

4. **Wellbeing:** Ask the respondent to indicate whether each event on the horizontal time-line was positive, neutral or negative, in terms of its impacts on the respondent’s wellbeing. If it was a positive event, make a mark on the flipchart above the event. If it was negative, make a mark below the event. Connect these marks to show how the respondent’s wellbeing shifted over time, during and after their participation in the Graduation Programme, until now.
5. **Discussion:** Ask the respondent to explain the diagram. “Why did your wellbeing improve or get worse between one event and the next? Overall, do you think you and your family are better off, worse off, or the same, as when you started participating in the Graduation Programme? Since you stopped participating in the Graduation Programme, has the wellbeing of your family got better off, worse off, or stayed the same? Please explain.”

### Example of a Critical Moments Timeline



### B. Programme impacts

1. While you were participating in the Graduation Programme, could you afford to buy enough food for you and your family? Can you afford to buy enough food now? If this has changed, why?
2. While you were participating in the Graduation Programme, did you have health insurance for you and your family? Do you have health insurance now? If this has changed, why?
3. Compared to when you were participating in the Graduation Programme, do you own more assets, less assets, or the same assets now? (E.g. land, farm tools, livestock.) If more or less, why?
4. Did you own your house while you were participating in the Graduation Programme? Do you own your house now? If this has changed, why?
5. Did you own a radio or mobile phone or bicycle while you were participating in the Graduation Programme? Do you own a radio or a mobile phone now? If this has changed, why?
6. Did you send your children to school while you were participating in the Graduation Programme? Are you sending your children to school now? If this has changed, why?
7. While you were participating in the Graduation Programme, did you and your family wash your hands with soap? Do you wash your hands with soap now? If this has changed, why?

8. Did you have a kitchen garden to grow vegetables while you were participating in the Graduation Programme? Do you grow vegetables in your garden now? If this has changed, why?
9. While you were participating in the Graduation Programme, did you attend church or Umuganda regularly? Do you attend church or Umuganda now? If this has changed, why?
10. While you were participating in the Graduation Programme, did you feel confident, or ashamed? Did your neighbours treat you with respect? Do you feel confident or ashamed now? Do your neighbours treat you with respect now? If this has changed, why?

### C. Enablers and constrainers

#### C1. Programme-related

11. Do you think the cash transfers you received from the Graduation Programme were sufficient to lift you out of extreme poverty? Please elaborate.
12. What were the 3 main things you did with the cash transfers you received? Do you still have anything that you bought with the cash transfers?
13. What type and amount of asset transfers did you receive from the Graduation Programme?
14. Do you think the asset transfers you received were sufficient to raise your income and generate a viable livelihoods for you? Please elaborate.
15. Are you still doing the income-earning activity that you were supported to do by the Graduation Programme? If no, why not? If yes, please elaborate: What is the activity? How much profit do you earn? How has the business gone since support from the Graduation Programme ended?
16. How useful was the livelihood training you received on the Graduation Programme to you? What did you learn that you still use today?
17. Did you save any money while you were participating in the Graduation Programme? If yes, do you still have any savings now? If no, why not?
18. Do you think the savings facility that you accessed thanks to the Graduation Programme made any difference to your wellbeing? Do you still use this savings facility? Please elaborate.
19. How useful were the coaching sessions you attended and the visits to your home by Graduation Programme staff, while you were a participant? What did you learn that you still use today?
20. How do you rank the five main components of the Graduation Programme (cash transfers, asset transfers, livelihood training, savings facilities, coaching), in terms of the positive differences they made to your wellbeing in the long run? *[Rank from most important to least important. Explain why one component is more or less important than another.]*

#### C2. Policy-related

21. What changes in government policies or programmes have occurred since you joined the Graduation Programme in the area of social protection that affected your livelihoods and wellbeing, either positively or negatively? Please elaborate.

22. What changes in government policies or programmes have occurred since you joined the Graduation Programme in the area of education and training that affected your livelihoods and wellbeing, either positively or negatively? Please elaborate.
23. What changes in government policies or programmes have occurred since you joined the Graduation Programme in the area of health and nutrition that affected your livelihoods and wellbeing, either positively or negatively? Please elaborate.
24. What changes in government policies or programmes have occurred since you joined the Graduation Programme in the area of agriculture and food security that affected your livelihoods and wellbeing, either positively or negatively? Please elaborate.
25. What changes in government policies or programmes have occurred since you joined the Graduation Programme in the area of economic development that could have affected the livelihoods and wellbeing of Graduation Programme participants, either positively or negatively? Please elaborate.
26. What other changes in government policies or programmes have occurred in the last 7–8 years that affected your livelihoods and wellbeing, either positively or negatively? Please elaborate.
27. What political developments have occurred in Rwanda in the last 7–8 years, or in other countries, that affected your livelihoods and wellbeing, positively or negatively? Please elaborate.

### C3. Household-related

28. When you joined the Graduation Programme, did you want to achieve a self-reliant livelihood, or were you hoping to receive assistance from Concern or another agency permanently?
29. Do you think you made the most of the opportunity you were given by the Graduation Programme? If yes, please explain how. If no, why not?
30. When you joined the Graduation Programme, did you have the capacity to achieve a self-reliant livelihoods? If no, what were you lacking? (e.g. cash-flow, or assets, or business knowledge.)
31. Did the Graduation Programme give you what you needed to achieve a self-reliant livelihood? If yes, what did you get from the Programme that helped you to achieve a self-reliant livelihood?
32. Did you actually achieve a self-reliant livelihood thanks to the Graduation Programme? If yes, have you managed to maintain this self-reliance up to today? If no, why not? Please explain.
33. Did you spend most of your cash transfers from the Graduation Programme on food and other consumption needs, or did you invest it in farming or your business to generate income?
34. Do you think some Graduation Programme participants failed to achieve self-reliant livelihoods, or fell back into poverty after they stopped receiving support? If yes, why did this happen?
35. What additional support do you think is needed, or what should the Programme have done differently, to ensure that all households can achieve and maintain self-reliant livelihoods?
36. Apart from the Graduation Programme, what other support have you received from other organisations and the government in the last 7–8 years? Which support was most useful? Why?

#### C4. Community-related

37. Do you think that the Graduation Programme benefited the local economy and created jobs or income-earning opportunities for people who did not participate in the programme? Explain.
38. Did your neighbours who did not participate in the Graduation Programme feel resentment or jealousy because of all the benefits you received from the programme? Please give details.
39. Did you share any of your cash transfers or other benefits from the Graduation Programme with other households who did not participate in the programme? If yes, please give details.
40. Did people in your community who did not participate in the Graduation Programme learn any of the lessons you learned from the programme? If yes, how? Did they change their behaviour because of this information that they learned? If yes, please give details.
41. Did anyone who used to support you, stop giving you assistance when you joined the Graduation Programme? If yes, what happened during the programme – did you start supporting them? What happened after the programme ended – did they start supporting you again, or not?

#### C5. Environment-related

42. Have there been any climate shocks or natural disasters in the local area that undermined your potential to graduate out of poverty, or pushed you back into poverty after your participation in the Graduation Programme ended?

#### D. **Conclusion**

43. Is there anything else you want to tell us about the Graduation Programme?

#### Annex 4. Questionnaire Guide: Focus Group Discussions

1	<b>Location of discussion</b>	
2	<b>Name of interviewers</b>	(1) Facilitator: (2) Note-taker:
3	<b>Date of interview</b>	
4	<b>Consent forms signed?</b>	

#### 5. Focus Group composition

Number	Name	Age	Female / Male
1			
2			
3			
4			
5			
6			
7			
8			

#### A. Programme impacts

1. While you were participating in the Graduation Programme, could you afford to buy enough food for you and your family? Can you afford to buy enough food now? If this has changed, why?
2. While you were participating in the Graduation Programme, did you have health insurance for you and your family? Do you have health insurance now? If this has changed, why?
3. Compared to when you were participating in the Graduation Programme, do you own more assets, less assets, or the same assets now? (E.g. land, farm tools, livestock.) If more or less, why?
4. Did you own your house while you were participating in the Graduation Programme? Do you own your house now? If this has changed, why?
5. Did you own a radio or mobile phone or bicycle while you were participating in the Graduation Programme? Do you own a radio or a mobile phone now? If this has changed, why?
6. Did you send your children to school while you were participating in the Graduation Programme? Are you sending your children to school now? If this has changed, why?
7. While you were participating in the Graduation Programme, did you and your family wash your hands with soap? Do you wash your hands with soap now? If this has changed, why?

8. Did you have a kitchen garden to grow vegetables while you were participating in the Graduation Programme? Do you grow vegetables in your garden now? If this has changed, why?
9. While you were participating in the Graduation Programme, did you attend church or Umuganda regularly? Do you attend church or Umuganda now? If this has changed, why?
10. While you were participating in the Graduation Programme, did you feel confident, or ashamed? Did your neighbours treat you with respect? Do you feel confident or ashamed now? Do your neighbours treat you with respect now? If this has changed, why?

## B. Enablers and constrainers

### B1. Programme-related

11. Do you think the cash transfers you received from the Graduation Programme were sufficient to lift you out of extreme poverty? Please elaborate.
12. What were the 3 main things you did with the cash transfers you received? Do you still have anything that you bought with the cash transfers?
13. Do you think the asset transfers you received were sufficient to raise your income and generate a viable livelihoods for you? Please elaborate.
14. Are you still doing the income-earning activity that you were supported to do by the Graduation Programme? If no, why not? If yes, please elaborate: What is the activity? How has the business gone since support from the Graduation Programme ended?
15. How do you rank the five main components of the Graduation Programme (cash transfers, asset transfers, livelihood training, savings facilities, coaching), in terms of the positive differences they made to your wellbeing in the long run? *[Rank from most important to least important. Explain why one component is more or less important than another.]*

### B2. Policy-related

16. What changes in policies or programmes by the government and other agencies have occurred in the last 7-8 years in the area of social protection that affected your livelihoods and wellbeing, either positively or negatively? Explain.
17. What changes in policies or programmes by the government and other agencies have occurred in the last 7-8 years in the area of education and training that affected your livelihoods and wellbeing, either positively or negatively? Explain.
18. What changes in policies or programmes by the government and other agencies have occurred in the last 7-8 years in the area of health and nutrition that affected your livelihoods and wellbeing, either positively or negatively? Explain.
19. What changes in policies or programmes by the government and other agencies have occurred in the last 7-8 years in the area of agriculture and food security that affected your livelihoods and wellbeing, either positively or negatively? Explain.
20. What changes in policies or programmes by the government and other agencies have occurred in the last 7-8 years in the area of economic development that could have affected the livelihoods and wellbeing of Graduation Programme participants, either positively or negatively? Explain.



21. What other changes in policies or programmes by the government and other agencies have occurred in the last 7-8 years that affected your livelihoods and wellbeing, either positively or negatively? Explain.

22. What political developments have occurred in Rwanda or in other countries in the last 7–8 years, that affected your livelihoods and wellbeing, positively or negatively? Explain.

### B3. Household-related

23. Do you think that most Graduation Programme participants actually graduated out of poverty, and remained out of poverty even after they stopped receiving support? If no, why not?

24. Do you think some Graduation Programme participants failed to achieve self-reliant livelihoods, or fell back into poverty after they stopped receiving support? If yes, why did this happen?

25. What additional support do you think is needed, to ensure that poor households can graduate and sustain self-reliant livelihoods?

26. Apart from the Graduation Programme, what other support have you received from other organisations and the government in the last 7–8 years? Which support was most useful? Why?

### B4. Community-related

27. Do you think that the Graduation Programme benefited the local economy and created jobs or income-earning opportunities for people who did not participate in the programme? Explain.

28. Did your neighbours who did not participate in the Graduation Programme feel resentment or jealousy because of all the benefits you received from the programme? Please give details.

29. Did you share any of your cash transfers or other benefits from the Graduation Programme with other households who did not participate in the programme? If yes, please give details.

30. Did people in your community who did not participate in the Graduation Programme learn any of the lessons you learned from the programme? If yes, how? Did they change their behaviour because of this information that they learned? If yes, please give details.

31. Did anyone who used to support you, stop giving you assistance when you joined the Graduation Programme? If yes, what happened during the programme – did you start supporting them? What happened after the programme ended – did they start supporting you again, or not?

### B5. Environment-related

32. Have there been any climate shocks or natural disasters in the local area that undermined your potential to graduate out of poverty, or pushed you back into poverty after your participation in the Graduation Programme ended?

## C. **Conclusion**

33. Is there anything else you want to tell us about the Graduation Programme?