



## To what extent are countries prepared to minimise the impacts of Covid-19 on the poorest and to prevent impoverishment?

### Human Development



MPI = 0.489

### Social protection coverage



8.9%

### Economic growth



Gaps in pro-poor support

### Progressive social change



Minimum measures

Policy preparedness level: ● Inadequate ● Satisfactory ● Strong

## Areas of concern for the poorest and potential impoverishment

### Economic

Lockdown and travel restrictions aimed at preventing the spread of Covid-19 had unintended and widespread impacts on people's livelihoods. Small business owners reported lost earnings and business closures; casual labourers were unable to find work; and agricultural activities were disrupted by social distancing measures despite government encouragement to maintain farming activities throughout the pandemic.

*I was a mobile money agent, and my husband has a motorcycle transport business. Everything was good. But when they announced the period of lockdown he stayed at home, and I used my capital.*  
(Female respondent, 31, urban Kicukiro)

*If it was not for Covid-19, we would have so many investors and investors are important to us because they give jobs. But during Covid-19 no one was allowed to come here. Even those who were here stopped their projects and we spent a year without working.*  
(Male respondent, rural Burera)

Prices for staple goods increased with the onset of Covid-19 and have remained high, despite the efforts of a task force chaired by the Ministry of Trade and Industry to keep prices within acceptable ranges and avoid any speculation. With higher prices but lower incomes, many people reported reducing their consumption of basic goods – primarily food, hygiene products and clothing. Prices appear to have remained static; they have not decreased as lockdown measures were lifted and markets reopened. Despite many visible signs of the pandemic now gone, most respondents reported continued high prices for basic goods at the time they were interviewed (between October and November 2022).

*Initially they were saying that it was because of the outbreak of coronavirus where no one is allowed to go out and then later said that it was because of the war in Ukraine. But now for us, we don't know the cause.*  
(Participant in focus group discussion, Kicukiro)

Some interviewees had taken loans shortly before the pandemic and were unable to repay their debts during the crisis due to lost earnings. This contributed to the sale of assets to cover loan repayments and reduced spending on food. A small number of interviewees commented that they had borrowed shortly before the pandemic to expand their business or to develop rental properties and now found themselves in a worse position because they had loans to repay but had not earned anything from their investments over the past two years. Small businesses that were not formally registered were also unable to access government support for businesses during the pandemic.

*Some people that wanted to run a business took a loan in SACCO (Savings and Credit Cooperatives) before Covid-19 came. They had nowhere to run their business and ran a loss. It became hard to pay the loan because running a business in Covid-19 was difficult.*  
(Male respondent, rural Burera)



Covid-19  
in Rwanda<sup>1</sup>

**133,194**  
Confirmed cases

**1,468**  
Confirmed deaths

1. For details on methodology see note at the end of the bulletin.

## Food security

Most respondents reported a reduction in food consumption and lower quality of meals since the onset of Covid-19. Some respondents reported that their household had cut down to two meals per day, some to one, and a small number of cases reported occasionally going without food for an entire day since the crisis. These reductions were largely attributed to less income available with which to purchase food, though some were attributed to reduced production during periods of lockdown, and some to increases in the price of food.

*We used to eat three or two times a day but in Covid we ate once a day or sometimes we didn't eat [for] the whole day.*  
(Male respondent, rural Burera)

*I earned money from daily work but in Covid-19 that stopped. That means that I couldn't provide as before. The way of eating changed... If we were able to cook 1.5kg of rice before, we use 1kg [now] so that life can continue because we didn't have enough money.*  
(Male respondent, 53, urban Kicukiro)

*We now eat one time per day because of Covid-19. Our cultivation is far, we didn't visit our crops as we were supposed to.*  
(Male respondent, rural Burera)

The government and development partners, including non-governmental organisations (NGOs) and civil society organisations (CSOs) provided support to vulnerable people who were likely to be heavily affected by the pandemic, especially those living in Kigali, where movement restrictions and lockdowns brought significant challenges. This support included distributions of food, of sanitation and hygiene items, and direct financial support. Existing social protection programmes were adapted to extend cash transfers and food distribution from March to December 2020. Most of the respondents in this study reported receiving in-kind food transfers; none reported receiving Covid-19-related cash support (see below).

## Education

Many respondents reflected on children's lost year of education through school closures. Many children are now repeating their school year, having missed too many classes to complete their previous grade. Some parents noted that this has had a financial cost, as they are required to pay for an additional year of schooling. Other consequences include a delayed start to schooling for some children, larger class sizes (especially for nursery and first year of primary), higher dropout rates, and loss of teachers to other jobs. According to key informants, the scale of these consequences has not been assessed.

*If the student was studying in S5 and he or she was supposed to finish studying the next year, they repeated. Their parents have paid for the first term, but they were not refunded – they paid twice.*  
(Male respondent, rural Burera)

Many respondents expressed concerns about protection issues while children were out of school. Some reported that there had been teenage pregnancies and early marriages due to children being idle during school closures.

*Girls are the most affected. The boys went back to study, but girls stayed home to raise the child.*  
(Female respondent, rural Burera)

Most respondents with school-aged children reported difficulties paying additional school fees such as contributions to the school feeding programme and buying school supplies since the pandemic. Some reported getting help from schools, or taking loans or selling assets to pay additional school fees.

Due to disruptions in the education system, schools (especially those run privately) lost some experienced teachers. On average, an estimated 5 per cent and 8 per cent of teachers from primary and secondary schools respectively did not return to their schools (see Table 1). Some changed career while others moved from urban areas to their native rural areas to be included in social safety nets. Similarly, it is reported from the various consultations that Covid-19 aggravated already worrying dropout trends, which had been estimated at 7.8 per cent (primary) and 8.2 per cent (secondary) before the pandemic.

Table 1: Estimates of rates of return by teachers to their respective schools after Covid-19

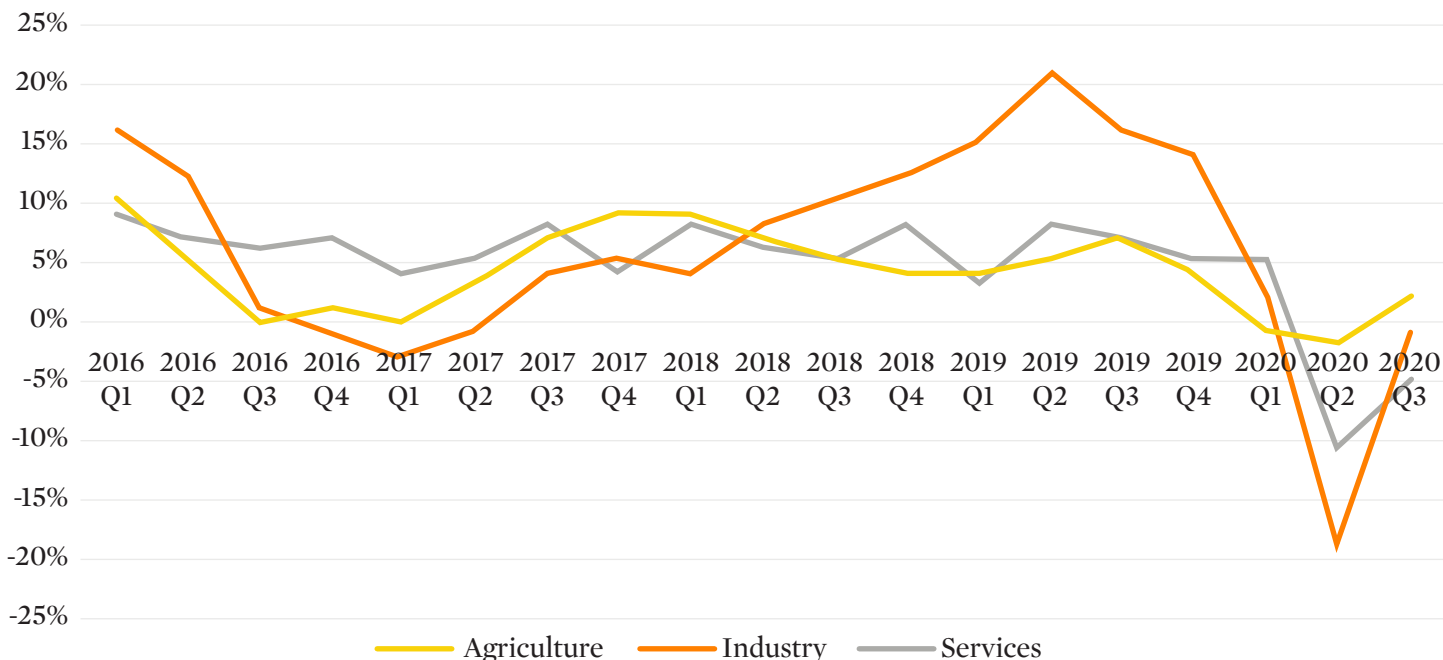
Province	Primary school	High school
North	96	97
South	97	96
West	94	94
East	93	80
City of Kigali	96	96
<b>Rwanda (average)</b>	<b>95.2</b>	<b>92.6</b>

Source: Buningwire 2020.

## Sector-level Covid-19 impacts

A report by Trade Mark in collaboration with MINICOM (2021) highlighted that key sectors hit by the Covid-19 restrictions included the services sector (due to travel restrictions) and industries that experienced supply chain disruptions. Having been considered as an 'essential sector', and therefore less affected by lockdown measures, agriculture was relatively resilient (see Figure 1). Trade and transport were among the hardest hit services sub-sectors. Although wholesale and retail trade has started showing signs of recovery, transport remains far from reaching its pre-pandemic performance level.

Figure 1: Real gross domestic product (GDP) growth rate per sector



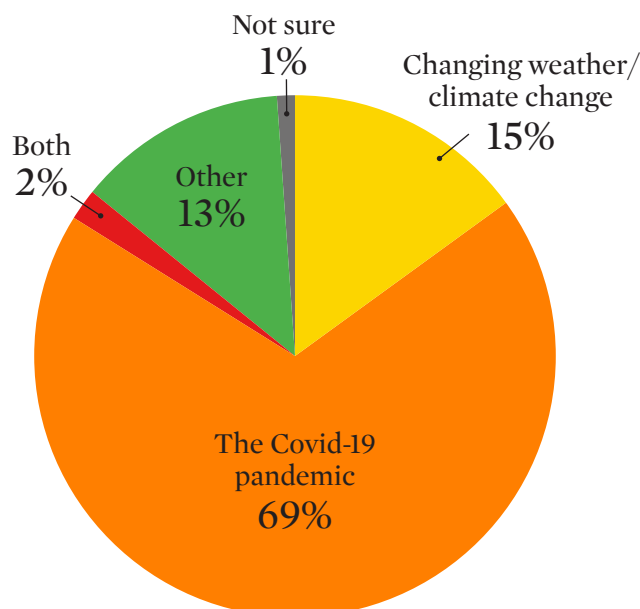
Source: Authors' own based on datasets from the GDP National Accounts, 2022 by the National Institute of Statistics of Rwanda

## Overlapping crises

### Climate

Many interviewees spoke of the damaging effects of 'heavy sunshine' in recent years. Rising temperatures have affected growing seasons, impacting yields. This was raised as an issue affecting livelihoods and food security over the past two years in combination with the pandemic. A survey by Climate Change and Covid-19 (CCC-19) asked respondents which issues were most pressing during the time of Covid-19. Climate change came up as the second most pressing issue following the pandemic restrictions (Figure 2).

Figure 2: Responses to the question 'which issues are the most pressing?'



Source: Authors' own based on data from a forthcoming CCC19 report, 2023.

## Livestock disease

Several respondents reported losing livestock during the pandemic to disease. Some drew a direct link between their livestock losses and the pandemic, stating that it was not possible to get veterinary care during lockdowns and travel restrictions.

## Health

Non-Covid-19-related health challenges had a negative effect on the wellbeing of some households over the past two years, leading to livelihood losses and treatment costs, in addition to those resulting from the pandemic.

## Coping strategies

A wide range of coping strategies were adopted to confront lost incomes, higher prices, and market disruptions since the outbreak of Covid-19. Likely the most damaging coping strategy in terms of people's capacities to recover financially was the sale of assets. Six respondents reported selling land since the pandemic, most of whom drew direct links to the difficulties they faced as a result, and the need to sell their land to meet basic needs. Another respondent sold household items, including her family's table and chairs and their beds, while another sold their only sheep.

Many respondents who had savings before the pandemic had to draw on them to meet basic needs, and those who were part of savings groups have since been unable to resume their savings. Many reported using the capital they had developed over time intended for investment in a small business or building a house. One respondent reported taking out a new loan since the pandemic to meet their basic needs.

*Covid-19 stopped our plan of working and saving for future wellbeing. We found ourselves in a situation where the only possible thing was to spend all the money, without saving for the future.*

(Male respondent, 37, urban Kicukiro)

One respondent resorted to begging as a coping strategy due to high prices for basic goods and had added caring responsibilities for extended family that had become impoverished through the pandemic. He was only eating one meal per day on average.

Four respondents reported coping well through the pandemic; two of those were teachers that had maintained their salaries, one of which had a husband with a pension. The other two respondents that reported coping well through the pandemic attributed this to their healthy food stocks, which they relied on and were able to share with family and workers.

One respondent commented that the pandemic was a wake-up call, showing people that they needed to build their resilience to confront shocks of this scale. She and another respondent suggested that building up savings was the best way for an individual to build resilience to future shocks.

*They continue to say that pandemics are still there, everyone must always be ready and ask themselves what they can do when the next pandemic comes, asking themselves how they can face it.*

(Female respondent, 58, urban Kicukiro)

## Support through Covid-19

**Government food provision** was the most cited source of support. During lockdown, many respondents received food packages after being identified as vulnerable by local authorities. Respondents reported receiving maize flour, beans, and rice once or twice during lockdown periods. Some respondents indicated that a school feeding programme operated during the pandemic, providing porridge to children.

*We used to eat twice a day but now we eat once a day. During the coronavirus period the government was giving us support – for example, they gave us food during the lockdown. But now we are no longer receiving that.*

(Female respondent, 64, urban Kicukiro)

*There was a planned programme, food was distributed through local leaders [to] households that had food issues or couldn't cultivate. We encouraged known households to collect, and leaders knew that [the support] was there.*

(Key informant, rural Burera)

**Social protection** was not available to any of the respondents we spoke with. One respondent indicated that their mother was engaged in the Vision 2020 Umurenge Programme (VUP), and another respondent was previously involved in public works through the VUP but was no longer participating in the scheme. One respondent from Kicukiro observed that the NGO Give Directly was providing cash transfers in the area but no further details were available. Many respondents had access to health insurance, but concerns were common regarding the cost of insurance payments. One household reported having to sell assets to cover their health insurance payments. Officially, the Government of Rwanda expanded social protection coverage in the wake of Covid-19, but this did not reach any of the respondents in this study. Some suggested that they should be eligible for social protection but had been mis-categorised through the Ubudehe wealth ranking system used to identify households eligible for government support – and upon which health insurance premiums are set.

**Informal support networks**, often through family, were widely relied on during the pandemic. Many respondents spoke of taking in family members who were struggling to eat or pay rent. Others received in-kind support – often in the form of food or support for school fees – from family, neighbours, or through their children's schools.

Even if we have struggled a lot, there are some people who were heroes because they shared food like maize flour and rice with those who were not able to get food easily. Some people who own houses were not charging their tenants rent because there was no part-time work.  
(Female respondent, rural Burera)

## Respondents' proposals for government priorities to mitigate the effects of Covid-19

**Capital for business development and livestock** – People with small businesses and farming enterprises that struggled through the pandemic suggested that government provision of capital would help them sustainably recover from the pandemic. This was the most common policy suggestion made by respondents. Some farmers said that direct provision of livestock would also benefit them through fertiliser production to help increase yields.

**Improved wealth classification for targeting** – Many respondents felt that they had been mis-categorised by the Ubudehe wealth ranking system, and that this had had a significant impact as they were struggling to pay for health insurance. Others felt they were eligible for cash transfers but had again been missed out due to their classification.

**Support for school costs** – Many households struggled to keep up payments for uniform, notebooks, pens and other school materials during the pandemic, and as already noted, those with children repeating grades will pay for an additional year of schooling. Many respondents suggested that they would benefit from more support to education, either minimising costs or transfers to support school-related fees.

**Debt relief** – For those that took out loans shortly before the pandemic, it has been challenging to make repayments due to the extended period of lost income. Some respondents recommended that the government introduce interest relief or other debt support measures.

**Additional food support** – This was the most widely recognised form of support provided by government during the pandemic. Many households are still struggling with food insecurity and some suggested that further government support with food would be helpful.

### Methodology

CPAN country bulletins are compiled using a combination of original qualitative data collected from a small number of affected people in each country, interviews with local leaders and community development actors, and secondary data from a range of available published sources. Interviews for this bulletin were conducted in Kicukiro and Burera districts between 26 October and 28 November 2022. 40 people (20 men and 20 women) who had previously been interviewed on their life histories were re-interviewed (23 from Burera and 17 from Kicukiro, and 16 key informant interviews carried out (8 in each district). More information on the methodology used can be found on the CPAN website.

### End notes

1. Johns Hopkins Covid-19 Dashboard, as of 10 March 2023.
2. Read more on CPAN's [Poverty Eradication Policy Preparedness Index adapted for Covid-19](#) (accessed 2 June 2023).
3. Buningwire, W. (2020) 'Gov't to Replace 14,000 Teachers over Absenteeism', Ktpress News, 19 November (accessed 2 June 2023)
4. Trade Mark (2021) *Assessment of the Impact of COVID-19 on Rwanda's Informal Cross-Border Trade* (ICBT), Kigali: Trade Mark
5. Climate Change and Covid-19 (CCC19) (2021) [Ongoing study]. 'Achieving a Sustainable and Equitable Recovery in Rwanda and Malawi', (accessed 2 June 2023)

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