

My Skills, My Money, My Brighter Future in Rwanda

May 2011

An assessment
of economic
strengthening
interventions
for adolescent
girls

CATHOLIC RELIEF SERVICES

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interventions for adolescent girls**

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Wendy-Ann Rowe

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ACRONYMS

AIDS	Acquired Immune Deficiency Syndrome
ASCA	Accumulated Savings and Credit Associations
CRS	Catholic Relief Services
CFSVA	Comprehensive Food Security and Vulnerability Analysis
HIV	Human Immunodeficiency Virus
IGA	Income Generating Activity
IHD	Integral Human Development
JFFLS	Junior Farmer Field and Life Schools
M&E	Monitoring and Evaluation
MFI	Microfinance Institutions
NISR	National Institute of Statistics of Rwanda
MIGEPROF	Ministry of Gender and Family Promotion
MIS	Management Information System
OVC	Orphans and Vulnerable Children
PEPFAR	U.S. President's Emergency Plan for AIDS Relief
ROSCA	Rotating Savings and Credit Associations
SACCO	Savings and Credit Cooperatives
SILC	Saving and Internal Lending Communities
TVET	Technical and Vocational Education and Training
VTS	Vocational Training School
WFP	U.N. World Food Programme

EXECUTIVE SUMMARY

Evelyne Uwiduhaye's adolescence was not filled with silly girl talk or schoolboy crushes. Poor and the eldest of three girls, Evelyne shouldered the heavy responsibilities of caring for her sisters and being the sole breadwinner for the family.

Like many vulnerable adolescent girls in Rwanda, Evelyne dropped out of primary school. She neither had the time nor the money. It was a struggle just to get enough food or to have proper clothing. Their home barely kept them sheltered. And although she lived with her mother, the burden of sustaining the entire household fell on the teen.

Measuring the Effects of Economic Strengthening on the Wellbeing of Adolescent Girls

Echoes of Evelyne's situation ripple throughout Rwanda among the country's 2.8 million orphans and vulnerable children (OVC). Among those children, however, adolescent girls face increased risks particular to them: biological and social vulnerability to HIV, gender-based violence, and limited economic opportunities, among others.

To respond to the OVC crisis in Rwanda, CRS and our Caritas partners implemented a five-year program from 2004 to 2010 that provided caregivers and children a range of services: education support, healthcare and HIV education, protection, psychosocial support, food security and nutrition assistance, and economic strengthening. The program—implemented through the U.S. President's Emergency Plan for AIDS Relief (PEPFAR) Track 1—targeted OVC boys and girls 17 years old and younger. Most participants were adolescents.

For this assessment, CRS chose to more closely examine the effects of economic strengthening interventions on the wellbeing of adolescent girls participating in the OVC program. The reasons are twofold: programs that address the needs of vulnerable girls often have benefits that reach far beyond the girls themselves and affect the wellbeing of their entire household as well as that of their future children. In addition, interventions that directly address the economic situation of girls are of primary concern because many adolescent girls either contribute to the household income or are the sole earner. Interventions examined here include vocational training, savings and internal lending communities (SILC), and biointensive gardens and small-animal husbandry.

Documenting the experiences of young women like Evelyne helped inform this assessment, as did data collected through group discussions and key informant interviews with girls participating in the program, program graduates, community leaders, a local government official, caregivers and volunteers, as well as CRS and partner staff.

The assessment focuses on discerning which program elements were especially helpful to adolescent girls and which needed to be strengthened without compromising a program’s ability to help all OVC.

Key Findings and Recommendations

Some of the key findings in the assessment suggest that the economic strengthening interventions not only provided girls with valuable vocational skills and access to basic financial services, but they also fostered increased self-esteem largely because vocational training centers created de facto safe spaces where the girls could share their experiences with others facing similar circumstances.

In addition, girls were exposed to positive female role models through mentors such as teachers, most of whom were women and/or former graduates of the program. Equally important, the girls received HIV awareness and child-rights education, which they reported helped them make informed decisions about their lives.

Although participation in vocational training and SILC were beneficial, on their own, they were not enough to help girls develop sustainable livelihoods. By design, OVC programming recognizes that children and adolescents have a range of needs, necessitating a holistic package of services to maximize program benefits. In the case of economic strengthening, the biointensive kitchen gardening and small-animal husbandry support—offered under the food security and nutrition service delivery area—allowed the girls to earn income through the sale of vegetables and goats. This income was integral to their ability to contribute to their weekly savings in SILC.

During interviews and discussions, most girls felt the program had been helpful to them. In fact, many expressed a strong desire to help other girls facing similar circumstances. However, because of gaps in monitoring and evaluation data, this assessment was limited in its ability to quantify project benefits for adolescent girls in the short and long terms. Although the assessment visited many young women who had been successful in their transition out of the OVC program to earning a livelihood, limited long-term data about the girls is available to inform future project design.

Still, the findings in this assessment served to develop strategies to further improve programs’ ability to meet the needs of adolescent girls. Below is a table of key recommendations to help strengthen interventions and help more girls like Evelyne transition from vulnerable youth to capable adults.

Table 1. Overview of Recommendations

KEY INTERVENTION AREA	SPECIFIC RECOMMENDATIONS
<p>Vocational Training</p>	<ul style="list-style-type: none"> ✓ Conduct market assessments to identify opportunities for skills training ✓ Adapt training to market realities ✓ Improve career counseling ✓ Teach girls how to conduct their own market assessments ✓ Improve business development training and trainings on financial solutions ✓ Facilitate linkages with the private sector ✓ Provide training and awareness in developing cooperatives ✓ Incorporate mechanisms to mitigate potential risks that may arise from a girl’s participation in vocational training
<p>Financial Services</p>	<ul style="list-style-type: none"> ✓ Encourage participation in SILC as a part of the vocational training program ✓ Strengthen mentoring for girls through SILC ✓ Provide greater support to youth-only SILC ✓ Educate and train girls on other financial mechanisms ✓ Use SILC as a platform for complementary life skills training
<p>Biointensive Kitchen Gardens and Small-Animal Husbandry</p>	<ul style="list-style-type: none"> ✓ Ensure agriculture technical assistance during program design ✓ Develop youth-friendly and specifically girl-friendly tools to allow girls to participate in agriculture value chains ✓ Develop relationships with agricultural and veterinary extension agents ✓ Create more accessible agricultural and veterinary extension services by engaging more women extension agents
<p>Psychosocial Support</p>	<ul style="list-style-type: none"> ✓ Intentionally create all-girl spaces in OVC programs ✓ Foster opportunities for girls to form mentoring relationships ✓ Build a referral system for girls who need more support ✓ Support and sensitize caregivers to the needs of adolescent girls and the role they can play in helping girls realize their economic and social potential



Stitching Together a New Life

From an early age, Evelyne Uwiduhaye took on the task of caring for her two sisters and mother. Her responsibilities as primary caretaker and sole breadwinner soon forced Evelyne to drop out of primary school, a situation all too common among orphans and other vulnerable children in Rwanda.

To assist youth like Evelyne, CRS implemented the Support for Orphans and Vulnerable Children affected by HIV/AIDS program. In addition to providing education support, healthcare and HIV education, protection, psychosocial support, food security and nutrition assistance, the program provided ways to improve OVC's ability to earn a sustainable income. Vocational training and access to financial assistance in savings and internal lending communities (SILC) were key elements in strengthening the economic wellbeing of OVC households.

The interventions turned Evelyne's life around. She enrolled in vocational training for sewing. During the course, she also learned kitchen gardening techniques and new vegetable farming skills. To complement her training, the program introduced the concept of SILC and emphasized the importance of saving.

Armed with her newfound skills and knowledge, plus a start-up kit containing a sewing machine and other tools, Evelyne started her business. She earned enough to put her sister through vocational training at a cost of 50,000 Rwandan francs and helped her find employment. Evelyne was able to hire labor to help her mother cultivate their land and purchase animals to support the family. Her earnings allowed her to pay for health insurance for her entire family.

Today, Evelyne, now 22, sews clothes for children from Compassion International as well as the "Mother's Union," a women's group based out of the local Anglican church. Not only is she supporting her family, she is giving back to her community, serving as a sewing teacher and mentor to adolescent girls and OVC.

1. Introduction

Among children considered vulnerable, girls are almost always more at risk than boys to a host of challenges: biological and social vulnerability to HIV, gender-based violence, early marriage, and other potentially harmful gender norms. In many programs, however, “children” or “youth” are treated as a homogenous group; and the specific needs and concerns of adolescent boys and girls are infrequently considered or addressed. Yet, if we were to better understand and attend to the particular needs of adolescent girls, programs for vulnerable children have the potential not only to benefit the girls themselves, but their entire households as well as the future of their children. This is especially true of programs that support girls’ abilities to develop sustainable livelihoods.

With this in mind, Catholic Relief Services (CRS) designed this assessment to examine economic strengthening interventions and the role they play in supporting and developing adolescent girls’ livelihood options in Rwanda. Initially, the assessment was limited to examining only two economic strengthening interventions: vocational training and access to financial services. Both were part of a much larger OVC program funded by PEPFAR. In the course of the assessment, however, girls participating in the program highlighted the importance of two additional interventions that were part of the program’s food security response: biointensive agriculture and goat husbandry. These two interventions, therefore, were also included in this assessment because of the important role they played in helping the girls develop sustainable livelihoods.

CRS studied the interventions for several reasons:

- To better understand both the opportunities and constraints of economic strengthening programming for adolescent girls in the Rwandan context;
- To strengthen and inform future programming by highlighting promising economic strengthening initiatives that make positive contributions in the lives and livelihoods of adolescent girls;
- To encourage program designers, implementers, donors, and policymakers to develop programs that are responsive to the different needs of male and female adolescents and youth; and,
- To encourage policymakers and donors to design funding mechanisms that support not only the social-service needs of vulnerable adolescents, but also address their longer-term development in a sustainable way.

2. Background

2.1 Rwanda's Orphans and Vulnerable Children

War, genocide, poverty and HIV have put Rwanda's children in jeopardy. An estimated 2.8 million, or 83 percent of children younger than 17, are defined by the government of Rwanda as orphans or vulnerable.¹ In 1994 the genocide created the world's highest proportion of orphans to the total population.² Today, HIV, with its 3 percent prevalence, is taking its toll on the country's children; nearly one-quarter (22 percent) are considered vulnerable due to HIV and AIDS.³

Poverty is widespread among households with vulnerable children. In fact, most OVC live in households considered to be "very poor" (47.3 percent) or "poor" (31.5 percent); 12 percent live in "abject poverty". Only a small minority—13.6 percent—of households with vulnerable children earns more than US\$0.33 per day, or US\$10 per month.

In households where at least one member earns an income, 14.8 percent have an adolescent aged 15 to 17 years old who contributes to the family income. Among OVC

THE RWANDAN NATIONAL POLICY FOR OVC SPECIFICALLY DEFINES ORPHANS AND VULNERABLE CHILDREN AS:

- | | |
|---|---|
| (1) Children living in households headed by children; | (8) Sexually exploited and/or abused children; |
| (2) Children living in foster care; | (9) Working children; |
| (3) Street children; | (10) Children affected/infected by HIV/AIDS; |
| (4) Children living in centers; | (11) Infants with mothers in prison; |
| (5) Children in conflict with the law; | (12) Children living in very poor households; |
| (6) Children with disabilities; | (13) Displaced or refugee children; |
| (7) Children affected by armed conflict; | (14) Children of single mothers; and |
| | (15) Children who are married before their majority. ⁴ |

Seventy-three percent of OVC fall between the ages of 10 and 17 years, with 36 percent between 15 and 17 years. Most OVC live under the care of an adult, but 16.7 percent of orphan caregivers are younger than 18 years old, and 0.7 percent of OVC live in child-headed households.⁵

aged 15 to 17, nearly 40 percent report that household work interfered with their ability to regularly attend school, do their homework, or play with their friends; this problem was particularly acute for non-orphaned vulnerable girls.⁶

2.2 Adolescent OVC Girls Losing Balance Between Family Responsibilities and Education

Adolescent girls who are OVC often face significant challenges in striking a healthy balance between their need to attain a formal education or acquire new skills and the necessity of supporting themselves and their families.

In Rwanda, girls shoulder a range of household responsibilities, from cooking, cleaning and caring for other children to fetching wood and water. Girls must balance the demands of these chores with those of school and homework. Their ability to learn is further hampered by the fact that not all schools provide a safe environment for girls.⁷ For example, some schools do not provide latrines for girls that are located close to the school and separate from boys' facilities.

Besides chores, many girls also face the added pressure to earn an income to support themselves and their households. The time burden alone often makes it difficult for adolescent girls to pursue vocational or other skills training that could improve their earning capacity.⁸

BREAKDOWN OF TYPES OF ORPHANS AND OTHER VULNERABLE CHILDREN IN RWANDA

- 2.8 million OVC
- 2 million vulnerable children
- 835,000 orphans
- 58.5 percent paternal orphans (children whose father has died)
- 15.4 percent maternal orphans (children whose mother has died)
- 26.1 percent double orphans (children whose mother and father have died)
- 0.7 percent child-headed households
- 22 percent considered vulnerable due to AIDS

Source: OVC situation analysis survey, 2007 in Minister in the Prime Minister's Office in Charge of Gender and Family Promotion Rwanda. 2008. *A Situation Analysis of Orphans and Other Vulnerable Children in Rwanda*. Minister in the Prime Minister's Office in charge of Family and Gender Promotion: Kigali.

This inability to receive an education affects the long-term health of adolescent girls as well as their economic stability. To cope with their situation, girls may engage in risky behaviors as a means to survive. The consequences include unwed pregnancies, sexual and gender-based violence,⁹ early marriage,¹⁰ or exposure to HIV or other sexually transmitted infections that can further exacerbate their vulnerability and poverty.

In addition, limited educational attainment is often associated with poor health among adolescent girls, young women and their future children. It is critically important to reach adolescent girls with health messages, particularly life-saving information about HIV, as well as provide them with psychosocial support. Girls attending school may receive this information

through their classes, but not so for out-of-school adolescent girls, who have a limited number of safe spaces where they can meet as well as constraints on their time. As a result, health disparities between young men and women begin to emerge by the time they are 20 years old. For example, HIV prevalence among women age 20 to 24 is 2.5 percent; for men in the same age group, HIV prevalence is only 0.4 percent.¹¹

2.3 CRS Responds to OVC Crisis through PEPFAR

In response to the challenges faced by OVC in Rwanda and elsewhere, CRS designed and implemented the Support for Orphans and Vulnerable Children Affected by HIV/AIDS Program. Funded by PEPFAR, this program was implemented in six country programs, including CRS Rwanda, from 2004 to 2010 under a centrally managed OVC mechanism entitled “Track 1.” The program sought to improve the quality of life of OVC by increasing the capacity of communities, families, and orphans themselves to respond effectively to the needs of OVC. The program also aimed to increase the institutional capacity of faith-based and community-based partners to deliver sustainable, high-quality OVC interventions.

CRS Rwanda implemented the program in partnership with Caritas Rwanda, a Catholic relief and development agency that includes a network of church-based community organizations.¹² The project was operational in Butare and Kibungo dioceses, which cover seven administrative districts and 34 parishes.¹³ Kibungo municipality, population 65,000, and the seat of Kibungo diocese, is approximately 100 km southeast of the capital Kigali. Like much of the country, the area consists of rural hills dominated by farming communities. Most project beneficiaries live in rural areas, although some reside in urban and peri-urban areas of Kibungo.

CRS and Caritas provided a holistic package of services to the OVC and their households*, including education and vocational training support; healthcare including HIV-prevention education; food security and nutrition; psychosocial support; protection; and economic strengthening interventions for OVC caregivers and OVC themselves.¹⁴ Program implementation relied on a network of community-based volunteers responsible for identifying the most vulnerable children in the community and referring them to the program. Volunteers periodically visited OVC to provide psychosocial support, track services received, and make referrals as necessary. Over the life of the program in Rwanda, a total of 12,189 OVC were served with the majority of these OVC (63 percent) falling between the ages of 11 to 17 years.¹⁵

* For more information about OVC programming under PEPFAR, please see *Orphans and Other Vulnerable Children Programming Guidance for United States Government In-Country Staff and Implementing Partners* available at <http://www.pepfar.gov/documents/organization/83298.pdf>.

2.4 OVC Program Design Leaves Gaps in Addressing Needs of Adolescent Girls

The goal of the OVC PEPFAR program was to move beyond the standard package of synergistic services and to support the integral human development (IHD) of the whole child within the context of his or her household, wider community, and country. Founded in Catholic social teaching, IHD maintains that a person’s wellbeing can only be fully achieved in the context of just and peaceful relationships within a thriving environment. CRS has adapted this concept into its programming by using the IHD framework to design projects that are informed by and responsive to the local context and in a holistic manner. The process of IHD enables people to protect and expand the choices they have to improve their lives, to meet their basic human needs, to free themselves of oppression, and to realize their full human potential. By using this framework to design OVC programs, the wellbeing of the child is put front and center. In so doing, CRS and our partners are able to support children in becoming resilient adults able to contribute productively to their communities.

During the first round of funding, PEPFAR implementers focused on reaching the maximum number of OVC as quickly as possible. Over time, minimum standards for what qualified as “reaching” a child were established. The emphasis on keeping the cost per beneficiary low to reach the maximum number of children influenced programming decisions primarily by emphasizing interventions that were relatively inexpensive and therefore available to many more children.

In Rwanda, community-based volunteers providing psychosocial support and protection[†] were two interventions that were important, but also relatively inexpensive to deliver. The next most frequently provided service was enrolling OVC in the *mutuelle de santé* or the national health insurance scheme. The program paid an annual fee for OVC under the age of 18 in targeted households. Enrollment in the health insurance scheme was valued by OVC and their household and was relatively easy to administer for partners and CRS.

In terms of education interventions, the program was able to ensure that 6,357 girls and boys were able to attend primary school by providing uniforms and other essential educational supplies. Because the government of Rwanda has made universal access to primary school a priority, the OVC program did not need to cover school fees. However, the number of OVC attending secondary school is significantly fewer because of the higher cost of post-basic education in Rwanda. As such the program was only able to cover secondary school fees, uniforms and other supplies for 747 girls and boys.

Yet for some OVC—adolescent girls in particular—even having secondary school support was not enough to keep them in school. For some adolescent girls, especially

[†] Protection implies a range of services at the child, household, community and policy levels designed to ensure children’s rights are respected and they are protected from abuse, neglect, exploitation and violence.

those heading their own households or caring for ill or elderly caregivers, the demands of maintaining a livelihood to support themselves and their siblings was overwhelming. After attempting to balance school life, the need to work for an income, and household chores, a girl would often experience absences and failing grades. Eventually, she would be forced to drop out. The likelihood that she would return to school was slim. School would be out of reach as long as her household responsibilities remained and options allowing her to work and study with learners in a similar situation at a more manageable pace were lacking.

As a result, the OVC program provided vocational training as the main economic strengthening activities to adolescent girls and boys who needed to earn a living quickly. Details on the structure of the vocational training program are discussed later in this assessment under the economic strengthening intervention description.

The economic strengthening activities included as part of the PEPFAR OVC Track 1 project were vocational training, and SILC. Over the course of this assessment, however, it became evident that girls' participation in economic strengthening as well as two of the food security activities—biointensive gardening and improving access to goats—were important in helping to bolster individual and household livelihoods.

Vocational training and support for biointensive gardening and animal husbandry were costly initiatives; as such, the program targeted the most needy households, which were identified by community members themselves.¹⁶ To help OVC caregivers and adolescent participants access affordable financial services, SILC was later added to the project after it was initiated. SILC was less costly per beneficiary particularly when compared to vocational training.

It is important to note that the PEPFAR OVC program did not have a specific focus on adolescent girls. Although the structure of the gender- and age-disaggregated data made it difficult to draw conclusions about the impact of this program on adolescent girls, the assessment could still effectively examine the program in order to inform future OVC programming, particularly: (1) which aspects of these programs seem to benefit adolescent girls based on recommended program design principles specific to this population¹⁷; (2) which aspects of these programs need to be improved; and (3) how future CRS OVC programs can more deliberately address the specific needs of adolescent girls without undermining support to other OVC populations.

The remainder of this assessment will describe the major interventions implemented to bolster the ability of adolescent girls to maintain sustainable livelihoods: (1) vocational training; (2) links to financial services, primarily, but not exclusively through SILC; and (3) training and support for biointensive kitchen gardens and animal husbandry. Each section will also detail key findings as well as recommendations to strengthen program effectiveness for adolescent girls.

3. Assessment Methodology

Data for this assessment were collected through group discussions and interviews conducted in Rwanda from June 8 - 12, 2010, and supplemented by a review of key government and project documents. A total of 13 group discussions were held with CRS staff, CRS' partner Caritas, and mixed gender groups comprising of current OVC program participants (aged 16 to 20 years), graduates of the OVC program, caregivers, and community leaders.

Group discussions with graduates and existing project beneficiaries were designed to better understand their perspectives on the benefits and challenges of participating in the vocational training and SILC interventions, and how their participation affected their perceptions of themselves and their future opportunities.

Interviews with adults, including those with male and female caregivers, community leaders, and a government official provided a way to triangulate data collected from the girls. The interviews also supplied insights on how similar programs might more effectively involve influential adults to better address the needs of adolescent girls. Discussions ranged from 1.5 to 2 hours. To gather more in-depth information about key topics, 20 individual interviews were conducted with female and male OVC, as well as caregivers, CRS staff, Caritas staff, and a sector government official.

Qualitative data collection techniques allowed the assessment team the flexibility to further query participants about topics that arose during group discussions. One notable example is the discovery of the important role complementary food security and nutrition interventions played in supporting economic strengthening activities, i.e., biointensive kitchen gardens and animal husbandry.

The assessment had several limitations that curtailed the ability to make conclusive determinations about the effects of economic strengthening interventions for adolescent girl OVC. The limited number of focus groups, for example, made it difficult to compare groups of adolescent girls who participated in all three activities—i.e., vocational training, SILC, and agriculture—with girls who received only one or two or none of the services. Such data would have helped better conclude the relative importance of each of these activities for adolescent girls. Quantitative data, such as the age and sex of project participants by intervention area, income earned by program graduates, cost per beneficiary, or measurements of self-esteem and/or self-efficacy also were unavailable and could have provided additional insights to the qualitative data.

4. Vocational Training

4.1 Background

In 2003, the government of Rwanda made universal access to primary education for all children a priority. Almost a decade later, however, the disparities between boys' and girls' performance and retention in primary school continue.¹⁸ In 2006, for example, less than 40 percent of girls passed their primary grade six exams compared to more than 62 percent of boys.¹⁹

For girls, the already difficult transition to secondary school is compounded by: (1) the prohibitive cost of secondary education; (2) a societal norm requiring girls and women to bear the burden of household work and chores, resulting in less time for study; (3) lack of separate and adapted sanitation facilities for girls, leading to week-long absences from school on a monthly basis; and (4) gender-insensitive curricula.²⁰

Despite government policies that promote girls' completion of primary school, the reality is that girls are less likely than boys to complete their primary education. Some 47 percent of girls make the transition to secondary school, compared to more than 52 percent of boys. At a tertiary level, only a little more than one-fourth of girls are enrolled compared to 74 percent of boys.²¹

As an alternative to formal education, the government of Rwanda developed a policy to support Technical and Vocation Education and Training (TVET), which trains students for professions in agriculture and veterinary services, office management, and accounting. But again, many of the same barriers that face girls in the formal education systems apply to the TVET system as well.

To qualify to participate in TVET, a candidate must have attained an upper secondary school education. While primary school graduates do not meet the standards to apply for technical education programs, they are eligible to enroll in a Vocational Training School (VTS).

A 2008 TVET report found that girls account for only 22.5 percent of technical education enrollees²² and 45 percent of the vocational training enrollees. In addition to the education requirements, there are also limitations in the number of government-supported VT facilities that exist. Students vie for only 7,366 available spots.²³

During group discussions, adolescent girls expressed that both the cost of secondary school and competing priorities of managing a farm and household prevented them from continuing

their educations. In addition, a Rwanda *OVC Situational Analysis* estimated that at least 90 percent of OVC would need financial support to attend secondary schools.²⁴

4.2 Intervention Description: Making Vocational Training Accessible to OVC

To improve the opportunities for OVC to support themselves and contribute to the livelihood of their households, CRS Rwanda provided training on vocational skills to vulnerable children, including out-of-school adolescents (male and female), child-headed households, and street children. The intervention included:

- **A range of skills training:** OVC received vocational training of up to 12 months in a chosen skill area. OVC were free to choose from a range of vocational skills: tailoring, carpentry/furniture making, mechanics, masonry, welding, and crafts production.

Vocational training was provided through contractual relationships between Caritas Rwanda, local vocational training centers, experienced trainers or local business people in each type of vocational skill offered. Vocational training and apprenticeship partners were selected based on availability in relatively close proximity to a girls' home as well as an expressed interest by the adolescent girl.

- **Life skills and financial education:** Practical vocational instruction was complemented with training in basic business development, financial and business planning, as well as life skills, particularly HIV education and awareness.
- **Financial support:** CRS and Caritas Rwanda paid the fees of the OVC participants directly to the vocational training facility.
- **Regular monitoring of students:** In addition to the initial vetting process for vocational training centers and trainers, Caritas Kibungo staff and volunteers monitored OVC trainees at least monthly over the course of their training. Monitoring visits sought to ensure that the trainee was being treated well, was not being exploited, and was on track to completing the course. This was particularly important in situations where girls were linked to a local businessperson and not a formal training facility.
- **Start-up kit:** Once their training was completed, OVC received a kit of tools and materials necessary to start a small business. For example, tailoring graduates received a sewing machine. All material donations were made with a contract between Caritas Kibungo, the community volunteer, and the OVC with the understanding that the materials would remain in the possession of the graduate and not be rented or sold. Caritas also encouraged graduates to form groups or cooperatives to reduce business costs and eventually register as a cooperative.

4.3 Key Findings

Increasing adolescent girls' access to vocational training often had a profound impact not only on their ability to improve their earning abilities—and therefore improve the lives of their entire households—it also had several serendipitous benefits to the girls' overall wellbeing, from increasing their self-esteem to expanding their support systems. The key findings here outline both the strengths and challenges of the intervention in an effort to maximize the benefits of vocational training programs for adolescent girls.

1. Girls face greater constraints when choosing which vocational skill to pursue.

Although no formal market analyses were conducted on the various vocational skills offered, girls often chose areas they perceived to have greater earning potential. Some informal counseling was provided by program staff, volunteers and caregivers, but again, advice was often guided by perceptions of what skills might be more marketable. Still girl's choices of skills areas were limited by factors that do not necessarily affect boys:

- **Proximity to home:** A girl's choice of vocational skills was often restricted to what was available close to her home. Unlike adolescent boys, girls were often required to be close to home to fulfill family obligations as well as household and farm responsibilities. Adolescent boys did not appear to have the same restrictions and often reported that they were able to travel farther and reside in boarding facilities away from their homes. Girls often did not have access to safe or affordable boarding facilities.
- **Transportation and safety:** Some girls were required to travel long distances to reach vocational training sites. During interviews, several girls indicated walking as much as four hours a day because they could not afford to pay for transportation. This often meant leaving very early in the morning when it was still dark. Some girls reported that men may offer them rides to the training site in exchange for future repayment, the implication being sexual favors.
- **Gender biases:** While some girls chose to be trained in skills traditionally associated with women, such as sewing and handicrafts, a few elected other skills often dominated by men, such as carpentry, construction, and mechanics. Although the girls reportedly did not experience discrimination during their training in traditionally male-dominated skills, they reported facing challenges securing clientele upon graduating from the courses. This was due in part to the inability to find a market for their skills as well as traditional gender biases from certain members within their community.

2. Adolescent girls use livelihood gains to improve the overall wellbeing of an entire household. Adolescent girls participating in a vocational training program voiced their hope of learning a skill that would allow them to generate income to pay for their basic necessities

and those of their household. Those girls who successfully graduated a course did, in fact, use income generated from their new skills to make home improvements, pay into the national health insurance scheme, and support the schooling of their siblings.

In contrast to the girls, the adolescent boys who participated in the vocational skills program sometimes used the money generated from their gardens, SILC group dividends, or income earned from their jobs in the case of graduates, to hire labor to help with some of

their chores such as cultivation, fetching wood or water. Girls, however, tended to continue these responsibilities and used additional income earned to care for family members.

During interviews, female and male caregivers were asked, “If a family had limited resources, who would they invest in, the boy or the girl?” Interestingly, the responses from most of the male caregivers indicated that they would invest in the girl child. They reasoned that when a boy is given an opportunity to improve himself he often continues to look at ways of growing his career. Boys often would find employment opportunities away from home and would use their earnings to support their spouses and immediate family. A girl, however, will likely use her new skills or earnings to directly benefit the family.

In some cases, caregivers were willing to take over some responsibilities in order to allow a girl the time needed to participate in the vocational training program. (For many child-headed households, however, there were few options for this type of support.)

While this shows a clear understanding among caregivers of the important role of girls in the household, it also exemplifies the tremendous weight placed on women, and particularly girls, in meeting the financial needs of the household.

3. Adolescent girls recognize the need for complementary education to enhance earnings potential from vocational technical



WENDY-ANN ROWE / CRS STAFF

CHANTAL

Chantal’s mother often struggled to put food on the table. And sometimes the family went without. So when it came time for Chantal to graduate into secondary school, there was no question what she would do. She dropped out.

Like so many young, vulnerable girls in Rwanda, Chantal couldn’t afford her school fees. With an urgent need to earn an income to help support her sisters and mother, it was up to her to find some way to make a living.

That was when a volunteer from Caritas Kibungo encouraged her to enroll in a vocational training program supported by Catholic Relief Services. She decided to learn how to sew.

With her new skills, Chantal, now 22, was able to start a business with another young women from the program. Between them, they were able to rent business space. When they received an order from a church choir, they accumulated enough income to buy a third and fourth sewing machine. Today, Chantal and her partner are giving back to the community, training other adolescent girls and vulnerable children in the vocational program.

With the income she had earned from her business and teaching, she is even able to save money for the future.

training and allow the girls to make safer life decisions. Specifically, Caritas and the girls themselves emphasized the importance of gaining training in basic financial literacy and management, business development, and HIV awareness education. The three areas of knowledge were integral in helping girls get the most from their technical skills training and in preparing them to make more sound life decisions.

Caritas had a number of vocational partners that provided training to adolescent girls. While each of the partners provided complementary training to participants, the trainings were often not standardized. There were, however, similarities among the topics covered by each facility visited. Some of these training topics included:

- **Improved knowledge of financial management and literacy:** While it was not clear that there was a set curriculum used, the partners acknowledged the importance of preparing the girls to understand how best to manage their finances and the importance of specific financial mechanisms. Financial solutions promoted by the partners included saving through mechanisms, such as rotating savings and credit associations (ROSCAs), savings cooperatives, and SILC. The partners also educated the girls about institutions that offered credit such as the local branch of Banque Populaire du Rwanda (a commercial bank).
- **Business planning and business management:** Caritas staff provided training in business planning and management to girls after graduation. Given that many girls were likely to engage in self-employment rather than formal employment, preparation in areas of planning and managing a business as well as the financial implications for these activities was seen as critical. Some of the topics covered included: the selection and development of income-generating projects; the importance of cooperatives and associations; sourcing raw materials and capital for production; marketing; and accounting and financing management.
- **HIV education and awareness.** Girls and boys received HIV awareness and education through volunteers on weekends in collaboration with World Relief in Kibungo: Using the Choose Life curriculum, facilitators used games and discussion questions to effect behavior change. The curriculum was designed to enable peer educators and youth leaders to effectively address HIV and AIDS from a values-based perspective. The curriculum is divided into 12 modules, which combine stories that deal with issues such as self-image, peer pressure, temptation, sexual abuse, and unwed pregnancy. The curriculum is designed for ages 15 and older.

4. Girls who participated in vocational technical training experience improved self-esteem and enjoy a wider support system. Prior to participating in vocational training many of the girls explained they had feelings of vulnerability, isolation, hopelessness, and low self-esteem. These feelings combined with extreme poverty have the potential to create a situation where an adolescent girl may feel her only option is

to engage in behaviors that put her physical health, wellbeing, and safety at risk. After learning new skills and making new friends, many of the girls expressed feeling more confident, proud of their accomplishments, and hopeful about the future.

This transformation was possible due to the combination of the life skills education that was a recognized part of the program, but also the psychosocial support provided by peers, vocational trainers, and Caritas Kibungo staff and volunteers.

- **Peer Support and Girl-Only Safe Spaces:** The project made an effort to create safe spaces for all OVC at the community level by developing “OVC Peer Groups,” allowing boys and girls to discuss common problems and life experiences. While the peer groups were valuable, the vocational training school also became a valuable venue to receive psychosocial support. Many of the girls participating in the vocational training program were heads of households. These girls were often forced into caring roles for their younger siblings and elderly household members. The combination of poverty and household responsibilities forced them to drop out of school. As a result, these girls were isolated from their peers due to lack of

proximity of learners in their age group and long hours where socializing and play were simply not possible. Since the majority of girls chose to learn skills that were female dominated, such as sewing or handicraft making, de facto girl-only safe spaces were created. In these safe spaces, girls were able to share their problems and aspirations. The girls highlighted the importance of having peers at similar places in life and who had similar challenges, helping them overcome obstacles. Girls were able to create friendships with other girls their age, something they had very little time for outside of the program. During the focus-group discussions, one girl, who had experienced significant stigma within her community due to the loss of her parents to HIV, felt safe sharing her story with the interviewers in front of her peers without the fear of rejection.

- **Mentoring Support from Vocational Skills Trainers:** Many of the girls expressed challenges with self-esteem before entering the program, particularly linked to issues of stigma related to their status. This could have been as a result



WENDY ANN ROWE / CRS STAFF

NYARUBUYE SEWING COOPERATIVE

In 2008, three seamstresses founded the Nyarubuy eSewing Cooperative. Two years later, the cooperative has grown to 15 members, ranging in age from 16 to 40. The cooperative has served as an important training and apprenticeship resource for a number of vulnerable adolescent girls. Not only does it help recent vocational sewing graduates pick up business they would not have otherwise garnered on their own, the cooperative provided a place for the girls to exchange ideas and learn from one another.

of severe vulnerability due to poverty, or having lost a parent to HIV or to the genocide. To cope with this situation, many of the girls disengaged socially as interactions with others often proved to be difficult. As the girls learned new skills and received positive reinforcement from their trainers, they gradually started feeling better about themselves. They often expressed this improved self-worth by saying they felt like they “were somebody” now. The girls also explained that in addition to teaching them new skills, the trainers sometimes acted as mentors in areas of life-skills development and often provided advice on how to adapt their skills to the demands of the market. Most trainers were women and came from a variety of backgrounds. Some were religious nuns, others had established businesses in the community, and others were OVC vocational program graduates who had successfully established their own businesses. Having these successful women serve as role models was very important, particularly in cases where the girls did not have a mother or older sister to support her. Many of the girls expressed a desire to train others once they graduated. This suggests that the girls not only appreciated the opportunities they had received, but also wanted to help others in a similar position.

- **Support from Caritas Kibungo and Community Volunteers:** As mentioned before, vocational training was often outsourced to other partners. To ensure OVC safety, Caritas field staff and program volunteers from the local community worked closely to monitor and support OVC as they received their training. Focus group discussions held with the girls indicated that volunteers and Caritas staff regularly visited their homes and worksites to assess their situations and served as a sounding board for challenges the girls faced. The girls also highlighted community-based volunteers as a significant source of support and encouragement throughout their training. It is possible that these girls, often burdened by responsibilities beyond their years, were comforted by this consistent encouragement and interest in their lives, something most adolescents receive from their parents. Yet many of these girls do not have this family figure of support within their homes. Providing an external, temporary model of adult encouragement and interest may have resulted in the girls understanding that they were worth believing in and that they could accomplish their goals.

5. Girls have to balance a heavy load of competing responsibilities in order to participate in vocational training. The responsibilities of adolescent girls tended to be dispro-



Graduate of the OVC project is now a teacher and mentor to adolescent girls.

portionately greater than those of adolescent boys. Girls were not only required to manage household chores but in many instances were also tasked with financially supporting their households. In a few of the interviews, several of the girls indicated that they were the head of their household and primary breadwinner, even in instances where a living parent or older brother lived with them. This meant that for a girl to engage in vocational training activities, she also had to demonstrate her ability to continue managing her other responsibilities such as tending to the farm or garden, selling produce in the local market, as well as cleaning and cooking.

6. Adolescent girls are less likely to continue their formal education even when they are able to earn additional income from their vocational training. Adolescent respondents strongly expressed the importance of having what they hoped would be marketable skills in a shorter timeframe (usually six months) than would be feasible if they pursued a formal education. While some adolescent boy heads of household expressed an interest in saving to return to school, girl-headed households in particular felt they had very little choice but to continue to support their households and did not anticipate completing their formal education. Even when girls earned more from their livelihood, any extra income had to be directed back to their

families. These responsibilities made it difficult for a girl to prioritize saving for school.

7. Girls face more obstacles than boys in practicing their trades. Adolescent girls often faced challenges and even threats from within their own communities that made it more difficult to employ their new skills. Girls who participated in or graduated from the vocational programs became even more vulnerable to:

- jealousy from neighbors,
- the fear that their starter kit materials (such as sewing machines or tools) would be seized by a family member or someone from the community,
- harassment from neighbors and community members,
- fear that they would not be able to find business or customers within their community as some neighbors had already expressed their hesitation in purchasing from them.

In interviews with boys, very few highlighted any of these specific risks. They did not feel particularly constrained by the potential limited market within



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MARIE SOLANGE

Nineteen-year-old Marie Solange is the primary caretaker and sole breadwinner for her family of five. She had dropped out of primary school to help her mother support her brother through secondary school. Although her brother won a scholarship for secondary school, Marie needed to earn money to pay for his supplies and other school needs. Through the vocational sewing training program, she learned how to save in a SILC group. Now with the money she earns from her sewing work as well as interest from her savings, she is able to both pay for her brother's school needs as well as invest in her business.

their communities as they could move to other neighboring communities if needed.

8. High-quality life skills education is essential in helping girls improve decision making.

In interviews with male caregivers, it was noted that adolescent girls who improved their ability to earn an income through the program became much more attractive to men. As a result, there was a perception that men approached the girls more readily after graduation with offers of marriage or in search of favors. A girl would then become more vulnerable to marriages of convenience whereby the man could take advantage of her income, or the girls could become pregnant outside of marriage. That said, it is unknown whether or not vocational training graduates are at a higher risk for these types of problems compared to other Rwandan girls of a similar age. Since many graduates from the program are close to the legal age for marriage, it is unknown whether they had the intention of marrying or if they were misled into a harmful relationship. Other explanations for this observation include the fact that the girls may have perceived high opportunity costs of becoming pregnant during training but upon graduation; this cost is no longer a factor. Although more research needs to be conducted, these risks highlighted the need for all vocation programs to provide high-quality life skills training and HIV awareness and prevention education to support sound decision making.

9. Girls experience a loss of peer and mentor support after graduation. Although Caritas Kibungo and volunteers provided some follow up after graduation, the same level of support from mentors and especially from peers would no longer be available once they completed the program. This change and the loss of a sounding board for decision making, combined with a change in status at the community level, could prove overwhelming for the girls.

10. Lack of structured market assessments limits the ability of girls to choose appropriate skills. Without a market assessment, participants were unable to make informed decisions about which skill would be most marketable in the areas in which they lived. For example, one adolescent girl chose to acquire auto mechanic skills, but could not put her newfound knowledge to work because she lived in a rural area with few cars. Such challenges also faced girls with other skills such as basket weaving



MENDY-ANN ROWE / OPS STAFF

MARIE ALINE

In 2007, Marie Aline Mukawizeye enrolled in the mechanical vocational training class. She was the only girl. When she finished her training, Marie Aline struggled to find work. Her rural community did not have very many cars. Undaunted, she now uses her mechanical skills to repair bicycles. She joined a savings and internal lending community (SILC) to help her save enough money to move to a more urban area, where she can put her skills to work.

and making decorative wooden plaques. Since some of the girls were operating in remote locations, they had limited market access for their products and no established links to particular buyers or means to bring their products to Kibungo or Kigali.

11. Skills available to girls are limited by the availability of trainers in a rural region. The trainings offered in the program were based on Caritas' ability to create linkages with existing training centers or small businesses willing to offer apprenticeships to the adolescents. While Caritas Kibungo was successful in this regard, adjusting to rapidly changing market demands was difficult for training centers, which often made considerable capital investments in the equipment used to train the adolescents such as sewing machines. As a result, girls were limited in their choice of vocational training options, many of which did not have a market in the area where they lived.

12. In rural areas, agricultural training is integral to strengthening the economic options available to adolescent girls. One of the primary demands for labor within the communities where the interviews took place was agriculture. Through the food security and nutrition component of the PEPFAR OVC program, many of the girls were trained in biointensive gardening and given an opportunity to own goats. Many of the girls were dependent on the sale of produce or livestock to sustain their livelihoods, yet very few saw this as a viable career path. It is clear, however, that agricultural activities could in fact be an important means to supplementing the girls' income, especially if they were unable to earn a steady income from their vocational training skills.

13. Lack of access to start-up capital hampers girls' ability to establish a business. Because few graduates were actually hired for formal employment, the program encouraged self-employment by distributing start-up kits that included tools and materials necessary to start a business in a chosen vocational area. For example, girls who chose sewing were given a sewing machine, scissors, a measuring tape and an iron. Girls, however, reported challenges in accessing affordable finance to support business start up. Graduates, therefore, lacked the funds to buy materials to make product samples to attract customers, to pay operating expense, or purchase materials to fill customer orders.

14. Participation in cooperatives may enhance business growth and survival, but fees put cooperatives out of reach for adolescent girls. There are a number of advantages to working in a cooperative, provided there is a documented market for the product: increased "visibility" in the market to attract more and larger orders, increased production capacity, economies of scale in buying materials, and the generation of a regular income based upon the volume of products that can be produced for sale. However, many girls lacked the money to pay a cooperative's entry fee or to purchase the number of shares required for participation. A government of Rwanda-commissioned study confirmed that credit was extremely limited for OVC, citing it as a

key problem in the ability of households to improve their lives and often undermined grower and marketing cooperatives.²⁵ For graduates, cooperative fees were often prohibitive and difficult to save for, particularly among child-headed households where any additional income is often used to meet the needs of the family. As such, the girls may be missing opportunities for potential growth in both skills and income that would be available if she were part of a larger cooperative with more mature, skilled members.

4.4 Recommendations

Until appropriate mechanisms are in place that support a vulnerable girl's ability to balance between learning and earning, skills-building initiatives such as vocational training will be essential. CRS and its partners should have criteria to assess the quality of potential vocational training providers. Vocational training programs could be further strengthened to meet the specific needs of adolescent girls by offering a package that includes life skills education, HIV education, financial management and financial literacy skills. Recommendations include:

1. Build opportunities for girls to continue their formal education. One of the key findings indicates that even when girls are able to earn additional income from the technical training they receive, they are still less likely than boys to prioritize saving for a formal education. Yet the inability to complete their formal education, unfortunately, will put them on a trajectory that limits their long-term income earning potential. The challenge of school retention is multi-dimensional; however, there are a few solutions, including:

- Provide opportunities for girls to work while in school such as evening classes in peri-urban or urban areas where electricity is available,
- Provide scholarships for girls to continue on to secondary school , and
- Provide labor-saving technology, such as well and water-point construction to cut down the amount of time spent fetching water, or fuel-saving stoves to help ease the burden of some household chores.

2. Conduct and use market assessments to identify the most appropriate opportunities for skills training. These assessments are imperative in understanding which skills are in demand in the communities where the girls reside. Once girls have a more accurate picture of market demands within their communities, they can make better-informed choices on which skill to pursue. Market assessments will need to account for the differences in rural, peri-urban, and urban environments given that a girl's options are often limited by the availability of skills training near her home.

3. Adapt training to market realities. Program implementers need access to high-quality

vocational training curricula that respond to market realities. This is a recurring challenge in many vocational training programs.

4. Establish an intentional and systematic approach to career counseling. Career counseling should be informed by market assessments, and should include a focus on educating girls about possible career options within the skills training offered. Additionally, career counseling needs to take into account established government goals and policies regarding youth employment, and gender roles associated with this. As stated earlier, the government targets students with upper secondary and primary school education to receive technical and vocational training, respectively. Although girls may gain vocational training through CRS programs, many have not been able to finish even primary school. It is likely, then, that they will compete for similar jobs with other youth with a higher skill set. In the long term, they may face challenges in growing their livelihoods without additional training and education. Career counseling, therefore, should provide enough information to allow girls to plan for both their short- and long-term plans.

5. Teach girls how to conduct their own market assessment. This recommendation has the dual purpose of increasing girls' participation in the program as well as informing them about career options. Market assessment skills can also be used to grow their business and help them make more informed decisions about their career. As girls learn about the income earning potential of certain skills sets, they may even become inspired to pursue or continue formal education.

6. Improve knowledge of financial services and business development. Access to financing for business investments remains a challenge for adolescent girls. Most girls did not have a comprehensive knowledge of financial services available, the benefits and constraints of each option, or for which service they may qualify. It is important that vocational training programs ensure all graduates, both girls and boys, receive information about the benefits and limitations of various types of financial mechanisms.

7. Facilitate linkages with the private sector. Where possible, program implementers should explore the possibilities of linking adolescent girls with private-sector companies or suppliers to better support opportunities for employment or access to markets. Some of the vocational trainers or graduate mentors who have successfully established cooperatives and secured contracts with various entities could potentially facilitate several of these linkages.

8. Provide skills in developing cooperatives while still in vocational training. Girls should understand the pros and cons of organizing into cooperatives while they are still in training. For many, a cooperative allows for greater market visibility and improved production capacity. Linking adolescent girls who choose to go this route with assistance in developing the skills to start and manage a cooperative or another appropriate production or marketing unit *before* the training ends is critical. Graduates who have formed their own cooperatives

could facilitate training. This not only provides information but also creates role models and mentorship opportunities for the girls

9. Incorporate mechanisms to mitigate potential risks that may arise from girls'

participation in vocational programs. Some of the potential risks highlighted in the assessment include: safety to and from the training site particularly in instances where the distances are great; threat of theft or seizure of assets once the girl graduates from the program; and advances from men following the trainings. Recommendations in improving protection mechanisms for adolescent girls include:

- *Ensuring girls have access to protection services.* Girls need to know a place or person to go where they get help when their physical person, property, and other rights and/or ability to protect their resources are being threatened by another adolescent or an adult.
- *Providing high quality life skills and HIV awareness and prevention education.* Given the risks that girls might be targeted by men following their training, all vocational programs need to ensure that adolescent girls receive high-quality life skills training and HIV awareness and prevention education to support sound decision-making.
- *Providing a support system* that will help adolescent girls deal with discrimination related to their being trained and returning to their communities.

5. SAVINGS AND INTERNAL LENDING COMMUNITIES (SILC)

5.1 Background

Access to financial services—savings, credit, and insurance—is of particular importance for adolescent girls, allowing them to support family members; cover basic household needs such as food and clothing; purchase personal supplies such as lotion; support business costs once the girls have graduated from their vocation training programs; pay for national health insurance or the *mutuelle de santé*; and save for the future.

Youth in Rwanda, however, face many barriers to accessing financial assistance. The legal age for taking a loan from a formal financial institution is 21, regardless of the applicant's gender or the source of the loan such as a formal bank or a registered microfinance institution (MFI). A person younger than 21 may take out a loan, but it must be co-signed by a guardian. If a young person is the head of her household and is not under adult supervision, her ability to access a loan from an MFI or a commercial bank before the age of 21 is virtually impossible.

Other options for accessing credit include savings and credit cooperatives (SACCOs), credit unions, informal savings mechanisms such as rotating savings and credit associations (ROSCAs), accumulated savings and credit associations (ASCAs), or moneylenders. SACCOs are similar to credit unions in that members are encouraged to save and, at an appropriate time, are allowed to borrow. UMERENGE SACCOs, registered financial institutions started by the National Bank in each sector in Rwanda, do not stipulate an age limit to access credit. Because of easier access, several of the adolescent girls interviewed for this assessment indicated they participated in SACCOs.

Still, SACCOs do place a few limitations on participants. For example, savers must build up their savings over a sometimes lengthy period of time (as much as two years in some cases) before they are able to access a loan. If a borrower had an urgent need for finance, this restriction could significantly hinder their ability to invest in productive activities.

The availability of financial services to both youth and adults is also affected by inaccessibility of commercial banks, most MFIs and some SACCOs to rural populations. These formal

financial institutions generally operate out of branches located in urban or peri-urban areas (such as towns at district or sector levels). Accessing financial services at these locations is particularly challenging for youth who live outside these areas.

As a solution, many rural communities form ROSCAs or ASCAs. The primary difference between a ROSCA and an ASCA is that the ROSCA only permits saving. At the end of each week, a member is allowed the pot of savings. In ASCAs, the funds saved are available to members for lending and grows overtime due to interest charges.

5.2 Intervention Description: Expanding Girls' Access to Financial Services

Because of the importance of access to financial services among vulnerable youth, CRS and partners chose to implement SILC with adolescent OVC to ensure that poor households have a safe place to save and access financing as needed. The SILC methodology improves upon ASCAs by creating accessible, transparent and flexible accumulating savings and credit groups, which are user-owned and self-managed in the communities where members reside. Instead of disbursing all the savings contributions to one member at a time, SILC is able to leverage the contributions of its members into a fund from which group members may internally borrow at a predetermined interest rate and term.

SILC was introduced through a sensitization process to the general community, specifically focusing on OVC caregivers and volunteers. CRS and partners reasoned that if OVC caregivers benefited from participation in SILC, so too would the children in their care.

Over time, communities began to integrate adolescent participants into adult groups, particularly in cases where the parent died and the adolescent had inherited the parent's share. Some SILC groups went a step further, establishing a mandate among their participants to ensure the engagement of youth in their activities. One 20-member SILC group had successfully targeted and mentored 30 youth participants in the creation of their own SILC. Eventually, youth-only SILC groups began to develop. Many of these groups comprised of both boys and girls. These participants chose to self-select into mixed groups and did not identify sex as a determining factor in selecting participants.

5.3 Key Findings

Children and youth (ages 13 - 24) actively participating in SILC were better able to support themselves by protecting their assets, and improving their financial management and literacy skills, as well as growing their assets from their savings and access to loans. This was particularly important for adolescent girls since many who participated in SILC tended to be the primary income earner tasked with the financial responsibility for their

family and/or themselves. Key findings of the program intervention included the following:

1. Adult SILC members provide mentoring support to adolescent girl members. Adults often provided advice and support in helping girls manage their income-generating activity as well as guidance related to proper sexual conduct and risk reduction. Adults valued youth participation in SILC because they provided adolescent girls and boys important life skills such as better financial management and planning and made the youth more resilient.

2. Some girls self-select into youth-only SILC groups. Girls explained that their peers were more likely to take them seriously than adults, making it easier to access a loan in a youth-only SILC. In mixed adult and youth SILC groups, their ability to repay a loan was challenged by the adults. Youth perceived this as age discrimination. From the interviews it was not known whether this discrimination was different for boys and girls or if they faced similar challenges when participating in adult SILC groups. Discussions with girls and boys suggested that age, rather than sex was a more important consideration in the self-selection process, particularly as some youth chose to self-select out of mixed youth and adult groups and into youth only groups.

3. Youth-only SILC groups offer smaller loans to participants. Although youth-only SILC groups created solidarity among peers, the limited income earning capacity of the youth reduced the amount of loan capital available to the SILC group.

4. Complementary interventions in agriculture and vocational training bolster girls' ability to save. Most girls expressed the importance of the biointensive kitchen gardens and animal husbandry in helping them generate income during their vocational training and how the small-scale farming as well as the skills from vocational training had helped them to diversify their income and save. Girls usually used their income to meet household expenses,



MENDY-ANN ROWE / OHS STAFF

JACQUELINE

From the time she was 16, Jacqueline Mukanukyunzi has been mother and father to her brother and two sisters. Although their mother lives with them, she is paralyzed and unable to work or care for any of them. So it has fallen to Jacqueline to care for the entire household, provide food and ensure the children complete primary school.

Jacqueline through her vocational training program chose to learn how to make decorative plaques for tourists. With the income she generates, she is able to participate in a savings and internal lending community (SILC), through which she has learned to save for the future as well as pay for her siblings' education. Jacqueline started with an adult SILC when SILC first began in her community. However she later decided to join a youth-only SILC as she experienced restrictions with the adult SILC, particularly in accessing loans. She said she feels more comfortable with people her own age and has been with this group for over 6 months. Her dream is to open a savings account with a local bank.

but were able to save some money to meet the weekly SILC group savings and social fund requirements. Some of the girls indicated the importance of the training they received about savings and remarked that in the past they consumed everything they earned. Now they knew the value of putting funds away for the future.

5. SILC allow adolescent girls to cover costs of necessities as well as invest in business and life improvements.

One of the main advantages to participating in SILC is the share-out at the end of the cycle. The share-out process marks the official end to the SILC cycle. During the share-out, SILC members divide the savings and dividends earned over the course of the cycle according to how much each member saved. The girls used their share-out money to purchase more materials for their businesses (such as cloth and thread), pay for the *mutuelle de santé*, purchase seeds to diversify the crops produced in their kitchen gardens (for both home consumption and sale), purchase more goats, invest in their siblings' education, and make incremental improvements in their housing. Some vocational training program graduates were able to capi-

talize on their financial management skills and diversify their savings and borrowing portfolio by participating in both a SILC and an MFI.

6. Small loan sizes inhibit the ability of adolescent girls to grow their businesses.

Despite participation in a SILC, girls still found joining a cooperative difficult—and therefore limited their ability to gain visibility within their communities to drum up more business. In addition, the girls reported difficulty in meeting their weekly SILC contribution while at the same time trying to build their business.

7. SILC and financial literacy training offered in a vocational program provide important training ground in managing debt.

Although there is limited information about the ability of adolescent girls to absorb loans and responsibly repay them, debt accumulation at a young age is a concern. MFIs in Rwanda are interested in developing youth-friendly products, but they were not widely available at the time of writing. In the interim, SILC and the financial literacy training offered during vocational training provided an important training ground for these girls to make better and more informed finan-



WENDY-ANN ROWE / CRS STAFF

FRANCINE

At 19, Francine was facing life alone. She lived in a home with a small garden in which she planted potatoes and bananas to eat and sell at the market. She often missed school on market day, until she could no longer balance her school work with her work at home. She eventually dropped out of primary school. She found her way to the Caritas-operated vocational sewing training program. In the program, she joined SILC with the help of her brother. She now is able to use the interest earned on her savings to purchase cloth for her sewing business and to diversify the crops she grows in her garden. Even with the difficulties she faces, she is eager to give back to her community and help other girls like her.

cial decisions, particularly as it relates to debt management.

5.4 Recommendations

Economic strengthening programs for adolescent girls, particularly as they seek to establish a livelihood, must be designed to include financial solutions that provide a safe place for girls to save and access credit when needed. A self-organized savings and credit mechanism like SILC can help adolescent girls generate economic and social empowerment that is sustainable after the program ends. While SILC were recognized as a positive contribution to the program, there are ways to improve the financial component of this program, including:

1. Encouraging participation in SILC as part of the vocational training program.

Many of the girls enrolled in the vocational training program were unaware of the benefits of participation in SILC, especially the interest earned during the share-outs. Furthermore, some girls were participating in traditional ROSCAs that were not accumulating interest and were therefore missing an opportunity to grow their savings through dividends earned in SILC loans. While there are many benefits to participating in a ROSCA some of the girls expressed interest in learning more about SILC once they heard the testimonies from other SILC girl participants.

2. Strengthening the role of adult mentoring through SILC. As noted in the findings, several adult caregivers and adult SILC groups mandated adolescent participation in their SILC group activities. Adolescent girls participating in such groups highlighted the importance of the support and mentoring they received from adults in such areas as life skills and business advice.

3. Providing greater support to youth-only SILC. In Africa, adult SILC training materials have not yet been adapted for the specific needs of adolescent girls and boys. As more youth-only groups are formed, SILC programs should be tailored to the particular needs of adolescents and youth by reviewing the financial and non-financial functions of youth-only groups, examining the adult SILC materials to identify which sections require modification for a youth audience, identifying supplementary materials, and developing a curriculum appropriate for this age group.

4. Educating and training girls on other financial mechanisms. Girls enrolled in the vocational training program should be provided a more comprehensive education about SILC and other financial services. Such knowledge can help girls determine for themselves when it is appropriate to use their savings and when credit from an external institution would be beneficial. Programs may also link girls to other financial solutions such as MFIs or credit unions if a girl is able to meet the minimum age requirements for loan access, meet the necessary collateral or cosigning requirements, and demonstrate her capacity to absorb and responsibly repay her loan.

5. Using SILC activities as a platform for complementary life skills training. SILC play an important role in providing non-financial support to its members, particularly adolescent girls, including the development of friendships, leadership skills, decision-making skills, negotiation skills, and problem-solving skills, just to name a few. Regular SILC group meetings can serve as a venue for life skills and HIV education, particularly for youth-only groups. Such opportunities for life skills and health education are especially important in reaching out-of-school adolescent girls who might not get this information from another source.

6. Biointensive Kitchen Gardens and Small-Animal Husbandry

6.1 Background

Twenty-eight percent of households in Rwanda are food insecure and 24 percent vulnerable to food insecurity.²⁶ Food insecurity remains a critical challenge for OVC programming and is an important area of focus.

The government of Rwanda has identified growth in the agriculture sector as important to the development of the rural economy, yet the ability of women and girls to be more effectively involved in agriculture is hampered by a number of factors. According to the 2009 *Gender and Community Development Analysis in Rwanda*, those factors include: “limited gender mainstreaming expertise in this area; lack of measures aimed at involving female and male farmers in assessing their needs and constraints; limited participation of women in extension services and farming techniques; and lack of new farming techniques easily accessible to women.”²⁷

6.2 Intervention Description: Agricultural Activities Diversify Household Income

The food security and nutrition component of the OVC program provided both OVC caregivers and OVC themselves the training, seeds and tools for organic vegetable production in biointensive kitchen gardens. The kitchen gardens were intended to improve household food consumption and dietary diversity. However, over the course of the interviews, adolescent girls consistently highlighted the important role that the gardens played not only in improving their diets, but also in supporting household livelihoods.

The program also provided goats to OVC households and older OVC, including adolescent girls, in order to improve food security and nutrition. The program used two goat distribution methods: (1) goat fairs and (2) a “pass-on” system.

A goat fair involved CRS and its partners identifying goat vendors in a geographic area close to the fair location. OVC households were provided with vouchers of various denominations and told when and where the goat fair would be held. Households then used their vouchers to purchase goats. Goat vendors would exchange the vouchers for cash from the

partner. The sector veterinarian was invited to attend the goat fairs to increase awareness about proper goat care and ensure animal quality and health. Four hundred and nineteen (419) OVC households received goats through fairs.²⁸

Because of limited funds, it was impossible to provide goats to all OVC through fairs. Therefore, the program used a “pass-on” system. When a goat gave birth, the first newborn was given to or “passed on” to another OVC who did not receive a goat at a fair. A total of 441 OVC received goats through the pass-on system. Before receiving the goat, the Caritas agronomist sensitized the beneficiaries on how to care for them.²⁹

6.3 Key Findings

Although both kitchen gardens and animal husbandry were part of a food security and nutrition intervention, it became clear that they also significantly strengthened the ability of adolescent girls to improve their household’s economic wellbeing.

1. Biointensive kitchen gardens generate income to help pay for basic household needs and enable girls to save or invest in other income generating activities (IGAs).

This was an especially important complement to SILC activities. Many of the girls reported that their first contribution to their SILC was generated from income earned from the sale of produce from their garden.

2. The goat pass-on system is not only a more economical use of program funds, it also fosters greater community among beneficiaries.

Although goat fairs helped support the local market, they were time-consuming and fair prices were difficult to enforce. The pass-on system, on the other hand, allowed OVC and OVC households to make a valuable contribution to the project. It also reinforced community solidarity and increased the sense of self-worth of OVC. During interviews, adolescent girls reported feeling pleased that they could help another youth.

3. Goat sales support girls’ participation in SILC. Adolescent girls who received goats highlighted how critical the ownership and sale of goats were as an important source of income. When combined with SILC, the girls were able to invest money from the sale of their first goat and gradually increase the number of goats owned and sold. One OVC household reported that overtime, they were able to accumulate and sell enough goats to save up and purchase a cow (an important investment in Rwanda).

4. Kitchen gardens and animal husbandry serve as “back-up careers” for girls trained in vocational skills.

For many girls enrolled in vocational training, their engagement in agriculture activities not only served as an income source, but also as a livelihood backup in the event they were unable to use their vocational skills to generate a steady income. This source of income was especially important among girls in rural communities since the more sought-after vocational skills were actually more

appropriate for urban and peri-urban areas. Although the girls perceived a career in agriculture as neither desirable nor viable, in reality, agriculture activities were vital to the economic strengthening of a household.

6.4 Recommendations

Despite the fact that agriculture activities were instrumental in diversifying livelihood options, many girls still viewed careers in agriculture as undesirable. In order for agriculture to be viewed as an acceptable livelihood for adolescent girls, more work is needed to increase the social desirability of farming and animal husbandry.

Additionally, more time and technical support is needed to build their agriculture capacity. To date, most of CRS' agriculture programming for youth has focused on Junior Farmer Field and Life Schools (JFFLS). JFFLS adapts the farmer field school approach and emphasizes participatory, hands-on activities according to the agricultural production cycle of crops or livestock. Through their participation in a JFFLS, young people learn how to create a kitchen garden, use experiments to test different farming techniques, as well as other general life skills. Unfortunately, few CRS programs have been able to work with young farmers over a long enough period of time to help them understand markets or equip them with the skills they will need for value-chain engagement once they reach a certain age or maturity level. As such, OVC or other youth-focused programs should:

- 1. Ensure agriculture technical assistance during program design** with the particular view of determining how girls can transfer their skills in small-scale kitchen gardens and apply them on a larger scale, allowing them to produce enough to qualify to participate in farmer groups.
- 2. Develop youth-friendly tools** to help adolescent girls and boys learn about and engage in agricultural value chains.
- 3. Develop relationships with agricultural and veterinary extension agents** and where appropriate, develop girl-specific trainings to support their production and marketing activities.
- 4. Create more positive images of agriculture as a viable livelihood** by collaborating with others within the community and advocating with the local government. Advocacy points could include encouraging the training of more female extension workers that can work easily with adolescent girls and provide role models.

7. Addressing the Psychosocial Needs of Adolescent Girls

Adolescence is a period of physical, emotional, cognitive and attitudinal changes often marked by numerous challenges. Adolescent girls who have lost one or both parents, or are vulnerable for other reasons, face even more daunting challenges on top of those already associated with adolescence. Girls interviewed for this assessment experienced low self-esteem and loneliness. They often bore responsibilities greater than most others of the same age, especially girls who were also caring for siblings or ill or elderly caregivers. Their situation can be overwhelming and may negatively affect some of their girls' ability to function well in school and interact effectively with others. Age-appropriate psychosocial support for adolescent girls is, therefore, a vital need in OVC programs or other programs addressing the needs of adolescent girls.

The OVC program created numerous opportunities for girls to receive psychosocial support: mentorship from adult trainers and SILC group members, visits from volunteers and Caritas staff members, and support and encouragement from family members. Peer support through OVC support groups at the community level, youth-only SILC groups, and the de facto all-girl safe spaces created at vocational training centers were highly valued by the girls. Over time, the combination of the skills learned in a supportive and safe environment helped change girls' perceptions about themselves and their vision for their futures.

Although these activities should continue in future OVC programs, there are several ways to improve the quality of the psychosocial support to adolescent girls, including:

- **Intentionally creating all-girl safe spaces in OVC programs.** Although the vocational training programs created de facto safe spaces for girls to reach out and create friendships with other girls, future programs should be deliberate in providing such opportunities.
- **Fostering opportunities for girls to form mentoring relationships.** The OVC program was successful in creating opportunities for girls to have mentors and to identify heroes among other girls and women. Future programs could further foster such relationships, especially for girls in child-headed households, by identifying role models from the community and inviting them to talk and interact with the girls. Programs could also create opportunities for successful program graduates to talk

to the girls, thus helping to change their vision of what is possible.

- **Building a referral system for girls who need more support.** Most girls interviewed in the study readily described the benefits the program had on their self-esteem and perceptions about their own capacities. However, a small proportion of girls may need more help and support. It would be important, therefore, to ensure that community-based volunteers, vocational training staff, and Caritas staff are aware of the referral pathways and know where to get more help.
- **Supporting and sensitizing caregivers to the needs of adolescent girls and the role they play in helping the girls realize their economic and social potential.** Caregiver support groups and SILC provide important ways for caregivers to get psychosocial support from one another, share problems and discuss solutions. These groups can provide a platform for caregivers to learn and discuss issues around gender equality, and receive training about adolescent development and how they can best support girls during this stage in her development.

8. Project Monitoring and Evaluation (M&E)

Information collected for the CRS Rwanda OVC Program included the number of OVC and caregivers served, the type of services received, and OVC age and gender. Data were collected by community-based volunteers and submitted to Caritas Kibungo. The report from Kibungo was combined with that from Caritas Butare and submitted to CRS Rwanda. Data pertaining to the vocational training and SILC components relied on Caritas Kibungo staff in addition to community-based volunteers and field agents.

8.1 Vocational Training Monitoring & Evaluation

Caritas Kibungo staff visited the vocational skills trainees monthly for the duration of the course and for an additional six months post graduation. Unfortunately, Caritas did not have the resources to continue providing support to graduates as they launched their businesses nor were they able to provide regular monitoring to determine if graduates were employed or self-employed, were using the skills they learned, had returned to school, or if they were unemployed. However, even if the resources were available, tracking graduates, particularly boys who were more likely to migrate, could pose a significant challenge to program implementers. This lack of post-graduation follow-up and lack of funds for a baseline survey made it difficult to measure the success of the vocational training program.

8.2 SILC Monitoring & Evaluation

All CRS programs implementing SILC are required to collect a standard set of indicators in order to track and measure the groups' performance. Data are collected by field agents (community-based individuals who train and mentor SILC groups) and are submitted to the local implementing partner. The local implementing partner compiles the data from all the SILC groups in their area and submits this information to the CRS country program. The data from the SILC groups in the country is then uploaded into an Excel-based SILC management information system (MIS). This system allows CRS and its partner staff to identify well-performing groups as well as those experiencing challenges. While the SILC MIS does contain a field to track the sex of participants, age is not, making it impossible to use the SILC MIS to analyze performance of groups of different ages and sex compositions.

8.3 Recommendations

Recommendations for improving M&E related to the economic strengthening component of OVC programs for adolescent girls include:

- 1. Ensuring project M&E data is organized in a way to facilitate analysis and inform program decisions based on age and gender.** Despite the fact that service delivery area, age, and sex were collected, the way the data were collated made them difficult to interpret. Ensuring the collection of data by sex and age, disaggregated by service delivery area, not only ensures equity in distributions of resources, but enables program managers to better understand how different program interventions are affecting girls and boys differently. Once this information is available it will become easier to identify problems and address them. A concrete first step would be the addition of fields in the SILC MIS to allow for SILC group performance analysis based on sex and age variables.
- 2. Allocating resources to conduct post-graduation follow-up of up to one year.** The program focused on collecting output data about the number of OVC who enrolled and completed the vocational training program. Limited follow-up was conducted to determine if graduates were employed or self-employed, were using the skills they learned, had returned to school, or if they were unemployed. Thus, it was difficult to determine how successful a program was. Programs, therefore, should provide follow-up at three months, six months, and one year post-graduation. This information will help programmers understand if the vocational training programs offered are appropriate for the available markets or if programmers need to make adjustments.
- 3. Including outcome indicators for economic strengthening activities in the M&E system.** Future OVC programs should ensure that baseline, mid-term, and final evaluations collect information about the capacity of OVC households and OVC themselves to accumulate assets (financial and other). To the extent possible, methods that are able to attribute improvements in asset accumulation to participation in economic strengthening activities such as vocational training, SILC, kitchen gardens, and animal husbandry would be beneficial. Ensuring both caregiver and OVC perspectives are represented is critical.

9. CONCLUSION

Although the PEPFAR Track 1 program was not designed with a “girls lens” in mind, it nonetheless included many essential elements commonly recognized as important to adolescent girl programming: economic empowerment, protection, HIV education and prevention, safe spaces, and mentorship opportunities, among others. Still, more can and should be done to improve programming for this critical population (see key recommendations in Table 1, Executive Summary).

Given a favorable policy environment in which gender is recognized as an important concern at the highest government levels, there is room to increase community engagement to ensure support for vulnerable adolescent girls as they transition into adulthood. There is also a need to continue to build on the solid policy framework and expand access to secondary education for girls. Finally, stronger M&E systems and impact evaluations are needed to allow programmers to learn from past programs and integrate these lessons into new programs.

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