

Review of Survivors Fund (SURF)
HIV+ Survivors Empowerment Project (SEP)
funded by Comic Relief

2016-2018



Maia Gedde and Peter Irunga
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List of Acronyms and Abbreviations

AVEGA Agahozo – Association of Widows of the Genocide
AERG – National Student’s Association of Genocide Survivors
ASR – AVEGA Southern Region
BPR – Banque Populaire du Rwanda
CBD – Cooperative Business Development Assistant
CR – Comic Relief
CTP – Care and Treatment Project for HIV+ Women Survivors
DFID – UK Department for International Development
FARG – Government Assistance Fund for Vulnerable Genocide Survivors
GoR – Government of Rwanda
IGAs – Income Generating Activities
LGF – Loan Guarantee Fund
M&E – Monitoring and Evaluation
MINALOC – Ministry of Local Government, Rwanda
MINISANTE – Ministry of Health, Rwanda
RWF – Rwandan Franc (At the time of writing 1 GBP was equivalent to 1173 RWF)
SEP – HIV+ Survivors Empowerment Project
SIP – HIV+ Survivors Integration Project
SURF – Survivors Fund
UOB - Urwego Opportunity Bank
WSEP – Widowed Survivors Empowerment Project

Executive Summary

This is the end term evaluation of the two-year HIV+ Survivors Empowerment Project (SEP). SEP was funded by Comic Relief under their People Affected by HIV programme and ran from April 2016 until March 2018. The project was overseen by Survivors Fund and implemented by AVEGA Agahozo. The project focused on the Southern Region of Rwanda and had a budget of 259,465 GBP over the two years (towards which Comic Relief awarded a grant of 193,082 GBP).

The SEP project builds upon previous wrap-around SURF programmes implemented by AVEGA. The primary focus of SEP is to enhance the economic resilience and wellbeing of vulnerable genocide survivors. The programme does this by supporting AVEGA members to start Income Generating Activities (IGAs). SEP refines the model of IGAs in collaboration with an independent micro-finance institution which was successful during previous projects (WSEP, SIP, CTP) and enables the widows to gain access to loans, if they need them, or understand how to manage their own savings and start and grow small businesses.

Recognising that mental health is important to lead a healthy life and grow a successful business, access to counselling services is an integral part of the programme accessible to all project beneficiaries who need it. Vulnerable HIV+ survivors who are not able to run small businesses are supported by access to improved nutrition through assistance to construct kitchen gardens.

While previous projects were much broader in scope than SEP, SEP's work was more focused on enhancing economic resilience. This end-term evaluation of the two-year SEP project is based on a document review and four days of fieldwork conducted in March 2018 in the final quarter of the project's life-span. The two evaluators met with beneficiaries and implementing staff in a series of individual interviews and focus group discussions. The main focus of the evaluation is the IGAs and the resulting economic resilience that this brought about in AVEGA members.

The original target to secure viable livelihoods, income security and empowerment for 1,063 HIV+ and vulnerable widowed survivors was surpassed, and the project worked with 1,596 vulnerable widowed genocide survivors in 8 districts of the Southern Province in Rwanda (ref year 2 report).

1,382 genocide widows completed IGA training and were formed in 81 IGA Associations, but only 35 groups (475 widows) and 332 individual widows accessed loans of £83,000 - of which there is currently an 89% repayment rate.

From the 1,382 group members trained in business, saving and income generation, 81 groups and 35 of these (with a total of 454 members) received funding from Urwego Opportunity Bank. The total loans disbursed to these groups totalled 78,562,500 Rwanda francs (equivalent to £67,400) through the microfinance partner, Urwego Opportunity Bank (UOB). The amount to pay back including interest is 85,224,878 RWF. The amount repaid so far is 58,233,580. Total amount remaining to be paid including interest 26,991,298 RWF. There is currently an 89% repayment rate and 11% default rate.

We found that the impact of getting a loan resulted in an increase in monthly income by an average of 22,200 RWF (£19) per person per month, which given the context is significant. Over four years a conservative estimate of the increase in income to project beneficiaries as a direct result of the programme is £356,238. The cost of the project £259,465.

The programme also had a significant effect on the lives of HIV+ genocide widows who were either too old or too ill to take part in the IGA activities. 240 HIV+ AVEGA members received nutritional training and support to construct a kitchen garden, or received one-to-one counselling, who did not participate in the IGA component of the project.

The project management with a combination SURF oversight and capacity building for AVEGA was effective and the M&E structures for this project have significantly been improved with more sophisticated data collection methods learning from previous projects.

We can conclude that overall the programme has been a great success, being very well received and making a significant impact in the lives of the beneficiaries, not just from a financial perspective but equally or more importantly, from a social perspective. Many reported making more friends, being more integrated and having more trust in people. The groups themselves were an excuse to put on nice clothes and go and meet friends, which was highly valued. The report concludes with a number of recommendations for SURF, AVEGA and the next phase of the programme. The recommendations are as follows:

Recommendation 1: In any future programme put in more emphasis on the actual business aspect to help participants come up with more viable and profitable businesses and emphasise the growth of these businesses.

Recommendation 2. Explore ways to engage the dependents of AVEGA members in IGA groups together, or if possible to support AVEGA dependents to also engage in IGA activities, shifting who the main income earners are as AVEGA members age.

Recommendation 3. In order to promote better futures, AVEGA should explore which structures it can set up or draw upon to improve the ability of its members to meet regularly with friends and feel a purpose in things. This could include social aspects but also ‘charity’ aspects, providing regular support to their members with HIV, etc.

Recommendation 4 Continue to explore and build the relationship with UOB management to encourage them to see AVEGA members as viable clients for microfinance even in the absence of a guarantee, and how this could be pursued.

Recommendation 5: Explore further ways to support AVEGA beneficiaries who have been successful in business so far and show potential to expand and grow their businesses. In this way they will continue to be motivated and serve as role models and mentors to others.

Recommendation 6. Explore the possibility of conducting an impact evaluation for future similar programmes as this type of project design would lend itself well to a paired intervention/control group type of study.

Section 1: Introduction

This section provides an overview of the project, its objectives, and the previous projects which served as the foundation upon which SEP was developed. It also covers the evaluation methodology and an overview of the theory of change.

1.1 Background to HIV+ Survivors Empowerment Project (SEP)

In April 2016 Survivors Fund (SURF) and AVEGA launched SEP, a two-year Comic Relief funded project in the Southern Province. SEP aimed to provide holistic support to vulnerable widowed survivors (of the 1994 genocide perpetrated against Tutsi) and their dependents. The project aimed to provide holistic support and had four core components:

- Enhance household incomes by providing livelihood development training and start-up capital for income-generating projects;
- Counselling for AVEGA members;
- Nutritional support to HIV+ survivors;
- Supplementary reproductive health for their dependents.

The Southern Province was selected as the target for this project because it had the highest number of survivor widows: AVEGA has a membership of 9,832 members of AVEGA Southern Region – coupled with the high poverty rate in the Province (38%).

The project targets were to secure better futures for 1,181 of the most vulnerable widows in membership of AVEGA in the Southern Region. In addition, the AVEGA Southern Region – based in Butare - is the newest AVEGA regional office, having just started a few years previously with funding from the WSEP project, so this programme also aimed at consolidating their work and helping the office to more securely establish itself.



Image 1. Map of Rwanda and the Southern Province in blue, was the focus for SEP

The SEP programme design was based on previous SURF/AVEGA projects, which focused on HIV+ genocide widows and AVEGA members, and was designed according to their learning and results. These projects which were precursors to this one were:

- 2012-2015 The Widowed Survivors Empowerment Project (**WSEP**) funded by DFID and Big Lottery Fund: £966,360 (DFID) and £498,632 (BLF) over three years
- 2010-2012 The HIV+ Survivors Integration Project (**SIP**) which was also funded by Comic Relief: £523,486 over two years
- 2005-2010 The Care and Treatment Project for HIV+ Women Survivors (**CTP**) which was funded by DFID: £4.25 million over five years.

Due to the limited budget (SEP's budget was £259,465), SEP focused on the most successful aspects of these previous projects, and built on their substantial successes in training and supporting IGA groups. For example, the 2012 end of project evaluation for SIP, concluded:

“The development of more carefully structured approaches to IGAs in collaboration with an independent micro-finance institution, appears on early indications to have been an extraordinary success, resulting in 100% repayments of loans, significant increases in member's daily consumption and monthly savings. Enhanced economic resilience has had significant positive impacts on women's self-confidence and self-esteem, with corresponding benefits in social dynamics.”

In the final project report by Triple Line (August 2015) on the evaluation of WSEP, the key factors influencing change in the lives of vulnerable genocide widows were noted:

“It is the group dynamics that is WSEP's greatest achievement, to help widows deal with loneliness and trauma together, and to work collectively towards economic benefit, health, justice, empowerment in the community and to rise above poverty.” In addition, the report added “WSEP has demonstrated that psychosocial counselling support combined with IGA training in the post genocide environment is an essential and effective approach to rebuilding lives and communities, reducing poverty and empowering the most vulnerable, in particular women.”

The previous projects had been larger in scope than SEP. WSEP for example included a legal support component, which was not part of SEP, but WSEP had already been effective in the Southern Province and it is recognised that WSEP had already addressed the most severe legal cases amongst the target group.

Building on lessons learnt, SEP's aim was that by giving the IGA groups more support and ensuring that they were better monitored, the emerging groups would be more profitable and sustainable. While the main focus on SEP is increased and secure incomes, for healthier finances and better lives, it was also recognised that addressing the mental health needs of the target group was essential to enable them to fully engage with the microfinance work. The project addresses this by providing the evidence-based approach of peer support to HIV+ widows. An independent evaluation of WSEP in April 2015, alluded to a direct link between reduced levels of trauma and propensity to join livelihood activities and access to land rights and economic empowerment.

1.2 Implementing partners

The two main implementing partners in this project are SURF and AVEGA.

AVEGA - Association des Veuves du Genocide - was established in the immediate aftermath of the genocide by a group of 50 widows who recognised that there was no one left to care for them or their children. The purpose of AVEGA Ahagozo is to empower and restore the dignity of widowed genocide survivors and to help them reintegrate socially and economically within the Rwandan society. It incorporates over 20,000 widows from across the country. It has five regional offices, one in each province and in Kigali. AVEGA now has over 20 years of experience delivering support to genocide widows and their dependents in Rwanda. SURF and AVEGA have a strong track record of joint delivery of projects since its establishment (with the first joint project funded by Comic Relief in 1997). One challenge encountered in the course of this project was the change in leadership of AVEGA but this has not caused severe disruptions.

Survivors FURF (SURF) was founded by Mary Kayitesi Blewitt OBE, a British citizen of Rwandan origin, and in 1997 was registered in the UK both as a charity and as a company limited by guarantee. SURF works with organisations of genocide survivors in Rwanda to develop and deliver, fundraise and advocate for, monitor and evaluate high-impact and sustainable activities focused on rebuilding lives and delivering justice. One of SURF's core targets is to increase the number of survivors with secure and sustainable livelihoods. SURF has delivered eleven Comic Relief funded projects. SURF has built its skills and expertise over recent years, improving internal systems and enhancing its capacity-building role with partners. SURF provides organisational development support to the AVEGA leadership team to strengthen its work.

SURF has been partnering with AVEGA Agahozo for nearly 20 years in a joint commitment over the long-term to respond to the plight of survivors of the genocide against Tutsi. This has been achieved over the years through holistic programs ranging from healthcare to shelter, memory preservation through genocide memorial sites, education to entrepreneurship, legal access to livelihoods development, and trauma counseling.

1.3 The SEP model and implementation strategy

SEP focused on securing better futures for 1,181 vulnerable genocide widows, of which 648 are living with HIV (targets at the start of the project). The activities focused on enabling them to participate in the Income Generating Projects and Counselling Programme. The focus is on AVEGA Southern Region which has a total of 9,832 members and their 32,140 dependents – one of the largest memberships in the country.

The target outcomes of the project were:

- 1,063 HIV+ and vulnerable genocide widows will have healthier finances as a result of the project (1,020 female and 43 male)
- 1,063 HIV+ and vulnerable genocide widows will have better futures as a result of the project (1,020 female and 43 male)
- 2,362 dependents of genocide widows will have safer lives as a result of the project (50% male and 50% female)
- The future of AVEGA Southern Region will be more secure as a result of the project.

The basic model is to help women come together in saving groups, where they receive training in managing savings, running and managing small income generating activities (IGA), and accessing loans, either from commercial banks or within their group. These IGA groups have proven in the past to improve livelihood opportunities for AVEGA members. A LGF was already operational at UOB prior to SEP, which provided access to start-up loans. The groups access this as a collective entity, although they then administered the individual loans to their members. Loans are dependent on the group as a whole having saved 10% of the requested loan amount.

The model used to implement SEP builds on the experiences of WSEP. It leverages a network of business students to serve as Cooperative Business Development assistants (CBDs) to train and support the associations of widows – helping them to strengthen their business plans, access capital and launch their ventures to be sustainable and profitable. The CBD's role has a dual focus, providing additional training to IGA groups where required, but principally to work with UOB to enable the disbursement of loans, and effective follow-up to ensure repayment rates. CBD's are supported by community-based volunteers who undertake home visits to widows, recording and reporting on their status, and providing assistance in particular in how to exploit subsistence gardening for small income and good nutrition. The volunteers are AVEGA members themselves, stronger genocide widows who can provide mutual support to other widows in their sector, and have received the training to effectively do so.

SURF's past experience has demonstrated that with the right support it is possible to increase and secure incomes for even the most vulnerable widows, such as those who are HIV+, if training, start-up capital and ongoing support is made available. Impact, however, is contingent on addressing the multifaceted needs of the target group – be it nutrition, trauma, and isolation.

Psychological support is also a core component of the programme and volunteer psychosocial animateurs trained in basic counselling techniques and HIV education support the team of 8 professional counsellors in supporting the mental health of widows, which has proven to be critical to effective participation in IGAs, as well as to educate dependents on safe sex and HIV prevention.

1.4 Theory of Change

SURF's past experience demonstrated that with the right support it is possible to increase and secure incomes for even the most vulnerable widows, such as those who are HIV+, if training, start-up capital and ongoing support is made available. SEP streamlines and builds on the best of the previous projects and refines this. The theory of change can be summarized as follows:

- Widows can start and grow viable businesses with the right support. This support incorporates forming Income Generating Activity (IGA) groups of ideally between 12 and 18 members. The IGA groups receive training together from the CBD's, are encouraged to make joint saving and if they chose, apply for a loan (the maximum loan size can be 10% of the value of their savings, as a group and as a member). The loans are then distributed to group members and used to start up individual income generating activities of a trading or processing nature (not agriculture).
- Impact, however, is contingent on addressing the multifaceted needs of the target group – be it nutrition, trauma, and isolation. As such the psychosocial support is available in the form of individual or group therapy, by trained counsellors, psychological animateurs or volunteers.

- Integration of survivors into their communities is important and participation in income generation activities and economic activities which enhance this is important to reduce isolation.

1.5 Evaluation Methodology

The evaluation took place between March and April 2018 which gave the evaluation team a chance to see the project work in action, although much of the funding for the CBD's and volunteers had ceased at the start of January 2018. The evaluation took on the following form:

Document review: A list of all the documents reviewed can be found in the appendix and indicates all the documents supplied by SURF and AVEGA which were reviewed in this evaluation.

Field work and consultations: The field work involved consultations with the implementing partner AVEGA, field visits to five survivors' IGA groups in 3 different districts, four of which had received bank loans, and one visit to an IGA group which had not received a bank loan. In addition, we met with a number of district officials, and the review team also met with Urwego Opportunity Bank (UOB), the microfinance partner on the project.

A three-day field visit (conducted between 13-15 March 2018) included discussion with AVEGA team members (project coordinator, Southern region outreach, AVEGA Muhanga representative and staff councillors), five focus group discussions with different IGA groups who had received loans (selected at random by putting all the names of the groups into a container and selecting 5. Although one was switched due to its inaccessibility and changed by randomly selecting another which wouldn't require too much additional driving). While the focus group questionnaire served as a guide, additional probing and questions were asked depending on the answers given by the group. The sessions were conducted in Kinyarwanda with a translator.

While the evaluation brief did not request for quantitative data to be collected during the field research, the team took the opportunity to gather some basic data and have individual discussions with the IGA group members. Originally it had been planned to make the questionnaire basic and in Kinyarwanda so that with some guidance members could fill it out on their own, but instead the evaluation team did 1:1 data collection themselves, to ensure consistency and avoid errors. In total 34 participants responded to the 1:1 interview. While this sample size is too small to draw statistical significant conclusions, the data does begin to present a picture that supplements the qualitative data collected.

Baseline data had been collected at the start of the project and while it would have been ideal to use this data to make a direct comparison for this evaluation this was not possible as many of the people who had participated in the baseline had not been part of IGA groups which had received loans. Therefore, the data serves to provide an overall comparison but not a direct before-after comparison and in order to do this, retrospective questions had to be added in to the questionnaires.

The discussion guide for the focus groups can be found in the appendix as well as the questionnaire for the quantitative data collection.

Section 2: Key Findings

This section presents the evaluation findings, and looks at what difference the project has made to people's lives, in what ways and whether they are relevant.

2.1 Project outcomes

Here we review the project outcomes, and how far they have been achieved against objectives, who has benefitted and why. Essentially, how has the project made this difference?

It is useful to review the original project outcomes in light of the project impact aim ("*to secure viable livelihoods, income security and empowerment for HIV+ and vulnerable widowed survivors*") in order to ascertain how far these have been achieved:

Outcome 1: Target: 1,063 HIV+ and vulnerable genocide widows will have healthier finances as a result of the project.

Outcome 2: Target 1,063 HIV+ and vulnerable genocide widows will have better futures as a result of the project

Outcome 3: 2,362 dependents of genocide widows will have safer lives as a result of the project

Outcome 4: The future of AVEGA Southern Region will be more secure as a result of the project

According to the final report of the project, produced by SURF and AVEGA, by March 2018 SEP had reached 1,596 vulnerable widowed genocide survivors in 8 districts of the Southern Province in Rwanda (ref year 2 report). This number is 415 more than original target (+35%) of 1,181.

If we look into this number and what 'reached' means we can see that there are three categories of support from which AVEGA members benefitted: Income generation training, psychological support and nutritional support. People participating in income generation training and receiving nutritional support (training and construction of kitchen gardens) are largely mutually exclusive as the beneficiaries of nutritional support were principally HIV+ AVEGA members who were *not* able to participate in the IGA activities because they were too old or infirm to form a business or did not live in an area close to an IGA group so they could not participate. Both of these groups were able to receive trauma counselling.

In terms of numbers, 1,382 AVEGA members were part of IGA groups and received training on starting and running a bank and savings. A further 240 HIV+ AVEGA members received nutritional training and support to construct a kitchen garden, or received one-to-one counselling, who did not participate in the IGA component of the project.

In this next section we will go through each of the three project outcomes in turn, with the greatest emphasis being on the income generation activities, the bulk of the work.

2.1.1. Income generation support

81 IGA groups have been formed throughout the 8 districts in the Southern Province, with a total of 1,382 members of these groups (an average of 17 in each group). All members of each group received livelihood development training.

The IGA groups were formed by AVEGA and generally formed by geographical proximity. First AVEGA members were brought together for the training and then encouraged to form into groups of between 12 and 18 people each. Some savings groups already existed as part of the WSEP programme and the women were already working together in savings groups. There were a few cases where not enough women lived geographically close enough to form such large groups. This then presented a problem as either they could not be part of a group, or their group wouldn't be considered by UOB for a loan. In one case of a group made of 7 women AVEGA was able to override UOB's criteria of a minimum of 12 people and helped them to equally secure a loan.

The livelihood development training was delivered by AVEGA CBD's as well as UOB. The content of the training provided by AVEGA included:

- How to form saving groups and how to be a good member of the group.
- The leadership of a saving groups.
- How to be an entrepreneur.
- How to invest, how to save, how to use a loan and repay back.
- Conflict resolution as they are working with different people.
- And some information on cooperative formation.

The training materials were part of an existing package that AVEGA had developed and had previously used when training its members. They were also trained in how to run and manage a savings and loans group, and encouraged to start saving each week as a group. On average savings ranged from 100 to 10,000 francs (around £0.1 to £10) per week. The groups were also encouraged to start saving immediately after the training as the group needed to have 10% in savings of the value of the loan for which they applied.

The partner bank which would be disbursing loans, UOB, also provided a three-day training to IGA group members. This focused on helping members to understand how to work with the bank more effectively and their criteria for giving out loans. It covered how to access a loan, and how to use the loan after the bank made its decision. Also, how the loan should be paid back regularly. UOB also provided training to the AVEGA project staff on how to follow up the loan. While the loans were given out to the IGA group as a whole, the groups themselves then split the loan according to the requested (and available savings) of each member.

As stated by a focus group member who received the training and not the loan, the training was transformative, and enabled participants to:

“...think more clearly about business, and how to develop and grow our existing businesses”

Of the 81 groups formed and 1,382 group members trained, a total 35 groups (with a total of 454 members) received funding from Urwego Opportunity Bank. The total loans disbursed to these groups totalled 78,562,500 Rwanda francs (equivalent to £67,400) though the microfinance partner, Urwego Opportunity Bank (UOB). The amount to pay back including interest is 85,224,878 RWF. The amount repaid so far is 58,233,580. Total amount remaining to be paid including interest amounts to 26,991,298 RWF. There is currently an 89% repayment rate and 11% default rate.

The average group size receiving loans was of 12 members, although the smallest had 7 members and the largest 19 members. Of these 35 groups, 10 had received 1 funding cycle by March 2018, 17 received 2 cycles of funding and 5 received 3 cycles of funding.

We cannot draw conclusions on the significance of the number of cycles as in some cases no further cycles were awarded due to poor repayment rates but in other cases it was due to the decision of the group that they did not need another cycle of funding.

However there seems to be some patterns between districts: all 4 groups in Gisagara district for example received 3 rounds of funding and have 0 arrears or default rate. While Nyaruguru district has the highest rate of default. This is likely to have been due to the previous project, WSEP where some groups were already formed and had started making savings, speeding up the process of securing a loan.

The current number of people who have received loans is 454 made up in 35 groups. Around 30% of the widows who received the IGA training also secured loans from UOB, and 75 widows who received IGA training also started their businesses by using their own savings totalling 6,319,980 RWF (equivalent to £5,846)

Not all groups chose to apply for loans; not all groups were able to apply for a loan (due to not having enough members, or enough savings) and not all groups that applied for loans received them. However, according to AVEGA staff, only one group (from Mbazi in Huye) did not receive the loan they applied for, because the IGA group only had 5 members, and one of UOB conditions was that there had to be a minimum of 10 members in each group¹.

In this next section however we look at the impact that receiving a loan had on the IGA groups. This data is from the focus group discussion carried out with the four IGA groups who received loans as well as qualitative data from 34 of their members. While not statistically significant, and quite basic data due to time constraints, it does help us to gain a more complete picture of the impact that the loan had.

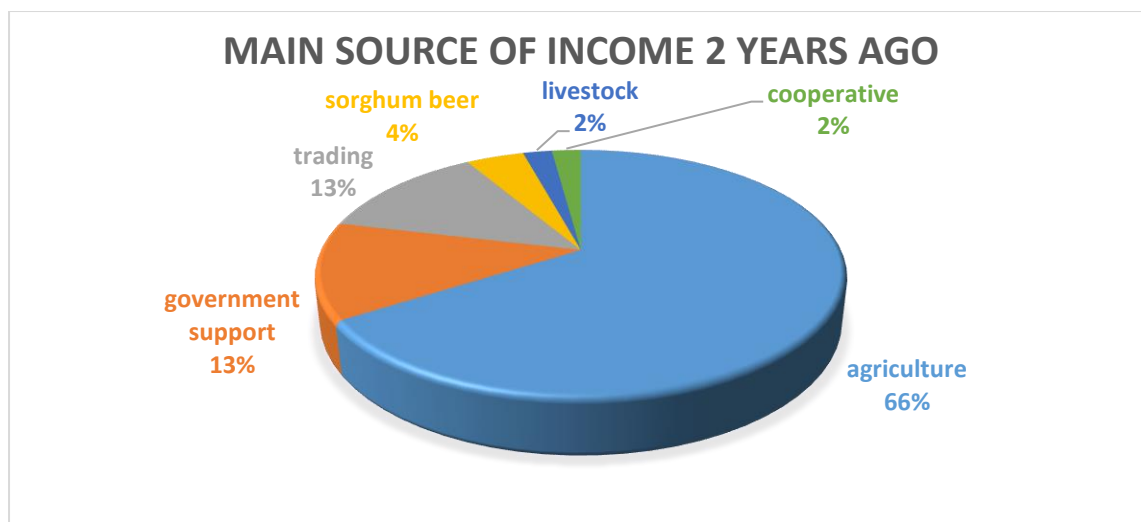
The average age of the 34 people interviewed was 49 years old, with an age range of 36 to 58 years. They were all women.

In the absence of baseline data² for these specific individuals and groups (as the baseline survey was based on a randomised sample of 200 of the project participants) we had to ask retrospective questions – asking them to compare their situation 2 years ago – as compared to now. Prior to being involved in this project we found that 15 had no bank account and 19 did have a bank account, either within a SACCO or Bank Populaire du Rwanda (BPR). So 44% had not interacted with financial institutions prior to SEP.

Thinking back to their main source of income two years ago we found that the majority were involved in agriculture, either farming their own land or as a casual day labourer. 13% were already involved in some trading business while 13% received government support.

¹ Although there was one exception to this: one group in Kamonyi district, Rugarika sector, had 7 members and they received a loan after a recommendation by the project staff, because they were very committed and working well. The bank therefore accepted to give them a loan.

² Baseline data was collected at the start of the project by random sampling AVEGA members. However not all took part in the programme and those who did, did not form cohesive groups, so it was difficult to trace them for the purpose of before/after data in the evaluation.



The individual size of the loans they received ranged from 30,000 RWF to 750,000 RWF with the average size being 213,000 RWF (around £200). Their savings needed to be a minimum of 10% of the loan size they received.

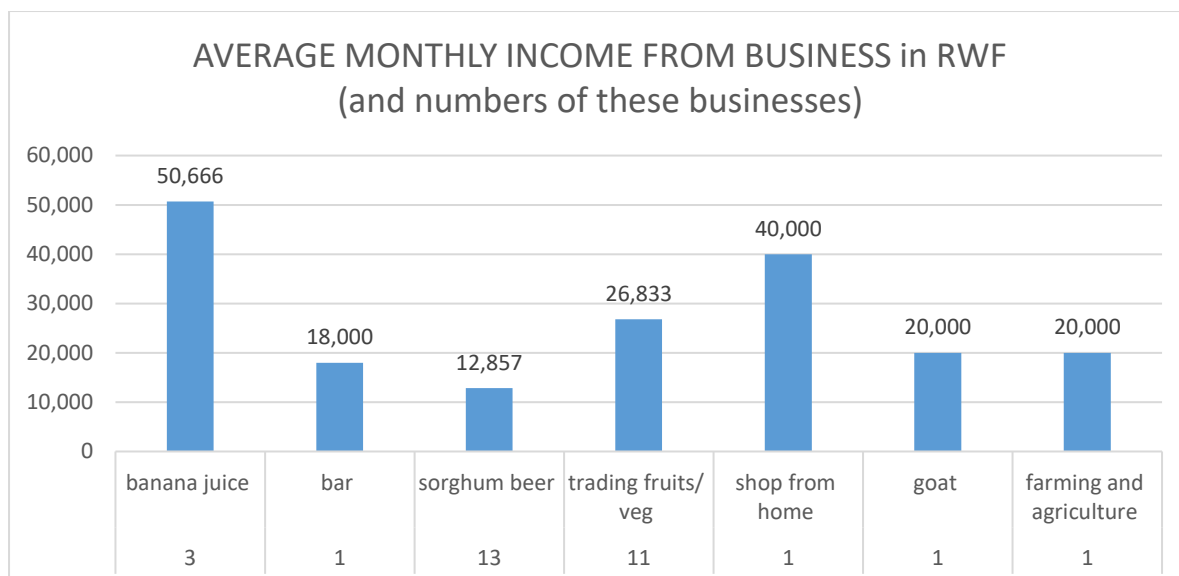
We also asked participants how they had used these loans, and what businesses they were engaged with. Given that one of the criteria with the loan is that they are for business (trading and processing) and not agriculture or livestock, it was interesting to find that some had used it for purposes for which the loan was not intended.

We found that the majority of people (13 of 34) were involved in sorghum beer, either producing it or making it. The average income generated from sorghum beer is around 12,800 RWF per month (approx. £11). The evaluation team noted that those involved in sorghum beer tended to be the older women, as this is an activity that can be done easily from home. The fermentation takes only a few days, and those engaged in it used the loan to buy the large pots required for boiling it as well as the yeast, water and the sorghum itself. In some cases also installing water and biogas (instead of the traditional charcoal) stoves inside their house.

The next most common business for which the loans were used was trading, mostly agricultural products. For some it was tomatoes, avocados, rice or maize. Some sold in the market, others in the street or in front of the shop, or others bought in bulk from the producers and sold to buyers in bulk. The average money from trading fruits and veg was higher than sorghum beer and the average person doing this generated income of 26,000 RWF per month (approx. £22)³.

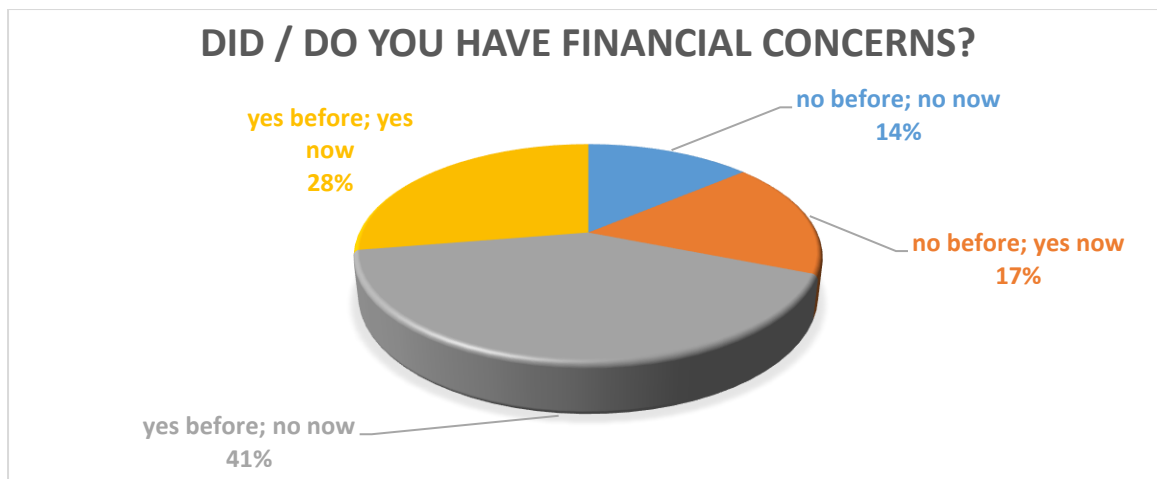
The income from banana juice seems high, but this was because one of the three people involved in this was very successful earning over 120,000 RWF (£110) per month from it, while the other 2 earned significantly less. Two people were doing different businesses (shops in homes and bars), but when we asked further we found they were also doing these businesses before receiving a loan and had used the loan to expand them.

³ Asking for average monthly net profit is problematic with people who don't keep written financial records. Here we asked them to tell us roughly what they kept after the business costs and loan were paid off. While there will inevitably be some discrepancies within the data, with some people underestimating and some overestimating, it helps to give us a picture.



Two people had invested the money into farming or livestock (buying goats) and two people who had received a loan, had not started a business, but were still managing to make loan repayments on time. The two people who had not used the loan to start a business had used it for items such as repairing their house. This raised concerns as house repairs are not ordinarily income generating investments (unless leveraged for rental income), and though livestock / agriculture activities are income generating, they are not suited to the repayment schedule and short-term nature of these loans. The loan specifically mentions that it is not aimed at agricultural activities. The concern here is whether they were able to keep up with the repayments? In all cases where people mentioned these types of activities they stated that they were indeed able to keep up with repayment. How did they do this? All of the people in these cases mentioned that they were engaged in other income generating activities – which had started prior to 2016 - and with their diversified income sources they were able to keep up with repayments with this income. But if they are able to accrue this level of savings – it does not seem to be the best financial decision to take a high interest loan (of 30% per year) to make house repairs which will not yield any return. If they are able to repay the loan, they should also be able to save, and encouraged to save in order to have more disposable money when they need it.

We also asked members about their financial concerns. Did you have financial concerns two years ago. Do you now? Living in difficult conditions it would be expected that prior to the project people they would have financial concerns. Being involved in income generating activities it might seem that they no longer have financial concerns, but having to repay a loan and make savings on a bi-weekly basis could counteract this effect. Positively 41% said they did have financial concerns before but did not any more, these are the people for which the project has had the biggest effect. 14% didn't have financial concerns before, and don't now. For 28% the project has had little effect, they had financial concerns and still do now. But more worryingly 17% didn't have financial concerns before and do now.



The evaluation team met with one group in Huye district who chose not to apply for a loan. The group received the business training where they learnt how to work with financial institutions and how to get loans, how to elaborate a project and how to buy and sell to make a profit. They also learnt the legal aspects of running a group business.

But they chose not to apply for a loan for two reasons. First was that they were also grouped together and with support from AVEGA (and the WSEP project) had acquired some land in the valley where they had a banana plantation and they worked on this together. Thus they already had a business that was bringing in some income. The second reason was, in their own words “we feared the loan, and that we didn’t have enough skills to use the loan money correctly and make repayments”. As they were doing an agricultural business and the business the loans are intended to support are off-farm, the terms of the loan excluded them. They mentioned it was also not conducive, due to the short timeframe to repay the loans and the high interest rates. The members of the group themselves were saving up 100 RWF per month each and they now had a savings of around 50,000 RWF (£45) as a group. They could lend out to members of the group from these saving at much better rates than the bank.

Despite the fact that they did not apply for a loan, and that they have a joint banana plantation as a group, many of the members had recently started their own additional business. Many of these had started after the training – which had made them think about starting additional businesses – which ranged from buying livestock (goats/pigs) and agricultural activities, petty trade (buying and selling avocados, soap and tomatoes) and some processing businesses (making banana juice and banana and sorghum beer).

Some members had even applied for and received individual small loans from local SACCOs. One member for example had received 120,000 RWF (around £110) as an independent loan and was sharing the knowledge she had gained in the programme with her children, and was teaching them how to do business.

So, we can conclude from this that the 1,382 AVEGA members who formed into IGA groups have better knowledge and understanding about business, finances and savings. Many of them have started their own small businesses, or increased the size and scope of existing businesses. In many cases their income has gone up, albeit by a small amount. But what does this tell us about outcome 2 which relates to something *more intangible: better futures as a result of the project.*

Both in the focus groups and individual questionnaires, people were asked what were the most important changes they had experienced in their lives in the last two years, and what being part of the group meant to them? We allowed them open ended answers, some of which included:

"I used to be extremely poor and was in a bad situation and can now get clothes and can get food and before it was not easy"

"...through training I changed my mindset as to how I do business and see how I can make money"

"I have many more friends as they come from different villages"

"I no longer feel lonely and have people to advise me"

"I started to save to be able to receive a loan. Now I save regularly and have more security"

"I used to be scared of banks and asking for a loan. Now I understand how they work, that I am able to repay and it can help me in my business. I feel confident to ask for another loan"

"I used the loan to put water in my home, buy biogas and land which all helped in my business of sorghum beer"

"I bought a cow with the profits from my business"

"My family all have health insurance"

"I can buy soap and have nice clothes. I enjoy putting them on and going to meet my friends"

While material things were mentioned, like house improvements and biogas, a cow or goat, and covering basic needs were also mentioned, such as now being able to pay for health insurance, school fees, and having enough food for their family, around 40% of the answers linked to friendships, having a community, and improved trust which is an interesting outcome for an IGA project and shows the value placed on it.

It is important to note that the majority of respondents were from IGA groups who had received loans from the bank. One observation the evaluators made was that of the five IGA groups visited, the group cohesion seemed to be stronger in the ones that had received loans from the bank as compared to the ones which had not received a loan. In addition, we noted that the physical presentation of the groups was also different, with the members of the ones which had received a loan being better dressed and presented, in addition to being prouder and more willing to speak about their work than the group which had not received a loan. This might be obvious: the IGA group who had received bank loans needed to meet regularly, and did so every two weeks, when savings were collected and bank loads repaid. They had also had access to more substantial sums of money than the IGA groups who had not received loans. However, no causality can be drawn from this. In fact, it could have been a reason they had chosen not to apply for a loan in the first place, if for example they were less prone to taking opportunities and risks as individuals, or the group cohesion was weak from the start, which made the stronger members unwilling to carry the burden of the weaker ones. And of course no firm conclusions can be drawn from it as only one

IGA group who had not received a loan was visited. Nevertheless, it's an interesting observation as to the effect being part of a group receiving a loan *might* have.

2.1.2 Trauma Counselling

When the project was developed SURF had a part-time clinical psychologist on call for the programme, who was earmarked to provide some of the training for the AVEGA counsellors and volunteers. As there were some delays in the launch and start of the programme, she was no longer available to do this. This coupled with the fact that there was some changeover in AVEGA counsellors, the programme seems to have been very valuable and an invaluable service for AVEGA members.

SEP has demonstrated that psychosocial counselling support combined with IGA training in the post-genocide environment isn't just essential but an effective approach to rebuilding lives and communities, reducing poverty and empowering the most vulnerable, in particular women, to build sustainable income generating activities.

806 widows benefited from counselling sessions during the implementation of the project, which included 546 beneficiaries who accessed group counselling and 260 beneficiaries who accessed individual counselling sessions.

It is difficult to draw conclusions as to the direct impact of the counselling and the impact it has had on the success of the IGA programme directly (though this has been evidenced through independent research of SURF), and how successful the project would have been without this. Nevertheless, it was clear that this service was greatly valued by the AVEGA members, and from past experience and evaluations, tackling trauma is integral to success of IGA activities.

2.1.3. Nutritional Support



Image 1. HIV+ widow in Muhanga district standing proudly in front of her kitchen garden which was funded by SEP.

The nutritional support component involved the construction of kitchen gardens to 240 widows. The ones who were selected for this aspect of the programme were HIV+ AVEGA members who were more vulnerable due to advanced age or illness so many were not able to take part in the entrepreneurship and livelihood training components due to their age or other problems.

In these cases, AVEGA supported them with 15,000 RWF per beneficiary (the equivalent of about £13) to buy the materials required for the kitchen garden construction and then someone came to help them to build it and also provide them with training on how to use it and repair it.

The evaluation team was only able to visit one recipient of the kitchen garden support programme. She said that through the training

“I learnt the importance of eating vegetables in life and how to have a balance (in my diet). Before I was buying some vegetables outside but now I grow my own and when I have too many I sell them or even give them to friends in exchange for other products. I also make my own fertilizer now from animal and other vegetable waste and grow cabbage, carrots, spinach and beetroot. The only things I still need to buy in the market now is rice, potatoes, maize meal, oil and fish.”

AVEGA started the training for the kitchen gardens in 2016 and built most of the gardens in 2017. When the evaluation team visited in the middle of March 2018, in the middle of the rainy season, the round kitchen garden with layers was visibly very fertile and productive. But there were signs of decay, where the wooden supports and sacks holding it together were visibly weak. With the skills now to rebuild it the owner seems to derive enough benefit from it to do so, and the knowledge of good nutrition would stay with her.

2.1.4 Outcome 3

The project had also aimed to reach the 2,362 dependents of genocide widows so that they will have safer lives as a result of the project, principally through HIV prevention and safe sex education. It rapidly became apparent that this was going to be difficult to do, in a large part because many of these dependents (children, grandchildren, adopted children) are now of an advanced age and either in secondary school or off making their own lives, with their families or working. SURF and AVEGA requested to Comic Relief to drop the two indicators relating to education to dependents after Year 1 of the project, which was mutually agreed, and instead to focus on ensuring that widows developed the confidence to provide greater support to their dependents (resulting from the income generated, and greater understanding of counselling techniques, and livelihood development skills, through the project) and in so doing helping those dependents to deal with trauma that they had directly experienced as a result of surviving the genocide themselves, or that they had absorbed through secondary trauma, as well as supporting them to set up their own IGA projects.

Though the dependents of survivors did not directly benefit through the project activities, it was evidenced through the evaluation that they did significantly benefit through the confidence, skills and learning acquired by the widowed survivors who were the heads of their households, or continued to provide pastoral care to them.

2.1.5. The future of AVEGA Southern Region

The fourth project outcome refers to the future of AVEGA Southern Region, the newest AVEGA office, having first been set up in 2012 for the WSEP project, and it was an aim of this project that the office would become more established and secure. It was clear that significant strides have been taken in the development of AVEGA Southern Region and the project team there were well known and respected by AVEGA members. The challenge is always when a project finishes, and with no more salaries for certain project staff, the office will weaken again. The AVEGA project staff felt certain the office would continue and new funding would come in, but the loss of certain staff members would inevitably be problematic. As this report was being drafted, it was confirmed that SURF had secured further funding to continue to support key posts at that office, including that of the Coordinator and IGA Officer, at least through to December 2018 – with work underway on new proposals to extend that support into 2019 and beyond. FARG is also continuing to support the salaries, transport and communication stipends, of the 8 AVEGA counsellors in the Southern Province. In addition, AVEGA Central Office has agreed to provide additional support as required through income that it is generating from its own organisational revenue-generating projects now freed up as a result of no longer being required to pay back its own institutional loan on the Busanza Centre.

AVEGA as whole continued to be strong as an organisation. A new Executive Secretary Etienne Kalisa was recruited in June 2017 and has been able to help the organisation to address its principal debt accruing from the loan made to construct The Busanza Centre, which was successfully sold off to an organisation which will use it for a teaching hospital.

2.2. Unexpected outcomes

During the period of entrepreneurship training on business development and cooperative formation, it became clear that not all of AVEGA's members would be able to start businesses and access loans as a result of their age and physical capabilities. The local project staff have sought solutions on an individual basis where needed, and are working with the local authorities to ensure those vulnerable widows receive support through the government social protection program, Vision Umurenge Program (VUP). The ensuing cooperation with Femmes de Development has led to the provision of loans amounting to 1,350,000 RWF (£1,250) to ten of the most vulnerable participants, with a much lower interest rate and more flexible conditions than available through UOB.

Through this project, some individual cases have been identified where widows require help on matters that are outside the specific scope of the project. The most remarkable example of this is a case of a widow who lived in a house that was on the verge of collapsing. The other participants in her IGA group informed the local project staff that she would not be able to run a business and earn an income if she had to continue living in that house due to her extreme anxiety about the lack of decent shelter. In a collaborative effort between SURF, AVEGA, the local authorities and neighbours, a better house was provided to this widow and now she is able to participate fully in the IGA program.

Another unanticipated positive outcome from the participation of widows in income generating activities was its effect on unity and social cohesion. By working collectively towards economic benefits, participating widows are able to address the challenges of loneliness and trauma. The livelihood development training has also prompted group collaboration and cooperative formation, resulting in enhanced social cohesion, reduced isolation and loneliness, and collective financial security among members for the establishment of new enterprises.

2.3 The Loan Guarantee Fund model

This section explores in more depth the Loan Guarantee Fund (LGF) with the microfinance partner Urwego Opportunity Bank, and how successful this has been in the project in reducing the extreme poverty of vulnerable (and in particular HIV+) genocide widows. It also looks at how this compares to other interventions with the same aim.

Loan Guarantee Funds (LGF) are often problematic. While the model itself is attractive and has been used within many livelihood and entrepreneurship programmes, enabling *high risk* individuals without collateral to access small business financing, LGFs are notoriously riddled with problems. Challenges tend to be twofold. First, if the loan recipients know there is a guarantee behind their loan they have little incentive to keep up on repayments as the loan is worth more than any collateral they put up for the loan. Second, that the bank itself has little incentive to follow up loans and chase payments as this is a costlier process for them. Thus the evaluators are aware of numerous well-intentioned Loan Guarantee schemes have poor rates of success in Rwanda – including one from another SURF funded project with AERG.

What is interesting in this case of SEP is the relatively high loan repayment rates - by April 2018, the repayment rate stood at over 80%, with 8% of loans in arrears, and only 11% defaulted. Over 75 million RWF had been dispersed, with only 5 million RWF currently due to be recovered by the guarantee. While this may not look like a significant achievement, compared to many loan guarantee schemes this is a notable success. This is worth considering, and could be due to:

- a) *The bank that was used in the partnership.* In a previous programmes, the loan guarantee was held with Banque Populaire du Rwanda (BPR). While this bank seemed the obvious choice as it had many branches in rural areas, the follow up was not well done. For SEP, SURF changed the partnership to Urwego Opportunity Bank (UOB), which appears to have been a good choice of partner. While the contract for the LGF is largely skewed to the benefit of the bank (high interest rate of 2.5% a month / 30% APR and a loan recovery of 100% implying that the bank carries no risk at all), UOB provided a lot of support and follow up to the groups which was invaluable in loan repayment. Urwego's mission is in line with SURFs: "Urwego is the Rwanda's largest financial institution engaged in microfinance and has a strong social mission to serve the financial needs of the underprivileged people of Rwanda with an economic and social transformation impact".
- b) Urwego continued to use its normal lending procedures although it did make a few exceptions with AVEGA recommendations (for example with one group which only had 7 members, less than UOB's minimum group size requirement receiving a loan).
- c) Urwego already had staff on the ground who were active with the groups and did not ask for any transport allowances for their staff to get to the field and meet the groups. By the staff going to meet the groups and not vice versa, the groups too did not have to spend money on transport to the bank to make any repayments.
- d) Despite the fact that the project's staff knew there was a guarantee, many of the women did not know of this guarantee behind the loan. In another programme with AERG the project staff leaked to the recipients that a guarantee was available, which meant that they were not motivated to pay back the loan.
- e) The saving was done in groups and as a group they needed to have a minimum of 10% savings in proportion to the value of the loan requested, which also translated to individual disbursement. In some cases, the group required members of the group to give copies of

any land deed and so on. While this was not a requirement of the bank it did mean that the members took the loan and their repayments seriously.

- f) In addition, the model of savings groups, and the fact that they are working with elder women, seems to be the perfect combination. Even though many are poor, most have diversified sources of income (from land, small businesses, etc.) so if required they were able to pool resources to repay the loan.

2.4 Long term sustainability

Are the results likely to be sustainable in the long term? The best way to learn about business is by doing it and equally the best way to learn about the power of savings is by saving. In this project people are doing both, and once started this is knowledge that will not be lost. We saw that the groups who received loans, and have paid them back, continue to meet regularly, as they derived value from these interactions. The transformative power of the project is evident and a lot of it is based on knowledge which has been internalised and so will be retained, and also equally important, we saw cases of people passing this on to their dependents.

But in order to not stagnate in business, as it can be frustrating for participants when things are not going so well, or when they want to increase their monthly profits but do not know how to scale their ventures, that participants have access to some continued support as this will not only improve sustainability but amplify the effects.

Equally with the kitchen gardens – the HIV+ beneficiaries have learnt new skills, learnt improved nutrition and derive value from the new gardens they have. They now have the skills and knowledge to keep these going, and it is likely that they will, as the beneficiary of a kitchen garden we visited evidently derived a lot of value from it.

Counselling is a different matter as people cannot be ‘cured’ after a few sessions of counselling. Instead it is a much longer and continued process which will require long term support. However the opportunity of having been able to access both one-to-one and group counselling, and deriving significant benefit from it, allows people to see the value of it and continue to request for it – and use some of the techniques imparted independently.

2.5 Cost effectiveness

In this section we review the cost effectiveness of the project. A simple calculation for this is the programme budget was £259,465 and a total of 1,596 vulnerable widowed genocide survivors benefitted from the project over the two years. This is a cost of £163 per beneficiary.

If we look at the financial added value of the programme we can see that of the 34 women interviewed, their combined monthly income (as a result of the businesses started in the project) was 755,000 RWF (around £650) per month as a whole, or 22,200 RWF per person (£19). Given that this may be an overestimation, as some may have given us a figure including other sources of income, or turnover rather than profit, we will make a conservative estimate and take 75% of this amount to estimate £14.25 monthly increase in income due to the project per person for those who received loans. A total of 454 women received loans. If we calculate over two years, this means that the value of the project for just the 454 beneficiaries who received loans is £155,268. This estimate is likely to be on the conservative side.

The remaining number of women benefiting in other ways (IGA training and being part of an IGA group and setting up a business without a loan; kitchen garden/ nutritional support and counselling) is 1,142 beneficiaries. For many the project will have meant an increase in income, albeit small, whether it was from starting a business from savings instead of a loan, learning more about business to improve their existing business, focusing on saving, spending less money to buy vegetables from the market as they are growing them themselves, and more time to focus on financial activities with an increase in mental health through the counselling programme. We don't have any sources of data on what this figure may be, but we could again make a conservative estimate of £3 per person per month. Over a two-year period this is £82,224. Therefore a conservative estimate of the financial value of the project over two years is £237,492.

This figure is of course only over a two-year duration but the changes are likely to be longer lived. If we take the next 2 years as being 50% of the financial value of the first two years, over a four-year period the financial value of the programme is £356,238 – much higher than the actual value of the grant.

And, of course, these figures only focus on the financial aspects of the programme and less on the more intangible outcomes such as improved wellbeing, reduced loneliness and increase self-confidence, and also does not take into account the dependents of the beneficiaries. As such, there could easily be a multiplier that can be applied to the return on investment.

2.6 National Contribution

The project has been firmly in line with the national priorities of the Government of Rwanda. First there is a national drive to promote savings groups, and to support vulnerable persons into leadership of these respective groups. AVEGA reports that many of their members had previously resisted joining such groups, as they thought this was not relevant to them. However, through this project their attitudes have changed. Also, the fostering of a culture of savings, which they did not have before the project, is very much in line with government strategy.

Entrepreneurship, business and self-reliance are also mantras of the Rwandan Government. Having started small businesses, many of the AVEGA members are contributing to their community and local economy as they are employing people.

The project team was able to talk to two District officials who both expressed their support towards AVEGA and the SEP programme and highlighted how before they only saw older women as recipients of support but now they saw how they could do business and be productive members of the community. They also mentioned that now they are able to buy *Mutuelle de Santé* (health insurance) themselves, no longer requiring government support to do so.

There have been no major changes to policies, practice and attitudes of decision and policy makers which have affected the target groups, except notably those indicated above in the engagement of FARG. However, the project maybe has shown leaders that even older widows are able to run viable business and showing bank managers that they have the capacity to repay loans.

2.7 Project Management and relationships

The project management seems to have been effective for SEP. SURF has a programme manager who has provided strong project oversight during implementation, and strengthened the project management team – such as through the supervision of counsellors. Support has also been given in mentoring of senior AVEGA staff and developing and delivering training on fundraising, communications, financial management, leadership and M&E. SURF also ensured access to training for widows who served as volunteers on the project, and put in place efficient processes and systems so that staff in the Southern Province can operate accountably and efficiently.

SURF provided AVEGA with three days of training every quarter on materials related to the implementation of the project. This helped them to improve their knowledge on the implementation of the project. Some of the training included aspects of how we learn and techniques for teaching adults. Another training focused on how to analyse challenges met in the field and find a solution.

As there have been a number of key senior leadership changes at AVEGA Head Office, SURF has also provided additional organisational development support to these new members.

Monitoring systems have been significantly improved to enable more accurate data collection and to incorporate learning and materials developed in previous projects.

SURF has provided support to AVEGA in their advocacy, supporting them to continue to secure funding from FARG which has funded the salaries, and a communications and transport stipend, for the 8 counsellors which have worked across the Southern Province through the duration of the project, and will continue to do so subsequent to it. Most importantly, AVEGA has now been engaged by FARG to evaluate their IGA beneficiaries in six districts across Rwanda. There is hope that FARG may consider partnering with AVEGA to implement their IGA projects. Which is a huge vote of confidence in the success of the project.

2.8 Approaches used by Comic Relief

As to the question of whether Comic Relief's grant making policies and processes has helped or hindered the delivery of lasting change in the project, then the team commented on the genesis of the project – which resulted out of initial discussions with the former Director of Grants at Comic Relief and a late invitation to apply for the 2015 funding cycle, with a direction to apply for the People Affected by HIV programme for a project with a budget under £200,000, due to the tight funding envelope at that time.

As such, the project was developed within these parameters, and in part explains the issues with Outcome 3 – as a focus on sexual and reproductive health for dependents was never integral to the SURF/AVEGA IGA programme model - but was an add-on, in order to fully meet the criteria of the grants programme.

Also, due to the restricted budget available – it was only possible to fund the project activities for a period of 21 months which the project team commented was a significant restriction, in particular for the IGA component of the work which due to its nature requires more time to mature and the results to come to fruition. As such, this was seen to be a hindrance to lasting change within the period of the grant – though with the additional funding that SURF has secured to extend this work through 2018, then even better results should be evidenced over time.

In terms of whether Comic Relief's grant management helped or hindered the delivery of lasting change, then the process of defining the outcomes and indicators was commented to be a helpful one, and in particular the possibility of refining them after the first year of the project, as the full challenges of the work became more readily apparent. This meant that the project was not unduly focused on chasing targets but could allocate resources on the basis of where greatest impact was evidenced, and where participants requested greatest support – in this case on the livelihood development and counselling components of the programme.

The positive and productive engagement of the grant manager (Beth Mbaka) was also flagged up as adding value. Having one central point of contact through the grant made the process of communication streamlined and effective, and was also helped significantly due to the institutional knowledge that she had built up through managing the earlier grant made by Comic Relief to SURF (SIP). The clear structuring of the reporting requirements was commented to have been helpful, and in particular that they were proportionate to the size of the grant, and so were not considered to be over burdensome.

The only complaint noted was that Comic Relief has never visited this project, nor the earlier project funded by them on which this project was in part developed (SIP, 2010-12), and as a result, as a funder, may not fully appreciate the complex challenges of survivor's needs – nor how both SURF and AVEGA have evolved as organisations over that time. Though there had been a very high-engagement approach with survivors and Rwanda in the early years of Comic Relief in the late 1990s, it was felt that this was now less of a priority for the organization – despite the issues faced by many survivors being no less pressing – and in fact accentuated, particularly in those cases of ageing widows.

Finally, in respect to the question of whether Comic Relief has leveraged any of their power in media or access to decision makers, then the project team noted that they are not aware of them having done so. There had been no media generated by Comic Relief on the project, with the only media coverage generated locally by SURF and AVEGA (such as that in the New Times: <http://www.newtimes.co.rw/section/read/200523>) as well as coverage in the UK which SURF generated on the specific issues of genocide widows with children born of rape.

Likewise, Comic Relief had not initiated any contacts with decision-makers, though SURF had done so independently – including field visits for various Conservative Party MPs in their role helping to facilitate their international social action programme (Project Umubano) as well as by key members of DFID (<https://survivors-fund.org.uk/news/field-visits-and-support-for-surf/>). The project team did comment that it would have been helpful and appreciated for support in both generating media coverage of the project, as well as arranging field visits, and that they would be open to do so as the work is extended over the year ahead.

The above notwithstanding, ultimately Comic Relief's support and funding did prove significant and the project team noted in particular that the work of AVEGA in the Southern Province would not have been possible without it. As such, there is a hope that the relationship between Comic Relief and their support of genocide survivors in Rwanda will continue for years ahead as it has been evidenced in this project, and earlier projects, to have been so pivotal in rebuilding so many of their lives to date.

Section 3: Conclusions, lessons and recommendations

Overall, the programme appears to have been a tremendous success, with all those involved in it speaking highly of it and the benefits they gained from it. AVEGA staff and volunteers were very motivated and enthusiastic also and their commitment to the work was also evident.

Nevertheless, there are always areas for improvement and changes and a number of areas have been identified where these could be made. The following section highlights some of the most pertinent lessons learnt, followed by recommendations for the future.

Content of the training

The evaluation team did not look at the content used for the training in depth, but both the trainers and AVEGA staff spoke highly of the training and what they learnt: how to work together in groups, how to start and participate in IGA activities, the importance of having an objective, what you want to do, and to have a business plan. And, finally, how to work with financial institutions and administer a loan⁴. The training used was not developed specifically for SEP and is part of AVEGA's stock training used in past IGA programmes developed in partnership with SURF.

The emphasis here seemed very much on the group dynamics, cohesion and repayment, with less emphasis on the actual viability of the businesses to be started. No one mentioned anything in the training to identify which business to do, or analysing the viability of different small businesses. And this was clear: the range of small businesses which people got involved in was limited to either buying and selling of items, and processing them e.g. sorghum beer, banana juice, etc. In both cases effort is relatively high and margins small.

There is also a lot of competition as many people are doing these same small businesses which require little or no skill. When asked how they came up with the business idea, it was usually that they had been doing this at a smaller scale before, or non-commercially, or had learnt how to do it from a neighbour.

If we look at the numbers it also presents this conundrum: if we just take the data from one of our individual interviewees at random: a 61-year-old lady, previously involved in agriculture, takes a loan of 150,000 RWF (£140) to brew sorghum beer, and now has a monthly profit of 10,000 RWF (around £9)⁵. Another 49-year-old woman took a loan of 50,000 RWF (£45) and started a business selling avocados in the market and now has a monthly profit of 4,000 RWF (£4) per month. Avocados are perishable and generally retail at around 100 RWF (10p) each.

The conundrum here is that the size of the loan seems to be significantly higher than the investment needed to start this business (a bucket and fresh water, yeast and the sorghum in the sorghum beer case; and a basket, avocados and possibly transport to the market in the second case). A back of the box calculation is that half this amount would have been more than sufficient to start with. It is therefore unlikely that the whole of the loan was spent on these items, and probably used for other personal items: some also mentioned that they had acquired land, a goat, new clothes. With all the difficulties in determining monthly profit from this business, 10,000 RWF per month does not appear to even be sufficient to repay the loan plus its interest. Many interviewees admitted to having some other income sources which they used to supplement their

⁴ This is how Abaharanirakwigira group in Gisagara summarised what they learnt from the training.

⁵ Asking for monthly profit figures is always problematic, as people rarely keep books. But we asked them for profit from the business they had started, after all their costs and before paying back any loans.

business income to be able to make the loan repayments. On an aside – this is perhaps one of the reasons why this programme was more successful than with younger survivors with AERG, who do not have diversified sources of income.

It therefore seems that the loans are not working in business to improve people's income as effectively as they could be and may explain why such a large number (46%) said that they still had financial concerns now.

It is true that a loan with a high interest rate is a burden, so it is vital to put this loan to work as quickly and as effectively as possible, in order to generate the most impact. One of the biggest challenges working with income generation activities and small businesses is helping people to determine which businesses are the most profitable and viable. And getting people to think out of the box beyond 'copy - paste' businesses.

If there were a next phase of this work it would be highly recommended to build on the existing good models and track record that AVEGA has built on group formation, cohesion and loan management and add an extra module to the training on exploring, analysing and choosing which business to get involved in. Given the target group, it would not be most effective to expect them to do this themselves. Instead, AVEGA for example could select say ten or twelve small businesses which might be viable in the communities where the participants are located, and present each one in turn: the investment needed to start this business – and how much capital costs and running costs would be required; expected profit margins; effort required (hours per week) and other factors which might determine the success of the business; and exploring ways to make such common businesses stand out from the crowd and attract more customers. This accompanied perhaps by a presentation by another AVEGA member already doing this business (perhaps in another district to avoid competition), or else If budget allows local study tours to visit businesses in situ in other districts, could enable them to get new ideas and make more informed business decisions when starting up their small businesses.

When asked what two things had changed the most in their lives in the last few years, an extraordinary number of respondents mentioned that they now bought soap. This was mentioned in the context of having an excuse to clean up, put on nice clothes, and attend the IGA group meetings, but nevertheless many people mentioned that they now bought soap. Could this not be an interesting business for someone to do, with an existing customer base? Given the advanced age of the target group, focusing on vocational skills (which many IGA projects do) is not the right way to go, but there may be certain things, which with minimal training, could open important doors for IGAs. Soap making, bread making, beer brewing, etc. being some of them. With a few days training one has the opportunity to unlock a new skill which can give them a foot up in business. If these skills are identified by AVEGA, and trainers identified, a small fee could be charged for this training, which could come from the loan – the remainder used to buy equipment and some mentoring to get the business going.

Equally, no one mentioned receiving support in the form of mentoring once they had started their small business. Business mentoring is an important strategy to help small businesses to grow. And while the projects seem to take the fact that they received a loan and are repaying it as an outcome in itself, in order to promote long term sustainability the business needs to be viable, reinvested in, and continue to grow. The advanced age of some of the beneficiaries may make them less ambitious, but there are also many bright and energetic forty and fifty-year-olds within the beneficiaries who could be supported to develop larger businesses. The initial UOB loan is a

catalyst to help start a business, or grow an existing one, but subsequent savings and loans from within the group will allow them to reinvest and continue to grow their business. However, no one mentioned this happening, although of course everyone was still at early stages with many still having loans to pay off.

And finally, the issue of collaboration in business and supporting each other did not emerge strongly in our research. Perhaps the questions in the focus groups did not allow for this to be raised – but for example in one group one lady had started trading sorghum and the other was making sorghum beer, and another had a bar selling sorghum beer. Would it not make sense for them to collaborate along this value chain together? Yet they didn't appear to be – perhaps distance and geographical reasons did not allow them to do this?

Recommendation 1: In any future programme put in more emphasis on the actual business aspect to help participants come up with more viable and profitable businesses and emphasise the growth of these businesses.

Supporting AVEGA members' dependents

Despite the fact that several components of outcome 3 - which focused on the dependents of HIV widows – were determined to be beyond the capacity of the project to deliver (due to dependents being inaccessible due to being at school, university and work), this group of people does have significant needs. Many have finished studies and are looking for jobs or ways to earn an income of their own – which will in turn help AVEGA's beneficiaries given their advancing age.

The evaluation team was able to meet one of the dependents in a focus group meeting, as she came to represent her mother who was not available; later we interviewed her independently. She said she had learnt a lot from the training her mother had received, about business and loan management, as her mother had explained it to her later. She also said that sort of training would be useful for people her age, who are also more in need of starting an income generating activity to support their families. While this may not be directly in AVEGA's remit, designing a similar programme, perhaps where AVEGA members and their dependents jointly start IGAs, could be an interesting model. As SURF learnt from their work with AERG (student genocide survivors), working with younger genocide survivors on income generation, and a loan guarantee fund, did not work as well as it did with AVEGA. The groups are not cohesive and, once they learn there is a guarantee fund underwriting the loans, they have less commitment to repay them. However, combining AVEGA members and their dependents, and encouraging them to work together, could be an interesting model to be explored in future, which would capture the enthusiasm and energy of youth with the upstanding commitment of the AVEGA members, and at the same time give their dependents some skills and knowledge which would serve them well in the future.

Recommendation 2: Explore ways to engage the dependents of AVEGA members in IGA groups together, or if possible to support AVEGA dependents to also engage in IGA activities, shifting who the main income earners are as AVEGA members age.

Better futures

Here we look at what additional support might be required by HIV+ genocide widows beyond counselling and microfinance to ensure that they have healthier finances and better futures. And as the AVEGA membership is also changing, with many of them aging, compounding their vulnerability of widows with HIV+, how can AVEGA adapt to support them.

In reality it was not possible for the evaluation team to ascertain how many HIV+ genocide widows had been involved in the IGA groups as AVEGA themselves did not have complete data and it wasn't deemed appropriate to ask this in the questionnaire. But all 240 beneficiaries of the nutritional programme were HIV+ AVEGA members. The conclusions here therefore draw primarily on all AVEGA members not just HIV+ members.

One thing that came across very strongly from the field research was the positive impact and benefit the members drew from being part of a group, which met regularly, and the value they gave to this. This was initially surprising, as given they are all AVEGA members, it was assumed they must also meet regularly, but this did not seem to be the case. Being part of a strong group, above all else in the programme, seemed to make the biggest impact on wellbeing, and could be evidenced by participants' smiles when they talked about it. Many mentioned how they looked forward to dressing up to attend their group meetings, that they now felt part of something, had made friends, and made them feel less lonely. In the case of the IGA groups who had received loans, the members needed to meet every two weeks to pay back their loans and collect and deposit savings – something that wasn't compulsory for the IGA groups who did not receive a loan or for those who benefited from the nutritional support programme. This of course does not undermine the counselling and IGA aspects of the groups, but instead seemed to be the step beyond these, once psychosocial wellbeing and livelihood were fulfilled.

While in this case the 'excuse' to meet regularly was loan repayments, the value of working together on something seemed significant. Many members of AVEGA are part of cooperatives, which equally bring them together for IGA activities. As AVEGA members age, they may be less inclined to be part of, or even actively excluded from such activities which bring them together, and give value to their lives, which could have a detrimental impact on their wellbeing.

Would it be possible to explore other ways to bring AVEGA members together, beyond loan repayments, counselling, and saving group membership, focusing perhaps on more recreational or social purposes which bring pleasure and purpose to their lives. If we look to the West many elderly people enjoy coming together recreationally for games, or in charity to do good deeds for others. While some of this doubtless already happens, it may not be as common as one assumes. Many people talked about being lonely before and not now. Would there be value in AVEGA promoting such activities, initially helping them to set them up or run them? Perhaps developing a game they may enjoy playing or other activities which they could enjoy and give them purpose (such as traditional pastimes, such as basket-weaving and handicrafts)? This has also been identified by AVEGA staff as a need and an area to work on. While basic needs of course need to be met, and friendships inevitably happen, something like this could help bring about positive change.

Recommendation 3: In order to promote better futures, AVEGA should explore which structures it can set up or draw upon to improve the ability of its members to meet regularly with friends and feel a purpose in things. This could include social aspects but also 'charity' aspects, providing regular support to their members with HIV, etc.

Sustainability of the loan facility

In discussions with the two branch managers from the microfinance bank, UOB, who were directly involved in the project, it became apparent that they saw the beneficiaries as viable clients in their own right, outside of this project and AVEGA. The default rates that had been experienced were on a par with other 'normal' clients. They also all mentioned that the fact that the beneficiaries also

benefited from training and follow up from AVEGA staff and the CBDs, in addition to the bank's own staff, was a huge advantage. Would it be possible to explore a future collaboration between UOB and AVEGA and SURF without a loan guarantee? Of course, they still expressed some skepticism given the age of many of the women and their lack of collateral, but given the track record of this project, they definitely seemed open to this discussion. The advantage of this is that more women would be able to access loans, and the high interest rates charged by the bank could be justified, which is not the case when there is a loan guarantee.

Recommendation 4: Continue to explore and build the relationship with UOB management to encourage them to see AVEGA members as viable clients for microfinance even in the absence of a guarantee, and how this could be pursued.

Support success stories

A number of the women in the groups we met were outliers – they tended to be some of the younger members of the group, more dynamic, and often running more successful business than others in their groups, albeit still very small in scale. There is an opportunity to work more closely with these women, to help them to scale their businesses, become role models and perhaps more importantly create jobs in their communities and become mentors to other women. While accessing loans is a good start, it would be ideal to provide some growth opportunities for those that really do have potential. They could get support in the form of mentoring to help them, perhaps more finance if they need it, etc. This could be done through further training offered to AVEGA IGA members who have growth ambitions, a business plan competition, etc.

Recommendation 5: Explore further ways to support AVEGA beneficiaries who have been successful in business so far and show potential to expand and grow their businesses. In this way they will continue to be motivated and serve as role models and mentors to others.

Impact Evaluation

The nature of this work makes it an ideal programme to conduct an impact evaluation. This is a type of evaluation most similar to a randomised control trial with a target group and a control group to be able to ascertain the differences that the project has. This type of evaluation has to be set up at the start of the project, and could match pairs of AVEGA members who are most similar in their socioeconomic status. One could be then part of the intervention group and the other is a control. With a large enough sample size, and regular data, this type of evaluation could make a definitive case for the transformational power of IGA groups and loans, and help SURF to have clear and scientific grounds to evidence to donors the importance (and return on investment) to continue to fund this type of work. While this type of evaluation is much more expensive, extra funding is often available and voluntary research assistants who would be able to design the methodology and follow up this work. It is something that SURF should consider in future projects, in order to consolidate the works and its results.

Recommendation 6. Explore the possibility of conducting an impact evaluation for future similar programmes as this type of project design would lend itself well to a paired intervention/control group type of study.

ANNEXES

Annex 1: Fieldwork schedule and interviewees

Date (2018)	Person	Purpose
27 th February	SURF: Sam Munderere and Raban	Project inception meeting, project overview discuss methodology, etc.
28 th February	AVEGA Executive Secretary Etienne Kalisa and Project Manager Alphonse Nsengimana	Discuss programme, success and area for improvement. Select IGAs to meet through random selection and field work schedule
13 th March	Huye District, Twizubake group with 14 members, we met 7	Focus group discussion and individual data collection
13 th March	Sector office	To understand how the sector viewed the project and how it fitted into their wider objectives.
13 th March	Andre Sebamani	CBP in Huye and Gisagara District
13 th March	GISAGARA District. ABAHARANIRAKWIGIRA IGA GROUP; with 14 members, we met 7	Focus group discussion and individual data collection
14 th March	Kibeho Sector,	Focus group discussion and individual interviews
14 th March	Fortunee Niwemugeni – AVEGA counsellor who had just started with the programme	Discuss her input into the programme, successes and areas future work
14 th March	Aphrodis Rudasinga – Kibeho	Sector administration
14 th March	UOB Huye Branch Manager	Discuss the programme outputs, the banks satisfaction and future
15 th March	Visit of Beneficiary of Kitchen Gardens	
15 th March	Visit of an IGA group in Muhanga who chose not to apply for a bank loan	Understand the reasons why they had not decided to apply for a loan,
15 th March	UOB Muhanga branch manager	Discuss the programme outputs, the banks satisfaction and future

Annex 2: Documents Reviewed

1. SURF Comic Relief Stage 2 App 200116.docx – Final Stage 2 Application
2. AVEGA Due Diligence Assessment.doc – Supporting documentation for the application
3. SURF - Organisational Development Plan.doc – Supporting documentation for the application
4. AVEGA- Organisational Development Plan.doc - Supporting documentation for the application
5. SURF International Grant Start up form V3.docx – Final Grant Start-Up Form with agreed outcomes for the project
6. Grant offer letter– Formal offer letter of the grant with conditions of grant
7. 1825926 - SEP Financial Report Year 1.xlsm – First Year Financial Report (with full project budget)
8. 1825926 - SEP Annual Report Year 1.doc – First Year Narrative Annual Report
9. Year 1 Annual Report Confirmation.pdf – Confirmation of submission of annual report
10. CR feedback to Year 1 Report_08_05_17.docx – Feedback from Comic Relief on First Year Annual Report
11. Comic Relief Year 1 SEP Report Feedback Response 2.docx – SURF Response to Comic Relief Feedback on First Year Annual Report
12. AVEGA-BUSANZA AUDIT REPORT- Final - July 7, 2016.doc – AVEGA Busanza Centre Audit (as required in conditions of grant)
13. SIP Evaluation Report - Oct12.pdf – The evaluation of our last previous Comic Relief project
14. SIP Evaluation Report Response Nov12.pdf – Our response to the evaluation
15. SURF GPAF-IMP-026_WSEP_Evaluation_Report.pdf – Evaluation of our DFID-funded project
16. SURF GWEP Final Evaluation Report 2015.pdf – Evaluation of the BLF-funded component of the project funded by DFID
17. Contract between SURF and Urwego Opportunity Bank.
18. Baseline data collected

Annex 3. Focus Group Discussion Guideline

Focus Group Discussion Guidelines

- 1) Can you tell us about this group and what you do?
- 2) When was it formed?
- 3) Why was it formed?
- 4) What support / training did you get? And from who?
- 5) Did the project respond to your most important needs?
- 6) What is the most important role of the group and how has it helped its members?
- 7) Has the group received a loan from the bank? Two? Three?
- 8) How much was the loan?
- 9) How much of it has been repaid?
- 10) Have there been any challenges in repayment?
- 11) What happens in the group if someone doesn't repay their loan? What are the consequences?
- 12) What type of businesses have members started?
- 13) How have members benefitted from having businesses?
- 14) Are members more financially stable now than you were two years ago?
- 15) What can you do now that you couldn't do before?
- 16) What changes have you experienced personally and seen in others?
- 17) What does being a member of this group mean to you personally?
- 18) How do you see the future of the group?

- 19) Amongst the activities you are doing what will continue and what will stop?
- 20) What additional support does the group need to make its members more financially stable?

AVEGA VOLUNTEERS. If involved in livelihood development training:

- 1) Tell us briefly about your role in the programme. Who were you working with?
- 2) What was the content of the training. How many days etc?
- 3) Did you receive a training of trainers in order to train on this programme?
- 4) How was the training received by the participants?
- 5) What challenges have you faced/ encountered?
- 6) What factors have influenced the success of the project?
- 7) What aspect of the training do you think was the most valued by the participants?
- 8) What changes did you observe in the participants after the training? What did they do differently?
- 9) What are the future training and support needs?

AVEGA VOLUNTEERS. If involved in counselling programme.

- 1) Tell us briefly about your role in the programme.
- 2) How did the counselling component work?

KITCHEN GARDENS VISIT

- What did they learn?
- What do they do differently now that they have the gardens?
- How has this changed / impacted on your life?

SECTOR KEY INFORMANTS

- How involved have you been in the SEP project? How much do you know about it?
- What has been good about the programme and how has it helped your sector?
- What has not been so good and what could have been improved?
- Have you seen any changes as a result of the project in the lives of the beneficiaries – ie genocide widows.
- Do you think those changes will be sustainable.

URWEGO

- How you been involved in the project?
- How would you describe the SEP project?
- How did you select which groups would receive the loan?
- What has your experience been with the loan recipients?
- What training have you provided for them?
- Have you had to do a lot of follow up? How often do you meet with them?
- What has the loan default rate been?
- Would you class them as 'high risk' loan recipients or advise them to receive future loans?

AVEGA representatives.

- Tell us about the project.
- What has been good about the project?
- What has not been so good?
- How would you describe the impact of the project?

Annex 4: Quantitative Data collection tool

SEP – Self completed questionnaire

This questionnaire should be completed individually based on your own experiences and will only be used for the purpose of the evaluation of the project.

A LOCATION INFORMATION

A 1 LOCATION of IGA GROUP

~~/~~ Sector _____ ~~/~~ Cell _____
~~/~~ Name of IGA group _____ ~~/~~ Year of Birth _____

~~/~~ Male Female

B THINKING BACK TWO YEARS AGO...

B1 Did you have a bank or savings account

No Yes

B2 WHAT WAS YOUR MAIN SOURCE OF INCOME?

Agricultural activity Business/ trading Support from wellwishers Government
 Other

B3 DID YOU HAVE REGULAR FINANCIAL CONCERNS?

yes no

C THINKING ABOUT TODAY...

C1 Do you have a bank or savings account ?

yes no

C2 If yes, how much do you save on average per month?

~~/~~ RWF _____

C3 Have you started a business in the last two years

yes no

C4 What is your business?

1 ✎

C5 What is your average monthly income per month now?

✎ RWF _____

C6 Have you taken a bank loan in the last 2 years?

No Yes

C6 If yes, what was the amount?

✎ RWF _____

C7 Been able to repay the bank loan yet

No Yes

C8 Do you have regular financial concerns now?

No Yes

C9 What are the two most important things that has changed in your life in the last 2 years

1 ✎

2 ✎

C10 Do you feel less lonely than you did two years ago?

No Yes The same

C11 What is the most important things that has changed in your life in the last 2 years

✎

THANK YOU!