



10 WEEKS

Temporary cash for
permanent change

Impact Report 2025

Long-term impact of our Cash+ program

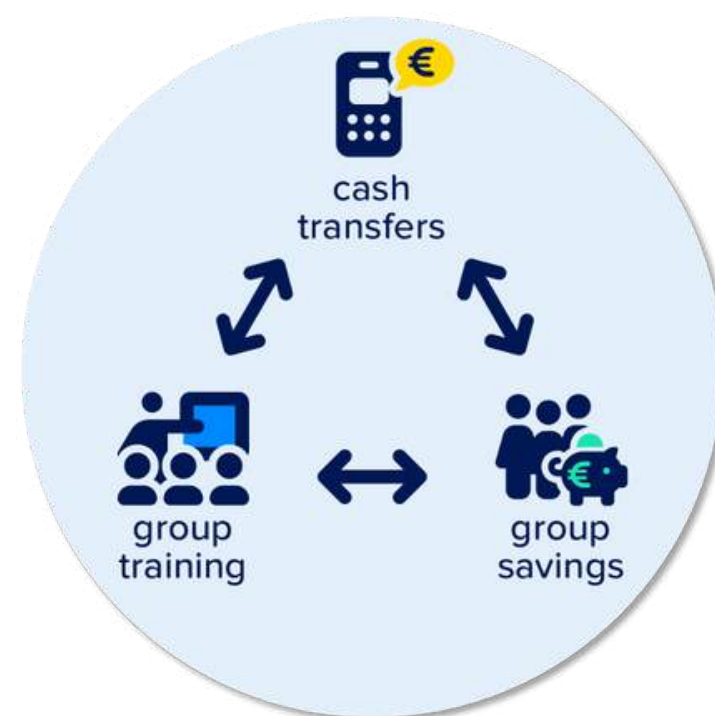
Temporary cash for permanent change

At 100WEEKS, we believe that temporary cash transfers can lead to permanent change. It's a simple idea with a profound impact: give women living in extreme poverty the means and the trust to build their own future. Our data confirms what we've seen in real life for years: direct cash support works, and the effects last well beyond the end of the program.

How does it work?

100WEEKS supports women living in poverty through a 100-week Cash+ program of weekly cash transfers, entrepreneurial training, and participation in savings groups. The approach is simple, direct, and effective.

Women have the freedom to decide how to use the money. With the right support, they improve their living conditions, invest in their businesses, and eventually gain financial independence.



The results

82%

stays out of poverty 4 years after the program

Until now, over 9,591 women have participated in the Cash+ program across five countries. The outcomes are clear: incomes increase, savings grow, and women gain long-term financial stability. Most importantly, 82% of all participants remain out of poverty 4 years after the program ends.


For the first time, we have longitudinal data showing the effects of the 100WEEKS Cash+ program two and even four years after the final cash transfer. The evidence is undeniable: this model creates lasting change.

The pages ahead are not about promises, they're about proof. Our Monitoring & Evaluation (M&E) system is designed to track the impact of our program. This report presents data from across our programs, tracking the short-, mid-, and long-term outcomes of our Cash+ program.


We closely follow each woman who participates, starting with a detailed 45-minute baseline interview conducted by our trained enumerators. After that, we collect data via mobile surveys, every 6 months and again at the end of the program. To assess long-term impact, we also conduct follow-up surveys one, two, and even four years after program completion.

What do we measure?


The content of our surveys is based on our Theory of Change. The 100WEEKS Theory of Change explains how our Cash+ program leads to outcomes and long-term impact. We specify five outcome dimensions:




Wellbeing
food security;
physical health;
mental wellbeing;
healthcare




Standard of living
WASH;
housing;
electricity;
consumption



Social capital
power balance;
social life;
participation;
jealousy



Competencies
financial skills;
entrepreneurship;
life skills;
school attendance



Income & assets
income;
debts;
savings;
assets

Each of these outcomes is measured using an indicator, which consists of a set of validated questions, based on various existing questionnaires (e.g. Demographic and Health Survey, The Living Standards Measurement Study). We monitor and evaluate the progress the women make with a total of 63 indicators covering all different dimensions of poverty.

The Multidimensional Poverty Index (MPI) is our most valuable indicator to measure our impact. This index defines poverty as not merely as a monetary state, but rather a multidimensional state. It measures shortages people have based on three dimensions (Education, Health and Standard of Living). As the MPI is a globally recognised standard and widely used research tool, it enables us to compare the effectiveness of 100WEEKS across countries and with other programs.



Evaluating the data

The collected survey data is sent to our own database: 100WEEKS central. Subsequently, the data is cleaned and displayed in dashboards to enable everyone to easily understand what is happening in the lives of the beneficiaries. We have built an impact dashboard where real-time survey data is visualized at both the country and group levels. This dashboard is an important tool for our country teams to closely monitor their groups, and to intervene where necessary.

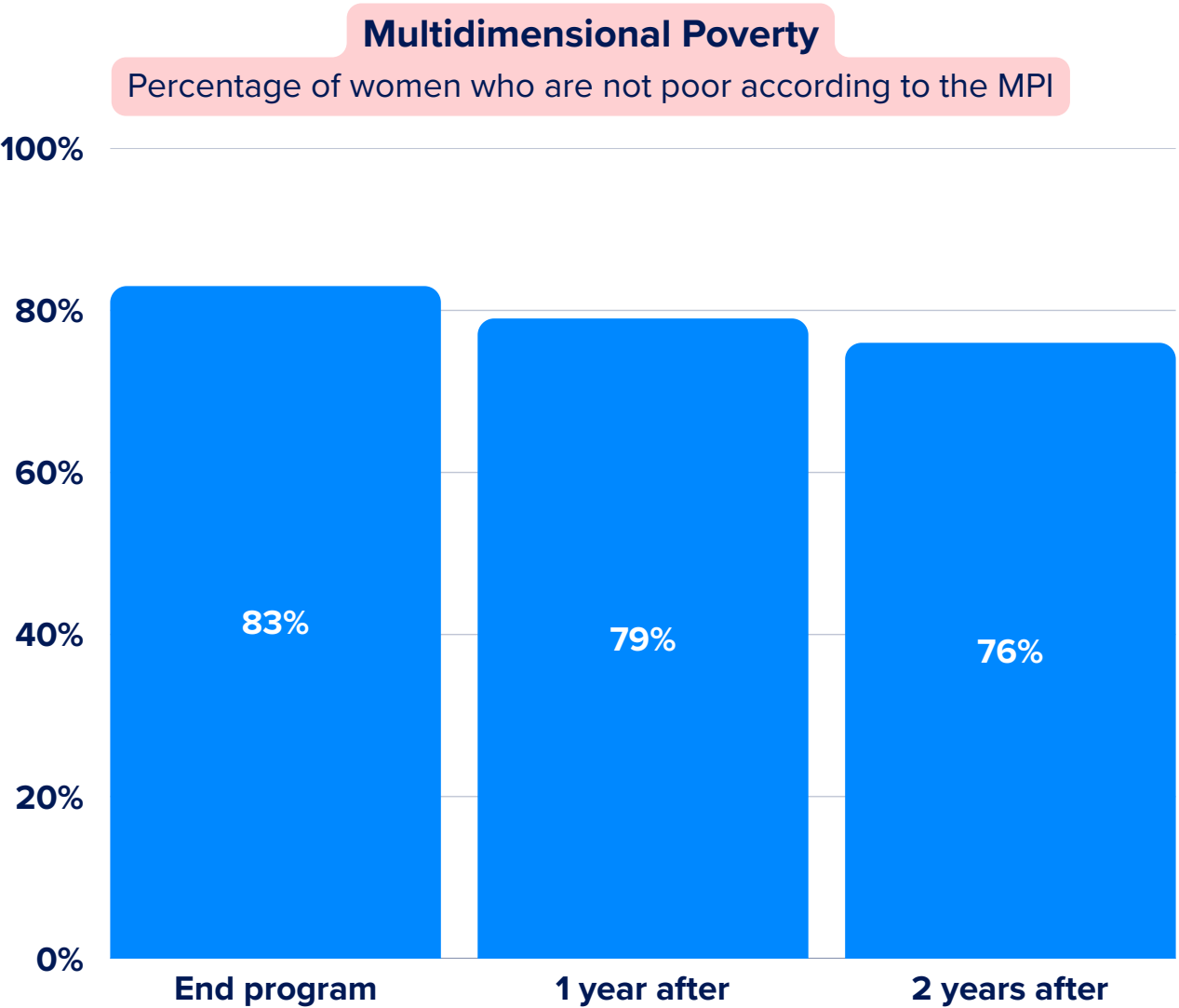
Disclaimer: This report concerns data from Rwanda. It has 2 chapters, the first chapter presents the data of all the people for whom we have 2 years post-program data (n=925), the second chapter presents the data of all the people for whom we have 4 years post-program data (n=340). As a result, the chapters reflect different samples, therefore data differs.

2

years after the program

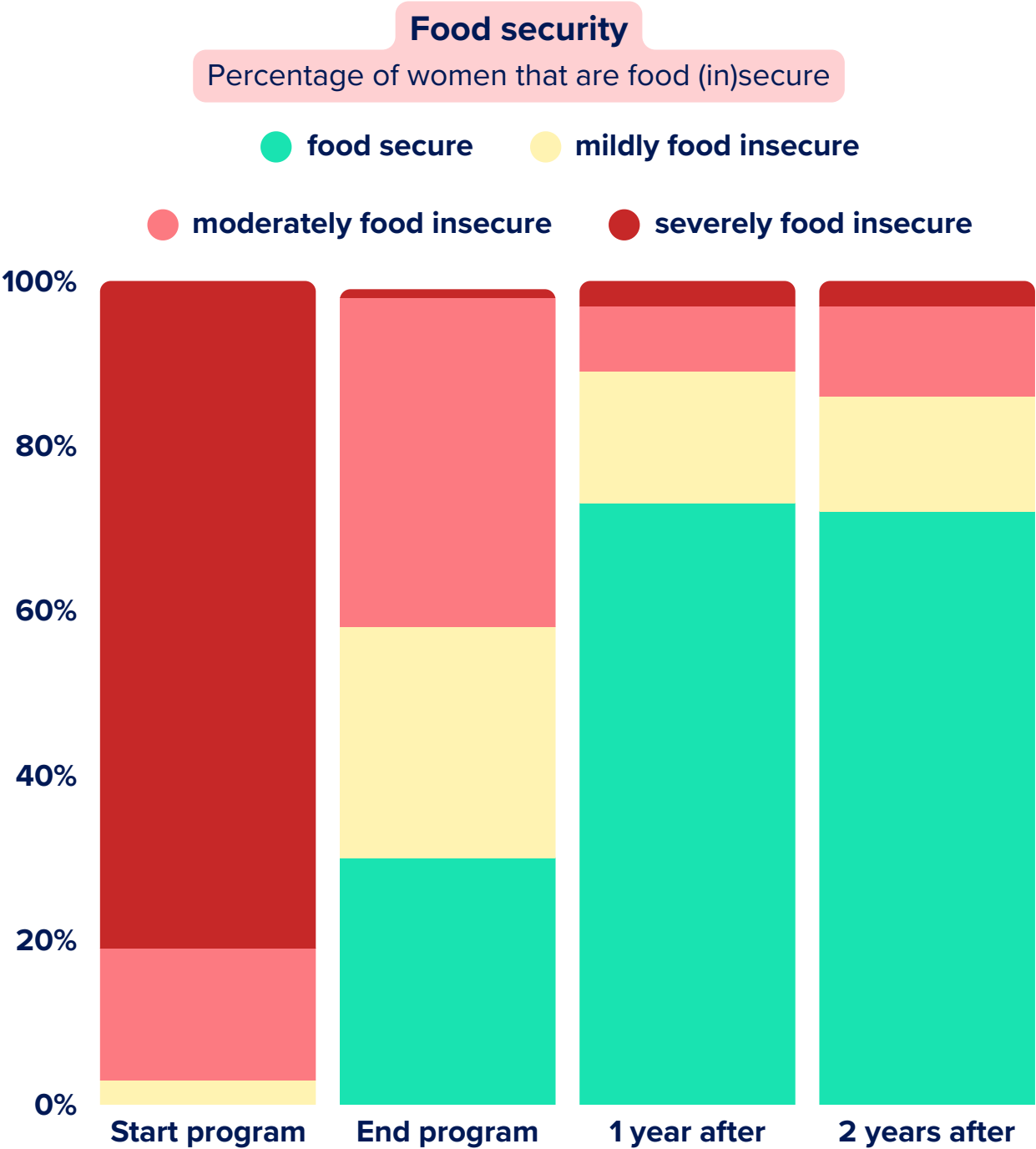


Let’s start with our most important impact indicator. The Multidimensional Poverty Index. As can be seen in the graph, two years after the final cash transfer, the effects of the program are still visible, only 7% relapses back into poverty.



How is this possible? Our data show that most women follow a similar path. First, they start to eat better, they send their children to school and fulfil their basic needs. This goes together with less daily worries, and improved confidence, which results again in more headspace to think about their future. They build savings, they start to invest, and generate income to maintain themselves and their families.

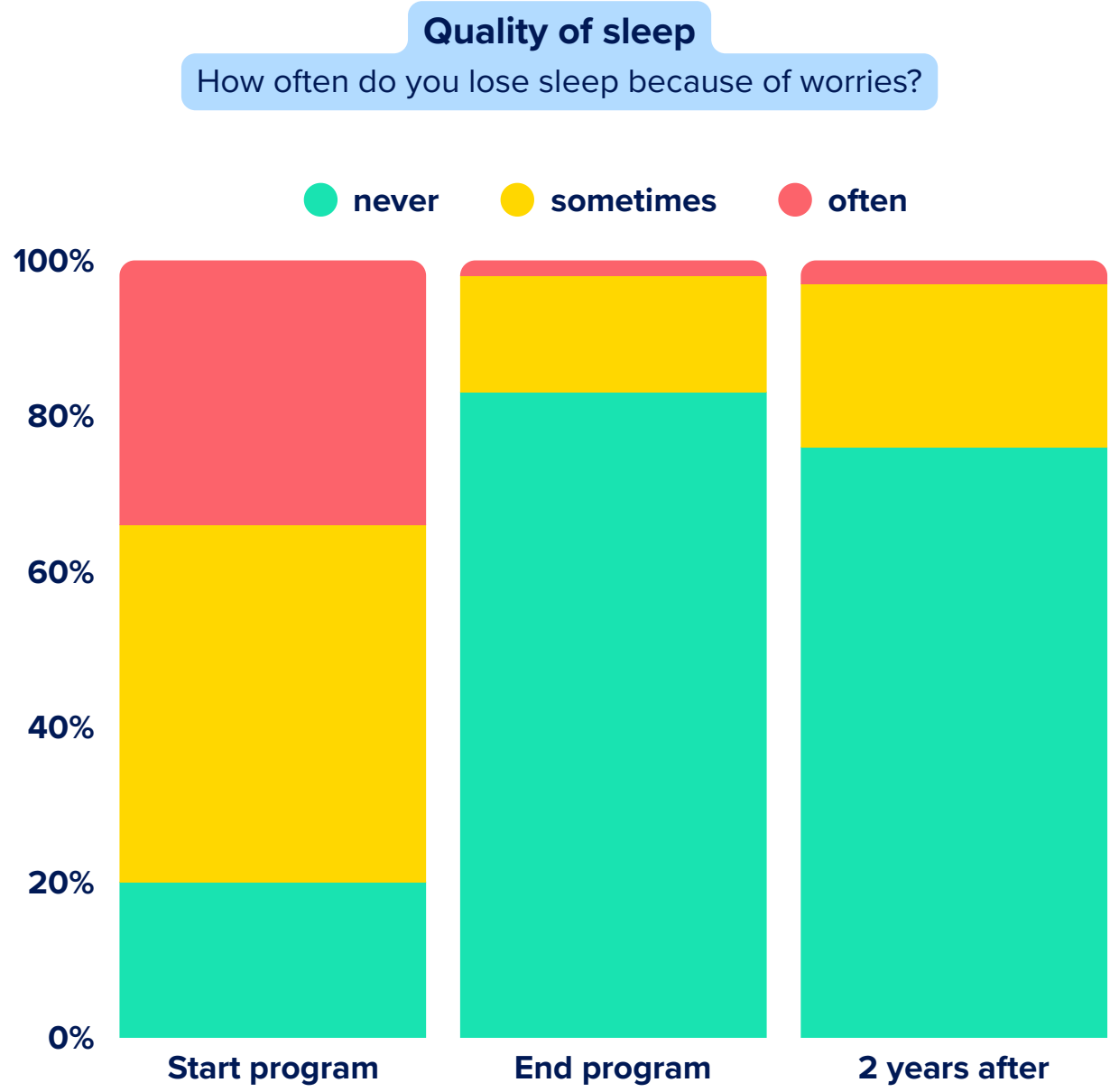
Food security is one of the first things to improve in the program. The majority of families start eating more regularly and with better nutritional value. To measure food security the Household Food Insecurity Access Scale (HFIAS) is used. The HFIAS consists of 9 questions that collectively measure the increase in food security. The majority, namely 72% of our women are still food secure 2 years after the program.



Living in poverty often brings stress and worry, which can take a toll on mental health. If you spend too much time worrying whether your children have enough food to eat, you don't have any headspace to think about your business or your future. You just need to survive the day.

Our data suggest that many women report feeling more confident and experiencing fewer worries and less stress over time, offering insight into how the program may be shaping their minds.

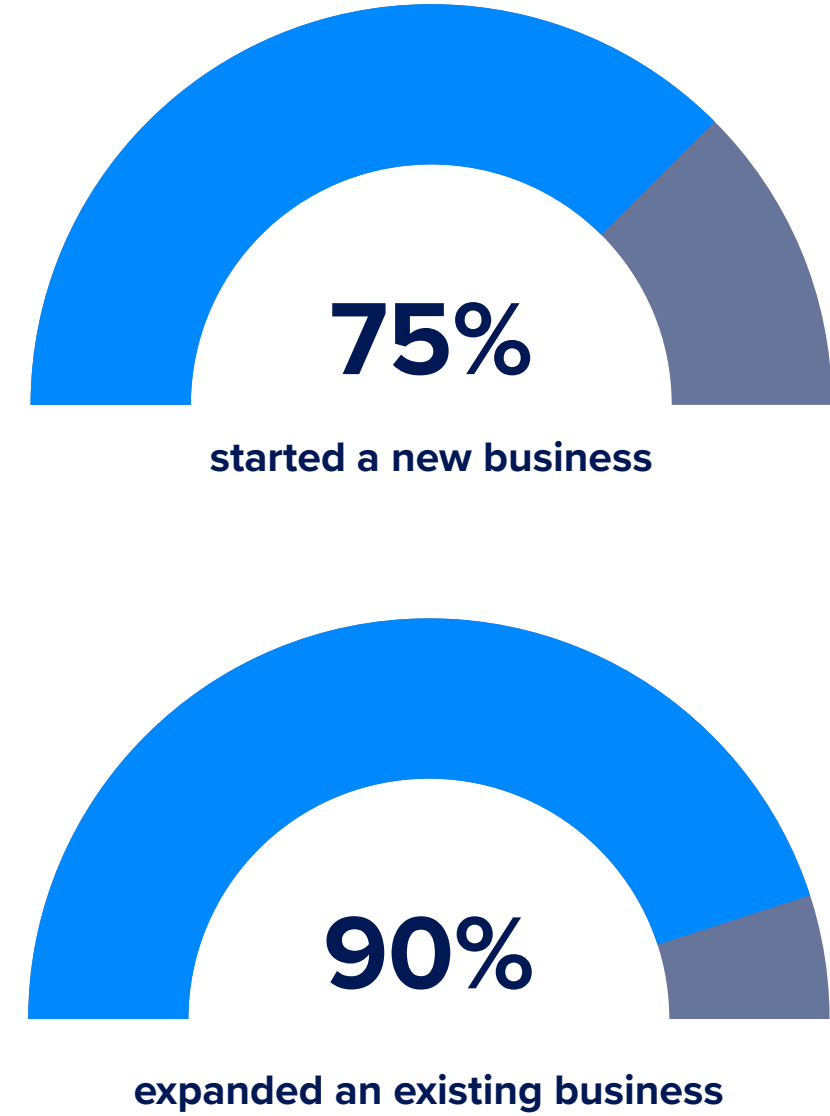
We measure whether the women often lose confidence in themselves. Confidence is crucial for daring to start something new, daring to take a risk. We see that confidence levels rise during the program and remain high. 2 years later 94% of the women never loses her confidence.



Another very important measure of mental wellbeing is the quality of sleep. If you sleep well during the night, you have energy during the day and space in your head to think about your aspirations and dreams for the future. This space is essential for creating new ideas, making decisions and therefore making your business successful.

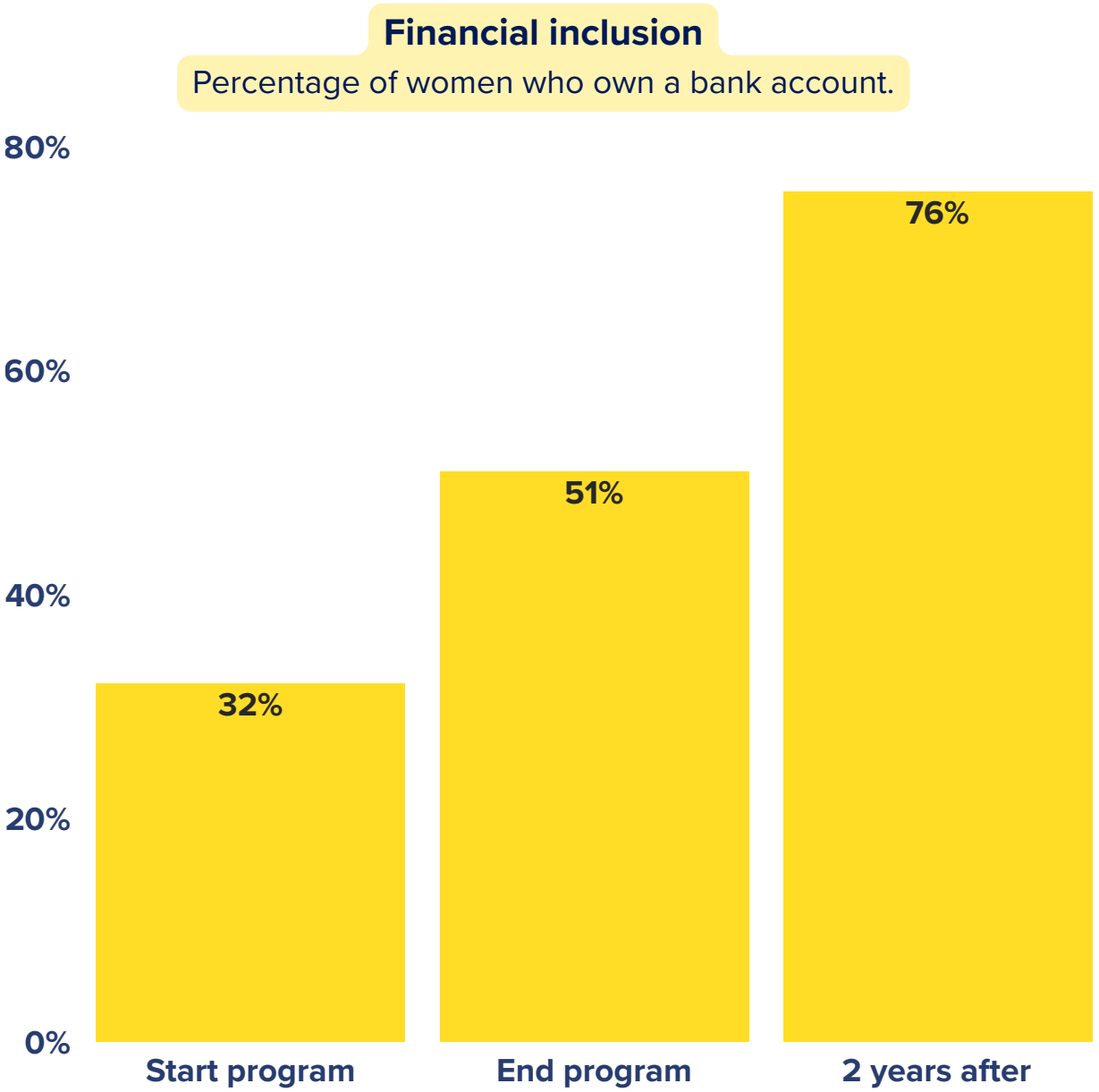
Basics needs are covered, the women and their families have enough to eat and they have space in their minds to think.

Now they start focusing on the future by investing in sustainable income sources. Through the weekly training sessions, participants learn how to save and invest their money. They start new businesses or invest in their current business. This is key in ensuring the impact lasts beyond the program.



Opening a bank account strengthens the financial inclusion of women living in poverty by giving them access to formal financial services. We see that in the years following the 100WEEKS program, more and more women take this important step.

The business investments they make during the program help generate a lasting income, which in turn enables many to open a bank account. With formal accounts in place, it becomes easier for women to access loans to grow their businesses and build long-term financial stability.





4

years after the program

For the first time, we’ve collected data from women four years after completing the 100WEEKS program. This sample included 340 women in Rwanda.

It’s important to note that firstly, this long-term data comes from a smaller sample size, which means results may vary slightly from the first chapter. Secondly, nearly all women in this sample experienced a very strict COVID lockdown during the program. These lockdowns resulted in closed markets, closed schools and limited investment opportunities. This has its effect on the data. Still, the trends offer valuable insights into the lasting impact of 100WEEKS.

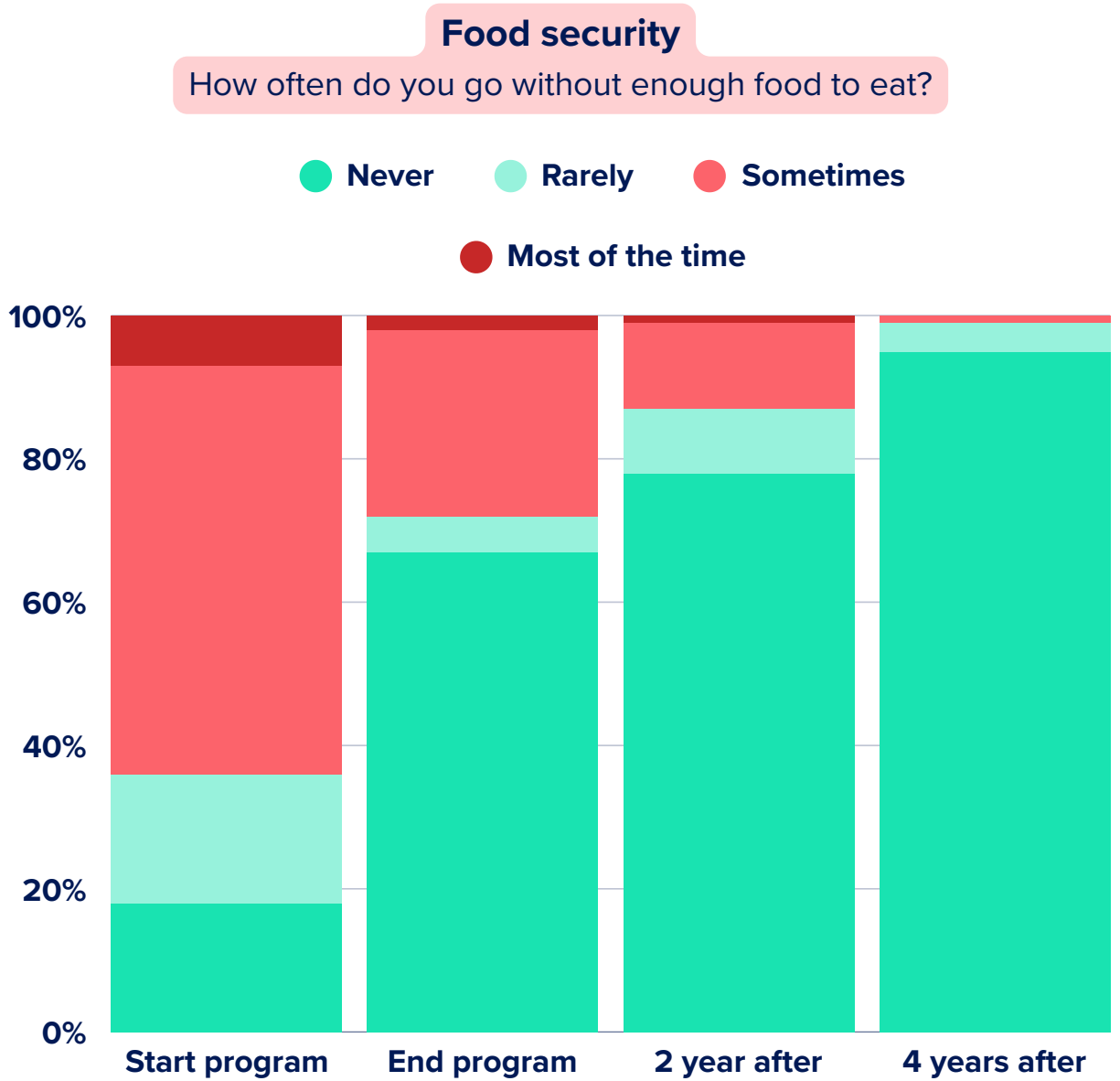
To determine whether our goals are met, we start again with the Multidimensional Poverty Index (MPI). At the end of the program, 81% of participants were considered non-poor. And these results remained. Also, 4 years after the program 82% of the families remained out of poverty.

82%

stays out of poverty 4 years after the program

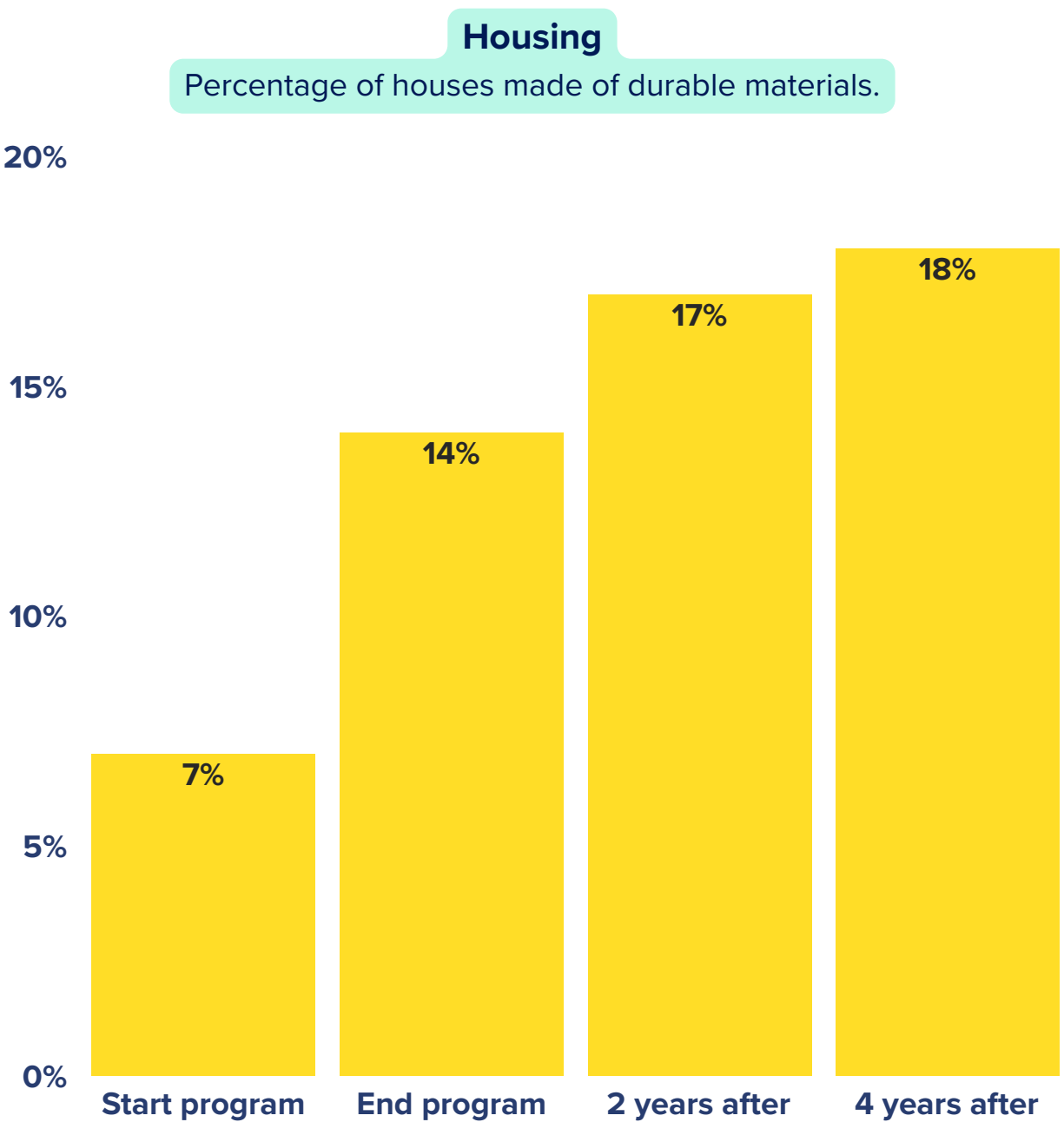
Four years after completing the program, the data shows that almost all women are still able to provide sufficient and diverse food for their households. While fluctuations exist, especially in areas hit by inflation or climate challenges, the overall trend shows a sustaining impact.

To see whether our program provides food stability, we ask how many times in the past month the women went without enough food to eat. A positive change from the start to 4 years after the program demonstrates the lasting impact on food security for the women and their families.

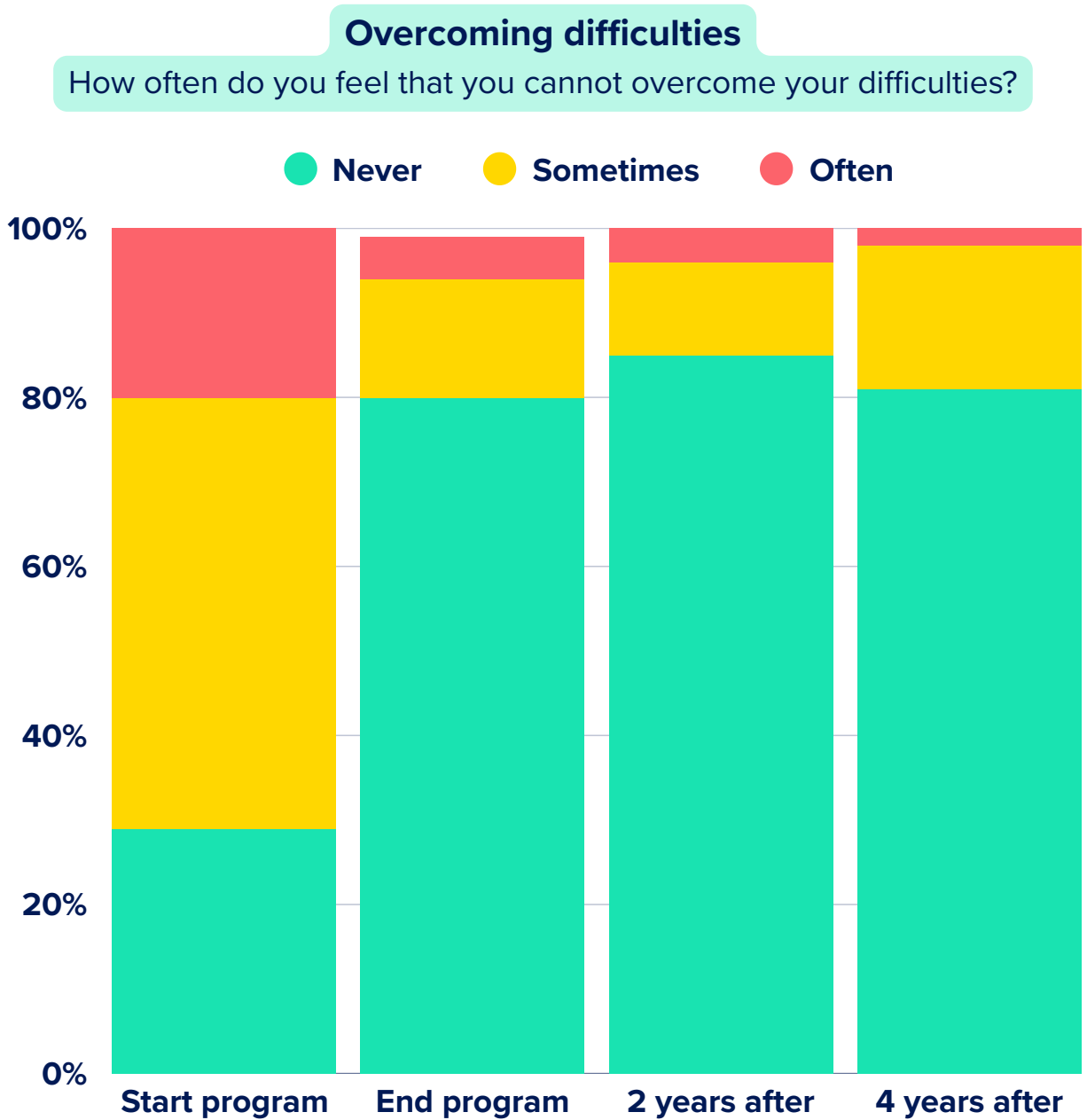


Basic needs are covered. Women have the space to improve their housing situation. At the end of the program 63% of the women reported that they did some repairs in their house. That results in more solid and durable houses.

We track the materials used for floors, roofs, and walls. When all three are made of durable materials, the house is classified as durable.

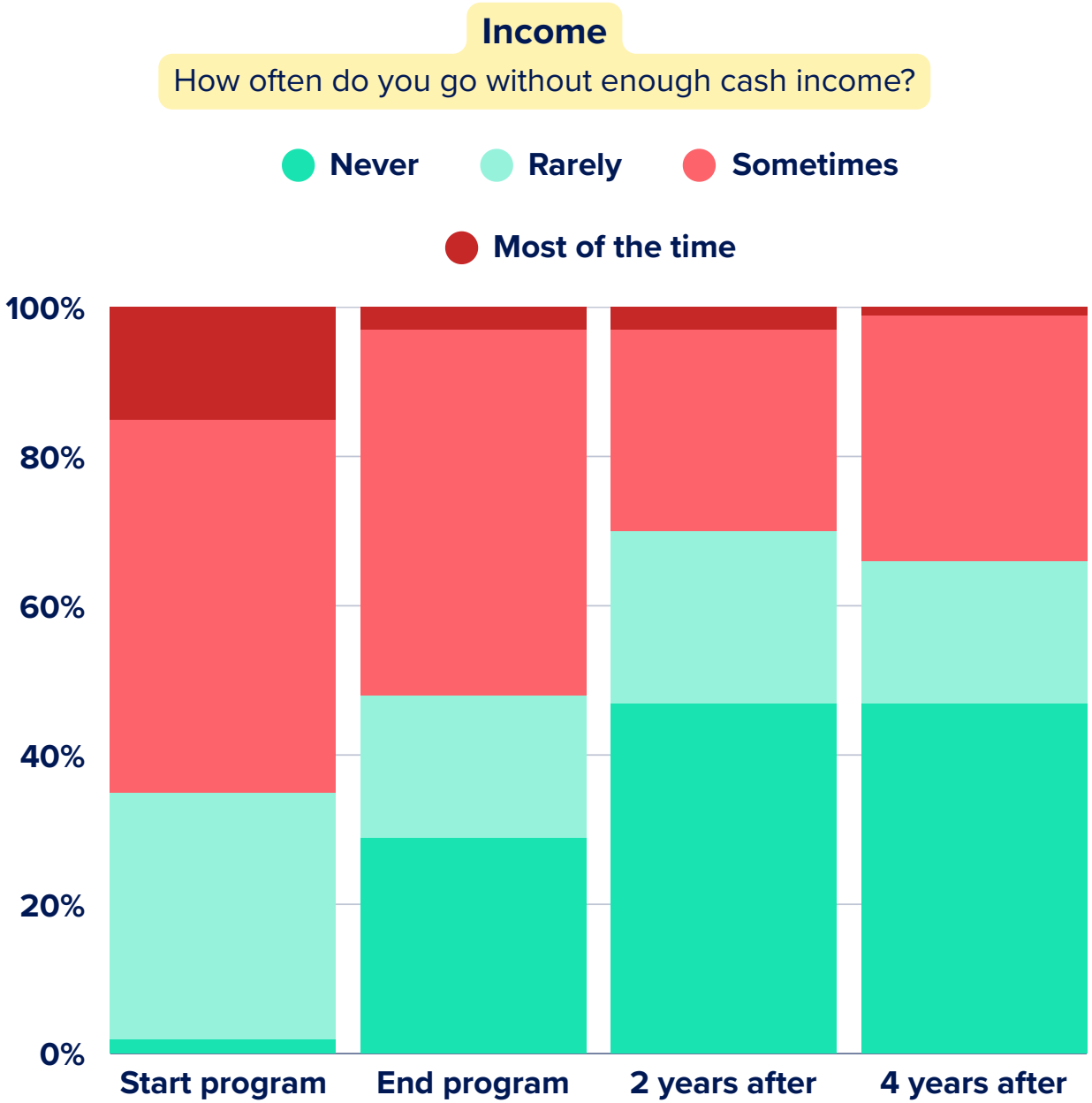


Having enough food and stable housing leads to better mental well-being. Improvements are seen soon after the program begins, and the impact remains visible up to four years later: 81% of women report never losing confidence in themselves.



Four years after receiving the final cash transfer, many women are still actively managing their finances. They have gained control over their savings, launched their own businesses, and continue to make new investments. The skills and knowledge from the 100WEEKS training have become an integral part of their daily lives.

Many women keep being active in their savings groups after the program ends. This is indicated by a continuing growth in the average savings per month. The graph below shows the amount of money women are able to save per month, measured in Rwandan francs. The steady increase in savings shows that women’s incomes continue to grow. Even four years later, the numbers are still rising.



At baseline, 65% of women reported regularly lacking enough cash income. The trend in this graph deviates from the average due to the impact of COVID lockdowns on the endline results: women couldn’t increase their income because markets were closed. However, what happens after the cash transfers end highlights the strength of the 100WEEKS program. The increase seen two and four years after graduation shows that women saved enough to launch their business ideas once the world reopened.

What are the next steps?

First, we aim to collect more data from four or more years after the program. Not just in Rwanda, but also in the other countries where we work. The more data we have, the better we can understand what's driving our impact and how we can improve it. We're also running 2 big Randomized Controlled Trials (RCTs) at the moment, which will enable us to show the causal link between our program and the change it creates.

So, there are many exciting developments ahead! If you have any questions or would like to explore the results in more detail, we warmly invite you to get in touch.

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