

Impact report

# Temporary cash for permanent change



*100WEEKS:  
a proven, cost-effective  
method to beat back the  
resurging wave of  
extreme poverty.*

A study into the lasting impact  
of our cash+ program

**100WEEKS**



# Executive Summary

100WEEKS has been delivering cash transfers to women living in extreme poverty since 2015 and collecting detailed data concerning intervention impact through both in-person and phone surveys. For this report, we observed 340 women from Musanze District in Northern Rwanda who participated in 100WEEKS' cash+ program, consisting of cash, training and peer group meetings. These women joined the program in groups of 20, starting between March 2017 to December 2018. All received weekly cash transfers worth approximately 8 euros in local currency for a duration of 100 weeks.

Program impact was measured on five dimensions which all showed positive improvement throughout the program. These **developments endured for at least two years after the last cash transfer**, when observations ceased. In the time frame studied, the women studied were found to have:

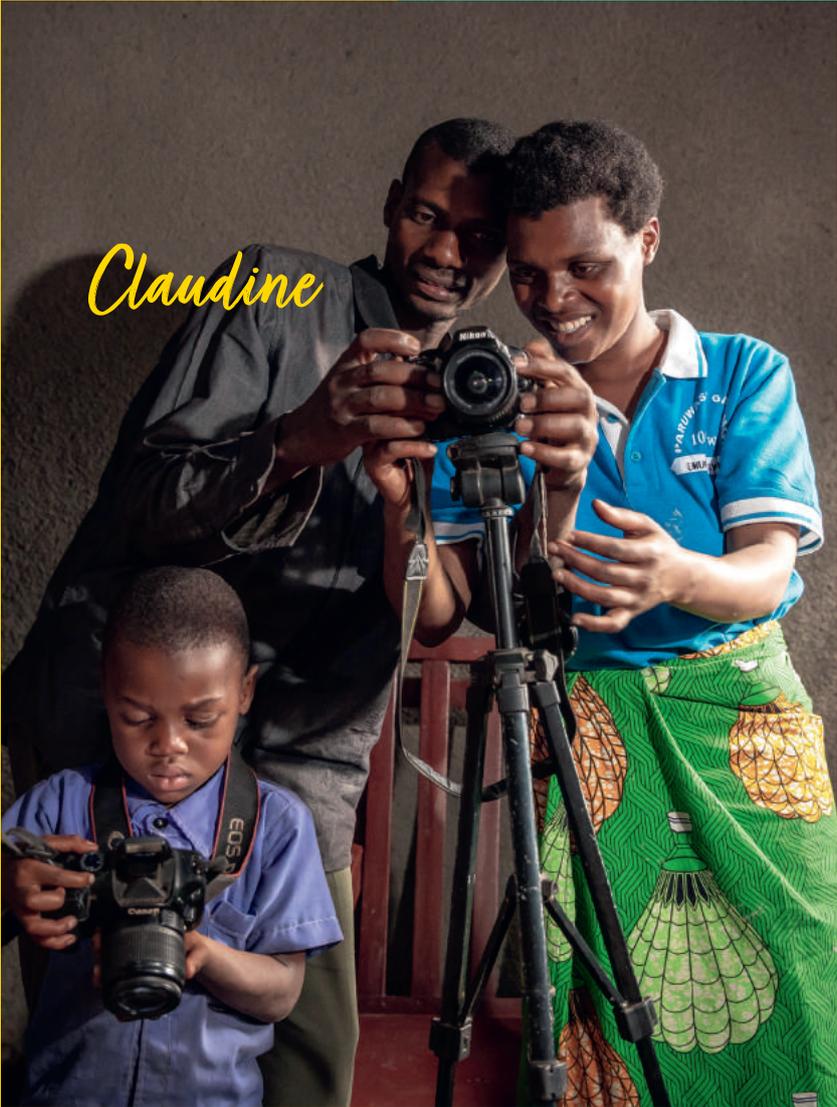
- **improved wellbeing,**
  - Percentage that always have enough food to eat increased from 21% to 71%
  - Percentage reporting to feel happy 'often' increased from 24% to 82%
- **improved standard of living,**
  - The average number of selected consumer goods owned per household grew between 20% to 32%
  - Ownership of a vegetable garden increased from 76% to 91%
- **acquired more social capital,**
  - Percentage reporting to be asked by others in the community to take care of their children increased from 65% to 92%
- **developed new competencies,**
  - 89% of all participants found the training program very useful
- **grown their income and acquired more assets.**
  - Average monthly savings increased from €5.90 to €13.90
  - The percentage reporting they 'always' had enough money grew from 3% to 33%

COVID-19-related lockdown measures had a negative effect on some of the dimensions studied. Nevertheless, one to one and a half years after the program 74% of the women have proved to maintain a financially secure life.



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# 1. Introduction

Of all the progress made by humankind, it is doubtlessly the dawning victory over poverty that has changed lives in the most meaningful way. The tragedy of the age we live in is that for the first time in a generation this trend has been reversed. Conflict, climate change and COVID-19 have undone years of progress. Oxfam predicts that by the end of this year, the number of people living in extreme poverty could have risen to 860 million. These numbers are so high they defy the imagination, mere statistics. To understand what this feels like in practice, consider the words of Madeleine Mukashyaka (29), who spent most of her life living in extreme poverty until she joined the 100WEEKS program. “The most difficult thing about it is hearing your children cry because they are hungry”, Ms. Mukashyaka said to one of our field workers. “They want food but you cannot provide.”

This impact report is a small beacon of hope that stands in contrast to this depressing backdrop. The world might be unwell, we are here to offer an antidote: a proven and cost-effective way to combat poverty, a way out of our current predicament.

## **Cash: the antidote to poverty**

100WEEKS provides a cash+ program consisting of cash, training and savings groups to women living in extreme poverty in four African countries. The report you now have in front of you is the result of a study of 340 women in Rwanda who were among the first to participate in the 100WEEKS program. We followed them for up to four years, tracking the impact it had on their lives during and after. On the following pages we will share our findings, offering further evidence that a cash+ program constitutes the cheapest and most effective way to turn the tide in the continuing global fight against poverty.

Our organization started in 2015 with a simple plan to give cash to ten women in Rwanda for two years and see what happened. Since then, 100WEEKS has grown steadily. To date, more than 15,000 lives have been touched by 100WEEKS.

We believe that people living in poverty know best what they need themselves. That is why we give money and let recipients spend it, rather than providing them with food, shelter or other goods. Offering people a chance to escape poverty on their own terms is not just respectful, it is also the best way to achieve lasting results. Cash can be invested, allowing recipients to establish sustainable livelihoods by developing new income-generating activities. When skills and strengths of people in poverty are harnessed, 100WEEKS can be enough to change a life for good. That is why our promise to donors and recipients is *temporary cash for permanent change*.

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<sup>1</sup> Oxfam International (2022). *First crisis, then catastrophe*.



## 2. Research methodology

This study was conducted by following 340 women throughout the 100WEEKS-program, conducting surveys assessing them on five dimensions before, during, and after, the main goal being gathering insights in the long-lasting, durable change the program generates in the lives of recipients.

The women studied started the program in groups of 20 women in Musanze District in Northern Rwanda between March 2017 and December 2018 and graduated 100 weeks later. Results were monitored through regular surveys that were conducted in person by specially trained enumerators at the start and by the end of the program. Five surveys were conducted by phone 2, 7, 10, 14 and 20 months into the program. To obtain post-program data we interviewed the women one year after graduation and for the first five groups (4 - 8) also two years after graduation. We use validated World Bank questionnaires, which we have customized to fit the specific context we are working in.

This report shares insights of the data we collected between March 2017 and December 2021 in Rwanda. Annex 2 shows data of which groups were available for each indicator.

### **Pandemic impact**

**The COVID-19 pandemic hit women at different stages of their 100WEEKS journey, meaning its effects varied from group to group. Where possible we have tried to specify the impact the outbreak and subsequent lockdown measures had on indicators studied.**

<sup>2</sup> See Annex I for specific timeframes.



## 3. Program output

The 340 100WEEKS participants were selected in close cooperation with our local partner, Caritas Rwanda. 100WEEKS typically targets women between 20 and 40 years of age that belong to the poorest income quintile and are willing to work hard to permanently change their lives.

### Women only<sup>3</sup>

**Effective target for cash transfers if the whole family is to be reached. One study, for example, found that giving cash to women resulted in a more nutritious diet for their children<sup>4</sup>.**

In the timeframe covered by this impact report, the 100WEEKS-program consisted of:

#### Cash

A weekly payout of €8 euros in local currency through a donated mobile phone, totalling €800 by the end of the program.

#### Training

Weekly training sessions by their coaches on financial literacy and entrepreneurial and life skills.

#### Peer group meetings<sup>5</sup>

Weekly group meetings, facilitated by their coach, to share experiences and discuss challenges the women face amongst peers.

The execution of the program was largely successful. A small number of payments failed due to technical difficulties. These were compensated through a double payment in the following week. Training sessions and peer group meetings were banned from the second week of March till the end of May in 2020 due to COVID-related lockdown measures

### Keeping 100WEEKS clean

**Of the 340 women who started, only 338 actually graduated. One woman was expelled from the program due to misconduct. Providing a safe environment is a necessity, as the women meet weekly to discuss personal matters in a peer-group setting. Another woman was discovered to be the daughter of one of the coaches. Both coach and daughter were suspended. To earn a license to operate in the communities we work in, we need our selection process to be fair and transparent.**

Through the 338 women that graduated a total of 1.656 people were directly impacted by the 100WEEKS program.

<sup>3</sup> This report focuses on 100WEEKS' 'out of poverty program'. The 'value chain program' does include men sometimes.

<sup>4</sup> Armand, A., Attanasio, O., Carneiro, P., & Lechene, V. (2020). The effect of gender-targeted conditional cash transfers on household expenditures: Evidence from a randomized experiment. *The Economic Journal*, 130(631), 1875-1897.

<sup>5</sup> Currently the 100WEEKS program facilitates the establishment of savings groups. This program element was introduced early 2021. At the time the groups within the scope of this report started their 100WEEKS journey, the savings groups element was not developed yet.



*100WEEKS Training*

## 4. Program outcome

Past research has identified five mutually reinforcing dimensions of positive change that are affected by the 100WEEKS program. These served as the main points of reference in determining program outcome. They are:

- wellbeing
- standard of living
- social capital
- competencies
- income & assets

Positive development on all five dimensions allows women to develop and maintain a higher standard of living after the 100WEEKS program.

### 4.1 Improved wellbeing

Wellbeing improved in two mutually reinforcing ways. Program participants reported changes for the better in both their physical and mental wellbeing.

#### Physical wellbeing

Although we do not actually measure people's health, we do collect data on indicators that directly impact their health. For many participants better nutrition is priority number one after joining 100WEEKS. Two key indicators show rapid improvement in the first weeks of the program: the numbers of daily meals (figure 1) and self-reported food consumption (figure 2). Both improvements are durable, remaining at a higher level for years after the program. This is a crucial form of progress, since adequate nutrition is the foundation all other development is built on.

**Good nutrition, especially at a young age when most essential neural connections are formed, ensures the healthy development of children. It makes them healthier now and in the future, and leads to better performance in school.**

(Source: 100WEEKS Insights #02: Cash for Child)

<sup>6</sup> Taking into account an average household size of 4.9.

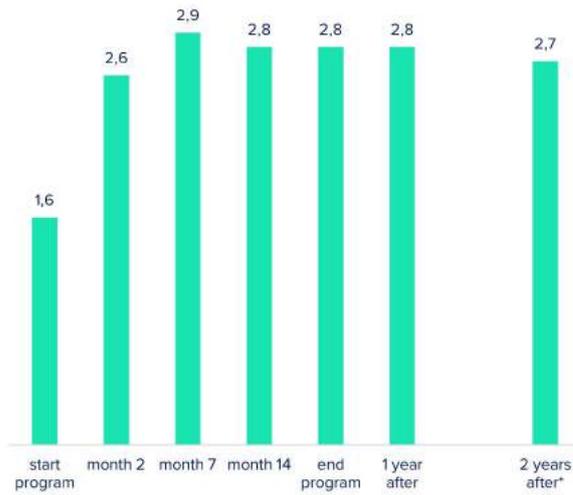


Figure 1. Average number of meals per day

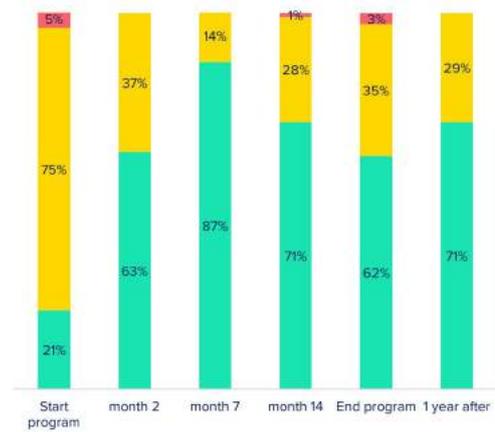


Figure 2. How often do you go without enough food to eat?

Households do not only consume more food, the quality of their food also improves, as shown by growing consumption of protein sources. Since we only began to collect these data in the second half of 2019, data collected on later groups (25-40) were used as an indication of how the consumption of different food types typically develops (figure 3).



Figure 3. Share of households eating different types of food (excl. children under 5)

The percentage of households that have access to clean drinking water also increased steadily, from 45% at the start of the 100WEEKS program to 86% seven months later (figure 4). After seven months this percentage stabilized, likely because while the cash transfers provided by 100WEEKS allow for the purchase of water, they do not directly affect the availability of it within communities.

### Mental wellbeing

Being able to provide for the basic needs of their families seriously alleviates the women's survival stress. They start to sleep better and report feeling happier (figures 5 & 6). Field research by researchers affiliated with the University of Amsterdam also showed that beneficiaries' marital relationships improved. Having a stable income reduced tensions in the household related to poverty.

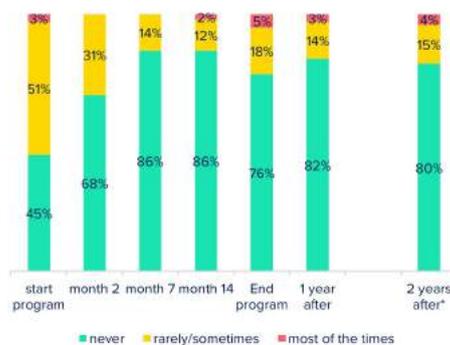
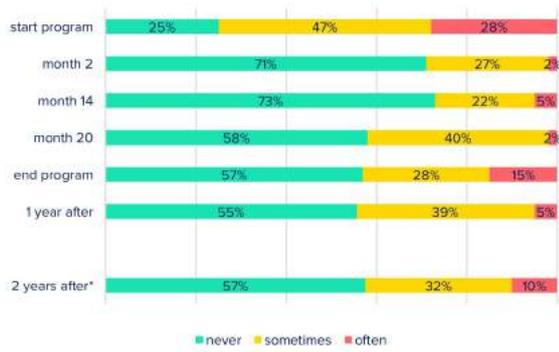


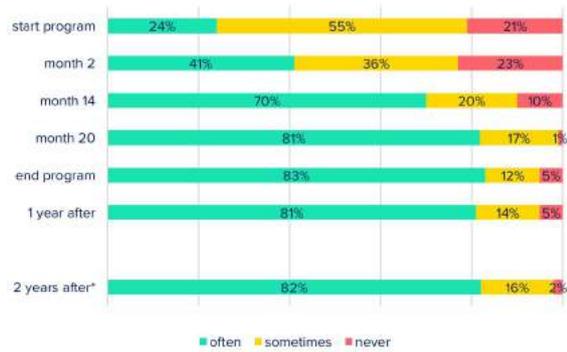
Figure 4. How often do you go without enough clean water to drink?

<sup>7</sup> 2 years after program data is only available for groups 4 to 8 (100 women). This also applies to the other graphs in this report.

<sup>8</sup> This indicator was added to our questionnaires later and is not available for earlier survey rounds of groups 4-20. As selection criteria have not changed and the groups in Rwanda all live in proximity to one another, data of groups 25-40 can be taken as indicative of the situation experienced by groups 4-20.



**Figure 5. How often did you lose a lot of sleep because of worries?**



**Figure 6. How often did you feel reasonably happy?**

**“Before I felt hopeless, but now I feel capable. I have two sheep. I bought a plot of land. I repaired my house. I also attended a tailoring class.”**  
 - 100WEEKS participant]

Of course, the strict lockdown measures that were implemented during this study had a psychological as well as an economic impact, which was visible in some of the indicators for mental wellbeing.

Nonetheless, the reported improvements in mental wellbeing remained remarkably stable up to two years after the program. Considering the fact that most of the participants were able to provide better for their families well after their 100WEEKS ended, this can hardly be seen as surprising.

**Health insurance**

Health insurance protects people from using up their life savings, selling assets or borrowing in case of illness. It makes people more resilient and reduces the risk of falling (back) into poverty.

Health insurance in Rwanda is mandatory, meaning that even among people living in poverty a relatively high percentage were already covered at the start of the 100WEEKS program (85%). After a year, all women were covered by health insurance. This percentage fell only slightly in the two years after the program, to 98%.

**4.2 Improved standard of living**

Clothing, ownership of consumer goods and housing are other areas where participants display marked and permanent improvement. Before the program kicked off a small percentage (7 to 8%) of households did not have shoes and two sets of clothing for every member. This percentage dropped to zero within months.

After basic needs are met, surplus income is often partly directed toward the purchase of consumer goods, such as furniture. As shown in figure 7, the households surveyed bought tables, chairs and cooking pots, amongst others. The average number of beds per household also continued to grow both one and two years after the program (figure 8), proof that the newly acquired assets constituted a durable improvement of living conditions.

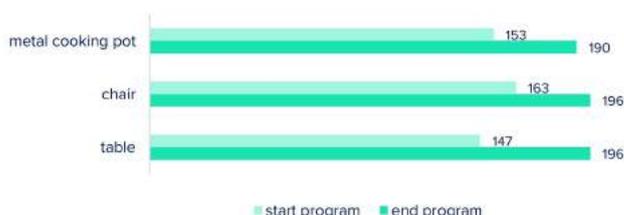


Figure 7. Number of assets owned by 200 women

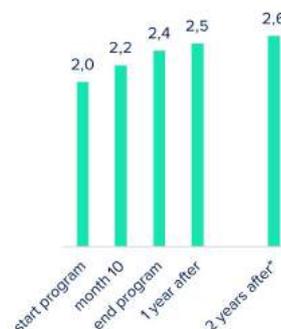


Figure 8. Average number of beds owned per household

Households also improved their living situation by making repairs to their homes and by upgrading the materials used for their floors, walls and/or roofs. This is particularly important as deficient housing conditions increase the risk of health conditions such as malaria, respiratory and lung diseases, diarrhea and neurological disorders<sup>9</sup>. The percentage of households with floors, walls and roofs considered ‘adequate’ according to MPI<sup>10</sup>-standards almost doubled from 8% to 14% during the 100WEEKS program and continued to grow afterwards (figure 9). This number does not capture the full extent of the improvement of housing conditions, since the standard used to calculate this indicator sets the bar quite high. (Floors, walls and roofs all need to be ‘adequate’ to meet the bar.)

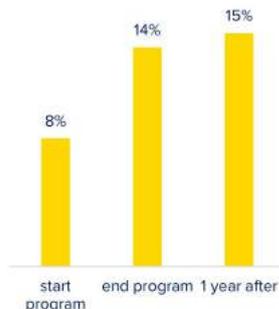


Figure 9. Share of households with adequate housing materials



Figure 10. Ownership of vegetable garden

Investing in a vegetable garden proved to be very popular. Of all households, 76% owned one prior to the 100WEEKS program and an additional 21% acquired one soon after the start (figure 10). A vegetable garden allows for a degree of subsistence farming, saving money. It provides a buffer in times of hardship as it guarantees a secure food supply. The slight decline in vegetable garden ownership after the program might be caused by an increase in overall land ownership which could make vegetable gardens redundant.

<sup>9</sup> Amato, B. (2019). *How African homes impact health*, Curiosity, 7, 32-22. University of Witwatersrand, Johannesburg.  
 Marutlulle, N.K. (2021) 'A critical analysis of housing inadequacy in South Africa and its ramifications', Africa's Public Service Delivery and Performance Review 9(1).  
<sup>10</sup> Multidimensional Poverty Index

### 4.3 Improved social capital

Anecdotally, women often report how the program has lifted them from isolation mainly caused by shame over squalid living conditions.<sup>11</sup>

**“My kids and I look good with new clothes and shoes. Now I dare to go to church. Before I looked so poor, I was ashamed to go.”** - 100WEEKS participant]

Because of this 100WEEKS has extended the survey questionnaires in 2020 to include a priorly developed assessment survey<sup>12</sup> to measure the impact of the 100WEEKS program on social capital. However, we do not have sufficient data available for the groups within the scope of this report. Figure 11 shows consistent improvements in trust by others in the community of participants during the 100WEEKS program that further improved thereafter.



**Figure 11. Do other people in the community sometimes ask you to take care of their children?** <sup>13</sup>

Social capital is measured using a priorly developed assessment survey<sup>14</sup> which showed consistent improvements throughout the program that were maintained thereafter. Anecdotally, women often report how the program has lifted them from isolation mainly caused by shame over squalid living conditions.<sup>15</sup>

The group-based setup of the 100WEEKS program is highly valued by most participants. The weekly meeting offers a safe place to discuss problems with peers and project staff and participants develop friendships that continue well after the 100WEEKS program ends.

The 100WEEKS program also puts women in the role of decision makers, as they seek more paid work outside of their homes. This has a proven positive impact on their sense of personal agency and self-efficacy.<sup>16</sup>

The flip side of this coin is jealousy. There are scattered reports of theft of money and the poisoning of livestock. (The latter has yet to be independently confirmed.) To keep tabs on this issue we have added a number of questions to our survey. We also try to ensure our selection process is as transparent as possible and take time to sensitize communities to our program. Our coaches visit the participants monthly at their homes and can mediate if necessary. We also seek support from local leaders, such as priests, who can address the issue and intervene when necessary.

<sup>11</sup> Kell, B. (2020). 'Exploring the Impact of Unconditional Cash Transfer Programme on Cognitive and Relational Well-Being: A Study of Female Beneficiaries in Rwanda'. University of Amsterdam.

<sup>12</sup> The survey consists of binary statements such as: 'Do other people in the community sometimes ask you to take care of their children', 'You are usually invited if there is a celebration in the community' and 'You would be able to ask others in the community for advice or support if you needed it'.

<sup>13</sup> This figure includes data of Rwandan groups 4-80 and compares different sets of groups, with a different number of groups. As the groups are located in comparable areas and selection criteria have remained the same, it does provide a good estimate of how this indicator developed for groups 4-20.

<sup>14</sup> The survey consists of binary statements including: 'You are usually invited if there is a celebration in the community' and 'You would be able to ask others in the community for advice or support if you needed it'.

<sup>15</sup> Kell, B. (2020). 'Exploring the Impact of Unconditional Cash Transfer Programme on Cognitive and Relational Well-Being: A Study of Female Beneficiaries in Rwanda'. University of Amsterdam.

<sup>16</sup> Jao, M.A. (2020). 'A Pathway Out of Extreme Poverty - A Case Study of the Unconditional Cash Transfer Scheme to Extremely Poor Women in Musanze, Rwanda'. University of Amsterdam.

## 4.4 Improved competencies

Measuring skill-development is markedly more complex than determining levels of nutrition and asset ownership. While we currently lack numeric data to prove that competencies improve throughout the program, our observations in the field consistently show they do. One figure that suggests this effect is strong, is the percentage of participants who said they benefited ‘a lot’ from the weekly training sessions (89%), with many mentioning newly acquired skills when surveyed (budgeting being an often-mentioned example). We also incidentally observe women investing their cash transfers in training outside the 100WEEKS program, with tailoring courses being particularly popular.

**“The 100WEEKS training sessions were very helpful. We learnt how to manage our money. Budgeting is important to ensure that you’ll have something to eat tomorrow but also to invest and earn even more money.”** - 100WEEKS participant]

**“My mindset changed a lot. Saving was never on my mind before. Now, I spend a lot of time thinking about investments. When I’ve saved enough, we want to buy a plot of land where we can cultivate potatoes. This stuff didn’t occur to us before because we didn’t have any money to spend.”** - 100WEEKS participant]

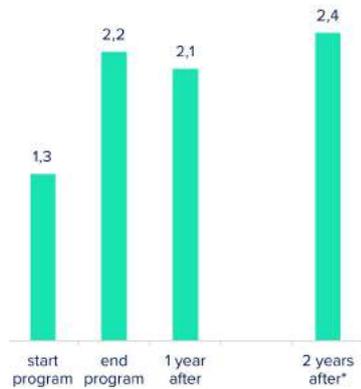
## 4.5 Increased income and productive assets



**Figure 12. Average monthly savings per woman (in € equivalent)**

Once their basic needs are met, 100WEEKS participants commonly put their money towards expanding existing income-generating activities and developing new ones. This often leads to a typical pattern of saving, followed by investment and a subsequent diversification of income streams. Figure 12 shows the average amount saved monthly, which peaks towards the end of the program. The drop at the end of the program is probably caused by the COVID-19 pandemic. Nevertheless, savings remained much higher than they were before the 100WEEKS program.

Most (93%) of the women reported investing in existing business and a similar share (92%) in new business, indicating income diversification. Figure 13 shows the average number of paid occupations the women had almost doubled over the course of four years. Diverse sources of income make families more resilient. If one source of income falls short, for example when crops fail, families can fall back on another income stream.



**Figure 13. Average number of occupations per women**



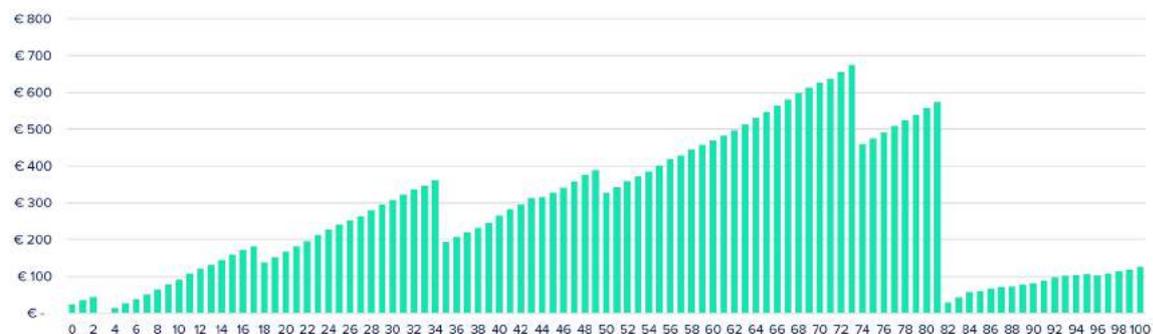
**Figure 14. Total number of livestock of women in Rwanda of 240 women**

The purchase of capital goods plays an important role in the development of new income sources. In an agricultural economy like Northern Rwanda's, this often means land and livestock. Land ownership grew from 75% at the start to 96% by the end of the program, with many women purchasing multiple plots. Women in the program also purchased substantial numbers of livestock, as shown in figure 14.

Besides having additional sources of income, anecdotal evidence suggests that often women now add more value to the products they sell, which means they can sell at a higher profit. Furthermore, we see participants also invest in their husbands' employment. Both contribute to growing household income.

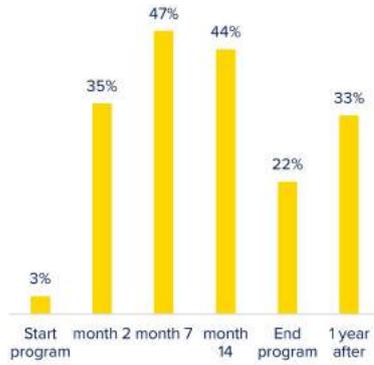
### Purchasing power

Zooming in on a single women's cash flow gives some additional insight into the development of purchasing power during the 100WEEKS trajectory. One beneficiary (see figure 15) paid for school fees in week 3 and invested in some farm supplies in week 18. In week 35, she made her first large investment in livestock followed by another tuition payment in week 50. After another investment in farm equipment in week 74, she used most of her savings to buy a piece of land in week 80. In the periods between these major outlays, her liquid assets grew at a brisk pace.



**Figure 15. Example of weekly cumulative liquid assets of 1 women in Rwanda (in € equivalent)**

This pattern is typical for 100WEEKS participants. Most women in her group followed a similar trajectory (savings followed by a major investment) with only minor differences regarding the timing and size of these investments.



**Figure 16. Share of women that always have enough income**

### **Families prove more resilient**

These business investments ensured that participants saw their income grow over the course of the program and remain higher thereafter, though this picture was somewhat muddled by the fallout of the COVID-19 pandemic. As can be seen in figure 16, the percentage of women that reported 'always' having sufficient income, decreased significantly shortly before the end of the program, a period that coincided with severe lockdowns for most groups. The rebound thereafter suggests that this was solely related to COVID-19 and that the 100WEEKS program's positive effect was durable.



## 5. Impact

One of the measures we use to determine the success of the 100WEEKS program is the Multidimensional Poverty Index (MPI)<sup>17</sup>, an international poverty measure that reflects the multiple deprivations that poor people face in the areas of health, education, and living standards. The MPI was implemented throughout our program in 2021 and therefore we have only very limited data available of the groups within the scope of this report. As our Rwanda groups are located in similar areas and we have applied the same selection criteria, MPI data of groups that started later with the program gives a good indication of the impact of the 100WEEKS program on multidimensional poverty levels. The share of MPI poor women decreased substantially, resulting in 74% of MPI non-poor by the end of the 100WEEKS program.

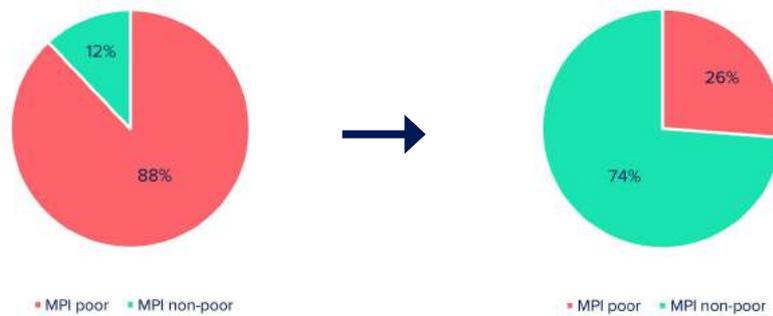


Figure 17. MPI score start program (groups 45-80)

Figure 18. MPI score end program (groups 18-36)

To get a clear picture of the impact of our intervention in the longer term we have developed a system categorizing beneficiaries according to their potential income-generating investments<sup>18</sup> one year after the program to one and a half years after the program. This gives an indication of how productively our participants have used the cash and training they received.

These categories are defined as follows:

### Category A

#### Productive investments above 1.6 million Rwandan Francs (approx. € 1,535<sup>19</sup>)

These women have proven to be true entrepreneurs. The benchmark represents at least 150%<sup>20</sup> of the total sum of cash transfers received through 100WEEKS (€ 800), meaning this group has already seen a good return on investment. They have secured a steady income, are resilient and are likely to grow their income further through smart investment decisions.

### Category B

#### Productive investments lie between RWF 600,000 (approx. € 576) and RWF 1.6 million

These women have successfully invested in expanding existing and developing new business, building a financially secure life. They have been able to maintain this level after 100WEEKS' support comes to an end.

<sup>18</sup> Investments in capital goods, investments in housing, rent paid for land and cash on hand minus debts.

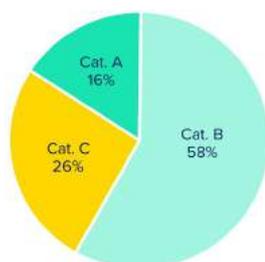
<sup>19</sup> According to the exchange rate of 7-7-2022.

<sup>20</sup> Due to exchange rate developments and differences in timing of the groups 4-20, it's difficult to calculate the exact percentage.

### Category C

#### Productive investments below RWF 600,000

These women have been less successful in developing a steady revenue stream. They have invested less than three quarters of the total of € 800 they received as weekly cash transfers through 100WEEKS. Nevertheless, they are often still better off than before the program. They sometimes have purchased land, allowing them to grow their own food or have improved their homes.



**Figure 19. Share of women per productive investments category**

We consider our program to be successful when at least 80% of our participants graduate from our program in category A or B, as we expect these women to be able to maintain their improved standard of living in the long run.

Normally beneficiaries are categorized immediately after graduating from the program. However, many of the groups analyzed for this report graduated in the first 9 months of the COVID-19 pandemic, a period marked by strict lockdown measures that highly impacted graduates' ability to earn an income. To get a more accurate picture of the true program

impact we postponed data collection one to one and a half years after graduation from the 100WEEKS program depending on the timing of graduation.

At this point in time - and in spite of a devastating period of lockdown measures - almost three quarters of our graduates made the threshold for categories A or B, as shown in figure 19. Over 16% of the women even made it to the top category and sometimes invested close to double the amount they received through 100WEEKS, an astonishing (and double checked!) result.

Around a quarter of the women were less successful. Likely some fell victim to the COVID-19 lockdown measures, but other issues were also frequently seen. Medical problems (beneficiaries own or a household member's) were not uncommon and swine flu has affected many pig owners. A minority simply lacks the entrepreneurial skills necessary to lift themselves into a higher income category. Nevertheless, most women in the C category are still better off than before the program. This has an impact on the development of their children (see textbox).

#### Cash supports child development

The recent study *'Baby's First Years'*<sup>21</sup> links cash aid to poor mothers with babies' development. "It's proof that just giving the families more money, even a modest amount, leads to better brain development," Martha J. Farah, a neuroscientist at the University of Pennsylvania who helped conduct the study, told *The New York Times* earlier this year.

<sup>21</sup> Troller-Renfree, S. V., Costanzo, M. A., Duncan, G. J., Magnuson, K., Gennetian, L. A., Yoshikawa, H. & Noble, K. G. (2022). The impact of a poverty reduction intervention on infant brain activity. *Proceedings of the National Academy of Sciences*, 119(5).

Similarly, the Universities of Pennsylvania and Delaware, Haskins Laboratories and Carnegie Mellon University are currently conducting a randomized controlled trial with 2,000 families studying the impact of the 100WEEKS program on young children's brain development. Initial results are expected later this year.



## 6. Conclusion

All indicators studied within the scope of this report show major improvements over the course of the program on five mutually reinforcing dimensions.

Participants' households saw their incomes grow and sources of income diversify. Their wellbeing improved as did their standard of living. Participants also appear to have developed new skills and expanded their social network. Most strikingly, these positive changes endured for years after the program.

The COVID-19 pandemic, which struck during the time frame studied, had a negative impact on the program outcome, especially in its later stages. The amount of money saved monthly was an indicator that was particularly hard hit, dropping by more than half at the end of the program, largely because incomes dropped in the wake of pandemic-related lockdown measures. Other indicators were less affected and within a year signs of recovery were clearly visible. This proven resilience can be chalked up in part to the diversification of income streams. Successful investments prevented women from falling back into poverty, even under these trying circumstances.

Using productive investment as a yardstick, the 100WEEKS intervention has been hugely successful, with 74% of women investing over € 500 in income-generating assets. This will ensure higher income in the long run, secure their future and that of their children.

## Annex 1: Timing of program participation

### 100WEEKS groups Rwanda:

Group	Start	End
4	Mar. 2017	Feb. 2019
5	Sep. 2017	Aug. 2019
6	Oct. 2017	Sep. 2019
7	Nov. 2017	Oct. 2019
8	Dec. 2019	Nov. 2019
9-15	June 2018	May 2020
16	July 2018	June 2020
17	Oct. 2018	Sep. 2020
18	Jan. 2019	Dec. 2020
19-20	Dec. 2018	Nov. 2020

Groups 4 to 8 graduated from the 100WEEKS program before the COVID-19 outbreak in March 2020. All data collected 2 years after the program only pertain to these groups.

Groups 9 to 15 graduated in the midst of the first strict lockdown measures in Rwanda, between March and May 2020. Groups 16 to 20 followed in the months right after.

## Annex 2: Availability of data per indicator

Indicator	Groups included
Do you benefit from the meetings?	RWA9-20
Average number of meals per day	RWA4-20
How often do you go without enough food to eat?	RWA9-20
Share of households eating different types of food	RWA25-40
How often do you go without enough clean water to drink?	RWA9-20
How often did you lose a lot of sleep because of worries?	RWA4-20
How often did you feel reasonably happy?	RWA4-20
Health insurance	RWA4-20
Ownership of one set of shoes for all household members	RWA4-20
Ownership of two sets of clothes for all household members	RWA4-20
Ownership of consumer goods	RWA7, 9, 11-13, 15, 16, 18-20
Ownership of beds	RWA9-20
Share of households with adequate housing materials	RWA4-20
Ownership of a vegetable garden	RWA4-20
Do other people in the community sometimes ask you to take care of their children?	RWA4-80
Monthly savings	RWA9-20
Number of occupations	RWA4-20
Land ownership	RWA4-20
Number of livestock owned	RWA7-18
Cumulative liquid assets of 1 woman	RWA12
How often do you go without enough income?	RWA9-20
MPI	RWA18-36 & RWA45-80
Income generating investments	RWA9-20

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