



The Republic of Rwanda



Rwanda

Integrated Household Living Conditions Survey

[EICV]

2013/2014



Social protection and VUP report

National Institute of Statistics of Rwanda



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Enquête Intégrale sur les Conditions de Vie des Ménages

[EICV]

2013/14

November 2015



The Social protection and VUP Report is produced based on the results of EICV4 (2013/14) that was conducted by the National Institute of Statistics of Rwanda (NISR).

Additional information about Social protection and VUP report and EICV4 may be obtained from NISR:

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Foreword

The Government of Rwanda needs updated information for monitoring progress on poverty reduction programmes and policies as stipulated in the second Economic Development and Poverty Reduction Strategy (EDPRS2), the Millennium Development Goals (MDGs) and Vision 2020.

The 2013/14 EICV is a follow-up to the 2000/01, 2005/06 and 2010/11 EICV surveys. Each survey provides information on monetary poverty measured in consumption expenditure terms, but also provides complementary socio-economic information that facilitates understanding changes in households living conditions.

The 2013/14 EICV was implemented by the National Institute of Statistics of Rwanda (NISR), in collaboration with different stakeholders in the country.

Results of the 2013/14 EICV indicate substantial progress in poverty reduction and improvement in other socio-economic and demographic indicators in the last three years. The survey shows that poverty is at 39.1% as of 2013/14, down from 44.9% as was reported in 2010/11. During the same period, extreme poverty dropped from 24.1% to 16.3%.

Generally the progress is impressive. However challenges remain; many Rwandans are still poor and for many others living conditions still need to be improved especially in areas of education and employment.

I find these findings very informative; the report is an important vehicle for addressing poverty concerns and informing policy makers and other stakeholders where to intervene. We should stay on course.

I urge all stakeholders: government, researchers, partners and the general public to optimize the use of these findings.

Finally, I congratulate the National Institute of Statistics of Rwanda and all those who contributed in one way or another in this exercise, for the job well done.



Claver Gatete
Minister of Finance and Economic Planning

Acknowledgements

While celebrating a decade since its establishment, the National Institute of Statistics of Rwanda (NISR) is honoured to present the results of EICV4 conducted in 2013/14.

Through the second National Strategy for the Development of Statistics (NSDS2), NISR has managed to increase the frequency of some surveys to provide timely and update statistics that will facilitate monitoring and evaluation of different policies and programmes at both national and international levels.

The frequency of EICV is now three years. This is an ambitious target that we are committed to achieve in collaboration with our stakeholders in order to support evidence-based decision and planning processes with more frequent and reliable statistics.

In this regard, we present our sincere appreciation to the Government of Rwanda for its support for statistics development in the country, the Ministry of Finance and Economic Planning, and other Government Ministries and Agencies for the facilitation that we received in this endeavour and in other similar efforts.

We express our gratitude to Development Partners that support statistics development in the country and especially EICV4; including: The African Development Bank (AfDB), World Bank, UK Aid, European Union, One UN and other UN agencies in the country. Their contribution was of immense importance to the effective accomplishments of the survey.

We also express our profound gratitude to the advisory team of national and international experts for their advice while constructing the survey, constructing the food basket and setting a new poverty line. Their technical advice contributed to the success of the analysis.

We would also like to thank the EICV management team for their effort throughout the planning and implementation stages of 2013/14 EICV; and also appreciate the valuable support provided by administrative and financial departments of the NISR. Their contribution allowed this exercise to be carried out smoothly.



Yusuf Murangwa
Director General, NISR



Methodological notes for readers

Urban and rural classification in the EICV3 and EICV4 data

In preparation of the 2012 Rwanda Population and Housing Census (RPHC), the urban and rural classification of all villages has been updated. There were actually four codes defined for the 2012 Census: (1) urban, (2) rural, (3) peri-urban, and (4) semi-urban. Given the nature of each type of area, the NISR decided to define the urban domain as the combination urban and semi-urban, and the rural domain as the combination of rural and peri-urban. The EICV4 sampling frame for the clusters was based on the 2012 Rwanda Population and Housing Census, and the corresponding new urban and rural classification was used.

At the time of the EICV3 analysis, the urban and rural classification of the villages in the EICV3 data was based on the corresponding geographic designations from the previous Rwanda Population and Housing Census conducted in 2002. One reason for this approach was to ensure that the EICV3 urban and rural classification was consistent with that for the EICV2 sample, which was based on a sampling frame from the 2002 RPHC. For the 2002 RPHC each old sector was classified as urban or rural. Since Rwanda had been divided into new sectors prior to the EICV3, it was necessary to use GIS databases to correctly classify the EICV3 sample villages by the Urban-rural 2002 code.

In order to enable comparison of EICV4 and EICV3 estimates in urban and rural areas in this report, it was necessary to apply the same urban/rural classification to data from both survey rounds. Instead of going back to the 2002 classification, it has been decided to use the new classification established in 2012 for all tabulations by urban-rural location of the unit of analysis. This ensures that the current distribution of the population and the population characteristics are correctly represented. Therefore, the EICV3 estimates for urban/rural areas which are presented in this report correspond to the new classification established in 2012.

In comparing the distribution of households and population by urban and rural domains within each Province from the EICV3 data using the Urban-rural 2002 with the corresponding distribution from the EICV4 data using the Urban-rural 2012 variable, it was found that there are considerable differences. Estimates for urban and rural areas based on EICV3 data presented in this report may therefore differ from estimates presented in previous EICV3 reports, due to some villages having changed urban/rural status. The table below cross-tabulates the two urban-rural classification variables for the EICV3 sample of households.

Table 1: Classification of sample households (unweighted) in the EICV3 survey by 2002 and 2012 urban–rural classifications

	Urban (2002)	Rural (2002)	Total (2012)
Urban (2012)	1,357	705	2,062
Rural (2012)	792	11,454	12,246
Total (2002)	2,149	12,159	14,308

Source: EICV3; urban-rural classification from RPHC 2012.

Rounding of estimates

Estimates presented in the tables are shown with one decimal. However, to improve readability for the reader, estimates referred to in the interpretation of results have been rounded to the nearest integer, except for the discussion of relatively small percentages.

Consumption quintiles

The results are presented by quintile. Quintiles are developed by sorting the sample of households by annual consumption values, and dividing the population into five equal shares. The 20% of individuals with the highest annual consumption are allocated to quintile 5, and the 20% of individuals with the lowest levels of annual consumption are allocated to quintile 1. The poorest households and their members are found in quintile 1 and the richest are found in quintile 5.¹

Consumption is used as a proxy for income, as is usual when estimating poverty. Quintiles are a relative measure of individuals' consumption in comparison to the rest of the population during a specific period. Therefore, comparisons between EICV3 and EICV4 do not inform about and are not comparable in terms of consumption levels as thresholds set to allocate population to the quintiles are not the same in different survey rounds.

¹ The shares in the tables at the individual level are slightly different from 20% in each quintile as domestic servants are excluded in the consumption aggregate estimation and hence the definition of thresholds for quintiles, but are included in most of the thematic analysis in this report. Moreover, tables at household level tend to show fewer households in the bottom quintiles and more households in the top quintiles, since quintiles are established at person-level and households in higher quintiles tend to have fewer household members. This approach has been applied in previous rounds and has been maintained in the analysis of EICV4.

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Abbreviations

EICV	Integrated Household Living Conditions Survey (Enquête Intégrale sur les Conditions de Vie des Ménages)
FARG	Genocide Survivors Support and Assistance Fund
HH	Household
MINALOC	Ministry of Local Government
NGO	Non-Government Organisation
NISR	National Institute of Statistics of Rwanda
OPM	Oxford Policy Management
RDRC	Rwanda Demobilisation and Reintegration Commission
RPHC	Rwanda Population and Housing Census
RSSP	Rural Sector Support Project
RWF	Rwandan Franc
VUP	Vision 2020 <i>Umurenge</i> Programme

1 Introduction

The Government of Rwanda considers that social protection provides income support to poor households or those at risk of falling into poverty, as well as interventions to help them overcome financial barriers to accessing public services such as health care and education, and also provide associated in-kind assistance essential in contribution to the achievement of its development goals. Its commitment to social protection was demonstrated under the first Economic Development and Poverty Reduction Strategy (EDPRS1), during which it set up the flagship social protection programme, the Vision 2020 Umurenge Programme (VUP). Under the current national development strategy, EDPRS2 for 2013-2018, social protection interventions contribute in particular to the priority area of, 'Enabling graduation from extreme poverty', under the theme of Rural Development.

A National Social Protection Strategy was approved by Cabinet in 2011 and an updated version was released in July 2013 to align its timeframe with that of the EDPRS2 and to take into account the findings on poverty and on social protection coverage from the results of the EICV3 survey. The strategy outlines a vision for building on and improving the core set of social protection programmes that are delivered by the Ministry of Local Government (MINALOC), as well as some of the many complementary initiatives delivered by other ministries. MINALOC is responsible for the three components of the VUP, the Direct Support programme, the Public Works programme and the Financial Services programme²; it also runs two other social assistance schemes, the Genocide Survivors Support and Assistance Fund (FARG) and Rwanda Demobilisation and Reintegration Commission (RDRC). Key initiatives administered by other ministries include the Ministry of Agriculture's Girinka 'One Cow per Poor Family' programme and its Rural Sector Support Project, subsidised subscriptions for mutual health insurance and in-kind social care services run by the Ministry of Gender and Family Promotion and Ministry of Health.

Together these non-contributory programmes form the basis of Rwanda's essential package of social transfers as advocated by the United Nations' Social Protection Floor initiative, which aims to ensure that countries worldwide can guarantee a minimum level of income security and of access to vital social sector services for all their citizens. Besides these non-contributory measures, Rwanda also has a limited system of contributory social protection mechanisms that enable people in formal employment to access medical care and an old-age pension.

In this report, we explore the characteristics of poor and potentially vulnerable households in Rwanda, and we analyse what types of household use the social protection programmes, especially the VUP and their experiences of doing so. Section 2 discusses the nature of vulnerability in the country. Section 3 presents the findings from the VUP. Section 4 summarises findings on other non-contributory and contributory social protection programmes.

² See section 3 for more details of the three components.

2 The nature of vulnerability

2.1 Perceptions of vulnerability

Household vulnerability in Rwanda is often defined not only by pure consumption poverty but also by households' ranking under the system known as ubudehe. Looking briefly first at consumption, we see that median annual consumption for households in Rwanda as a whole stands at RWF 187,027 per adult equivalent per year (Table 2. 1:). This ranges from a median annual household consumption of around RWF 88,212 per adult equivalent among the poorest 20% of the population (the lowest quintile), up to RWF 513,492 per adult equivalent in the wealthiest quintile. Households in Kigali city have, on average, a much higher consumption than those in other provinces.

Table 2. 1: Median annual consumption (RWF)

	EICV4
All Rwanda	187,027
Urban/rural	
Urban	351,313
Rural	173,526
Province	
Kigali City	309,947
Southern Province	188,692
Western Province	169,679
Northern Province	167,755
Eastern Province	187,768
Quintile	
Q1	88,212
Q2	137,433
Q3	187,027
Q4	265,500
Q5	513,492

Source: EICV4 cross-section. Base population: all households.

Under the ubudehe categorization, communities periodically rank the households in their area on a scale of 1 to 6 according to their perceived poverty and vulnerability status, with a score of 1 being the most vulnerable and 6 the least³. Table 2.2 presents the distribution of households across quintiles.

Here we see that for ubudehe categories relevant for VUP participation, some 37% of households in ubudehe category 1 and 29% of households in ubudehe category 2 are in the lowest quintile. Households in ubudehe categories 1 and 2 also range up in the highest consumption quintile although there are far fewer in the wealthier quintiles than in the

³ The most recent ubudehe ranking at the time of the EICV4 survey was in 2012. The classification system is being completely revised in 2015 and households are being reclassified.

poorest quintiles. Households classified as ubudehe category 3 are rather evenly distributed across quintiles.

Table 2. 2: Distribution of households by ubudehe status (2012 classification) , by quintile (%)

Ubudehe category	Quintile					Total
	Q1	Q2	Q3	Q4	Q5	
1	37.0	25.9	15.0	13.9	8.2	100.0
2	29.2	24.4	21.6	16.1	8.8	100.0
3	15.2	18.9	21.3	23.8	20.8	100.0
4	5.5	11.8	16.1	23.6	43.1	100.0
5	0.0	8.2	4.2	13.9	73.7	100.0
6	0.0	0.0	0.0	0.0	100.0	100.0
Missing	10.4	12.0	14.4	18.8	44.4	100.0

Source: EICV4 cross-section. Base population: All households.

Vulnerability in the sense of the risk of being in poverty today or falling into poverty in the future is often perceived to be greater for certain groups of the population than for others. For instance, very young and very old people are often thought to be at a greater risk than the average of being or becoming poor, because if they face a shock such as ill health or the loss of a worker in the household then they may have fewer alternative resources to rely on for their livelihood than a working-age adult. In the remainder of this section, we analyse a range of factors in turn to explore whether they are associated with a greater or lesser likelihood of material well-being. These are the percentages of children and elderly people in the household compared with working-age adults; the age of individuals; orphan status of children and young people under 21; characteristics of the household head; disability status; and whether the household lives in urban or rural area.

2.2 Households and dependants - elderly and young household members

Young people under 21 years and older people aged 60 years and above are considered in Rwanda to be potentially vulnerable population groups. One aspect that may contribute to their vulnerability is whether an individual is living in a household where there are many dependants classified internationally as being aged under 15 or 65+. In Rwanda, about 45% of household members are dependants (Table 2.3)⁴. Very young children and older people tend to be in households with fewer working-age adults to support them: people under five or 60 years and above live in households where on average 52% of household members are dependants. This means that these age groups are living in households where on average; every working-age adult is supporting slightly more than one dependant.

⁴ Potentially vulnerable groups are defined in this report by age using the same age thresholds as in EICV3 (under 21, or older people aged 60+). This covers a broader range of age than the international definition of 'dependants', which is restricted to those aged under 15 or 65+. In practice there may be some adults of working age who are dependent on others for support (such as those with severe disabilities) while there may be elderly people or children who are supporting others.

Table 2. 3: Mean percentage of dependants in household, by quintile and age of household members

	EICV4	EICV3
All Rwanda	45.3	46.1
Quintile		
Q1	52.4	52.7
Q2	49.2	50.0
Q3	46.0	47.3
Q4	43.6	43.6
Q5	35.9	37.7
Age of household member		
0-4	52.4	53.3
5-20	48.1	48.5
21-59	39.1	40.0
60+	51.7	53.6

Source: EICV4 cross-section; EICV3. Base population: All household members. Note: (1) The indicator is defined as the mean percentage of people per household who are aged 0–14 or 65+, in line with international norms⁵. (2) In EICV3 dependants were classified as those aged under 0–20 or 60+. Figures for EICV3 have been revised above to reflect the international definition.

Members of the lowest quintile are more likely to be living in households with many dependants than those in wealthier quintiles: dependants make up 52% of the household members for the average person in the lowest quintile but only 36% of those in the highest quintile. This pattern is largely unchanged from EICV3.

2.3 To what extent are children and the elderly vulnerable to poverty?

Households in the lowest quintile are much more likely to contain infants and children than the national average (59% of households in the lowest quintile include at least one child under five years old, compared with 49% of households in Rwanda) and less likely to contain older people (16% vs. 19% as shown in Table 2.4). Households in the highest quintile are least likely to include children.

⁵This differs from a 'dependency ratio' which divides the sum of the population aged 0–14 and 65+ years by the population aged 15–64 years (see e.g. main indicators report). The dependency ratio cannot be calculated on a per-household basis because for every household where there are no members of working age it would be necessary to divide by zero.

Table 2. 4: Percentage of households with members of the specified age, by quintile poverty status

	EICV 4				EICV 3			
	0-4	5-20	21-59	60+	0-4	5-20	21-59	60+
All Rwanda	48.9	75.1	92.5	19.4	53.7	76.7	92.8	19.3
Quintile								
Q1	58.8	89.94	95.7	15.43	64.6	89.9	95.6	15.95
Q2	47.0	83.68	93.9	17.7	59.8	85.2	94.4	18.08
Q3	48.9	77.68	92.4	20.4	56.9	77.9	93.5	19.58
Q4	53.9	69.89	89.8	22.55	49.7	70.1	90.4	22.62
Q5	60.5	60.8	91.9	19.85	41.8	65.2	91.0	19.24
Proportion in poverty (%)								
Extremely poor	16.4	16.4	14.1	10.6	24.0	24.0	21.2	18.1
Poor	22.8	23.3	21.1	19.0	21.2	21.2	19.8	18.1
Non poor	60.8	60.3	64.8	70.4	54.7	54.7	59.0	63.8

Source: EICV4 cross-section; EICV3. Base population: All households.

This pattern is confirmed in Table 2.5 (individual-level) where we find that children have a greater propensity to be in lower quintiles, while older people are more likely to be in higher quintiles: just 13% of people aged 60 and older are in the lowest quintile compared with 21% of children under five years old.

Table 2. 5: Distribution of individuals by quintile, by age (%)

Quintile	EICV4				
	Rwanda	0-4	5-20	21-59	60+
Q1	19.7	20.8	23.1	16.8	12.5
Q2	19.7	20.6	21.1	18.2	17.8
Q3	19.7	19.7	19.7	19.4	22.3
Q4	19.8	19.5	18.4	20.7	24.5
Q5	21.0	19.3	17.6	24.9	23.0
Total	100.0	100.0	100.0	100.0	100.0

Quintile	EICV3				
	Rwanda	0-4	5-20	21-59	60+
Q1	19.7	20.9	22.6	17.0	13.4
Q2	19.7	21.0	20.8	18.4	17.9
Q3	19.7	21.0	19.5	19.5	19.8
Q4	19.8	19.6	18.1	21.0	25.8
Q5	21.0	17.5	19.1	24.1	23.1
Total	100.0	100.0	100.0	100.0	100.0

Source: EICV4 cross-section; EICV3. Base: All household members.

Across the country, there has been an improvement in ease of access to major services such as markets, health facilities and primary schools, and also in the use of core amenities: electricity, improved water and sanitation (Table 2.6). This positive change has been felt across all age groups of the population. For example, both the youngest cohorts of the population, children

under 5 and the oldest, those aged 60 and above have twice as high rate of use of (or access to) electricity in EICV4 as they did in EICV3, and both groups have increased their likelihood of using improved water and sanitation by around 10 percentage points. These improvements are in line with the population as a whole.

However, as the disaggregation in Table 2. 6 reveal, older people remain, on average, further from the major services listed, and less likely to use core amenities (apart from improved water), than any other age group of the population. Young children are less disadvantaged in this respect: indicators for that age group are not dissimilar to the national average.

Table 2. 6: Access to facilities, by age of individual

	EICV4				
	Rwanda	0-4	5-20	21-59	60+
Time to nearest services (minutes) (mean)					
Market	51.9	52.2	52.2	50.9	55.9
Main road	7.7	7.6	7.8	7.5	9.0
Health centre	56.1	57.6	56.0	55.5	58.2
Primary school	25.4	25.7	25.3	25.2	26.1
Use of amenities (%)					
Electricity as main light source	20.6	19.0	19.9	23.0	12.3
Improved water source	85.0	83.3	85.2	85.2	85.6
Improved sanitation	85.2	83.4	85.6	85.7	82.4

	EICV3				
	Rwanda	0-4	5-20	21-59	60+
Time to nearest services (minutes) (mean)					
Market	56.9	57.5	56.7	56.3	60.9
Main road	13.5	13.8	13.5	13.3	14.6
Health centre	61.1	63.1	61	60.1	63.2
Primary school	26.5	27.2	26.2	26.4	27.8
Use of amenities (%)					
Electricity as main light source	12.2	10.1	12.3	13.7	6.2
Improved water source	74.7	73.4	74.9	74.8	75.1
Improved sanitation	77.0	74.6	77.6	77.7	74.1

Source: EICV4 cross-section; EICV3. Base: All individuals. Note: (1) Figures for time to nearest service in this table are slightly different from those presented in the housing section of the main indicators report as the table is presented at individual-level rather than household-level. Also, households that "never use" a service was excluded from the base population in EICV4 and the indicator for EICV3 has been revised to match the new definition.

2.4 Differences in well-being by orphan status

Some 89% of children and young people under the age of 18 have both parents surviving (Table 2. 7). Of the remainder, 10% have lost one parent and 1% lost both parents. Kigali City has the highest percentage of orphans (13%) among its population aged 0–17 years. The percentage of the population aged 0–17 years who are not orphans has increased by around three percentage points from EICV3 to EICV4, driven mainly by a decrease in the percentage of single orphans.

Table 2. 7: Distribution (%) of population aged 0–17 years, by orphan status, urban/rural, province and consumption quintile (EICV4, EICV3)

EICV4	Orphan status			Total	Population aged 0-17 years (000s)
	Not orphan	Single orphan	Double orphan		
All Rwanda	88.7	10.0	1.4	100.0	5,517
Urban/rural					
Urban	86.0	11.5	2.5	100.0	856
Rural	89.2	9.7	1.1	100.0	4,661
Province					
Kigali City	87.4	10.1	2.5	100.0	561
Southern Province	88.0	10.9	1.1	100.0	1,261
Western Province	88.7	10.1	1.3	100.0	1,310
Northern Province	89.8	9.1	1.1	100.0	877
Eastern Province	89.1	9.5	1.4	100.0	1,508
Quintile					
Q1	87.4	11.8	0.8	100.0	1,283
Q2	88.6	9.9	1.5	100.0	1,185
Q3	89.3	9.5	1.2	100.0	1,097
Q4	89.9	8.6	1.5	100.0	1,024
Q5	88.5	9.5	2.0	100.0	929

Source: EICV4 cross-section. Base population: persons aged 0–17 years.

EICV3	Orphan status				Total	Population aged 0-17 years (000s)
	Not orphan	Single orphan	Double orphan	Not stated		
All Rwanda	85.6	12.5	2.0	0.0	100.0	5,367
Urban/rural						
Urban	84.3	12.6	3.1	0.0	100.0	775
Rural	85.8	12.4	1.8	0.0	100.0	4,592
Province						
Kigali City	84.7	12.3	3.0	0.0	100.0	466
Southern Province	84.3	13.5	2.1	0.1	100.0	1,242
Western Province	85.2	12.5	2.3	0.0	100.0	1,320
Northern Province	87.1	11.8	1.1	0.0	100.0	994
Eastern Province	86.3	11.9	1.8	0.0	100.0	1,345
Quintile						
Q1	85.6	12.9	1.5	0.0	100.0	1,229
Q2	86.1	12.5	1.4	0.0	100.0	1,145
Q3	86.7	11.3	2.0	0.0	100.0	1,078
Q4	85.7	12.2	2.1	0.0	100.0	979
Q5	83.6	13.3	3.1	0.0	100.0	937

Source: EICV3. Base population: persons aged 0–17 years. Note: Orphan status was previously presented for persons aged 0–20 years.

The EICV2 and EICV3 surveys found consistently that children who have lost both parents tend to be cared for in wealthier households. This observation holds in EICV4: double orphans are half less likely to be in poorest quintile as children who have one or both parents still alive (15.7% of double orphans are in the poorest quintile compared with 23% of all children not orphan and all under 21), and are much more likely to be in the wealthiest quintile (32.4% vs.

15.7% as indicated in Table 2. 8). The status of being an orphan is not an indicator that a child or a young person is living in consumption poverty.

Table 2. 8: Distribution of children and young people under 21 by quintile, by orphan status (%)

	EICV4			
	All under 21	Not orphan	Single orphan	Double orphan
Quintile				
Q1	22.6	22.7	21.7	15.7
Q2	21.1	21.2	20.1	16.6
Q3	19.8	20.1	18.1	14.9
Q4	18.6	18.6	18.9	20.4
Q5	17.9	17.3	21.2	32.4
Total	100.0	100.0	100.0	100.0
Poverty status (%)				
Extremely poor	18.6	18.6	18.2	13.6
Poor	24.1	24.4	22.7	18.4
Non poor	57.3	57.0	59.1	67.9

	EICV3			
	All under 21	Not orphan	Single orphan	Double orphan
Quintile				
Q1	22.1	22.5	20.8	13.0
Q2	20.8	21.2	20.0	12.1
Q3	19.9	20.3	18.2	18.5
Q4	18.5	18.4	19.2	21.8
Q5	18.6	17.6	21.9	34.6
Total	100.0	100.0	100.0	100.0
Poverty status (%)				
Extremely poor	26.42	25.6	15.6	20.4
Poor	21.48	20.6	15.3	19.3
Non poor	52.1	53.8	69.0	60.4

Source: EICV4 cross-section; EICV3. Base population: Persons aged 0–20 years. Note: Orphan status was previously presented for persons aged 0–20 years.

The pattern by which children with no surviving parent tend to be cared for in better off households is reflected in many other aspects of household well-being such as those listed in Table 2.9. We see that double orphans live substantially closer to markets, roads, health facilities and primary schools than the national population under the age of 18; some 28% live in households that use electricity for lighting, compared with 19% for all individuals under 18 nationally, and their households' use of improved water and sanitation (87%) is also a fraction higher than for other individuals of the same age (85% nationally for each). Besides being

indicative of the fact that orphans live in better off households, this finding may also be associated with the fact that double orphans are far more likely than the average child to be living in urban rather than rural areas, and especially in Kigali (see Table 2.7 above).

Table 2. 9: Access to facilities; by orphan status

	EICV4			
	All under 18	Not orphan	Single orphan	Double orphan
Time to nearest services (minutes) (mean)				
Market	52.5	52.8	50.8	47.5
Main road	7.8	7.8	7.6	6.3
Health centre	56.7	56.9	55.3	51.4
Primary school	25.4	25.5	25.1	22.8
Use of amenities (%)				
Electricity as main light source	18.8	18.7	18.5	27.6
Improved water source	84.6	84.4	85.6	87.0
Improved sanitation	84.7	85.3	78.7	86.9

	EICV3			
	All under 18	Not orphan	Single orphan	Double orphan
Time to nearest services (minutes) (mean)				
Market	57.1	57.3	57.6	48.1
Main road	13.7	13.7	14.3	12.0
Health centre	61.9	62.3	61.2	52.1
Primary school	26.5	26.6	26.4	24.1
Use of amenities (%)				
Electricity as main light source	11.0	11.0	10.1	17.7
Improved water source	74.3	74.1	75.0	79.0
Improved sanitation	76.4	76.9	72.9	77.7

Source: EICV4 cross-section; EICV3. Base: All individuals under 18. Notes: (1) Figures for time to nearest service in this table are slightly different from those presented in the housing section of the main indicators report as the table is presented at individual-level rather than household-level. (2) Households that "never use" a service was excluded from the base population in EICV4 and the indicator for EICV3 has been revised to match the new definition. (3) Orphan status was previously presented for persons aged 0–20 years.

2.5 Differences in well-being by characteristic of household head

Table 2.10 shows the percentage of households headed by women, persons with disability and individuals under 21 years old. The percentage of female-headed households decreased slightly from 28% in EICV3 to 26% in EICV4; there has been no change in the percentage of households headed by minors (under 1%) which is small, and a small decrease in households headed by persons with disabilities from 10% to 9%. The percentage headed by females and persons with disabilities decreases from the lowest to highest consumption quintiles, while the percentage headed by minors increased.

Table 2. 10: Percentage (%) of households headed by women, people with disabilities and persons under 21), by urban/rural, province and consumption quintile (EICV4, EICV3)

	EICV4				EICV3			
	Type of household head			Total number of households (000s)	Type of household head			Total number of households (000s)
	Female-headed	Disabled	Under 21		Female-headed	Disabled	Under 21	
All Rwanda	25.5	9.2	0.9	2,493	27.7	10.3	0.9	2,253
Urban/rural								
Urban	23.6	5.7	1.1	426	24.0	5.7	0.8	335
Rural	25.9	9.9	0.9	2,067	28.3	11.1	0.9	1,918
Province								
Kigali City	22.8	4.4	1.2	295	23.6	4.6	0.9	223
Southern Province	29.2	10.0	0.7	597	30.5	12.1	0.5	549
Western Province	24.5	10.3	1.1	559	28.7	11.8	1.1	528
Northern Province	24.7	12.4	0.9	394	25.1	12.1	0.9	411
Eastern Province	24.7	7.9	1.0	647	27.5	8.2	1.0	542
Quintile								
Q1	29.9	10.7	0.3	422	29.7	12.3	0.4	381
Q2	26.6	9.6	0.7	460	28.3	10.7	0.4	415
Q3	24.7	10.6	1.0	489	26.8	10.1	0.9	448
Q4	24.4	8.7	1.1	526	28.5	10.4	1.3	490
Q5	23.3	7.1	1.4	596	25.7	8.7	1.3	519

Source: EICV4 cross-section, EICV3. Base population: all households.

Households headed by women are commonly perceived to be more vulnerable to shocks than those headed by men. The first three rounds of the EICV household survey, EICV1 to EICV3, confirmed that female-headed households were slightly more likely to be poor than male-headed households, but the gap had reduced considerably during that period 2000/01 – 2010/11. In EICV4, we find some evidence of the same phenomenon: about 24% of individuals in households headed by women are in the poorest quintile, compared with 19% of those headed by males, a difference of five percentage points (Table 2.11). This gap has increased slightly since EICV3, when it stood at three percentage points.

Table 2. 11: Distribution of individuals by quintile, by characteristic of household head

	EICV4							
	Rwanda	Sex of HH head		Age of HH head			HH head with a disability	
		Male	Female	<21	21-59	60+	No	Yes
Quintile								
Q1	19.7	18.7	23.7	8.8	20.5	15.9	19.3	23.7
Q2	19.7	19.5	20.5	16.1	19.8	19.0	19.6	20.4
Q3	19.7	20.1	18.4	24.8	19.1	22.8	19.5	22.5
Q4	19.8	20.2	18.5	23.8	19.4	22.0	20.0	17.5
Q5	21.0	21.6	19.0	26.5	21.2	20.3	21.5	15.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

	EICV3							
	Rwanda	Sex of HH head		Age of HH head			HH head with a disability	
		Male	Female	<21	21-59	60+	No	Yes
Quintile								
Q1	19.7	19.2	21.7	9.8	20.3	17.1	19.4	23.4
Q2	19.7	19.5	20.6	12.2	19.8	19.7	19.5	21.6
Q3	19.7	20.0	18.7	22.0	19.7	19.6	19.8	19.1
Q4	19.8	19.7	20.2	31.9	19.1	23.7	19.9	18.7
Q5	21.0	21.7	18.8	24.1	21.2	20.0	21.4	17.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: EICV4 cross-section; EICV3. Base: All individuals.

Table 2.11 also reveals that, individuals in households headed by young people under the age of 21 or by older people aged 60+ tend on average, to be less prone to consumption poverty than those of other households. This pattern has been consistently identified throughout all four rounds of the EICV survey. One possible explanation why households headed by younger people are better off than others (9% are in the lowest consumption quintile, compared with 20% nationally) is that, as the case in EICV3, they are looking after smaller households: for households headed by a young person, mean household size is 1.9 or less than half the national average⁶.

Households headed by a person with a disability have a greater than average propensity to be in lower consumption quintiles: 23% are in the lowest consumption quintile while only 17% are in the highest. This distribution remains little changed from that found in EICV3.

2.6 Differences in well-being by disability status

About one in every 25 people (4%) is reported to have a disability. Having a disability is not a marker of poverty: people with disabilities are spread fairly evenly across all wealth quintiles,

⁶Further robust analysis of the households headed by young people is difficult; owing to their very low incidence in the population (only 0.9% of households are headed by a person under 21). Partitioning the sample on these households yields too few observations for inference.

though with slightly fewer in the highest quintile compared with the other four quintiles (Table 2. 12). These results are very consistent with those found in EICV3.

Table 2. 12: Distribution of individuals by quintile, by disability status (%)

	EICV4			EICV3		
	Rwanda	No disability	With disability	Rwanda	No disability	With disability
Quintile						
Q1	19.7	19.7	20.3	19.7	19.7	20.4
Q2	19.7	19.7	20.0	19.7	19.7	21.0
Q3	19.7	19.7	21.3	19.7	19.7	20.0
Q4	19.8	19.8	20.7	19.8	19.8	20.7
Q5	21.0	21.2	17.7	21.0	21.1	18.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: EICV4 cross-section; EICV3. Base: All individuals.

2.7 Differences in well-being between urban and rural households

About one in every six individuals in Rwanda, that is 17% now live in an area classified as urban. These individuals have a much higher consumption level on average than those in rural areas: 60% of urban households are in highest consumption quintile compared with just 13% of those in rural areas (Table 2. 13). The share of individuals in urban areas who are in the lowest consumption quintile is correspondingly very small, at 5% vs. 23% in rural areas. This distribution is largely unchanged from EICV3.

Table 2. 13: Distribution of individuals by quintile, by urban / rural (%)

	EICV4			EICV3		
	Rwanda	Urban	Rural	Rwanda	Urban	Rural
Quintile						
Q1	19.7	4.6	22.8	19.7	4.3	22.6
Q2	19.7	7.9	22.2	19.7	7.3	22.0
Q3	19.7	8.9	22.0	19.7	9.7	21.6
Q4	19.8	18.7	20.1	19.8	15.3	20.7
Q5	21.0	59.9	12.9	21.0	63.5	13.1
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: EICV4 cross-section; EICV3. Base: All individuals.

Nonetheless, for rural households, many services have become more accessible between EICV3 and EICV4 as indicated by the decrease in the meantime to the closest market, all weather road, health centre and primary school (Table 2.14). The same is true for the use of amenities including electricity, improved water and sanitation. Indicators in urban areas show less marked rise (except in the use of electricity, which has expanded greatly), but continue to show a generally higher level of well-being than those in rural areas, as was the case in EICV3.

Table 2. 14: Access to facilities, by urban / rural and poverty status

Access to services (mean time in minutes)		All Rwanda	Poverty incidence (EICV4)		
			Extremely poor	Poor	Non poor
Market	Urban	24.2	29.2	30.1	23.7
	Rural	57.1	61.3	58.3	55.9
Main road	Urban	3.0	3.8	4.5	2.8
	Rural	8.6	10.2	9.9	7.8
Health centre	Urban	30.7	31.3	34.4	29.8
	Rural	61.4	66.3	62.5	58.8
Primary school	Urban	17.6	17.9	20.0	16.7
	Rural	26.7	27.4	27.8	25.6
Use of utilities (%)					
Electricity as main light source	Urban	71.8	26.9	31.9	80.2
	Rural	9.1	1.4	4.5	14.4
Improved water source	Urban	90.0	87.0	86.6	91.4
	Rural	83.7	80.2	82.1	85.8
Improved sanitation	Urban	93.5	84.0	85.5	96.2
	Rural	81.3	74.6	78.5	88.3

Access to services (mean time in minutes)		All Rwanda	Poverty incidence (EICV3)		
			Extremely poor	Poor	Non poor
Market	Urban	24.9	31.1	25.0	24.5
	Rural	62.9	66.5	63.5	61.1
Main road	Urban	3.8	5.3	4.2	3.7
	Rural	15.3	17.4	15.6	14.3
Health centre	Urban	29.9	37.5	33.1	29.2
	Rural	66.6	72.2	67.9	63.7
Primary school	Urban	18.2	17.0	20.2	18.1
	Rural	28.0	29.8	27.8	27.1
Use of utilities (%)					
Electricity as main light source	Urban	58.2	7.2	6.8	65.1
	Rural	2.5	0.5	0.4	4.3
Improved water source	Urban	87.1	76.1	86.1	87.8
	Rural	71.9	68.7	70.7	73.8
Improved sanitation	Urban	87.4	69.0	67.4	90.0
	Rural	72.2	66.0	72.0	75.0

Source: EICV4 cross-section; EICV3. Base: All households.

Ownership of durable assets continues to be much higher for urban than for rural households, as in EICV3, while rural households continue to be much more likely to own land or to be raising livestock. Non poor households continue to dominate in ownership of durable assets and livestock/poultry keeping while extremely poor households are more like to own farm land than other categories. (Table 2. 15).

Table 2. 15: Percentage of households owning assets, by urban / rural and poverty status

Asset ownership (%)		All Rwanda	Poverty incidence (EICV4)		
			Extremely poor	Poor	Non poor
Mobile phone	Urban	88.1	54.2	69.8	91.6
	Rural	58.6	35.5	49.2	68.0
TV set	Urban	41.5	4.1	7.5	46.8
	Rural	3.4	0.1	0.3	5.4
Radio	Urban	67.6	42.4	43.8	71.2
	Rural	58.2	35.5	51.2	66.7
Livestock and land ownership (%)					
HH owns farm land	Urban	59.1	71.2	63.7	58.0
	Rural	95.1	94.9	95.5	95.1
Livestock/poultry					
	Urban	31.1	36.5	42.0	29.8
	Rural	71.4	58.9	69.7	75.2

Asset ownership (%)		All Rwanda	Poverty incidence (EICV3)		
			Extremely poor	Poor	Non poor
Mobile phone	Urban	79.7	31.21	45.37	85.18
	Rural	39.2	19.09	32.5	50.31
TV set	Urban	36.4	2.34	0.9	41.14
	Rural	1.2	0.04	0.17	2.07
Radio	Urban	57.3	42.11	51.72	58.56
	Rural	60.8	44.7	60.45	67.7
Livestock and land ownership (%)					
HH owns farm land	Urban	70.9	80.8	70.6	69.0
	Rural	97.4	97.2	97.8	96.6
Livestock/poultry					
	Urban	35.3	45.2	44.5	34.0
	Rural	73.9	67.1	75.6	76.2

Source: EICV4 cross-section; EICV3. Base: All households. Note: Livestock refers to raised animals, not necessarily owned; this may slightly overestimate ownership of animals among poor households and slightly underestimate ownership of animals among wealthier households.

3 The Vision 2020 Umurenge Programme (VUP)

3.1 Outline of the three VUP components

Rwanda's main national social protection programme is the VUP, run by MINALOC. It contains three components: a regular cash transfer for very poor households with no labour capacity ('VUP Direct Support'), a public works programme for very poor households who are able to work ('VUP Public Works') and a microcredit scheme that provides small loans at low interest rates to individuals or groups ('VUP Financial Services'). Only households classified as ubudehe categories 1 and 2- the two poorest categories in the six-point ranking determined by local communities in their own neighbourhood are eligible for Direct Support or Public Works. Households in ubudehe category 3, as well as those in categories 1 and 2, may apply for a Financial Services loan; households ranked in higher categories may also apply for a Financial Services loan provided that they do so as part of a group containing ubudehe categories 1 and 2.

The VUP began in mid-2008 in 30 sectors, one in each district of the country. Each subsequent year, every district selected its next poorest sector for inclusion in the programme resulting in an additional 30 participating sectors per year (60 sectors active in VUP from mid-2009, 90 from mid-2010 and so on). After the EICV3 household survey, and in accordance with the revised social protection strategy, the government determined to enable districts to roll out the programme to more than one sector per year so that as many poor, labour-constrained households as possible could be enrolled in the VUP even if they did not live in the poorest sectors. By July 2014, 330 out of 416 sectors (almost 80%) were participating in the VUP, of which 121 offered Direct Support only; 30 offered Direct Support and Financial Services; and the other 179 offered all three components.

In this section, we look at the characteristics of households that can be considered as current beneficiaries of the VUP, using the data from the VUP sample⁷. We then explore, for each component in turn, beneficiaries' experiences of the programme's operations.

3.2 The VUP sample

The sample of 2,460 households used for this analysis was drawn from the records of the VUP office⁸. The database includes both households that benefit from one or more components of the VUP (some of whom are still receiving benefits, and some who are not), and also some households that are eligible but have never received any assistance from the programme, either through choice or because none has been available. The VUP does not distinguish between these groups. It does not have a clear definition of a 'current' beneficiary as its database includes all households in ubudehe categories 1 and 2. For the purposes of this analysis, we have considered households to be 'current' beneficiaries if, at the time of the interview, at least one of the following conditions held true:

⁷ These data cannot be compared with EICV3 data. In the EICV3 survey it was not possible to identify households benefiting from VUP Direct Support or Financial Services, since households' participation status was self-reported, rather than taken from a formal VUP database, and many respondents were uncertain as to the precise origin of any cash assistance or loan they might receive. In EICV3 households benefiting from the Public Works component were identified from data on employment, but, again, this was self-reported rather than drawn from the VUP database and so not comparable.

⁸ All tables in this section use the VUP sample except for Table 3. 2, which uses the cross-section sample as it analyses the national picture of VUP take-up.

- Direct Support: household is still receiving the monthly payment.
- Public Works: household considers itself to be enrolled in the Public Works component and has participated in at least one public works activity in the last 12 months⁹.
- Financial Services: a member of the household has a loan, either individually or in a group, which is not yet fully paid off.

Using this classification, the participation status of our sample of 2,460 households is summarised in Table 3.1. About six in 10 households listed on the VUP database (60.7%) consider themselves to be active beneficiaries and either receives regular Direct Support, have a Financial Services loan that is not yet fully paid off or have participated in Public Works in the year preceding the interview. Of the remaining four in 10 households, more than a half consider that they have exited the programme, while the others have never received any assistance from the VUP.

Table 3. 1: Current VUP participation status of households in the VUP sample (unweighted)

Status	No. of households	% of households
Never enrolled in the VUP ¹	235	9.6
Previously enrolled in VUP, but no longer	587	23.9
Enrolled in VUP but never received any benefit	145	5.9
Currently benefiting from VUP	1,493	60.7
Total	2,460	100.0
Participation status of the current beneficiaries:		
Direct Support only	808	32.8
Public Works only	307	12.5
Financial Services only	299	12.2
Direct Support + Financial Services	22	0.9
Public Works + Financial Services	57	2.3
Total	1,493	60.7

Source: EICV4 VUP. Base: All respondents [n=2,460]. Note: (1) A household that has never enrolled in the VUP, but is listed on its database, is likely to be in Ubudehe 1 or 2 households that is eligible for the Public Works component but has chosen never to take it up or has never been able to secure any work under it.

Most of the analysis in this chapter is drawn from 1,493 respondents, who can be considered as current beneficiaries.

3.3 Participation in the VUP

3.3.1 Who is participating in the VUP?

In principle, every household that lives in a VUP sector is eligible for assistance from the programme if it is in ubudehe categories 1 or 2, unless if it has been excluded for non-compliance. If no-one in the household is able to work, the household is eligible for Direct Support; if at least one member can work, the household is eligible to participate in Public Works.

⁹ Many households that have participated in the VUP Public Works component in the last 12 months do not consider themselves to be enrolled, perhaps because at the time of the interview, there was no work available for them to undertake. These households are not included in the analysis of VUP Public Works beneficiaries as data were not collected on them. The data therefore underestimates the number of households that have participated in VUP Public Works in the last 12 months.

Just 21% of households in ubudehe category 1 who are living in VUP sectors, and 13% of those in category 2, are classified as currently participating in the VUP (Table 3. 2). Part of the reason why the coverage of these households is much less than the desired (100%), only about half of all VUP sectors offer all three VUP components; also in many sectors where the Public Works component is formally active, there is insufficient work to reach all those that wish to undertake it.

Table 3. 2: Percentage of households in VUP sectors currently participating in VUP, by ubudehe category

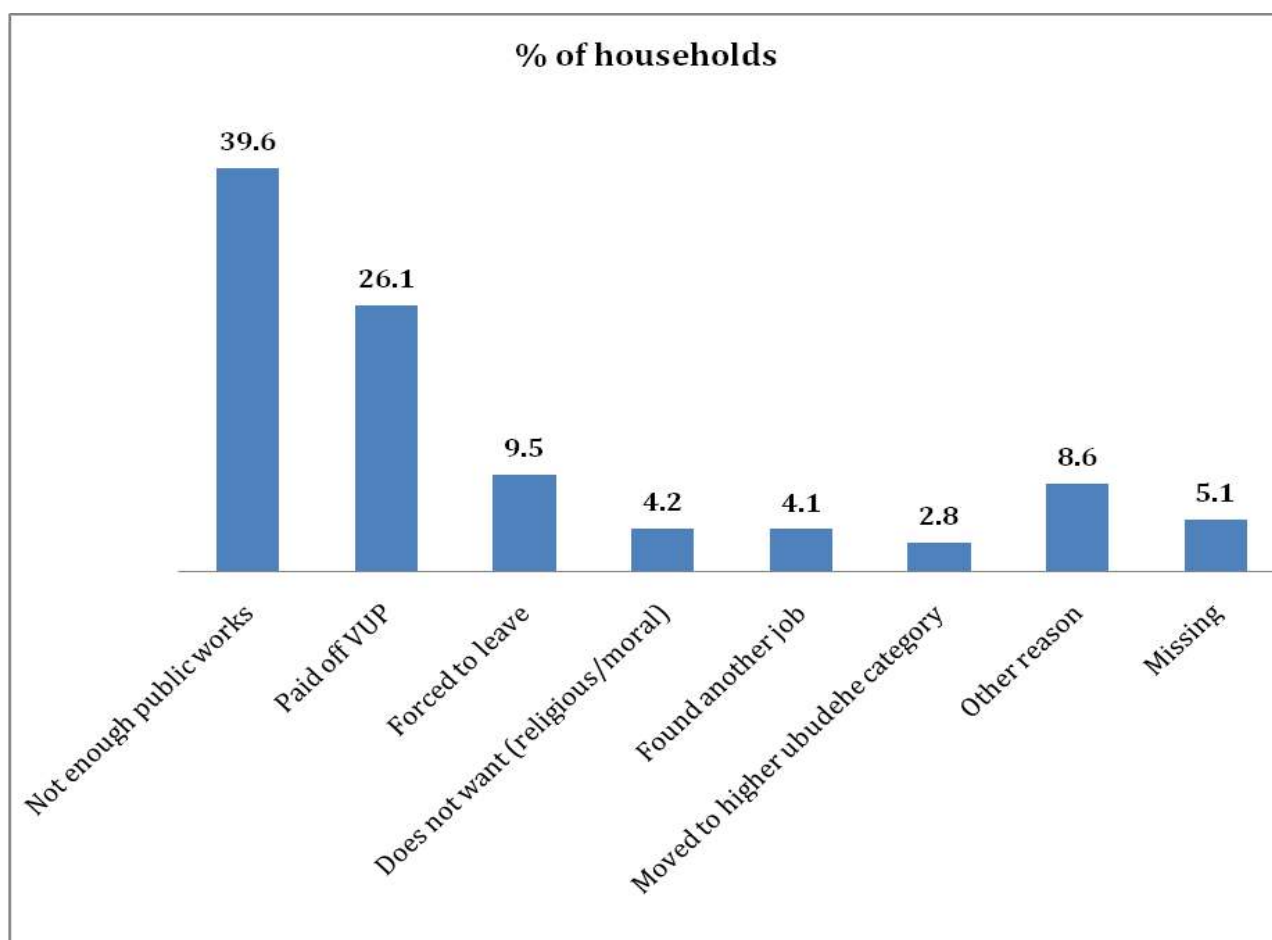
Ubudehe category	Currently participating?			Participation by VUP component		
	No	Yes	Total	Direct Support	Public Works	Financial Services
1	78.7	21.3	100.0	18.4	2.5	0.4
2	87.5	12.5	100.0	6.5	4.9	1.8
3	94.9	5.1	100.0	0.7	2.2	2.4
4	96.2	3.8	100.0	0.6	0.5	2.7
5	100.0	0.0	100.0	-	-	-
6	100.0	0.0	100.0	-	-	-
Missing	97.3	2.7	100.0	0.8	1.1	0.8

Source: EICV4 Cross-section. Base: All respondents living in a VUP sector. Note: Ubudehe status is supplied by the sector office.

As expected, the percentage of households in ubudehe categories 3–6 who are participating in the VUP is very much lower than in categories 1 and 2. However, despite being officially eligible only for Financial Services scheme, we find a small number of households listed in those higher categories who report being on the Direct Support or Public Works components. MINALOC explained that, these households may have appealed, and granted a reclassification of their ubudehe status but the records have not been updated.

3.3.2 Reasons for leaving the programme

The VUP has no formal way to classify households on its database as having 'exited' from the programme. Some households consider themselves as no longer being on the programme as soon as they finish a period of public works; other households in the same situation perceive themselves to be still enrolled, but simply waiting for the next occasion to participate. Among those that either consider themselves to have exited the programme, or who are classified by the survey team as having exited because they have done no public works for 12 months or have paid off their Financial Services loan, the reasons for leaving the VUP are as shown in Figure 1 and Table 3.3. But, the most common reason stated by 40% of respondents is that, there were not enough public works activities; a further 26% had paid off their loan and were no longer involved in the programme. The proportion of households that can be considered to have 'graduated' from the VUP by finding a job or moving to a higher ubudehe category is small, at 7% of those who have exited.

Figure 1: Reasons for no longer benefiting from the VUP (% of households who have exited)

Source: EICV4 VUP. Base: All households no longer in VUP [n=587].

Table 3. 3: Reasons for no longer benefiting from the VUP (% of households who have exited)

Reason for no longer benefiting from VUP	% of households
Not enough public works	39.6
Paid off VUP	26.1
Forced to leave	9.5
Does not want (religious/moral)	4.2
Found another job	4.1
Moved to higher ubudehe category	2.8
Other reason	8.6
Missing	5.1
Total	100.0

Source: EICV4 VUP. Base: All households no longer in VUP [n=587]. Note: 'Other reason' includes, for example, households that were ill or not fit enough to work, did not participate in training or were subject to a delay in payment.

3.4 Demographic characteristics of current VUP beneficiaries

Households receiving Direct Support are much smaller than is typical for Rwanda as a whole, containing an average of just 3.1 members, compared with 4.6 nationally (Table 3.4). They look very different: they have far fewer children and working-age adults, while they are about five times as likely to include an older person aged 60+. Half of households on Direct Support include a member with a disability, compared with only one in six households nationally. The component therefore appears well targeted towards its intended beneficiaries, being those families where the community considers that no member is able to work.

The composition of households supported by the Public Works and Financial Services components differs markedly from those on Direct Support. These households contain more working-age adults and children and young people under 21 than the average Rwandan family, considerably in case of Financial Services where a typical household has 2.1 adults aged 21–59 compared with 1.8 nationally. They contain a similar number of older people as the national average, and about the same proportion of households include a member with a disability as in Rwanda overall (slightly less in the case of Public Works, at 13.9% compared with 15.8%). Again, this suggests that, these components are well targeted towards households with working-age adults who are able to work.

Table 3. 4: Demographic characteristics of VUP participating households, by VUP component

	Rwanda	All VUP	VUP component		
			Direct Support	Public Works	Financial Services
Mean household size	4.6	4.2	3.1	5.0	5.5
Mean no. of household members, by age					
0-4	0.6	0.5	0.2	0.7	0.7
5-20	1.9	1.8	1.2	2.1	2.5
21-59	1.8	1.4	0.7	1.9	2.1
60+	0.2	0.5	0.9	0.3	0.2
Mean proportion of dependants per household ¹	42.0	53.0	62.1	43.1	45.1
Household containing member with disability	15.8	32.2	50.2	13.9	17.6

Source: EICV4 Cross-section (Rwanda column); other columns: EICV4 VUP. Base: All currently participating households.

Note: (1) A dependant is defined as a person aged 0–14 or 65+, in line with international norms.

When we look at the characteristics of the head of VUP beneficiary households, we find the same striking distinctions (Table 3.5). Among Direct Support households, the head is mostly elderly and very often has a disability (71% are over the age of 60, while 42% have a disability), which is quite exceptional for Rwanda, where nationally just 18% of household heads are over 60 and only 9% are disabled. The heads of households benefiting from Public Works or Financial Services are much closer to the norm, with a similar distribution of ages to the national average, but with even fewer heads having a disability (only 5%, in the case of households benefiting from Public Works). This pattern confirms that indicated by the overall household composition.

Table 3. 5: Characteristics of head of VUP participating households, by VUP component

	Rwanda	All VUP	VUP component		
			Direct Support	Public Works	Financial Services
Sex of household head (%)					
Male	74.5	54.8	35.4	65.9	77.7
Female	25.5	45.2	64.6	34.1	22.3
Total	100.0	100.0	100.0	100.0	100.0
Age of household head (%)					
Under 21	0.9	0.6	0.9	0.5	0.1
21-59	80.7	56.6	28.5	79.5	83.6
60+	18.3	42.9	70.6	20.0	16.3
Total	100.0	100.0	100.0	100.0	100.0
Household head with a disability (%)	9.2	23.6	42.4	5.0	6.9
Mean years of education of HH head	4.0	2.4	1.3	2.9	3.8

Source: EICV4 Cross-section (Rwanda column); other columns: EICV4 VUP. Base: All currently participating households.

3.5 Socio-economic characteristics of current VUP beneficiaries

The following table applies national quintile thresholds from the cross-sectional EICV4 survey to the VUP sample. This shows the consumption characteristics of VUP participants relative to the national average. Around 30% of individuals in VUP participating households are in the consumption bracket corresponding to the poorest quintile at national level. Around 8% of the VUP beneficiaries are in the highest quintile. Individuals in households participating in Public Works programs are more strongly skewed towards the poorest quintiles with 43% of all individuals below the threshold of the poorest quintile and 70% below the threshold of the bottom 40% at national level. The distribution is less skewed for individuals in households participating in Direct Support or Financial Services components.

Table 3. 6: Distribution of population in VUP participating households by quintile, by VUP component (%)

Quintile	Rwanda	All VUP	VUP component		
			Direct Support	Public Works	Financial Services
Q1	19.7	29.5	27.5	42.9	22.3
Q2	19.7	24.7	23.7	26.6	24.4
Q3	19.7	18.6	19.9	16.6	19.9
Q4	19.8	19.3	21.6	11.7	21.9
Q5	21.0	7.9	7.3	2.3	11.4
Total	100.0	100.0	100.0	100.0	100.0

Source: EICV4 Cross-section (Rwanda column); other columns: EICV4 VUP. Base: Persons in all currently participating households.

The fact that households headed by the elderly or by a person with a disability are particularly likely to participate in the VUP especially the Direct Support component in addition to other

social protection support from outside VUP scheme, explain why participants in that scheme are not as skewed towards the lower consumption quintiles as one might have expected. We have seen in section 2 above, that these characteristics are not strong markers of consumption poverty. This does not mean that the VUP is inappropriately targeted, since it is designed to cater mainly for households in ubudehe categories 1 and 2 and we have seen that other indicators of vulnerability than consumption poverty are taken into account in the classification of households by ubudehe status. Also, the Financial Services component targets a large share of the population than the Public Works component, including individuals from ubudehe categories higher than category 2. However, it is interesting to see that some households under VUP are in higher consumption quintiles which indicate that the support could be making a difference.

Since VUP beneficiaries live in sectors that are deemed by the local administration to be among the most deprived, one might expect that they face greater difficulties in accessing public services and facilities. On average, in all VUP components, beneficiary households tend to live further from a market than a typical Rwandan household (63 mins vs. 52 mins) (Table 3.7). To some extent, this pattern might also be driven by the fact that VUP participating households are almost exclusively in rural areas (98% compared to 83% on a national average). However, in other respects proximity to a main road, primary school and health facility their situation is not dissimilar to the national average.

Table 3. 7: Proximity to, and use of, facilities by VUP participating households, by VUP component

	Rwanda	All VUP	VUP component		
			Direct Support	Public Works	Financial Services
Time to nearest services (minutes) (mean)					
Market	51.6	63.1	64.2	60.8	64.0
Main road	7.7	7.4	8.6	6.9	5.2
Health centre	56.5	56.7	58.4	57.4	51.2
Primary school	25.6	27.6	27.2	28.9	27.1
Use of amenities (%)					
Electricity as main light source	19.8	5.4	2.4	5.2	10.3
Improved water source	84.8	88.8	88.8	90.9	87.6
Improved sanitation	83.4	75.3	69.0	78.8	82.1
Mean proportion of households in rural areas	82.9	98.1	97.8	97.8	98.7

Source: EICV4 Cross-section (Rwanda column); other columns: EICV4 VUP. Base: All currently participating households.

As for the availability of amenities at home, the story is very mixed. Only 5% of VUP beneficiaries use electricity as their main source of lighting, dropping to just 2% of those on Direct Support. Even for those using Financial Services, only one in 10 uses electricity for lighting. The national rate of households using electricity for lighting (20%) is therefore double what we find for Financial Services beneficiaries and eight times greater than for Direct Support beneficiaries. To some extent, VUP beneficiaries are predominantly in rural areas where electricity usage is much lower; but the percentage of VUP households in rural areas, who use electricity for lighting, at 4.9%, is still much less than for rural areas as a whole, where 9.1% of households use that energy source.

When we look at the use of improved sanitation, we find that here too, VUP beneficiary households are more deprived than the national average: three-quarters use improved sanitation (vs. 83% nationally). Again, households receiving Direct Support have the lowest use of such facilities of the three VUP components, at only 69%. But use of improved water is considerably above the national average, at 88%-91% for the three components, compared with 85% nationally. This is driven largely by a greater use of protected springs. It is possible that, the projects for improved water resource management that are part of the options for VUP public works, may be contributing to this improvement.

The pattern of ownership of durable goods shows that Direct Support beneficiaries are much less well off than other VUP components beneficiaries or even the national average (Table 3.8). Only one in four Direct Support households has a mobile phone, compared with nearly two-thirds of the households in the country. These households are also half as likely to own a radio (32% vs. 60%). Households supported by Public Works also have much lower rates of ownership of a mobile phone than the average (49%), though that is still double the rate of that of Direct Support beneficiaries. In contrast, Financial Services beneficiaries have higher rates of ownership of both mobile phones and radios than the national average.

Table 3. 8: Percentage of VUP participating households with assets, by VUP component

	Rwanda	All VUP	VUP component		
			Direct Support	Public Works	Financial Services
Durable goods					
Mobile phone	63.6	43.3	24.1	49.2	69.3
TV	9.9	1.5	0.2	1.0	3.9
Radio	59.8	45.0	31.9	47.5	65.7
Livestock and land					
Farm land	89.3	96.9	95.6	97.9	98.3
Livestock / poultry	64.5	74.6	72.7	67.5	82.5

Source: EICV4 Cross-section (Rwanda column); other columns: EICV4 VUP. Base: All currently participating households.

Note: Livestock refers to animals raised, not necessarily owned; this may slightly overestimate ownership of animals among poor households and slightly underestimate ownership of animals among wealthier households.

Nearly all VUP households (97%) have farm land, and most are raising livestock. This is consistent with the fact that they almost all live in rural area.

Direct Support is intended for the most vulnerable households, who have no economically active member. The proportion of households in which no-one has worked in the last 12 months is 10 times higher than the national average, at 5% compared with 0.5% (Table 3.9). All households have to find some way of obtaining a livelihood, so it is not surprising that this figure is not 100%. Household members have been classified as economically active if they, 'furnish the supply of labour for the production of economic goods and services', whether for market or for their own consumption¹⁰.

¹⁰ See the *Main Indicators Report*, section 6, for the full internationally recognised definition in use at the time of the EICV4 survey.

Table 3. 9: Economic and financial activity among VUP participating households

	Rwanda	All VUP	VUP component		
			Direct Support	Public Works	Financial Services
Households with no economically active member (%)	0.5	2.4	4.8	0.0	0.0
Households with any savings account (%)	54.1	95.5	99.3	97.1	89.4
Commercial bank	23.2	9.9	2.8	8.2	20.9
Microfinance	4.8	3.8	0.8	1.5	9.4
Cooperative bank	2.6	1.8	0.5	1.9	3.9
Savings / credit cooperative	35.9	93.8	98.8	96.7	85.1
Other	1.7	0.1	0.0	0.2	0.2
Average amount of savings (thousands of RWF)	64.7	16.7	8.9	9.0	31.8

Source: EICV4 Cross-section (Rwanda column); other columns: EICV4 VUP. Base: All currently participating households.

VUP beneficiaries have a very high rate of usage of savings accounts: 96% of VUP households have a savings account, rising to 99% of Direct Support beneficiaries. This is to be expected given that payments for Direct Support, and often Public Works, are paid directly into accounts¹¹. The account is rarely held in a commercial bank: generally and almost exclusively so, for Direct Support beneficiaries, it is with a savings or credit cooperative. However, the amounts held in the account are on average very small, at less than a month's transfer value for Direct Support beneficiaries, or few days' pay for Public Works beneficiaries. Beneficiaries of a Financial Services loan are more likely than any other VUP category to hold their account with other types of institution such as a microfinance institution, and store an average of RWF 31,800 in their account much more than other VUP beneficiaries, but still considerably less than the average for non-VUP beneficiaries.

As for the use of social sector facilities by VUP beneficiaries, we find that nearly four in every five people living in a VUP participant household have access to health insurance, rising to five in every six in Direct Support households. This is consistent with the fact that households in the lowest ubudehe categories, including VUP households, receive assistance with paying the premiums for health insurance. There is little difference in the net rate of primary school attendance among VUP households compared with Rwanda as a whole (87% vs. 88%); net secondary school attendance is a little lower than the national figure (21% vs. 23%), and considerably lower in households of Public Works beneficiaries, where only 19% of children of secondary school age attend secondary school. Literacy among young people in Direct Support and Public Works households is lower than the national average (77% and 75% respectively, compared with 86% nationally). Only in households benefiting from Financial Services are the education indicators higher on average than nationally. Children and young people in households supported by Financial Services are more likely to go to primary and secondary school and to be literate.

¹¹ Public works beneficiaries can operate without a bank account if the money is paid to one person who distributes it to others without an account.

Table 3. 10: Health and education indicators among individuals in VUP participating households, by VUP component (%)

	Rwanda	All VUP	VUP component		
			Direct Support	Public Works	Financial Services
Health					
Access to health insurance	70.0	78.9	83.5	79.0	75.1
Consultation of medical practitioner in previous 4 weeks	16.5	17.4	20.7	15.5	15.6
Education					
Net primary school attendance	87.9	87.2	86.2	87.3	88.9
Net secondary school attendance	22.9	21.3	20.5	18.8	24.2
Literacy among 15- to 24-year-olds	86.2	80.9	76.6	75.0	89.1

Source: EICV4 Cross-section (Rwanda column); other columns: EICV4 VUP. Base: Health indicators—all individuals in currently participating households. Education indicators—all individuals in relevant age bracket in currently participating households.

3.6 VUP Direct Support

Previous years have seen substantial problems with timeliness of payments for the VUP Direct Support and Public Works. Direct Support transfers are due for payment monthly. In our survey about one in 10 households said that their payment generally arrived regularly every month, but most stated that the payment usually came over a month late (Table 3.11).

Households are very uncertain about how much money they are due to receive. The value of the Direct Support bears a straight forward relationship to the number of people in the household, yet when asked the average value of their monthly transfer, only a small minority of households (21%) cited an amount that tallied with their household size¹².

Table 3. 11: Duration, timeliness and value of VUP Direct Support

	Indicator
Time receiving direct support (months) (% of households)	
1-6	9.6
7-12	21.5
13-24	36.5
25-36	18.8
> 36 months	13.6
Total	100.0
Timeliness of payment (% of households)	
Regular every month	10.5
Typically up to a month late	3.5
Typically more than a month late	86.0
Total	100.0
Value of payment (thousands of RWF)	
Mean value per month	13.1
Mean total in the last 12 months	134.8

Source: EICV4 VUP. Base: All households currently receiving VUP Direct Support.

¹² 1 person = RWF 7,500 per month; 2 people = RWF 12,000; 3 people = RWF 15,000; 4 people = RWF 18,000; 5+ people = RWF 21,000.

Households that benefit from VUP Direct Support are those with little means of earning a livelihood, so it is not surprising that the most commonly cited use of the transfer is to support day-to-day consumption and basic needs such as food and clothing: 37% of VUP Direct Support beneficiaries reported this as their main use of the transfer. Further, 24% report investing it in farming activities, while 18% reported having spent it on improving their home.

Table 3. 12: Main use of VUP Direct Support

Main use	Participant households (%)
Farm / animals	24.0
House construction / improvement	17.7
Education / health	4.7
Business	1.3
Consumption (excl. food / clothes)	7.6
Consumption (food & clothes)	37.0
Other	7.8
Total	100.0

Source: EICV4 VUP. Base: All households currently receiving VUP Direct Support.

3.7 VUP Public Works

Any number of household members may participate in VUP Public Works activities over the course of a year, though at any one time only, one member may be enrolled. However, for more than nine out of every 10 households that had undertaken VUP Public Works in the year preceding the survey, all the works were carried out by the same household member. Participants have quite an even spread of ages, and over half (55%) are female (Table 3.13).

Table 3. 13: Characteristics of people who have participated in VUP Public Works in the last 12 months (%)

	% of participants
Sex	
Male	44.6
Female	55.4
Total	100.0
Disability	
No disability	96.8
With disability	3.2
Total	100.0
Age	
Under 16	0.0
16-24	11.6
25-34	23.6
35-44	20.4
45-54	24.0
55-64	15.4
65+	5.0
Total	100.0

Source: EICV4 VUP. Base: All individuals that report having carried out VUP Public Works in the year preceding the survey.

Note: This includes individuals whose household reports no longer being enrolled at the time of the survey, and also a few individuals who report having participated in the Public Works despite not being part of a household that says it has been enrolled. The VUP office notes that it is possible for people from non-VUP households to contribute to public works activities

in the event that the amount of manpower required for a given job is more than can be delivered by those requesting work under the VUP.

Unlike Direct Support beneficiaries, households that are eligible for Public Works receive no automatic entitlement to a minimum amount of monthly transfer or job opportunities. It is for this reason that, households eligible for Public Works are uncertain as to whether they can be classified as 'current' beneficiaries: many undertake no work for months at a time, though they would like to do so if work was available.

Table 3. 14: Work undertaken by current VUP Public Works participants

		% of participants
No. of HH members participating in last 12 months		
1		91.7
2		7.5
3+		0.9
Total		100.0
Length of time HH has ever participated in VUP Public Works (months)		
1-6		14.1
7-12		29.0
13-24		24.6
25-36		13.7
>36 months		18.5
Total		100.0
Months' work undertaken in last 12 months		
1-3		54.1
4-6		32.7
7-9		9.8
10-12		3.4
Total		100.0

Source: EICV4 VUP. Base: All current VUP Public Works beneficiary households.

Among households that consider themselves to be current beneficiaries and that have carried out at least a day's work on a VUP Public Works programme in the last year, just 3% have done so for a full 10-12 months (Table 3.14). More than half (54%) have carried out Public Works in fewer than three months out of 12.

The consequence is that, the annual total of payments from the VUP to Public Works households is much lower than that of Direct Support households (Table 3.15). One-third of current Public Works beneficiary households estimate having received less than RWF 30,000 in the last year, equivalent to just two months' worth of Direct Support payment to a family of three; a further third have received between RWF 30,000 and RWF 60,000. VUP Public Works payments are due to be paid every two weeks, but, similarly to the Direct Support payment, these suffer delays: two-thirds of households said that they generally received payment more than a month after undertaking the work.

Table 3. 15: Timeliness and value of VUP Public Works payment

	% of participants
Timeliness of VUP Public Works payment	
Regular every two weeks	6.5
Typically between 15 days and 1 month	26.5
Typically more than 1 month later	66.9
Total	100.0
Total value of payments in the last 12 months (RWF)	
0-30,000	33.6
30,001-60,000	30.6
60,001-90,000	20
90,001-120,000	8.4
120,001-150,000	2.4
150,001-180,000	1.2
Over 180,000	3.9
Total	100.0

Source: EICV4 VUP. Base: All current VUP Public Works beneficiary households.

Similar to Direct Support beneficiaries, those receiving Public Works transfers most commonly reported spending their earnings on their basic consumption needs such as food and clothing (39% as shown in table 3.16). Again, expenditure on farming or on home improvements were the next most frequently cited uses of the transfer. Some 12% of households said that they used the money mainly for education and health expenditure. A higher expenditure on education among households receiving Public Works compared with Direct Support, might be expected in the light of the fact that, households tend to be younger and have more children as we saw in section 3.4.

Table 3. 16: Main use of VUP Public Works transfer

Main use	Participant households (%)
Farm / animals	16.6
House construction / improvement	16.0
Education / health	11.7
Business	2.2
Consumption (excl. food / clothes)	10.3
Consumption (food & clothes)	38.9
Other	4.3
Total	100.0

Source: EICV4 VUP. Base: All current VUP Public Works beneficiary households.

3.8 VUP Financial Services

Households that were current beneficiaries of any VUP component were asked if they had ever participated in a Financial Services loan. About 36% said that they were currently doing so, or had previously participated (Table 3.17).

Table 3. 17: Percentage of current VUP beneficiaries ever having participated in a Financial Services loan

Ever participated in Financial Services loan?	All VUP	VUP component		
		Direct Support	Public Works	Financial Services ¹
Yes	36.2	5.3	26.6	99.6
No	63.8	94.7	73.4	0.4
Total	100.0	100.0	100.0	100.0

Source: EICV4 VUP. Base: All current VUP beneficiary households. Note: (1) The tiny fraction of households who consider themselves to be VUP Financial Services beneficiaries but have never received a loan may comprise households that have applied but not yet received the funds.

Majority of cases were households who still had active loan for whom that was their only involvement with the VUP: we have seen in Table 3.17 that, the percentage of households who take out a loan while simultaneously participating in Direct Support or Public Works is rather low. Households rarely participate in more than one loan: the mean number of loans taken out by current VUP participating households among those that have taken any is 1.1.

The survey asked households about any loans that they had received, either as an individual or in a group. It appears that, as with the payment for Direct Support, there is some confusion about the nature and size of the loans. Both the number of people participating in group loans, and the total value of the loan, varied enormously and differed considerably from the programme's maximum of 30 people per group and RWF 75,000 per person (RWF 85,000 if at least 70% of the group is female). Larger loans are possible with the agreement of the VUP Commission: it is possible that, some respondents who reported very large loans may have pursued this channel, while others may be uncertain about the number of people in their group. The use of the loans was not confined to investment in assets and businesses, but also included day-to-day consumption and expenditure on health and education¹³.

¹³ The share of loans used for these different purposes, and other characteristics about the nature of the loan, are not quantified here on account of concerns about data quality.

4 Other social protection programmes

4.1 Public income support

Social protection support in Rwanda is not confined to the VUP. Some 14% of households report receiving public income support from other sources (Table 4.1). Households in the lowest quintile are twice as likely to receive some income support as those in the highest quintile (19% vs. 10%). This support consists largely of the financial assistance provided to households to support health and education expenditure, particularly in rural areas. The FARG, RDRC and food relief programmes are reported to have each assisted about 1% of households in the country over the last year; a similar proportion of households report having received formal social security in form of pension from the Rwanda Social Security Board or other old age grant. This formal social security is more widely found in urban than in rural areas, reflecting the greater proportion of people in formal sector employment in urban areas.

Table 4. 1: Households receiving public income support, excluding VUP (%)

	EICV 4							
				Selected types of support				
	No support	Any support	Total	Rwanda Social Security Board pension / old age grant	FARG	RDRC	Health / education payments	Food relief
All Rwanda	86.0	14.0	100.0	1.4	1.1	0.1	11.6	0.8
Urban / rural								
Urban	89.6	10.4	100.0	1.8	1.8	0.3	6.9	0.8
Rural	85.3	14.7	100.0	1.4	0.9	0.1	12.6	0.8
Quintile								
Q1	80.6	19.4	100.0	0.5	0.4	0.0	17.9	1.4
Q2	84.2	15.8	100.0	0.9	0.9	0.1	13.9	1.1
Q3	86.0	14.0	100.0	1.4	0.9	0.1	11.7	1.0
Q4	87.4	12.6	100.0	1.4	1.4	0.1	10.4	0.6
Q5	90.0	10.0	100.0	2.5	1.5	0.2	6.4	0.3

Source: EICV4 cross-section. Base: All households.

The national figure of 14% of households having received public support in the past 12 months conceals an interesting story in the characteristics of the type of household receiving that support (Table 4.2). Households headed by women were twice as likely to receive support as those headed by men (22% vs. 11%); those headed by older people aged 60 and above were twice as likely to receive it as working-age adults (23% vs. 12%) and households headed by a person with a disability were twice as likely to receive public income support than those that were not (28% vs. 13%).

Table 4. 2: Percentage of households receiving any public income support (excluding VUP) in the last 12 months, by characteristic

	Households receiving any benefit, excluding VUP
Rwanda	14.0
Households containing at least one person of age...	
0-4	11.2
5-20	14.9
21-59	13.3
60+	23.0
Households containing a member with a disability	23.9
Sex of household head	
Male	11.1
Female	22.3
Age of household head	
Under 21	6.4
21-59	11.9
60+	23.4
Disability status of household head	
No disability	12.6
With a disability	27.6

Source: EICV4 cross-section. Base: All households.

4.2 Agricultural social protection schemes

The government and NGOs offer a range of social protection schemes to support rural livelihoods. In 2006, government approved Girinka 'One Cow per Poor Family' policy, which aims to enable every poor household to own a dairy cow, to improve household nutrition and to improve soil fertility through use of the manure. Between EICV3 and EICV4, the proportion of households reporting having received a cow under the scheme has risen from 4% to 6% (Table 4.3). Households in the highest consumption quintile are about half as likely to have received assistance under these agricultural programmes as those in lower quintiles.

About 9% of households say that they have ever received animals from other sources than Girinka scheme, either directly from NGOs or else from government sources delivered through NGOs. This is unchanged from EICV3.

Table 4. 3: Percentage of households ever having received agricultural social protection support, by urban / rural, province and quintile

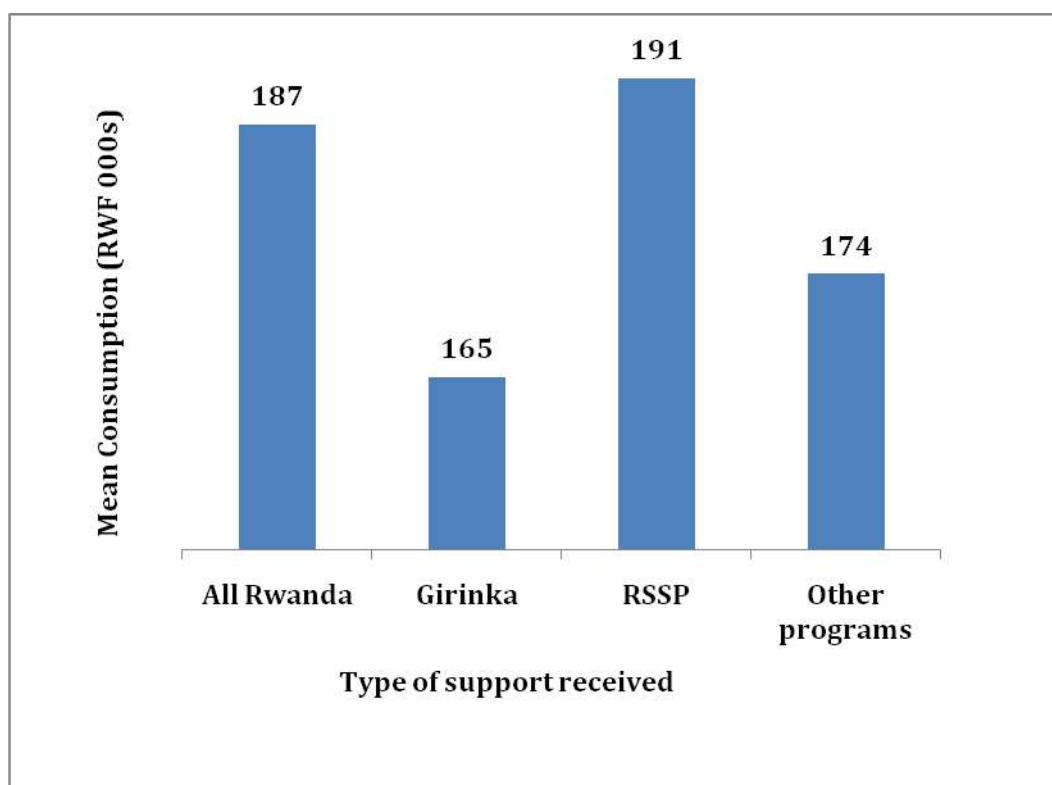
	EICV 4		EICV3	
	Girinka	Recipients of animals under other programmes	Girinka	Recipients of animals under other programmes
All Rwanda	6	8.7	3.9	9.4
Urban / rural				
Urban	1.8	3.6	1.1	2.8
Rural	6.9	9.7	4.4	10.6
Province				
Kigali city	1.7	3.3	0.9	11.1
Southern Province	5.5	10.5	3.3	12
Western Province	3.7	8.4	2.4	9.4
Northern Province	6.8	11.9	4	10
Eastern Province	10	7.7	7.1	5.6
Quintile				
Q1	6.8	10.1	4.5	11.1
Q2	7.1	9.3	4.5	12
Q3	6.9	10.5	4.9	9.4
Q4	6.5	9.8	3.7	10
Q5	3.5	4.7	2.3	5.6
Poverty status (%)				
Extremely poor	16.0	14.3	24.6	24.6
Poor	26.1	24.6	22.2	24.3
Non poor	57.9	61.1	53.2	51.1

Source: EICV4 cross-section; EICV3. **Base:** All households. **Note:** The percentage of households that have ever received an animal under Girinka or another programme may be slightly under-reported as the question was not asked to households that no longer raise any kind of livestock.

The fact that poor households are more likely than wealthier ones to have received a cow under the Girinka scheme is reflected in

Figure 2 and Table 4. 4 below. Median consumption of households receiving assistance under that scheme is RWF 165,000 per adult equivalent per year, similar to those that have received animals under other social protection schemes (RWF 174,000). This compares to the national median of RWF 187,000. Households receiving support under the RSSP (RWF 191,000) have higher consumption than the national average.

Figure 2: Median annual per adult equivalent consumption of households having received agricultural social protection support (RWF 000s)



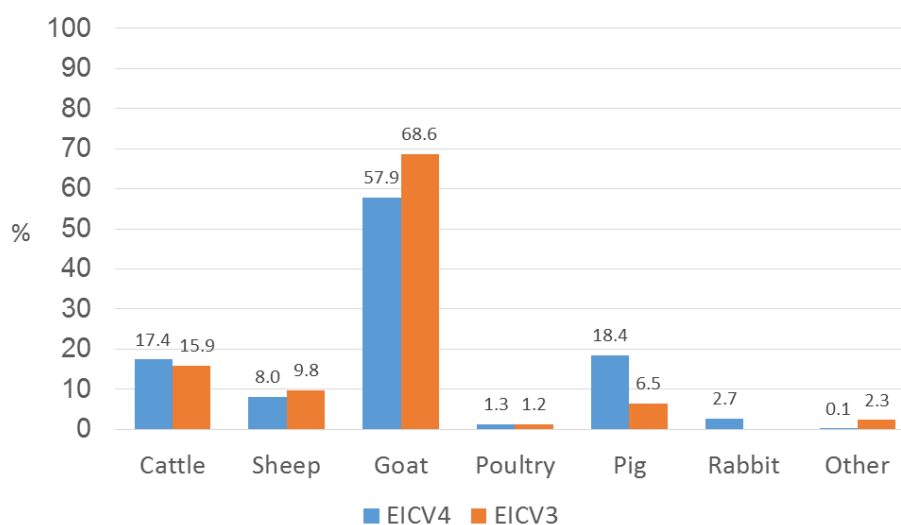
Source: EICV4 cross-section. Base: All households having received agricultural social protection support. Base for 'All HH in Rwanda' is all households. Note: Data show mean annual consumption per adult equivalent, expressed in 2014 prices.

Table 4. 4: Median annual per adult equivalent consumption of households having ever received agricultural social protection support (RWF 000s)

Type of support	Mean consumption (RWF 000s)
All Rwanda	187
Girinka	165
RSSP	191
Other programs	174

Source: EICV4 cross-section. Base: All households having received agricultural social protection support. Base for 'All HH in Rwanda' is all households. Note: Data show median annual consumption per adult equivalent, expressed in 2014 prices.

For those receiving animals, the most common types of animals ever received have changed little since EICV3, with goats being by far the most widely cited animal received (Figure 3 and Table 4.5). However, there has been a small decrease in the receipt of goats since EICV3 while the percentage of households that have received a pig has increased from 7% to 18%.

Figure 3: Type of animal received through other schemes excluding Girinka (% of households having received at least one animal)

Source: EICV4 cross-section; EICV3. Base: All households having ever received at least one animal. Notes: (1) Only households which raised animals in the past 12 months were asked about social protection schemes; (2) Households were not asked about receiving rabbits in EICV3. (3) Households could report up to two types of animals received.

Table 4. 5: Type of animal received through other schemes excluding Girinka (% of households having received at least one animal)

Type of animal received	EICV4	EICV3
Cattle	17.4	15.9
Sheep	8.0	9.8
Goat	57.9	68.6
Poultry	1.3	1.2
Pig	18.4	6.5
Rabbit	2.7	n/a
Other	0.1	2.3

Source: EICV4 cross-section; EICV3. Base: All households having ever received at least one animal. Notes: (1) Only households which raised animals in the past 12 months were asked about social protection schemes; (2) Households were not asked about receiving rabbits in EICV3. (3) Values can add up to more than 100% because households could report up to two types of animals received.

So, coverage by agricultural social protection programmes across all households remains rather modest. Households headed by a person who is older or has a disability have a higher propensity to have ever received an animal through Girinka or other schemes, compared with those that are younger or do not have a disability; in case of RSSP the opposite is true, which may reflect the fact that it is intended for those who are able to make active use of agricultural inputs (Table 4.6).

Table 4. 6: Percentage of households ever having received agricultural social protection support, by household characteristics)

	EICV 4			EICV3		
	Girinka	RSSP	Recipients of animals under other programmes	Girinka	RSSP	Recipients of animals under other programmes
Rwanda	6.0	5.0	8.7	3.9	n/a	9.4
Households containing at least one person of age...						
0-4	5.5	4.9	7.4	3.9	n/a	8.0
5-20	6.9	5.4	9.8	4.5	n/a	10.6
21-59	6.2	5.2	8.5	4	n/a	9.3
60+	6.4	4.7	11.9	3.5	n/a	12.4
Households containing a member with a disability	7.8	5.1	10.6	5.1	n/a	12.3
Sex of household head						
Male	6.1	5.1	7.4	3.8	n/a	8.3
Female	5.8	4.8	12.5	4.2	n/a	12.3
Age of household head						
Under 21	2.7	1.4	2.2	2.4	n/a	3.7
21-59	6.0	5.1	8.0	4.0	n/a	8.8
60+	6.2	4.7	12.1	3.6	n/a	12.6
Disability status of household head						
No disability	6.0	5.1	8.6	3.8	n/a	9.0
With a disability	6.5	4.0	9.6	4.8	n/a	12.7

Source: EICV4 cross-section; EICV3. Base: All households.

4.3 Health insurance

The percentage of individuals who have health insurance has remained fairly stable between EICV3 and EICV4 (Table 4. 7). The increase in coverage of individuals with health insurance is greatest in the lowest consumption quintile, where the percentage of people with health insurance has risen from 56% to 60% since EICV3. Overall, possession of health insurance remains highest in the wealthiest consumption quintile.

Table 4. 7: Percentage (%) of individuals aged 16 and over with health insurance, by quintile and employment status

	EICV4	EICV3
Rwanda	72.2	70.5
Quintile		
Q1	59.6	55.8
Q2	65.2	62.9
Q3	72.2	69.8
Q4	75.7	74.5
Q5	82.8	83.2
Employment status of adults		
Employed (all types)	71.3	69.9
Wage farm	59.2	53.2
Wage non-farm	71.4	72.7
Small-scale farmer	73.2	70.8
Independent non-farm	72.5	74.3
Active – other	81.5	77.2
Unemployed	81.3	71.9
Inactive – student	80.6	77.5
Inactive – other	73.4	62.1

Source: EICV4 cross-section; EICV3. Base: All individuals aged 16+.

4.4 Employment-based social security

Formal social security provided through a permanent job and covering medical care, a pension or paid leave, remains very rare, owing in large part to the limited number of individuals in formal sector employment. Just 3-4% of people aged 16 and over report benefiting from a formal social security arrangement, falling to around 2% in rural areas (Table 4.8).

Table 4. 8: Percentage (%) of individuals aged 16 and over in permanent or fixed employment and covered by formal social security

	EICV4		
	Medical care	Pension	Paid leave
Rwanda	3.1	3.5	4.2
Urban / rural			
Urban	9.6	10.7	12.9
Rural	1.6	1.8	2.2
Province			
Kigali	8.3	10	11.8
Southern Province	2.1	2.4	2.8
Western Province	2.6	2.8	3.2
Northern Province	2.5	2.6	3.4
Eastern Province	2.3	2.5	2.9
Quintile			
Q1	0.2	0.2	0.4
Q2	0.3	0.3	0.5
Q3	0.6	0.9	0.9
Q4	1.7	2.2	2.5
Q5	10.4	11.2	13.5

Source: EICV4 cross-section. Base: All individuals aged 16+. Note: This table is not comparable with the equivalent in the EICV3 survey, in which the question was asked to individuals in any kind of employment, whether permanent or not.

The vast majority of individuals who are in permanent or fixed employment and who are covered by formal social security are, as one might expect, in the highest consumption quintile. Some 10–14% of individuals in that quintile benefit from the various types of formal social security, compared with just 0.2–0.4% in the lowest quintile.

Annex A Standard errors and design effects for selected indicators, EICV4

Table A. 1: Mean percentage (%) of dependant household members (under 21 and 60+), by consumption quintile and age group of individual

EICV4	Estimate (%)	Standard error	95% confidence level		CV	Design effect	No. of observations
			Lower	Upper			
All Rwanda	59.8	0.17	59.4	60.1	0.003	5.16	66,035
Quintile							
Q1	65.7	0.27	65.2	66.2	0.004	4.98	13,444
Q2	62.8	0.30	62.3	63.4	0.005	4.27	13,349
Q3	60.5	0.33	59.8	61.1	0.005	4.35	13,173
Q4	57.9	0.37	57.2	58.6	0.006	4.48	12,974
Q5	52.4	0.43	51.6	53.3	0.008	4.93	13,095
Age of household member							
0-4	59.5	0.19	59.1	59.9	0.003	1.68	9,111
5-20	66.5	0.15	66.2	66.8	0.002	3.02	26,924
21-59	50.7	0.21	50.3	51.1	0.004	2.78	26,492
60+	77.9	0.39	77.2	78.7	0.005	1.30	3,508

Source: EICV4 cross-section. Base population: all persons. Notes: (1) A dependant person is defined as age 0-20 or 60+ years.

Table A. 2: Distribution (%) of population in male-headed households by consumption quintile

EICV4	Estimate (%)	Standard error	95% confidence level		CV	Design effect	No. of observations
			Lower	Upper			
All Rwanda	100.0	n.a	n.a	n.a	n.a	n.a	52,533
Quintile							
Q1	18.7	0.52	17.7	19.7	0.028	9.31	52,533
Q2	19.5	0.45	18.6	20.4	0.023	6.87	52,533
Q3	20.1	0.44	19.2	20.9	0.022	6.30	52,533
Q4	20.2	0.45	19.3	21.1	0.022	6.72	52,533
Q5	21.6	0.64	20.3	22.8	0.029	12.54	52,533

Source: EICV4 cross-section. Base population: persons from male-headed households.

Table A. 3: Distribution (%) of population in female-headed households by consumption quintile

EICV4	Estimate (%)	Standard error	95% confidence level		CV	Design effect	No. of observations
			Lower	Upper			
All Rwanda	100.0	n.a	n.a	n.a	n.a	n.a	13,502
Quintile							
Q1	23.7	0.90	21.9	25.4	0.038	5.99	13,502
Q2	20.5	0.77	19.0	22.0	0.037	4.84	13,502
Q3	18.4	0.75	16.9	19.9	0.041	4.98	13,502
Q4	18.5	0.77	17.0	20.0	0.042	5.34	13,502
Q5	19.0	0.91	17.2	20.7	0.048	7.18	13,502

Source: EICV4 cross-section. Base population: persons from female-headed households.

Table A. 4: Percentage (%) of households containing member with disability, by VUP component

EICV4	Estimate (%)	Standard error	95% confidence level		CV	Design effect	No. of observations
			Lower	Upper			
All Rwanda	15.8	0.32	15.2	16.4	0.020	1.10	14,419
All VUP	32.2	1.83	28.6	35.8	0.057	2.26	1,493
Direct Support	50.2	2.59	45.1	55.3	0.052	1.98	830
Public Works	13.9	2.09	9.8	18.0	0.150	1.25	364
Financial Services	17.6	2.54	12.7	22.6	0.144	2.20	378

Source: EICV4 cross-section; EICV4 VUP. Base population: all households; currently participating VUP households.

Table A. 5: Percentage (%) of households owning a mobile phone, by VUP component

EICV4	Estimate (%)	Standard error	95% confidence level		CV	Design effect	No. of observations
			Lower	Upper			
All Rwanda	63.6	0.53	62.6	64.7	0.008	1.72	14,419
All VUP	43.3	2.36	38.7	48.0	0.054	3.32	1,493
Direct Support	24.1	2.32	19.6	28.7	0.096	2.17	830
Public Works	49.2	4.45	40.5	57.9	0.090	2.72	364
Financial Services	69.3	3.14	63.1	75.4	0.045	2.29	378

Source: EICV4 cross-section; EICV4 VUP. Base population: all households; currently participating VUP households.

Table A. 6: Percentage (%) of households receiving any type of public income support (excluding VUP), by urban/rural and consumption quintile

EICV4	Estimate (%)	Standard error	95% confidence level		CV	Design effect	No. of observations
			Lower	Upper			
All Rwanda	14.0	0.38	13.2	14.7	0.027	1.73	14,419
Urban/rural							
Urban	10.4	0.83	8.8	12.1	0.079	1.81	2,275
Rural	14.7	0.44	13.9	15.6	0.030	1.84	12,144
Quintile							
Q1	19.4	0.93	17.6	21.2	0.048	1.34	2,527
Q2	15.8	0.75	14.3	17.3	0.047	1.12	2,735
Q3	14.0	0.74	12.6	15.4	0.053	1.27	2,875
Q4	12.6	0.66	11.3	13.9	0.053	1.21	3,028
Q5	10.0	0.58	8.8	11.1	0.058	1.31	3,254

Source: EICV4 cross-section. Base population: all households.

Table A. 7: Percentage (%) of households receiving health/education payments (excluding VUP), by urban/rural and consumption quintile

EICV4	Estimate (%)	Standard error	95% confidence level		CV	Design effect	No. of observations
			Lower	Upper			
All Rwanda	11.6	0.37	10.9	12.3	0.032	1.91	14,419
Urban/rural							
Urban	6.9	0.75	5.5	8.4	0.107	2.12	2,275
Rural	12.6	0.43	11.7	13.4	0.034	2.02	12,144
Quintile							
Q1	17.9	0.92	16.1	19.7	0.051	1.41	2,527
Q2	13.9	0.72	12.5	15.3	0.052	1.15	2,735
Q3	11.7	0.67	10.4	13.0	0.058	1.24	2,875
Q4	10.4	0.61	9.2	11.6	0.058	1.21	3,028
Q5	6.4	0.49	5.4	7.3	0.077	1.37	3,254

Source: EICV4 cross-section. Base population: all households.

Table A. 8: Percentage (%) of households receiving any type of public income support (excluding VUP), by various household characteristics

EICV4	Estimate (%)	Standard error	95% confidence level		CV	Design effect	No. of observations
			Lower	Upper			
All Rwanda	14.0	0.38	13.2	14.7	0.027	1.73	14,419
Households containing at least one member of age...							
0-4	11.2	0.45	10.3	12.0	0.040	1.44	6,997
5-20	14.9	0.44	14.0	15.7	0.029	1.64	10,870
21-59	13.3	0.38	12.5	14.0	0.029	1.70	13,312
60+	23.0	0.85	21.4	24.7	0.037	1.14	2,880
Disability status of any household member							
HHs not containing any member with disability	12.1	0.38	11.4	12.9	0.031	1.61	12,097
HHs containing at least one member with disability	23.9	0.97	22.0	25.8	0.041	1.19	2,323
Sex of head of household							
Male	11.1	0.38	10.4	11.9	0.034	1.58	10,705
Female	22.3	0.78	20.7	23.8	0.035	1.28	3,715
Age of head of household							
0-20	6.4	2.14	2.2	10.6	0.335	1.04	134
21-59	11.9	0.38	11.2	12.7	0.032	1.62	11,561
60+	23.4	0.88	21.6	25.1	0.038	1.14	2,725
Disability status of head of household							
No disability	12.6	0.38	11.9	13.3	0.030	1.68	13,055
With disability	27.6	1.30	25.1	30.2	0.047	1.12	1,365

Source: EICV4 cross-section. Base population: all households.

Table A. 9: Percentage (%) of households benefiting from One Cow Policy (Girinka), by urban/rural, Province and consumption quintile

EICV4	Estimate (%)	Standard error	Confidence interval		CV	Design effect	No. of observations
			Lower limit	Upper limit			
All Rwanda	6.0	0.23	5.6	6.5	0.038	1.34	14,419
Urban/rural							
Urban	1.8	0.41	1.0	2.6	0.226	2.35	2,275
Rural	6.9	0.27	6.4	7.4	0.038	1.31	12,144
Province							
Kigali City	1.7	0.46	0.8	2.6	0.266	2.14	1,363
Southern Province	5.5	0.38	4.8	6.3	0.068	0.94	3,865
Western Province	3.7	0.34	3.1	4.4	0.092	1.05	3,383
Northern Province	6.8	0.60	5.6	7.9	0.089	1.32	2,420
Eastern Province	10.0	0.63	8.8	11.2	0.063	1.63	3,388
Quintile							
Q1	6.8	0.52	5.7	7.8	0.077	1.06	2,527
Q2	7.1	0.51	6.1	8.1	0.072	1.05	2,735
Q3	6.9	0.50	6.0	7.9	0.072	1.11	2,875
Q4	6.5	0.48	5.5	7.4	0.075	1.17	3,028
Q5	3.5	0.38	2.8	4.3	0.109	1.48	3,254

Source: EICV4 cross-section. Base population: all households. Notes: (1) Only households which raised animals in the past 12 months were asked about this scheme.

Table A. 10: Percentage (%) of population aged 16+ years with health insurance, by consumption quintile and employment status

EICV4	Estimate (%)	Standard error	Confidence interval		CV	Design effect	No. of observations
			Lower limit	Upper limit			
All Rwanda	72.2	0.51	71.2	73.2	0.007	4.78	36,991
Quintile							
Q1	59.6	1.14	57.4	61.9	0.019	3.35	6,369
Q2	65.2	1.03	63.2	67.2	0.016	3.13	6,919
Q3	72.2	0.89	70.5	74.0	0.012	2.89	7,351
Q4	75.7	0.88	73.9	77.4	0.012	3.27	7,657
Q5	82.8	0.68	81.5	84.2	0.008	2.99	8,695
Employment status of persons 16+ years							
Employed (all types)	71.3	0.53	70.3	72.3	0.007	4.37	32,183
Wage farm	59.2	1.08	57.1	61.3	0.018	1.76	3,698
Wage non-farm	71.4	0.84	69.7	73.0	0.012	2.15	6,087
Independent farmer	73.2	0.60	72.1	74.4	0.008	3.41	18,976
Independent non-farm	72.5	0.97	70.6	74.4	0.013	1.52	3,064
Unpaid non-farm and other	81.5	3.19	75.2	87.7	0.039	1.88	273
Employed - missing information	83.6	4.00	75.8	91.5	0.048	1.00	85
Unemployed	81.3	2.63	76.1	86.4	0.032	1.42	295
Inactive - student	80.6	0.97	78.7	82.5	0.012	1.82	2,972
Inactive - other	73.4	1.27	70.9	75.9	0.017	1.26	1,535

EICV4	Estimate (%)	Standard error	Confidence interval		CV	Design effect	No. of observations
			Lower limit	Upper limit			
Missing information	31.3	24.45	-16.6	79.3	0.780	1.85	6

Source: EICV4 cross-section. Base population: persons aged 16+ years.

Annex B Standard errors and design effects for selected indicators, EICV3

Table B. 1: Mean percentage (%) of dependant household members (under 21 and 60+), by consumption quintile and age group of individual

EICV3	Estimate (%)	Standard error	95% confidence level		CV	Design effect	No. of observations
			Lower	Upper			
All Rwanda	61.1	0.16	60.8	61.4	0.003	5.06	68,398
Quintile							
Q1	66.4	0.28	65.8	66.9	0.004	5.70	13,541
Q2	63.7	0.29	63.2	64.3	0.005	4.69	13,773
Q3	61.6	0.32	60.9	62.2	0.005	4.62	13,535
Q4	58.8	0.36	58.1	59.5	0.006	4.35	13,606
Q5	55.3	0.59	54.1	56.4	0.011	10.39	13,943
Age of household member							
0-4	61.0	0.17	60.6	61.3	0.003	1.53	10,300
5-20	67.4	0.14	67.1	67.7	0.002	2.91	28,075
21-59	52.4	0.22	52.0	52.8	0.004	3.19	26,673
60+	77.7	0.46	76.8	78.6	0.006	1.70	3,350

Source: EICV3. Base population: all persons. Notes: (1) A dependant person is defined as age 0-20 or 60+ years.

Table B. 2: Distribution (%) of population in male-headed households by consumption quintile

EICV3	Estimate (%)	Standard error	95% confidence level		CV	Design effect	No. of observations
			Lower	Upper			
All Rwanda	100.0	n.a	n.a	n.a	n.a	n.a	52,992
Quintile							
Q1	19.2	0.59	18.0	20.3	0.031	11.86	52,992
Q2	19.5	0.54	18.4	20.5	0.028	9.87	52,992
Q3	20.0	0.50	19.0	21.0	0.025	8.36	52,992
Q4	19.7	0.50	18.7	20.7	0.025	8.29	52,992
Q5	21.7	0.95	19.8	23.5	0.044	28.09	52,992

Source: EICV3. Base population: persons from male-headed households.

Table B. 3: Distribution (%) of population in female-headed households by consumption quintile

EICV3	Estimate (%)	Standard error	95% confidence level		CV	Design effect	No. of observations
			Lower	Upper			
All Rwanda	100.0	n.a	n.a	n.a	n.a	n.a	15,406
Quintile							
Q1	21.7	0.90	19.9	23.4	0.042	7.38	15,406
Q2	20.6	0.82	19.0	22.2	0.040	6.29	15,406
Q3	18.7	0.75	17.2	20.2	0.040	5.69	15,406
Q4	20.2	0.75	18.8	21.7	0.037	5.38	15,406
Q5	18.8	1.09	16.6	20.9	0.058	11.92	15,406

Source: EICV3. Base population: persons from female-headed households.

Table B. 4: Percentage (%) of households benefiting from One Cow Policy (Girinka), by urban/rural, Province and consumption quintile

EICV3	Estimate (%)	Standard error	Confidence interval		CV	Design effect	No. of observations
			Lower limit	Upper limit			
All Rwanda	3.9	0.19	3.5	4.3	0.049	1.42	14,308
Urban/rural							
Urban	1.1	0.28	0.6	1.7	0.246	1.46	2,062
Rural	4.4	0.22	3.9	4.8	0.051	1.44	12,246
Province							
Kigali City	0.9	0.31	0.3	1.6	0.334	1.50	1,348
Southern Province	3.3	0.35	2.6	4.0	0.106	1.32	3,840
Western Province	2.4	0.29	1.8	3.0	0.121	1.21	3,360
Northern Province	4.0	0.48	3.0	4.9	0.121	1.58	2,400
Eastern Province	7.1	0.56	6.0	8.2	0.078	1.60	3,360
Quintile							
Q1	4.5	0.41	3.7	5.3	0.092	0.96	2,449
Q2	4.5	0.42	3.6	5.3	0.094	1.08	2,699
Q3	4.9	0.42	4.1	5.7	0.085	1.06	2,849
Q4	3.7	0.41	2.9	4.5	0.110	1.44	3,103
Q5	2.3	0.28	1.8	2.9	0.122	1.15	3,208

Source: EICV3. Base population: all households. Notes: (1) Only households which raised animals in the past 12 months were asked about this scheme.

Table B. 5: Percentage (%) of population aged 16+ years with health insurance, by consumption quintile and employment status

EICV3	Estimate (%)	Standard error	Confidence interval		CV	Design effect	No. of observations
			Lower limit	Upper limit			
All Rwanda	70.5	0.67	69.2	71.8	0.010	8.17	37,505
Quintile							
Q1	55.8	1.37	53.1	58.5	0.025	4.82	6,284
Q2	62.9	1.13	60.7	65.1	0.018	3.74	6,964
Q3	69.8	1.04	67.7	71.8	0.015	3.72	7,308
Q4	74.5	0.94	72.7	76.4	0.013	3.69	8,002
Q5	83.2	0.91	81.5	85.0	0.011	5.38	8,947
Employment status of persons 16+ years							
Employed (all types)	69.9	0.69	68.5	71.2	0.010	7.22	31,822
Wage farm	53.2	1.53	50.2	56.2	0.029	2.93	3,082
Wage non-farm	72.7	1.03	70.6	74.7	0.014	2.84	5,291
Independent farmer	70.8	0.74	69.3	72.2	0.011	5.21	19,669
Independent non-farm	74.3	1.19	72.0	76.7	0.016	2.27	3,001
Unpaid non-farm and other	77.2	2.55	72.2	82.2	0.033	1.51	414

EICV3	Estimate (%)	Standard error	Confidence interval		CV	Design effect	No. of observations
			Lower limit	Upper limit			
Employed - missing information	76.5	2.41	71.7	81.2	0.032	1.33	365
Unemployed	71.9	3.29	65.5	78.4	0.046	1.53	281
Inactive - student	77.5	0.95	75.6	79.4	0.012	2.16	4,268
Inactive - other	62.1	1.68	58.8	65.4	0.027	1.32	1,116
Missing information	42.5	12.25	18.5	66.5	0.288	0.95	18

Source: EICV3. Base population: persons aged 16+ years.

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EICV4 Staff - Centre Zone

Province	Number of Center Staff	Province	Number of Center Staff
Kigali City Zone		Western Zone	
Nyarugenge	7	Karongi	6
Gasabo	7	Rutsiro	6
Kicukiro	7	Rubavu	6
Southern Zone		Nyabihu	6
Nyanza	6	Ngororero	6
Gisagara	6	Rusizi	6
Nyaruguru	6	Nyamasheke	6
Huye	6	Eastern Zone	
Nyamagabe	6	Rwamagana	6
Ruhango	6	Nyagatare	6
Muhanga	6	Gatsibo	6
Kamonyi	6	Kayonza	6
Nothern Zone		Kirehe	6
Rulindo	6	Ngoma	6
Gakenke	6	Bugesera	6
Musanze	6		
Burera	6		
Gicumbi	6		

EICV4 VUP

Zones	Number EICV 4 VUP Staff
Kigali City Zone	10
Southern Zone	7
Western Zone	7
Nothern Zone	6
Eastern Zone	7

EICV4 Panel

Zones	Number of EICV 4 PANEL Staff
Kigali City Zone	3
Southern Zone	3
Western Zone	3
Nothern Zone	3
Eastern Zone	3

