

Understanding post-programme graduation trajectories in Rwanda

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- **‘Graduation’ is not one size fits all** – households in Rwanda followed diverging trajectories. While many continued to improve or at least maintain programme gains, some experienced a downturn and lost much of their gains
- **The ownership of higher value assets contributed to improvements in livelihoods** – households in Rwanda who were able to acquire higher value assets (mobile phones, radios, bicycles) used these to support livelihood activities.
- **Graduation programmes can lead to local economic multiplier effects** – many participants in Rwanda used income support and income earned from programme-supported livelihood activities to hire neighbours as casual labourers. The injection of cash into poor communities also strengthened local markets and stimulated demand for goods and services. However, the small scale of the programme means that this multiplier effect probably did not persist.
- **There is a need to consider what people are graduating into or onto** - sustainable exit from the programme should mean graduating into other services, including subsidised insurance.



Judith and Faustin Nsabimama with their daughter in Nyiakibungo cell/ Nkunamo village in Gishubi Sector, Gisagara District. They are beneficiaries of Concern's graduation programme. They purchased their cow through a combination of income generation activities and money received from their asset transfer. Credit: Sile Sammon/ Concern Worldwide

Since 2011, Concern Worldwide-Rwanda in partnership with a local partner, Services au Développement des Associations (SDA-IRIBA) has implemented a programme called *‘Enhancing the Productive Capacity of Extremely Poor People’* in the Southern Province of Rwanda. The programme targets extremely poor households with a sequenced package of support – income support, asset transfer, access to saving facilities, skills training and coaching – with the objective of ‘graduating’ programme participants out of extreme poverty into self-reliant livelihoods.

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The initial impact evaluation of the programme in 2015 found that the programme had very positive impacts on a wide range of indicators, including productive and domestic assets, living conditions, food security, and sanitation and health practices¹, 12, 36 and 48 months after joining the programme (relative to baseline and compared to a control group) however, households followed diverging trajectories. While many continued to improve or at least maintained their gains after programme support ended, some experienced a downturn and lost much of their gains. This qualitative research, conducted a further two years after the original impact evaluation had three objectives: to understand why households followed these different livelihood trajectories; to identify 'enablers and constraints' to sustainable graduation (at the programme, policy, household, community, market and environment levels); and to document learnings by Concern and the Government of Rwanda.

Methodology

Key informant interviews were conducted with personnel from government ministries (at national, regional and local levels) and donor agencies (DFID, FAO, UNICEF) who have expertise in social protection and knowledge of Concern's Graduation Programme in Rwanda. Other key informants included staff from Concern Worldwide and village-level Community Development Animators (CDAs).

Household case studies were conducted with 24 programme participants in Huye and Nyaruguru districts, purposively selected from 4 observed livelihood trajectories: '*improvers*' (sustained positive change during and after participation); '*late improvers*' (positive change only after cash transfers phase); '*decliners*' (positive change initially but partial fall-back later); and '*dropouts*' (decline to below baseline). **Focus group discussions** were conducted with male and female programme participants.

Household level impacts

Graduation Programme impacts were assessed in several domains, with a focus on whether changes reported by participants during the programme period have been sustained some years later.

Food security

Most 'improver' and 'late improver' households improved their food security thanks to the Graduation Programme, and sustained this improvement afterwards. (*"Even now we don't have a problem of hunger."*) However, some chose to ration food consumption in order to invest in livelihood activities or to build their house – they sacrificed short-term consumption for long-term gain. (*"For me, the cash transfer from Concern was not for buying food but for doing a business."*)

By contrast, 'decliner' and 'dropout' households reported that the programme solved their hunger problem only while they received support – they have struggled to access enough food since. (*"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."*) Mostly this reversion to

¹ See Devereux, S. and Sabates, R. (2015) Final Evaluation Report: Enhancing the Productive Capacity of Extremely Poor People in Rwanda. Brighton: Centre for Social Protection, Institute of Development Studies for full evaluation findings.

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food insecurity is explained by difficulties in finding work. (*"Finding something to eat depends on cultivating for others for money."*)

Health insurance

Payments for the government's health insurance scheme (*mutuelle de santé*) were compulsory for all programme participants. Those who can afford and are now required to pay – because they moved out of *Ubudehe*² category 1 so are no longer eligible for free health insurance – have continued to buy it, using their savings or income earned from programme-supported livelihood activities. (*"I have been convinced because it is good to have it."*) For these participants, the Graduation Programme has resulted in sustainable access to a crucial financial service – insurance against health shocks, which is a major driver of poverty in rural Rwanda.

As for 'decliners' and 'dropouts', many have fallen back into *Ubudehe* category 1 so their *mutuelle de santé* is provided for free (*"Now it's the government paying it for us"*). Others who are required to pay no longer purchase this health insurance, because of poverty. (*"I can't afford to pay it, I'm poor."*)

Assets

The accumulation of productive assets is a major driver of sustainable graduation, and this is reflected in two clear patterns in the findings. 'Improvers' and 'late improvers' increased and maintained their ownership of assets, especially livestock. (*"We have livestock and we have a better harvest because we have bigger land."*) Conversely, 'decliners' and 'dropouts' were compelled to sell the assets they had acquired, to meet urgent needs for cash – for example, to pay for health care or school fees. (*"We had some goats but now we don't have any. We sold them one by one, solving family problems."*)

Many programme participants built or upgraded their houses, but this was not directly related to their graduation trajectories. Concern responded to the government's campaign to eradicate thatched roofs in rural Rwanda by giving iron sheets, wooden doors and window-frames to affected families. However, 'improvers' and 'late improvers' were more likely to invest in building or upgrading their houses, including by hiring friends and neighbours as labourers.

Almost all 'improvers' and 'late improvers' acquired mobile phones, radios and bicycles during or after participating in the programme, not as status symbols but to support their livelihood activities. (*"In our business project we are selling banana juice, so ... we bought a bicycle and a mobile phone, because you can't do business without a mobile phone and a bicycle."*) Some of these assets are no longer functioning, but most are still being used and are contributing to sustainable improvements in material wellbeing. One 'improver' household who runs a one-man taxi business has even moved up the 'asset ladder' by selling his bicycle to buy a motor-taxi – a graduation success story.

By contrast, the majority of 'decliners' and 'dropouts' have never owned these assets. (One 'dropout' asked: *"Do you see someone like me owning a phone and a radio?"*) Alternatively, they purchased these items during their participation in the programme but have lost them since. (*"I had a phone and bicycle during the programme, but I sold them after the programme to pay school fees."*)

² A community-based wealth mapping system

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Education

Educating children is a high priority for most parents in Rwanda. Education impacts of the Graduation Programme are limited because primary and secondary schooling in Rwanda is fee-free, so access is not rationed by income. But non-tuition costs are high, so many participants used their cash transfers or income from livelihood activities to finance these costs. (*"I managed to buy uniforms and notebooks for my schoolchildren with money I got from the Graduation Programme."*) Boarding schools are very expensive, but some 'improvers' can now afford to send their children to secondary boarding schools. (*"We now have four children attending secondary school... The business we are running is helping us to pay fees for them."*) But 'decliners' and 'dropouts' find the costs of education too expensive.

Hygiene

Positive behaviours that were encouraged through behaviour change communication sessions and personal coaching include hygienic practices such as washing hands with soap. Hand-washing was widely adopted across all categories of programme participants, and this behaviour continues, at least among 'improvers' and 'late improvers'. (*"We wash our hands with soap because we got money from the programme and have bought a farm."*) *"We are keen on hygiene!"*)

For 'decliners' and 'dropouts', however, poverty has caused their use of soap to fall since they exited the programme. (*"Nowadays to get soap is very hard, because I don't have money."*) In terms of 'Knowledge Attitude and Practice (KAP)' analysis, their knowledge and attitudes are positive, but good practice is constrained by poverty.

Kitchen gardens

Kitchen gardens were promoted for household food security, as a complementary component of the Graduation Programme. Most 'improvers' and 'late improvers' cultivated a garden during the programme, and have maintained it since. But many 'decliners' and 'dropouts' either never established a kitchen garden or did not maintain it after leaving the programme, usually because they are labour- or land-constrained. (*"I don't have a garden now because I don't have enough land."*)

Community participation

One indicator of the social impacts of policy interventions is participation in community activities, which often rises if such participation was constrained because of social exclusion – or self-exclusion – due to poverty. 'Improvers' and 'late improvers' either continued or increased their engagement in community activities such as church services and *Umuganda* (voluntary community work) during and after participating in the Graduation Programme. (*"I can't miss going to Umuganda because I am in charge of social affairs in our village."*) *"My neighbours invite me to wedding ceremonies because we have become rich. When you have money, you also have many friends!"*) This suggests that the social capital of poor community members has been strengthened by the Graduation Programme.

Conversely, 'decliners' and 'dropouts' participate less in community activities since they exited the programme – mirroring their declining livelihood trajectories – because of shame or pressure of work. (*"We can't go to church with dirty clothes."*) *"I cannot spend a day without working, since my family only eat when I have worked."*)

Self-confidence

Community participation ('relational wellbeing') is closely related to self-confidence and self-esteem ('subjective wellbeing'). Many Graduation Programme participants who felt "disrespected", "inferior" or "ashamed" before joining the programme explained how this changed once they acquired wealth and earned the respect of their neighbours, which raised their self-confidence. (*"Before I participated in the programme I felt ashamed because I was so*

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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.”) However, others felt uneasy over being ‘dependent’ on external assistance. (“I was not proud because, ideally, one should be self-reliant without the support of a project.”)

Interestingly, improving material wellbeing of participants sometimes triggered a fall in their relational wellbeing, due to jealous neighbours. (“There were rumours that the money of the project came from hell. They insulted us a lot.” “They called us “people who cannot take care of themselves”.”) In many cases, resentment from neighbours has faded over time, so this is not a sustained negative social impact of the programme. (“Now it is okay, no-one teases us or disrespects us anymore.”) But others still experience hostility from excluded neighbours. (“Some still say that we eat from free money.”)

A few participants expressed anxiety about failing to maximise the opportunity that the programme gave them, and being judged harshly by others. (“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.”)

Community-level impacts

The Graduation Programme generated local economic multipliers, as many participants used their cash transfers and income earned from programme-supported livelihood activities to hire neighbours as casual labourers, to work on their farms and to construct their houses. (“I employed so many people to come here and I paid them, so they also benefited from Concern support.”) The injection of cash into poor communities strengthened local markets and stimulated demand for goods and services. However, the small scale of the programme means that this multiplier effect probably did not persist.

Another potential positive effect of the programme at the community level was the sharing of cash. But very little cash was given by participants to non-participants, because the cash was insufficient and because recipients were advised by case managers (Community Development Animators) how to use it wisely – to buy food and health insurance for their families, and to invest in their livelihood activities. (“I did not misuse the money.”) Cash transfers were sometimes shared with close family members. More often, cash contributions were made to community activities and social events like weddings, and some cash loans were given but with the expectation of repayment. Occasionally participants who refused to share their cash with poor relatives and neighbours were criticised for behaving “selfishly”, and this led to social tensions.

Some learning acquired by participants from the programme was transferred to non-participants, and this was another positive spill-over effect. Most participants claimed to be happy to pass on useful knowledge they had gained to their neighbours. (“I would share with them what we were learning from the programme meetings.”) Four specific areas were mentioned where knowledge was shared. First was hygiene and sanitation. (“They all have clean toilets, thanks to the programme.”) Second was kitchen gardens. (“We built one kitchen garden here to be an example to the entire community.”) The third area of learning was the savings habit. (“More people are joining the savings group, because they saw us doing that and getting better.”) Fourth, non-participants learned how to run their livelihood activities more effectively from participants. (“Neighbours come to learn from us about how they could make small income generating activities.” “Some learnt from me on how to look for markets.”)

Impacts of the Graduation Programme on social cohesion and informal social protection were limited, because most participants did not receive any support from their friends and

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neighbours before, during or afterwards. (*"No-one else ever helped me before Concern."*) Instead, some participants who received informal assistance or worked for others before the programme lost this assistance or work later, precisely because they had benefited from the programme. (*"Today they don't give me such jobs. They keep saying that people from the Concern programme are rich."*) One indirect benefit in terms of social cohesion was reduced borrowing or begging for help by programme participants, and this reduction in dependence contributed to improved relations between community members.

One possible negative consequence of any programme that divides communities into 'beneficiaries' and 'non-beneficiaries' is jealousy or resentment. Many Graduation Programme participants reported experiencing this. (*"When you came back from receiving your money your neighbours got jealous of you."*) One reason for resentment was under-coverage of the programme relative to need, which excluded many households despite meeting the eligibility criteria. (*"There were people who were not happy because they had not been selected while they were also poor as we were."*)

Social tensions escalated as participants started accumulating wealth and assets. (*"They were saying 'Oh! Look how Concern made them rich!'"*) Several participants claimed that jealous neighbours went so far as to kill their livestock. (*"They poisoned my pig."* *"They killed my goats."*) Concern staff were aware of these tensions and advised participants to share livestock offspring with non-participants, *"so even the non-selected families also benefit"*.

One CDA believes that these bad feelings have gradually disappeared since the programme ended (*"with time the jealousy was reducing and it is almost finished"*), but some participants claim that the resentment persists. (*"Even nowadays some people won't give you daily labour."*) A local government official also noted cases where 'decliners' and 'dropouts' were shamed by their neighbours. (*"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.'"*)

Programme design and implementation

Stakeholders and participants were asked to comment on the design and implementation of each component of the Graduation Programme, and to rank components from most to least important.

Cash transfers

As the implementing agency, Concern learned from the first cohort that the levels of cash transfers were initially too low to achieve substantial impacts on poverty, so the amounts were later adjusted upwards. One Concern staff member concluded: *"I think the current levels are adequate."* But a CDA felt that the period of cash transfers should have been extended by a few months.

A few participants agreed that the cash transfers were sufficient to alleviate their poverty. (*"The cash transfer was enough, because I was able to get what I needed without going to work for others."*) The dominant opinion was that participants were grateful for the assistance, but *"I would lie if I said it was enough – someone who is poor has so many needs."* Also, even if the cash transfers were adequate while participants were on the programme, some fell back into poverty after they exited. (*"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."*)

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Asset transfers

Concern staff had different views about whether the asset transfers (delivered in the form of cash) were sufficient to enable programme-supported livelihood activities to become sustainable. One staff member saw cash as just one input, 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."*) Others argued that the asset transfer was not large enough to kick-start a small business. (*"The household can invest in something, but if it has not invested part of the cash transfer as well this would be not sufficient."*)

In fact the most successful participants were often those who *"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."* Concern learned from this that sequencing these two components was counter-productive, *"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."* This also gives the CDAs more time to work with participants on building viable livelihoods, through training and mentoring.

The livelihood activities that Concern supported were selected by the households from a list of options that were identified as viable in each district and sector, following a market assessment by Concern. Not surprisingly, agricultural activities were preferred by most participants. Concern supported this, but they advised participants against investing in cows, in favour of a diversified livelihood strategy. (*"If you invest all your money in one cow, when the cow dies you have lost all your capital."*)

Participants concurred that the cash provided as asset transfers was inadequate on its own. Some explained how they used their asset transfer cash as working capital to expand their businesses, or as leverage to access loans which they repaid from profits earned. One 'improver' bought and reared a goat, sold it to invest in avocado and mango trees, used the income from selling fruit to rent farmland, and now makes an average monthly profit that is higher than the initial value of the asset transfer.

When livelihood activities failed this was usually not because of a design flaw with the asset transfer component, but because of individual misfortune. In various cases livestock died, money was stolen, the activity was prohibited by the government (brewing traditional banana beer). In one case a 'dropout' couple who received the asset transfer had to split this money when the couple separated. (*"Our leaders decided we had to share equally. The division of the money hindered our development."*)

Livelihood training

Concern initially provided technical training on specific livelihood activities (e.g. livestock rearing), but this proved to be too limited, so the portfolio of training sessions was expanded to complementary business skills such as financial management and marketing. (*"Later we went into a more professional market-oriented training. We gave them training on principles of business skills."*)

In addition to extending the content of the training, Concern also changed their approach to training. The initial pedagogical approach was print-based, but the CDAs who delivered the modules were not literate and most of the participants who received this training were also unable to read the text. Two important changes were made. Firstly, the materials became more visual – instead of text, images were displayed illustrating good and bad business management practices, and banknotes were used to explain the concepts of profit and loss. Secondly, CDAs employed from the third cohort onwards were required to have at least 6 years of schooling and to be literate.

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Participants did not comment on these aspects of the livelihood training. Instead they expressed their appreciation for the training they received, which they found useful up to the present. (*"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." "I am a new person due to the trainings I received."*) For many participants the skills they acquired through the training were a sustainable benefit of the programme.

Coaching and mentoring

Apart from the technical training sessions, participants also received a set of modules on nutrition, gender relations and other life skills, and CDAs mentored participants through regular home visits and an agreed 'performance contract' and an 'action plan' with each household. Concern staff believe that these 'soft skills' were equally important as the 'hard skills' like business planning.

Participants expressed appreciation for the coaching sessions, home visits and personal attention they received from CDAs. (*"The home visits were very helpful. The animators were really close to us and advising us all the time."*) Even among 'decliner' and 'dropout' households that did not see a sustained improved in incomes, the behavioural changes were often permanent. (*"What I learnt is still applicable to us today. They trained us on hygiene and how to keep our place clean."*)

Savings

Concern promoted financial inclusion. All programme participants opened bank accounts into which their cash transfers were deposited, and some accessed loans for their businesses from these financial institutions. Concern also promoted a savings culture – both as a contingency fund against shocks and to generate working capital for livelihood activities – either by encouraging participants to join existing savings groups or by establishing Savings and Internal Lending Communities (SILCs) at village level. A CDA explained that *"we trained them to save RwF.1,000 per month."*

Many participants confirmed that they have acquired the savings habit, thanks to the Graduation Programme. (*"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."*) Most 'improvers' and 'late improvers' are continuing to save (*"We are still saving"*). However, many 'decliners' and 'dropouts' have stopped saving since leaving the programme, because of urgent needs for cash (*"I withdrew all the money to finance education of my child"*) or because of poverty. (*"What will you save out of RwF.700 made in a day, after feeding a family of 6 people?"*)

On the other hand, some resistance to saving was observed by several participants. One reason given to Concern staff was poverty (*"Most of them were too poor to save"*), but many expressed a preference for investing in productive assets, rather than cash savings. (*"Some of them prefer to save in the form of animals like goats ... Others prefer to buy land, instead of putting money in the bank."*) Several participants also explained that they chose to set up or join informal savings groups rather than formal groups and institutions like SACCOs, which they did not trust (*"the money we saved was eaten by the leader of our savings group"*) and which did not offer low-interest credit. (*"It is so hard to get a loan in a SACCO and their interest rates are so high."*) This means that many programme participants who left banks and savings groups nonetheless continued saving, only through different mechanisms.

Complaints

Concern introduced a 'complaint response mechanism' (CRM), to empower participants as well as non-participants to register their grievances about the design or implementation of the Graduation Programme, so that prompt remedial actions could be taken. One government

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official believes that this reduced the resentment of non-participants about being excluded. (“So there was no jealousy.”) Many complaints related not to the programme itself, but to households allegedly misusing their cash transfers. In such cases project staff or local authorities intervened directly to rectify the situation.

Ranking components

When asked to rank the five main components of the Graduation Programme – cash transfers, asset transfers, livelihood training, savings facilities, coaching and mentoring – by their relative importance, Concern staff members ranked cash transfers and coaching and mentoring first and second, in either order. (Cash first: “If you tell people to come for coaching but you have not given them anything will they come?” Coaching first: “When you have good coaching the resources are well utilised.”) Training and asset transfers were ranked third and fourth, with savings facilities placed last. But another NGO worker argued that the positive impacts are achieved only because the package is comprehensive. (“No component can be taken out of the package without impacting negatively on the household.”)

Among participants, cash transfers were ranked first by most ‘decliner’ and ‘dropout’ households, who spent their cash mainly on meeting immediate needs. (“It covered our daily expenses.” “I bought food, clothes for me, my wife and my children.”) Conversely, most ‘improvers’ and ‘late improvers’ ranked coaching and mentoring first (“Without coaching, all the support is wasted”), while two ‘improvers’ ranked livelihood training first (“Knowledge is more important than money”). Some participants who had built up a profitable micro-enterprise chose asset transfers first, highlighting the importance of sustainable impacts. (“Asset transfer is top because what I did with it still there and still productive.”)

Learning from the graduation programme

The Government of Rwanda’s Vision 2020 Umurenge Programme (VUP) also aims to graduate poor Rwandans out of poverty. Concern’s Graduation Programme has influenced government thinking and practice, notably during the design of the National Social Protection Strategy (NSPS) and the ‘Minimum Package for Graduation’ (MPG). (“We drew heavily on the Concern model when designing the Minimum Package.”) Concern’s training manuals have also been used to train VUP personnel.

Specific design features that the government learned from the Graduation Programme include the caseworker model (the MPG has introduced ‘proximity advisers’, though to a limited extent because of resource constraints), the need for asset transfers plus complementary support (such as veterinary services to support the MPG’s new livestock-based Asset Grant), and the importance of business skills for viable livelihood activities (especially financial literacy).

Government officials also appreciate Concern’s approach to implementing its Graduation Programme, such as specifying the duration of programme support at the outset, targeting the poorest of the poor, monitoring progress of each participating household through performance contracts or action plans, and the value of ongoing evaluation even after participants exit the programme.

Conclusions and recommendations

Several ideas for enhancing the Graduation Programme’s impacts emerged from interactions with programme participants, government officials, Concern staff and others, including the following:

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1. **Programme design:** Suggestions for improved programme design include: (1) raise the value of cash transfers, especially for single-person households; (2) extend the duration of programme support; (3) deliver asset transfers simultaneously with cash transfers, rather than sequentially.
2. **Insurance:** Most Rwandans have no access to insurance apart from *mutuelle de santé*, so all the gains from the Graduation Programme could be eradicated by a single bad event. Sustainable exit from the programme should mean graduating into other services, including subsidised insurance.
3. **Direct support:** Graduation programmes are not appropriate for everyone. Recognising that some households lack the capacity to graduate – for instance, because of labour constraints – a referral mechanism to social assistance (i.e. unconditional cash transfers) is appropriate in such cases.
4. **Psycho-social support:** Given the high levels of conflict and trauma within Rwandan households, one suggestion made is to recruit a psychologist with skills in conflict management, to address the psycho-social dimension of wellbeing. (*“Households without conflict are more likely to graduate.”*)
5. **Working with government:** Building national ownership and integrating participants into public services requires developing linkages with government, at all levels. One strategy is to work with local government officials, so that programme achievements are aligned with government targets.
6. **Scaling up:** Despite persuasive evidence of the positive impacts of the Graduation Programme, government officials are not convinced that the full graduation model package can be scaled up to national level in Rwanda, because of the government’s limited financial and human resources.
7. **Going forward:** Two convincing reasons were given for why the Graduation Programme should continue in Rwanda: to deliver support to poor people who the government cannot reach, and to generate further evidence-based lessons for the improved design of government programmes.

This brief was written by Stephen Devereux of the CSP/IDS and Robert Isimbi of FATE Consulting, based on research conducted by CSP/IDS/FATE.

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