

**MID TERM REVIEW
HAND IN HAND INTERNATIONAL AND CARE
JOB CREATION PROJECT**

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ACRONYMS

DAC: Development Assistance Committee

IGAs: Income Generating Activities

MFI: Micro Finance Institution

VSLG: Village Saving and Loans Group

E-VSLG: Existing Village Saving and Loans Group

N-VSLG: New Village Saving and Loans Group

HH: Household

HiHi: Hand in Hand International

HiHEA: Hand in Hand East Africa

MTR: Mid-Term Review

TOC: Theory of Change

TORs: Terms of Reference

IPO: Implementing Partner Organization

GDP: Gross domestic product

AEE: African Evangelistic Enterprise

EAR: Anglican Church of Rwanda Diocese of Byumba

AJPRODHO: Youth Association for the promotion of Human Rights and Development

FGD: Focus Group Discussions

EXECUTIVE SUMMARY

This Mid-Term Review assesses the progress to date of the HiH and CARE / Job Creation Project. The main goal is to capture emerging lessons in the following areas: effectiveness (intended and unintended effects) of enterprise development; financial literacy and linkage trainings among VSLG members, and women's empowerment through entrepreneurship and job creation. In order to do so, the MTR seeks to achieve two specific objectives:

1. To review the level of achievements of the project objectives against the logical framework (output and outcome level) and milestones based on the monitoring data information as appropriate;
2. To review and analyze the activities in place and to assess the appropriateness of the intervention model and to draw recommendations.

The MTR applied a three-phase gradual approach consisting of desk, field and synthesis work. It first reconstructed the hierarchy of programme objectives in the form of an Intervention Logic. This laid the ground for developing the set of Evaluation Questions. Preliminary findings, hypotheses to test and gaps to fill were formulated based on detailed desk study of all interventions before undertaking the field phase, which included a ten day field mission to Rwanda.

This qualitative methodological approach was complemented with a quantitative data collection tool in order to ensure the formulation of stronger and more reliable conclusions. Triangulation (i.e. the combination of qualitative and quantitative techniques) allowed cross-validation of findings and sources thus reinforcing the quality of the MTR. A cross-cutting gender analysis was applied.

The evaluation used a combination of different information sources and tools, including semi-structured interviews, focus groups, survey questionnaire and field observation.

Overall the MTR concludes that the Job Creation Project is very likely to attain its purposes with efficacy, efficiency, in a sustainable fashion and with a positive developmental impact for group members and their households. The project brings a remarkable improvement in loan access for VSLG members; has largely contributed to the improvement of the socio-economic conditions of the target population; has stimulated positive changes in job creation among VSLG members and generated high levels of confidence and self-esteem among them, particularly women. Positive changes in enterprises can be observed in enterprise creation and the sustainability of those enterprises. This overall positive assessment is somewhat tempered by the fact that supplementary efforts are needed to improve nutritional and food security of a small minority of VSLG members households, help new group members catch up to the level of E-VSLG groups, overcome the still persistent gender disparities and to address the bottlenecks in financial linkage through influencing strategies to get relevant micro-

finance products into the market.

Project Design. The project design is good and it adequately guides the implementation process of the project. The logical framework matrix presents the substance of the project in a comprehensive form. Globally it is well designed. During the MTR process, the staff of the project helped the consultant to identify the several levels and sequence of activities that can be considered as the project's Theory of Change (TOC). In light of the objectives of the project and the findings of the evaluation mission on the field, the theory of change appears valid, appropriate and relevant. It should be noted that while the foundation of the VSL approach is the existence and consolidation of viable groups, the project theory of change under testing focuses on selected individual trajectories. This raises questions about the impact of the project on those individuals who are not sufficiently successful.

What can be improved ?

a) Instead of being produced by the MTR and Final Review, the sources of verification for most of the indicators should be defined in order to allow a systematic and continuous collection, analysis and use of information for management control

b) The logical framework could be modified to include specific gender indicators and activities could include issues of human rights and women rights as part of the training strategy.

Changes in Implementation structure and delivery model.

The changes adopted in the second year of the project were pertinent and necessary. The delivery model is clearer, carrying capacity is well adapted and capacity building of IPOs staff through trainings conducted by CARE and HiHEA is adapted to the needs of the field. Success factors include: effective training conducted by HiHEA, a solid partnership with local NGOs, an effective supportive supervision system, an effective monitoring system, the complementarity between VSLG and HiH methodologies and an enabling project environment.

The HiH and CARE Job Creation Project responds to the needs and priorities of primary intended stakeholders. The Project is also in line with Rwandan public policies and with donors' policies and strategies. So far, the HiH and CARE Job Creation Project has contributed to improve the living conditions of the primary intended stakeholders, increased HH assets accumulation, improved household members' access to education and health and increased food availability. The project is stimulating positive changes in job creation, as well as improving savings and access to credit for beneficiaries, mainly through VSLG loans. The high self-esteem of VSLG members and confidence in their financial and business skills translate into positive changes in favor of enterprise creation.

E-VSLG members are taking better advantage of business project components (higher investment rates, investment in productive assets, job creation in many cases for up to five persons , slightly better

linkage to formal financial institutions) while new groups are still strengthening their saving capacity, creditworthiness, self-employment and household asset accumulation. This suggests a difference between "graduation" and "maturity", where refresher training, experience exchange and technical and professional training could be necessary to help new group members to catch up with mature groups

The project is contributing greatly to women's economic empowerment. The overall empowerment score among the Job Creation Project beneficiaries is high. Women contribution to HH expenses and decision making has a positive impact in gender relations, especially when husbands realize the importance of this contribution. Notwithstanding, gender inequalities still persist in areas as food availability, access to jobs and enterprise creation. The sexual division of labor is still informing investment and business decision making. Gender relations might also be an obstacle to women's participation in VSLG groups, particularly for those who become members for the first time, since men might not be willing to let them "go alone" to the meetings. Women participation at the community level is still very low.

Internal loans of VSLG are being used for consumption and HH assets but also in a remarkable level for business development. However, the groups are not yet accessing external loans as much as they need mainly because financial products of formal financial institutions are not adapted to the characteristics and conditions of the beneficiaries.

Processes such as ownership by the community and the government; the strengthening of key stakeholders in the field such as Village Agents and the mentorship program contribute to ensure that the positive effects of the intervention will continue once the project is over.

The Mid-Term Review provides the following key recommendations:

Conduct a joint review of the planning process and the logical framework of the project by CARE and HiH so that the two complementary models merge into one integrated intervention model. This should harmonize the implementation process (for example, human rights and women rights included in all trainings and not only in some of them) and reduce the number of indicators, simplifying the logical framework matrix and maximizing the potential of this tool for monitoring purposes.

Make the logical framework more sensitive to gender, including specific, context-relevant gender indicators to capture changes in gender empowerment and equality (the composite indicator used in the MTR can be used as a model) and including human rights and women rights contents in training activities.

Conduct a training needs assessment to evaluate the tools and methodologies used during the trainings in order to better address the needs of the field staff in charge of the trainings.

Adopt a rights based approach of development and a nutritional and food security approach to fill the gaps in food access, utilization and stability and to better address the challenges posed by gender inequalities. Sensitize men in the communities where the project is implemented by highlighting the

experience of men who are already members of VSLG and who are ready to value women's successes.

Continue the current strategy to ensure sustainability and increase the positive effects of the intervention once the project is over by scaling up groups as micro-financial entities so that they continue providing viable financial products to their members. This strategy could include mechanisms such as:

- Help increase VSLG resources for credit and savings accumulation
- Help consolidate a VSLG emergency fund so that members could borrow money to resolve emergency issues without selling their productive assets and without reducing their investment capacity.
- Promote and support collective economic initiatives for job creation (for example, collective agricultural ventures, as some of the VSL groups currently participating in the project are spontaneously doing).
- Link the VSLG to address needs of rural communities predominantly engaged in agricultural production (for example : trainings and technical support for sustainable agricultural activities, help access agri-business and local markets, promote crop diversification, enhance resilience to climate change and other natural disasters, etc.).
- Provide trainings to members in how to initiate and administer new VSLGs for job creation in the future.
- Promote exchange and dialogue among the members of different VSL groups.
- Improve the participation of beneficiaries in the project to ensure both effectiveness and sustainability. This can be done through the adoption of a bottom-up dynamic and by strengthening the Village Agent capacities as local leaders, financial advisers and advocacy agents.
- Increase efforts to ensure that the VSLG members' enterprises benefit from the market linkage component of the project. Help VSLG members to create enterprises informed with pertinent market information at a regional level by creating synergies with the government strategy of economic development. Coordination of production can be a driver for VSLG members' small and micro enterprises to link up with new markets and engage in value-adding activities in their provinces and/or districts.
- Increase the effectiveness of the project by defining a strategy to allow members of the N-VSL groups achieve the same level of maturity that members of E-VSL groups, so that at the end of the project they can benefit from all the components of the project. This strategy may include refresher trainings, study trips and experience exchanges between N-VSLG members and E-VSLG members.

I. INTRODUCTION

This report is structured according to the TORs and divided into six sections. The first section introduces the background of the project. The second section briefly describes the MTR objectives, methodology and proposed evaluative questions and criteria. The third section, offers an assessment of the design of the intervention. The fourth section presents an analysis of the outcomes of the project based on selected indicators from the logical framework. The fifth section deploys accepted evaluation criteria analysis: Coherence and Pertinence; Effectiveness, Efficiency and Sustainability. Section six highlights concluding remarks and section seven is devoted to recommendations.

I.1 COUNTRY BACKGROUND



Source: <http://www.nationsonline.org/oneworld/map/rwanda-admin-map.htm>

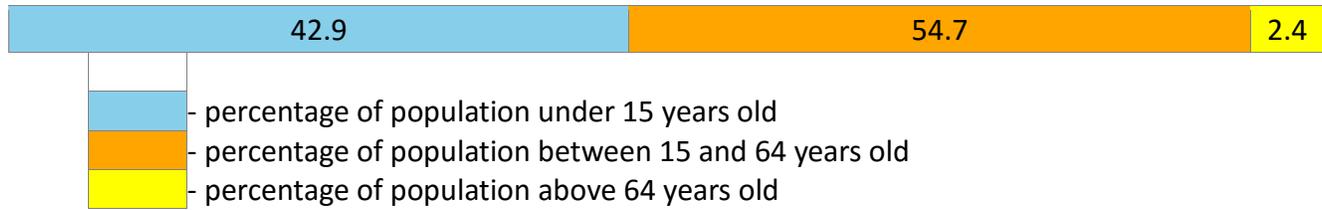
With a population of 11.2 million (UN, 2012), Rwanda is the most densely populated country in Africa. Ninety per cent of the population is engaged in subsistence agriculture and some mineral and agro-processing.

Small and land-locked, the country is still recovering from the economic impact of the 1994 genocide that decimated its fragile economic base, severely impoverishing the population, particularly women.

However, over the last decade Rwanda has achieved impressive development progress which include high growth, rapid poverty reduction and, since 2005, reduced inequality. Between 2001 and 2014,

real GDP growth averaged at about 9% per year. Recovering from the 2012 aid shortfall, the economy grew 7% (year-on-year) in 2014, 2.3 percentage high than in 2013. As of the beginning of 2015, Rwanda had the following population age distribution:

Figure 1. Rwanda, a young country



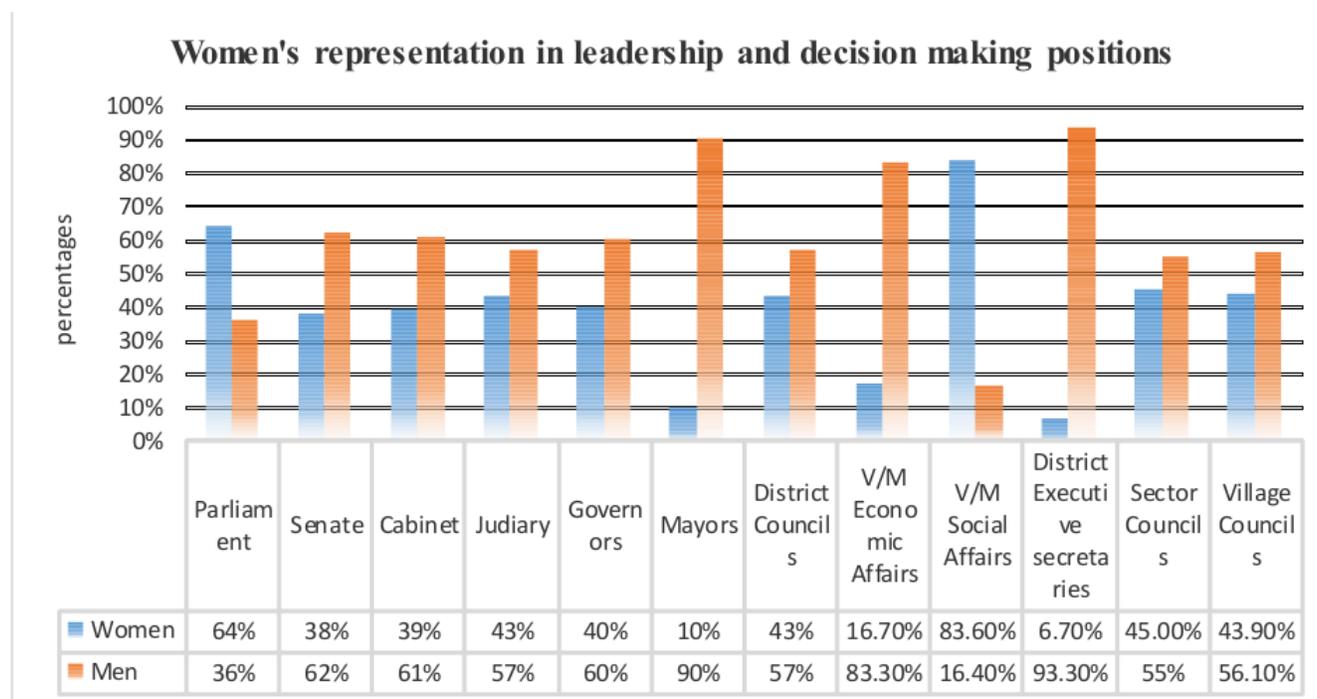
Source : <http://countrymeters.info/en/Rwanda>

The actual government is pursuing market-oriented reforms coupled with an expansionary fiscal policy to reduce poverty by improving education, infrastructure, and foreign and domestic investment. In 2015, Rwanda was one of the top reformers in the Doing Business 2015 report, and is now ranked the third easiest place to do business in Sub-Saharan Africa.

Social policies translate into substantial improvements in living standards, evidenced by a two-thirds drop in child mortality and the attainment of near-universal primary school enrollment. A strong focus on homegrown policies and initiatives contributed to a significant improvement in access to services and in human development indicators. The poverty rate dropped from 59% in 2001 to 45% in 2011 while inequality measured by the Gini coefficient reduced from 0.52 in 2006 to 0.49 in 2011. Rwanda is on track to meet most of the Millennium Development Goals (MDGs) by the end of 2015 (WB, Rwanda Overview).

Rwanda has also achieved impressive progress in gender equality. Women occupy some of the most important government ministries and make up more than 64% of the country's parliamentarians. The 2003 constitution of Rwanda prohibits gender-based discrimination and the 1992 Family Code improved the legal position of women in regard to marriage, divorce and child custody.

Figure 2 : Women’s representation in Leadership and decision making positions by 2013



Source: Gender Monitoring Office Annual Report 1013-2014

The above figure shows the level at which gender equality principles are being respected in Rwanda, at the level of representation in key public decision making organs.

Accordingly, in the World Economic Forum’s Global Gender Gap Report (2014), Rwanda ranks higher than countries such as the U.S., France, the United Kingdom, Germany, and Australia when it comes to equal rights between the sexes.

Nonetheless, poverty remains widespread and a significant percent of the population still live below the official poverty line (according to the EICV Poverty Report “The evolution of poverty in Rwanda from 2000 to 2011”, 44.9% of the population now lives below the poverty line). Despite its fertile ecosystem, food production often does not keep pace with demand, requiring food imports. Rwanda is still highly dependent on aid. (CIA, Rwanda Fact Sheet).

Many of the country most impoverished are widowed women living in rural areas. Women continue to face social inequalities. The agricultural sector employs the vast majority of Rwandan populations, and women constitute the vast majority (87.6%), the majority still work in subsistence farming. Women face disproportionate rates of domestic abuse and marital rape and encounter huge obstacles to access and control productive resources.

I.2 THE PROJECT BACKGROUND

Project Background

The Job Creation project implemented in Rwanda is a first attempt to combine CARE's VSL methodology and HiH Job Creation Model. These methodological approaches can be described as follows:

The Village Savings and Loan model is a self-managed and self-capitalized micro-finance methodology launched by CARE in Niger in 1991. Since then, the model has spread to at least 61 countries in Africa, Asia and Latin America, with over 6 million active participants worldwide.

A Village Savings and Loan Group (VSLG) is a group of people who save together and take small loans from those savings. The system allows each member to save each week and borrow an amount equal to what they can easily manage personally. The activities of the group run in predetermined cycles ranged between 9 -12 months, after which the accumulated savings and the loan profits are distributed back to members. VSLGs have proved to be an efficient mechanism to facilitate access to savings and loan facilities for vulnerable people who otherwise do not have easy access to formal financial services. The groups are composed of a number of more or less homogeneous people (about 25 to 30 people per group) grouped by affinity.

The originality of the approach lies in the fact that CARE does not provide capital to groups. The capital consists mainly of savings and interest earned on short-term loans granted to members. The VSLGs are self-sufficient – they require no external borrowing by, or donations to, the loan portfolio -, operate with less formal bookkeeping and thus they are more user-friendly for illiterate members and benefit from several financial services with variable terms and flexible repayment conditions. In addition to the savings fund, the cash box can hold a social fund and an education fund. In general, CARE's role is to supply extensive training on group dynamics, governance and money management.

Currently, CARE Rwanda supports VSLG activities in 24 districts, reaching more than 473,607 customers through 15,966 VSL Groups.

The VSLG methodology allowed the emergence of many and varied economic initiatives in the form of income generating activity. However, CARE quickly realized that mature groups had emerging needs, such as larger capital, additional monitoring and technical support. In 2013, CARE and Hand in Hand joined efforts in Rwanda to combine CARE experience in mobilizing saving groups with HiH enterprise development training to develop a job creation business model for Rwanda.

The Job Creation project approach encompasses the following interlinked elements¹:

- a) Establishing groups: people, mostly women, are organized into Self-Help Groups, who meet weekly with their trainers to discuss social issues and activities. They begin to save money, learn financial discipline and build up a group savings fund for which they are jointly responsible.

¹ <http://www.handinhandinternational.org/approach/>

- b) Business training: Once a group has demonstrated stability and financial responsibility, HiH provides local Enterprise Development Facilitators with business training which in turn is rolled out to VSLA members. This training covers topics such as how to start, grow and sustain a small business enterprise and become an entrepreneur.
- c) Access to credit: Most groups hold joint savings in local savings accounts and learn how to manage these. When group's members require financial resources beyond their own savings, members are trained in credit management and supported to apply for small loans through MFIs active in their area.
- d) Links to larger markets: HiH provides additional training to local Enterprise Development Facilitators who in turn roll out training to VSLA members. This training covers topics such as improving productivity and competitiveness, including advice on better packaging, pricing and branding; cheaper sourcing of supplies; quality control; reliable delivery; and more effective identification of buyers and negotiations with them. CARE has also established links with local government support services and mentors to support business growth.

The CARE and Hand in Hand Job Creation project started to be implemented on April 1st 2013 for a three year period across seven districts of the Eastern Province of Rwanda (Nyagatare, Kirehe, Gatsibo, Kayanza, Bugesera, Ngoma and Rwamagana). The project is run in partnership with three local NGOs: the African Evangelistic Enterprise (AEE), Anglican Church of Rwanda Diocese of Byumba (EAR) and the Youth Association for the promotion of Human Rights and Development (AJPRODHO). Intended primary stakeholders are 100,000 poor and very poor people, at least 75% of whom are women.

Project Goal and Objectives

The project's ultimate goal is:

To promote sustainable improvements in livelihood resilience and diversity, small business start-up and growth and employment opportunities for 100,000 poor and very poor people, at least 75% of whom are women, in the Eastern Province of Rwanda, through 3,000 VSL groups.

In pursuing this goal the project seeks:

1. To promote sustainable improvements in livelihood resilience and diversity
2. To promote employment opportunities for 100,000 (75% women) poor and very poor people in the Eastern Province of Rwanda
3. To develop and communicate a sustainable model for job creation.

II. THE MIDTERM REVIEW

The MTR overall objective is to review progress to date and capture emerging lessons for the partnership in the following areas: effectiveness (intended and unintended effects) of Enterprise development; financial literacy and linkage trainings among VSLG members, and women's empowerment through entrepreneurship and job creation.

The specific objectives of the MTR are:

1. To review the level of achievements of the project objectives against the logical framework (output and outcome level) and milestones based on the monitoring data as appropriate;
2. To review and analyze activities in place and to assess the appropriateness of the intervention model and to draw recommendations.

The Review will provide a basis for dialogue between HiHI and CARE with recommendations on what can be done to strengthen the partnership further and options for next steps for building on what are deemed to be the likely project achievements at the end of the current funding round.

II.1 METHODOLOGY

Accordingly to the ToRs, this Mid-term review is mainly qualitative and is complemented with a quantitative data collection tool in order to ensure the formulation of stronger and more reliable conclusions. Triangulation (i.e. the combination of qualitative and quantitative techniques) allows cross-validation of findings and sources thus reinforcing the quality of the MTR.

Methodological design and tools

The quantitative data collection was carried out with the help of a questionnaire administered to a sample of 300 members of VSL Groups (See Annex section). The sample was collected in 6 out of the 7 Districts of Eastern Rwanda where the project is currently being implemented. Its composition comprised of the following criteria:

1. 75% women and 25% men
2. 42.1 % young (< 36 years old)
3. 60% members of VSL groups created by the project and 40% of carry over VSLG groups
4. 100% should have benefited from training at least one year ago.

Enumerators were trained by CARE Rwanda Staff with the invited participation of the HiHI M&E Manager

The qualitative tools include:

1. Semi-structured Interview.

During the interview the interviewer and the respondent(s) engage in a formal conversation on the basis of a list of open-ended questions and topics prepared beforehand as an 'interview guide'. The semi-structured interview is a flexible tool that allows for focused, conversational, two-way

communication providing insights on specific issues and producing reliable comparable qualitative data.

2. Focus Group Discussion

A Focus Group Discussion is an open discussion guided by a facilitator on the basis an open ended questions in which each participant is allowed / encouraged to speak. FGDs generate high-quality data by establishing a social environment where people consider their views in the context of the views of others. FGDs reveal the most important issues and topics of a project through group dynamic and ensures quality controls on data collection to the extent that participants tend to provide checks and balances on each other.

3. Strengths, weaknesses, opportunities and threats analysis (S.W.O.T.)

SWOT Analysis is a qualitative technique of internal external analysis used to understand the Strengths and Weaknesses, and for identifying both the Opportunities and the Threats faced by a development initiative. The SWOT framework - a two-by-two matrix – can generate valuable data in a short time, reveal hidden obstacles to a planned project and help identify positive elements that may not be readily evident.

In order to assure effective participation and ownership by all categories of participants, the consultant placed great emphasis on a participatory approach. The consultant also ensured that all tools and techniques are gender sensitive.

Evaluative questions and evaluation criteria

According to TORs, the following criteria and evaluation questions helped focus evaluation objectives and to ensured that the evaluation covered the most critical areas of the project.

CRITERIA	EVALUATION QUESTION
<p>Relevance Extent to which the project are consistent with the priorities and policies of the target group, recipient country and donor.</p>	<ol style="list-style-type: none"> 1. The fit between project design & priority needs of target groups (men and women); 2. The effectiveness of this targeting with respect of project objectives. 3. To what extent the projects planning, design and implementation takes into account the local context. 4. Are the programs activities and outputs consistent with its goals, objectives, intended impacts and effects? 5. Is the project aligned with national and local policies? 6. Is the project responsive to donor’s priorities and strategies?
<p>Implementation Extent to which activities are being put into effect according to planning and progress achieved.</p>	<ol style="list-style-type: none"> 7. How the changes in the project implementation structure affect the overall execution? 8. Are the coverage & quality of activities meeting the projects expectancies? Which activities have yielded the best results thus far? 9. How are facilitators & partnerships performing? 10. What is progress made so far in relation to achieving the project’s goal and objectives? What are the factors underlying progress / lack of progress? 11. Is the implementation approach (top/down, participatory) the more adapted to achieve the projects goals and objectives?

<p>Efficiency Efficiency measures the outputs in relation to the inputs in order to establish if the project uses the least costly resources possible in order to achieve the desired results. This generally requires comparing alternative approaches to achieving the same outputs, to see whether the most efficient process has been adopted.</p>	<p>12. Will the current implementation pace allows the project to be delivered in a timely & cost/effective manner?</p> <p>13. Does implementation represent the best & most realistic approach so far?</p> <p>14. Are some initiatives being implemented more quickly than others? And if so, why?</p> <p>15. Are the management choices the best possible so far?</p> <p>16. Are resources being used in the best possible way?</p> <p>17. Is the project developing synergies and linkages to Civil Society Organizations projects, MFIs services, government programs, etc.? Are these linkages contributing to the project goals and objectives?</p>
<p>Effectiveness A measure of the extent to which an aid activity attains its objectives</p>	<p>18. To what extent are the objectives likely to be achieved?</p> <p>19. Has the project set up participatory mechanisms allowing the target group to influence activities, strategies & outcomes?</p> <p>20. Which elements of VSLG and HiH methods perform well, which perform less well & why?</p> <p>21. What are the intended & unintended effects (household and community levels) of VSLG and enterprise development methodology?</p> <p>22. How are the financial literacy and linkage trainings components performing among VSLG members?</p> <p>23. Does M&E data allow tracking group progress and performance, as well as members' financial literacy skills, business skills development, overall ownership of financial linkage process, etc.?</p> <p>24. Are women being empowered through entrepreneurship and job creation? How?</p> <ul style="list-style-type: none"> • Access and control on productive resources (land, capital, etc.) • Access and control on household resources • Job creation for women • Women ability to make decisions that affect their lives (household level, enterprises and community level) • Organization and knowledge of women's rights <p>25. The effectiveness of the projects among existing VSL Groups will be assessed against all these evaluative questions with an emphasis on their readiness to proceed with enterprise training and market linkages.</p>
<p>Sustainability Sustainability is concerned with measuring whether the benefits of an activity are likely to continue after donor funding has been withdrawn.</p>	<p>26. What progress related to the implementation of the new strategies can be captured?</p> <p>27. What social, economic & institutional features (including knowledge, attitudes & practice) are likely to affect future impact?</p> <p>28. What is the Institutional environment required to maintain progress.</p> <p>29. Is the project contributing to enhance Rwandan NGO partners' capacities (improvement of individual and organizational skills, organizational behavior, etc.)?</p> <p>30. Is the project influencing Rwandan financial institutions to develop flexible products to meet women's needs?</p> <p>31. To what extent is ownership of the project developing among Village Agents?</p>

II.2 GENDER AND GENDER ANALYSIS

For the purposes of this report, the concept of Gender, Gender Analysis and Empowerment are understood accordingly to the definitions proposed by CARE² as follows:

Gender is not only about the biological differences between men and women, boys and girls. Gender defines what it means to be a man or woman, boy or girl in a given society – it carries specific roles, status and expectations within households, communities and cultures. The traits and characteristics associated with gender differ from culture to culture, may vary within cultures, and evolve over time. These differences mean that: individuals face different situations as to what economic, social and political opportunities are open and accessible to them, and what status they hold within economic, social and political institutions. Men, women, boys and girls are affected in different ways by policies, interventions and changing environments, based on their unique experiences, priorities, social norms and their relationships with others.

Gender analysis is the systematic attempt to identify key issues contributing to gender inequalities, many of which also contribute to poor development outcomes. This process explores how gendered power relations give rise to discrimination, subordination and exclusion in society, particularly when overlaid across other areas of marginalization due to class, ethnicity, caste, age, disability status, sexuality, etc.³

Table 1. Gender analysis across the program cycle

Gender analysis examines gender roles and relations from inter-personal, household, community, provincial and national levels. It looks at both the public and private spheres of people's lived experiences. It seeks to understand the differing priorities, needs, activities and responsibilities of men and women, boys and girls across different life stages, and in the various roles they play (as sons and daughters, lovers, mothers and fathers, citizens, neighbors, laborers, etc.). An analysis of gender issues must also recognize other diversity factors that affect all members of society, such as age, ethnicity, class, caste and other socioeconomic conditions.

Analyzing gender is essential for CARE across the program cycle to:

1. Design, innovate and adapt programming that aims to transform gender dynamics and power in ways that promote social justice, inclusiveness and equality;
2. Remain accountable to those in whose lives we hope to see positive change, and minimize unintended harm;
3. Assess how program initiatives and broader trends have contributed to change for groups of people across genders, including monitoring expected and unexpected results; and
4. Build an evidence base that facilitates documentation and contributes to broader advocacy and social movements in favor of equal human rights for all genders.

Source: CARE Gender Toolkit, <http://gendertoolkit.care.org/Pages/core.aspx> consulted on June 2015

² CARE Gender Toolkit, <http://gendertoolkit.care.org/Pages/core.aspx> consulted on June 2015

³ CIDA describes gender analysis as: *"The variety of methods used to understand the relationships between men and women, their access to resources, their activities, and the constraints they face relative to each other. Gender analysis provides information that recognizes that gender, and its relationship with race, ethnicity, culture, class, age, disability, and/or other status, is important in understanding the different patterns of involvement, behavior and activities that women and men have in economic, social and legal structures"*

Empowerment. At the heart of many gendered relations and roles are issues of power. Gender analyses must take into account the multiple types of power, and how they relate to CARE's Women's Empowerment Framework that captures three aspects of power:

- *Personal power (Power Within, Power To):* The power within and power to know, pursue and achieve one's interests.
- *Cooperative power (Power With):* The power with others to work together to pursue one's collective interests.
- *Controlling power (Power Over):* The power over others through rules and governing processes (*visible*), through determining who has the right to participate in decision-making and the settings in which people interact (*invisible*), as well as through the power to define what is possible, reasonable or logical within a given context through shaping ideologies of kinship, capitalism, religion, science and education (*hidden*).

Though women's empowerment varies across specific contexts, women's empowerment is understood as the sum total of changes needed for a woman to realize her full human rights, which involves the interplay of changes in:

Agency: a woman's own aspirations and capabilities

Structures: the environment that surrounds and conditions her choices

Relations: the power relations through which she must negotiate her path

Each domain - agency, structures and relations - are closely related and interlinked with one another and sustainable progress toward women's empowerment must be anchored in inter-related changes spanning each of these domains.

Following this theoretical framework, adapted to the objectives and realities of the Job Creation Project, the MTR completed the gender analysis by measuring the level of empowerment through an empowerment composite indicator, computed from six sub-indicators⁴. These indicators are:

- Access to credit with formal financial institutions (banks and MFI)
- Engaged in enterprise for more than a year
- Can execute actions to make my life better
- Feel confident to speak in public
- Holding a decision making position in a local government committee (village, cell and sector level)
- Moderate and high contribution to decision making at HH level

⁴ Each respondent meeting the criteria for each indicator was given a score of 1 and those who do not were given 0. The average was then computed for each respondent. The resulting scores range between 0 and 1. The higher the score (the closer to 1) the more empowered the women were and vice versa.

III. ASSESSMENT OF THE PROJECT DESIGN

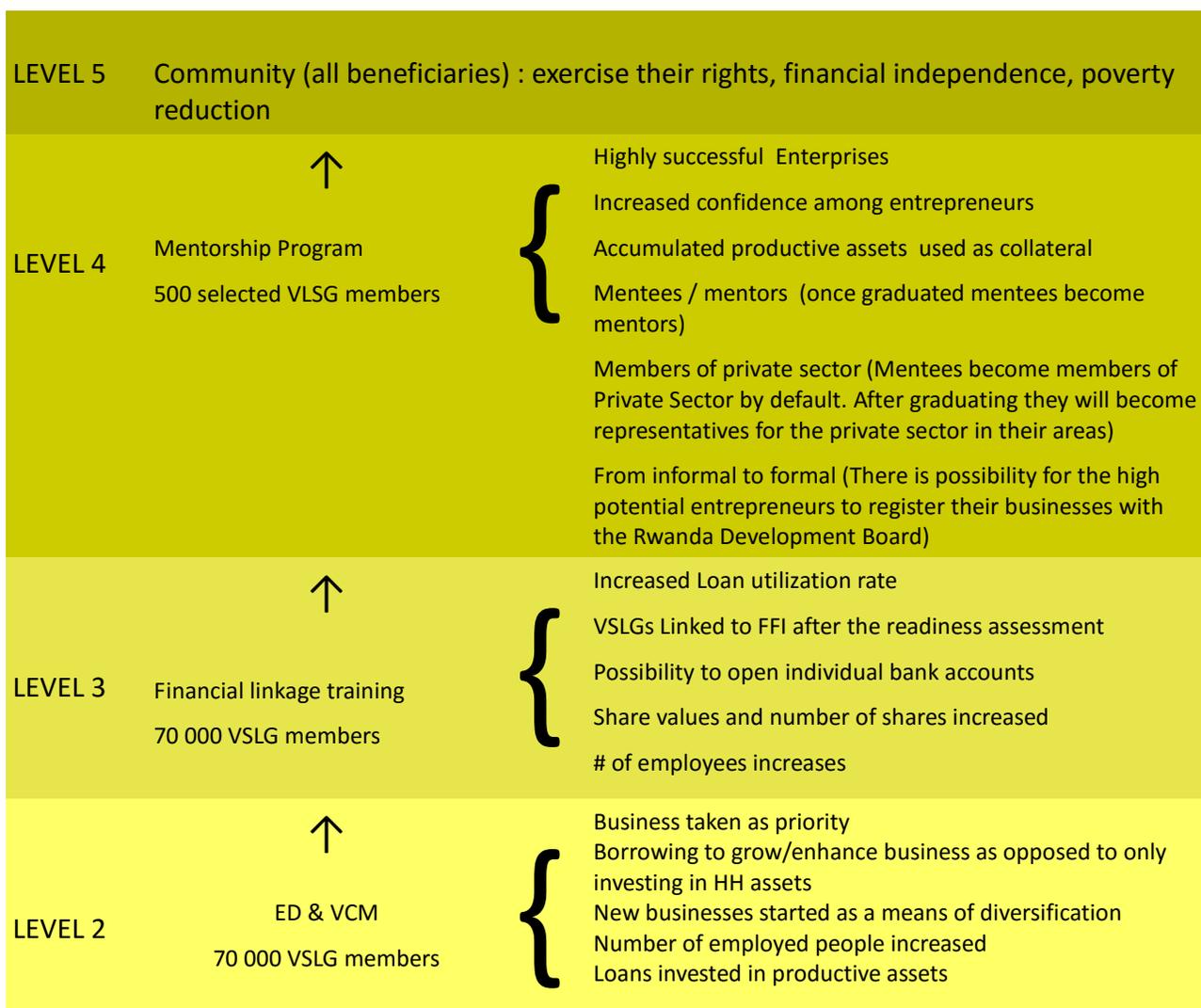
Evaluation of the design and planning of the project was carried out through: a) an analysis of the theory of change of the project and b) a review of logical framework design and indicators.

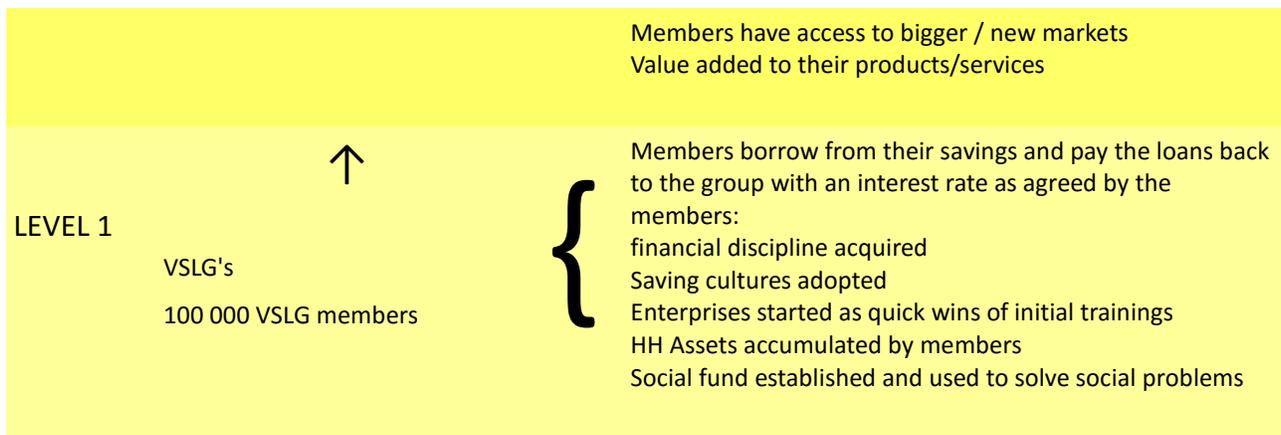
III.1. THEORY OF CHANGE

The theory of change is a construct and tool that enables a better understanding of the processes of change and to test the extent to which results and processes actually align with the expected outcomes of the intervention. This is especially important where such evaluation matters the most: at the point of social and economic impacts on poor and marginalized communities, households and individuals.

The Job creation project sequence of project intervention or “theory of change under testing” can be illustrated as follows:

Figure 2. Theory of change under testing





It should be noted that while the foundation of the VSL approach is the existence and consolidation of viable groups, the latter stages of the theory of change under testing focuses on selected businesses (those considered as more successful). As the project promotes enterprises as individual initiatives, the trajectories are individuals. **The question that arises is how the gradual change affects groups and how the project will be able to ensure sustainability among those individuals whose enterprises are not successful.**

In light of the objectives of the project and the findings of the evaluation mission on the field, the theory of change appears valid, appropriate and relevant. It is very likely that, by the end of the project, many VSLG members will engage in this route of change. However, it is not clear what are the change dynamics or pathways at work for those VSLG members who do not. This is particularly true for widows, young women with small children, old persons, and other vulnerable categories for whom many factors continue to constrain change. These categories are taking advantage of the project as it is helping them to secure a source of income, but considering their situation they are less likely to establish successful businesses.

III.2 LOGICAL FRAMEWORK

The logical framework approach is a methodology applied for planning, managing and evaluating projects following a hierarchical results oriented planning structure and methodology which focuses all project planning elements on the achievement of one project purpose. The logical framework matrix is a way of presenting the substance of an intervention in a comprehensive form. Indicators are important monitoring mechanisms for assessing the progress of a plan. They allow for ongoing measurement with the Project Cycle. They are how the performance standard to be reached will be measured. Indicators can be outputs (the tangible products produced from our activities) or impact indicators (measurements of change in situations or groups).

The logical framework of the Job Creation Project is well designed. It provides sufficient and relevant information to track which activities are underway and what progress has been made. Objectives are clearly stated and the cause-effect hypothesis of the sequence “General objective – specific objective, outcomes” (the horizontal logic) is plausible. However, the number of indicators is too high complicating the practicality of the logical framework and over-burdening the framework for monitoring and evaluation.

For some indicators sources of verification are the Baseline Report and the Mid Term Review. Although this practice is common it is not the best practice. Indeed, this practice obscures the difference between evaluation and monitoring. To be clear, evaluation and monitoring are two parallel and complementary processes but they differ in three respects: Timing, Focus and Level of Detail.

Evaluation is an (**external**) assessment of an ongoing or completed project, its design, implementation and Results. The aim is to determine the relevance and fulfilment of objectives, developmental efficiency, effectiveness, impact and sustainability. Monitoring (**internal**) is the systematic and continuous collection, analysis and use of information for management control and decision-making. Data to verify the logical framework indicators should therefore be collected by way of sources of verification, accessible to project actors and managers in a permanent basis. This allows better monitoring and ensures that implementation could be a continuous learning process where experience gathered is analyzed and fed back into planning and updated implementation.

III.3 INCLUSION OF THE GENDER PERSPECTIVE IN THE PROJECT DESIGN

By targeting women up to 70% of the target population, the Job Creation Project incorporates a gender equality perspective. Moreover, the necessary resources are granted and the project M&E systematically collects data disaggregated by sex. This results in a remarkable gender impact (as discussed in the DAC section).

However, the logical framework does not include one or several specific gender indicators. Such indicators could make gender impact more clear and help identify challenges and good practices through the monitoring system.

Through all the project design, women empowerment appears as a crosscutting issue. The emphasis is on economic individual empowerment which is coherent with the project objectives. However, empowerment is a multi-dimensional concept, and individual empowerment do not necessary encompasses the other dimensions of empowerment as defined by CAREs Gender Strategy (see pp. 10).

Some training include issues of human rights and women rights but not all the IPOs include training on human rights. When is done, it seems to be a decision of particular local partners and not part of the project global strategy, even when CARE Rwanda has made a decision to include Human rRights in all their models.

IV. PROJECT IMPLEMENTATION

IV.1 CHANGES TO THE PROJECT STRUCTURE AND THE DELIVERY MODEL.

During the first year of implementation, the project went through an adaptation phase, necessary to consolidate VSL and HiH Job creation methodologies according to the realities of the field. After the first year, a joint annual review meeting between HiHI, HIHEA and CARE led to a review of the project implementation structure and its training delivery model. As a result, the following changes were

adopted:

- a) The number of implementing partners was reviewed. It was decided that the project was to be implemented by three local NGOs (AEE, AJPRODHO and EAR Byumba) instead of four.
- b) Value chain management component was integrated into other activities to be implemented by the three local partners.
- c) Carrying capacity model was clarified and as a result more staff members were added by existing partners
- e) The budget was reviewed according to changes mentioned above.

The consultant could verify that adopted changes were not only pertinent but necessary. The delivery model is clearer for all three stakeholders. On one hand, field staff in charge of implementation perceives the carrying capacity as well adapted (workload, schedules of trainings, delivery time for training packages). On the other hand, capacity building of IPOs staff through trainings conducted by CARE and HiHEA is valued as good quality training, adapted to their needs and increasing their performance.

The implementation model benefits from several success factors such as:

- a) A solid partnership between CARE Rwanda and the three implementing partner organizations. Partnership rests in a long term relationship and mutual knowledge.
- b) An effective supportive supervision system describes very precisely the responsibilities at each level and allows information flow among all the stakeholders guaranteeing a clear implementation model as well as permanent feedback. As a result, the implementation model is flexible and adapts to realities in the field.
- c) The mutual complementarities of VSL methodology and HiH job creation model. This complementarity can be perceived, on the one hand, the project benefits of the solid achievements of VSLG methodology, namely a pool of mature groups with saving capacity and financial literacy. On the other hand, the enterprise development training of HiH offer the possibility of a step forward to successful enterprises and, eventually, an exit strategy for individual entrepreneurs. Both methodologies target women.
- d) The complementarity between CARE and HiH ensures that the capacity building process effectively enhances the implementing capacities of all stakeholders.
- e) The existence of an enabling project environment, including governmental policies that promote the development of the business sector and access to financial services for the poor.

According to the interviews and focus groups conducted during the MTR, some aspects can still be improved:

- Training intake: During the interviews with the implementing staff it appeared that they find that the duration of the training session delivered to VSL groups is too long (2 hours). People get bored or have to devote too many hours to VSLG activities (trainings and other activities are planned the same day to ensure participation)
- N-VSLG members have less time to practice the content of training. Even if they graduate

their level of maturity is lesser than members of existing groups. Therefore, they need more refresher trainings and study trips.

- Further training for the field staff particularly in topics such as popular education methodologies and other training techniques are required⁵.
- Integration of gender issues around business start up

IV.2 PARTNERSHIP

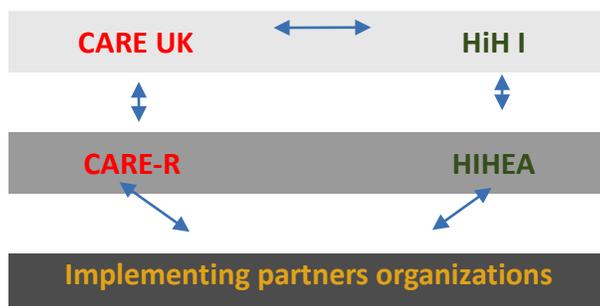
Building a strong partnership is very important for the proper implementation of a project. For the Job Creation Project, the Partnership structure can be explained at two levels:

a) The first is the level of strategic planning. In this level we find Hand in Hand International and CARE International UK.

b) In the second level, CARE-Rwanda and HiHEA also have planning and strategic responsibilities but they are also in charge of implementation.

c) The third level is the implementation on the ground, under the responsibility of CARE-Rwanda and IPO's.

Figure 3. Partnership structure



The lines in blue represent the communication paths.

The vertical communication between CARE International UK and CARE Rwanda is facilitated by the organic relationship between the two entities. The same is true of communication between HiHI and HiHEA. However, during the first year, communication among the stakeholders of the second level encountered some difficulties. Diagonal flow of communication and information was not always fluid.

Each stakeholder's role is defined by their position in the structure of the partnership but can also

⁵ See for example : <http://infed.org/mobi/popular-education/> and https://www.uni-due.de/imperia/md/content/eb-wb/defining_popular_education.pdf

perform other functions. Thus, HiH International is a donor but is also involved in the planning. HiHEA takes part in planning but is also involved in the implementation through training for CARE-R and IPO. The complexity of this architecture might have contributed to enhanced communication difficulties.

However, after the first year, these challenges were addressed during the yearly meeting reuniting all the stakeholders. Communication problems were addressed and the partner's roles were clarified. All stakeholders interviewed during the MTR agreed to affirm that this has allowed the Partnership building process to go further even if some efforts can still be done such as, at the planning level, the review of the logical framework and the definition of common indicators.

Quarterly review meetings, the midterm review meetings offer partners at all levels, including IPO partners the possibility to take part in strategic decisions.

V. COMPARATIVE ANALYSIS OF OUTCOMES: SURVEY RESULTS AND BASELINE STUDY RESULTS

This section proposes an analysis of the project outcomes based on comparing data produced by the Baseline Study at the beginning of the project and the findings of the survey conducted during the fieldwork. The results of this section are taken up again in the next section and analyzed on the basis of DAC criteria

V.1 SAMPLING AND DESCRIPTION OF THE STUDIED POPULATION

The survey was conducted in 6 Districts of the Eastern Province of Rwanda, among 300 VSLG members. Because of limited time it was decided not to conduct the survey in Ngoma due to the fact there are a high proportion of newly formed VSLGs and the review focused slightly more on the existing and mature VSL Groups. The sample respected the proportion of the total target population in terms of sex and distribution in newly created groups (N-VSLG) i.e. groups created during the project implementation period and existing groups created by CARE prior to the project (E-VSLG), as illustrated in the following table.

Table 2. Summary of respondents by sex and duration in the VSLG

		Sex of the Respondent		Total
		Male	Female	
How Long have you been a member of VSLG	N-VSLG	35	100	135 = 45%
	E-VSLG	30	134	164 = 55%
Total		65 = 22%	234 = 78%	299*

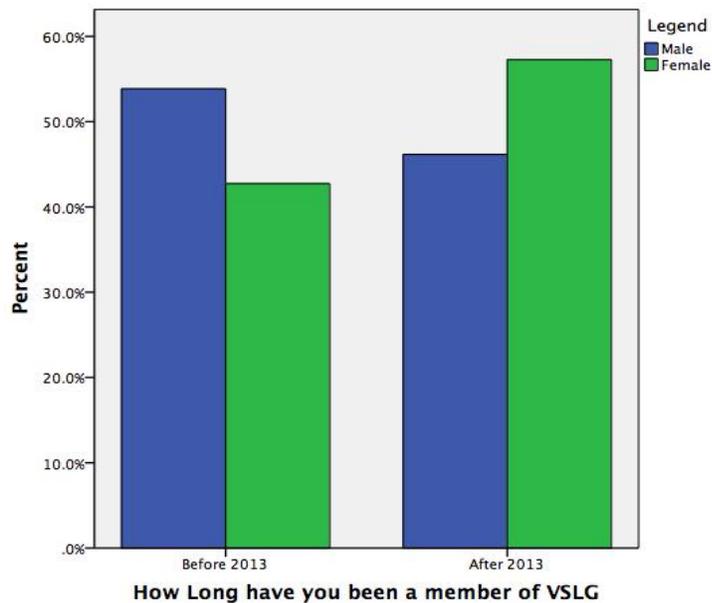
*One questionnaire was missing the response to the question about how long they have been member of VSLG

Table. 3. Membership of VSLG Groups by District

DISTRICT		Membership of VSLG				Total
		E-VSLG		N-VSLG		
		Male	Female	Male	Female	
	Bugesera	10	60	17	57	144
	Gatsibo	5	14	3	4	26
	Kayonza	3	18	0	4	25
	Kirehe	3	7	14	30	54
	Nyagatare	4	17	1	3	25
	Rwamagana	5	18	0	2	25
Total		30	134	35	100	299*

*One questionnaire was missing the response to the question about how long they have been member of VSLG

Figure 4 Time of Membership in VSLG



Most respondents are young. Indeed, 49 % of VSLG members fall in the group age between 18 and 35 years old as show in the following table.

Table 4. VSLG Membership by Age Groups

		VSLG Membership					
		E-VSLG		N-VSLG		Total	
		Male	Female	Male	Female	Male	Female
Age Group	<18	0.0%	0.0%	0.0%	0.7%	0.0%	0.4%
	18-25	14.3%	12.0%	6.7%	9.7%	10.8%	10.7%
	26-35	40.0%	34.0%	53.3%	37.3%	46.2%	35.9%
	36+	45.7%	54.0%	40.0%	52.2%	43.1%	53.0%

As to marital status, 81.30 % of respondents declared to be married, 8.40 % are widows, 6.40 % are single and 4.0 % are divorced or separated.

It is interesting to note that a high percentage of the sample has primary education (61.90%), confirming Baseline Study findings. Gender differences also persist. Indeed, the percentage of men with primary education (71.90%) is higher than that of women (59%). Also consistent with the Baseline is the high level of literacy (81.30%). Women are less literate than men (77% and 96.90%).

V.2 OUTCOMES

IMPACT level: Increased wellbeing of HH participants: Improving socio- economic status of VSLG members

This section is devoted to improvements of socio-economic status of VSLG members on the basis of indicators such as household assets and goods and food security. The following table deals with the VSLG members' ability to make home improvements and to buy goods.

Table 5. Persons having declared making improvements in housing and buying goods in the last 12 months

		Sex (%)				VSLG Membership (%)		Total	
		Male	Female	N-VSLG	E-VSLG	% / Count			
Has carried out any improvement on the home in the last 12 months	Yes	96.9	97.9	97.8	97.6	97.7%	291		
	No	3.1	2.1	2.2	2.4	2.3%	7		
Have bought any goods (livestock, land, house, etc.) in the last 12 months	Yes	98.5	98.7	98.5	98.8	98.6%	291		
	No	1.5	1.3	1.5	1.2	1.4%	4		
Total								100 % / 295	

The analysis of results shows that, as whole, 97.7% of VSLG members declare having made improvements in their housing in the last 12 months and 98.6% reported having acquired goods. These results suggest that, VSLG members were able to improve the quality of their housing and increased the number of HH assets. Qualitative data suggests that the main source for such improvements are savings generated thanks to VSLG.

Table 6. Food availability: % of persons declaring having produced enough crops last season and % of persons having had one day without eating

		Able to produce enough food (grain and other agricultural products) in the previous crop season to cover food needs of your household until the next harvest		Is there a day in which your household remained without food for the whole day	
		Yes %	No %	Yes %	No %
Sex	Male	67.7	29.2	1.5	98.5
	Female	46.6	50.0	5.6	94.4
VSLG Membership	N-VSLG	54.5	39.6	4.5	95.5
	E-VSLG	48.2	50.6	4.9	95.1
Total		51.2%	45.5%	4.7%	95.3%

As for food availability, the survey results suggest that half of the total of VSLG members consider themselves self-sufficient in grain production until the next harvest. N-VSLG members register six percentage points higher than E-VSLG members. Gender also seems to make a difference, with around 4/9 women declaring food self-sufficiency against 6/9 of men.

These figures are lower in the baseline study, where 31.4% VSLA members declared that their grain production was inadequate. This suggests that the project helped improve food availability but VSLG members' households have not yet reached food sufficiency.

However, only 4.7 % of VSLG members reported having spent a whole day without eating while in the baseline study this figure was 17%. A more important difference is seen among women: In the survey, only 5.6 of women declared that their HH remained at least one day without food and in the baseline study this figure rises to 32.2%. No remarkable difference is registered among N-VSLG and E-VSLG members.

During the fieldwork the MTR did not register other external factors, although the time and resources were not enough to deepen this particular question. External factors cannot be excluded.

Table 7. Self-assessment of HH situation by new or existing group

Self-assessment	Sex of the Respondent		VSLG membership		
	Male	Female	Already Existing	New Groups	Total
	%	%	%	%	%
No Change	3.1%	1.3%	3.0%	0.6%	1.7%
Has deteriorated	1.5%	1.3%	1.5%	1.2%	1.4%
Has improved	95.4%	97.4%	95.5%	98.1%	96.9%

Table 7 shows that a significant majority of VSLG members taking part in the survey think that so far their HH situation has improved thanks to the project (93.9%).

Outcome #1: Increased number of jobs created

In this section, we analyzed changes of jobs created among VSLG members, indicating the number of members who have been able to employ at least once as well as the distribution of created jobs per sex.

Table 8. Hiring by sex of respondent and by VSLG

		Sex of the Respondent (%)		VSLG Membership (%) Existing Groups / New Groups		
		Male	Female	E-VSLG	N-VSLG	Total
Hired at least one person	No	0.0	2.7	8.6	0.4	2.0%
	Yes	100.0	97.3	91.4	99.6	98.0%
	None	0.0	1.8	3.5	0.8	1.3%
Number of Persons Hired	1	20.5	35.6	31.6	31.8	31.8%
	2	29.5	17.6	14.0	22.3	20.7%
	3	14.1	18.0	17.5	16.9	17.1%
	4	14.1	5.9	17.5	5.8	8.0%
	5	0.0	6.8	5.3	5.0	5.0%
	6 or More	21.8	14.4	10.6	17.4	16.10%
	Total	100.0	100.0	100.0	100.0	100.0%

The analysis of results show that the most VSLG members were able to hire at least one person and that they are paying their employees in money (98.6%). In the Baseline Study, only 11% of VSLG members reported having hired an employee in the last 12 months.

This figure is higher among members of new groups (99.6%) than for members of existing groups (91.4%). In general, one third of jobs created correspond to self-employment. Surprisingly, the second highest figure for N-VSLG corresponds to employment of six people or more. Qualitative data introduces a nuance: while new groups members seem to hire mostly occasional help, members of existing groups with established businesses create more permanent jobs and offer better wages.

The proportion of E-VSLG members hiring 3, 4 and 5 is higher (40%) than N-VSLG (27.7 %).

The two following tables analyze the sex composition of jobs created by the project.

Table 9. Number of men hired

		Sex of the Respondent (%)		VSLG Membership (%)		
		Male	Female	E-VSLG	N-VSLG	Total
Number of persons hired (men)	None	11.5%	12.6%	12.3%	12.4%	12.4%
	1	29.5%	41.0%	33.3%	39.3%	38.1%
	2	34.6%	21.6%	28.1%	24.4%	25.1%
	3	5.1%	9.5%	12.3%	7.4%	8.4%
	4	2.6%	4.5%	5.3%	3.7%	4.0%
	5	3.8%	2.7%	3.5%	2.9%	3.0%
	6 or More	12.8%	8.1%	5.3%	9.9%	

Table 10. Number of Women Hired

		Sex of the Respondent (%)		VSLG Membership (%)		
		Male	Female	E-VSLG	N-VSLG	Total
Number of persons hired (women)	None	48.7	52.7	45.6	52.9	51.5%
	1	11.5	19.4	22.8	16.1	17.4%
	2	17.9	12.2	17.5	12.8	13.7%
	3	6.4	8.1	7.0	7.9	7.7%
	4	2.6	2.3	1.8	2.5	2.3%
	5	2.6	1.4	0.0	2.1	1.7%
	6 or More	10.3	4.1	5.3	5.8	5.7%

The figures show that job creation is mainly benefiting men with 51.5% of respondents affirming that they didn't hire any women against only 12.4% saying that they didn't hire any men.

Outcome #2: Increased household income, savings and assets accumulation amongst VSLG members

Table 11. What kind of goods have you bought over the last 12 months?*

Goods Bought in the last 12 months	Sex of the Respondent		
	Male	Female	Total
Livestock	69.8	79.6	77.5
Means of Transport	19.0	8.8	11.1
Household equipment	54.0	67.7	64.7
Agricultural Equipment's	25.4	31.0	29.8
Land	44.4	27.9	31.5
House	28.6	16.4	19.0
Electric equipment	22.2	18.6	19.4

*only row percentage is computed.

The results show that VSLG members invest in both household and productive assets. Indeed, livestock (77.5%) and household equipment (64.7%) were the most bought household goods.

Broadly, men tend to buy productive assets in a higher proportion than women (land, means of transport, agricultural equipment) with the exception of livestock. Qualitative data suggests that the reason is that women can take care of livestock at the home, while taking care of other productive and reproductive activities. This result suggests that the sexual division of labor - according to which men take care of productive activities while women are responsible of reproductive work - affects the

decision to invest in productive assets or in household assets.

The two following tables deal with VSLG members' capability to afford education of their children and health expenditures for them and for other members of their household.

Table 12. Percentage of VSLG members who were able to afford the necessary expenditure in the education of the children of their HH over the last 12 months

		Able to afford education of the children of your household over the last 12 months (%)	
		Yes	No
How Long have you been a member of VSLG	E-VSLG	97.2%	2.8%
	N-VSLG	100.0%	0.0%
Sex of the Respondent	Male	100.0%	0.0%
	Female	98.5%	1.5%
Total		98.8%	1.2%

Table 13. Total percentage of persons who were able to afford the necessary health expenditures for them and for any member of their HH over the last 12 months.

		Able to afford health expenditures for you or for any member of your household	
		Yes	No
How Long have you been a member of VSLG	E-VSLG	95.6%	4.4%
	N-VSLG	98.2%	1.8%
Sex of the Respondent	Male	95.4%	4.6%
	Female	97.4%	2.6%
Total		97.0%	3.0%

The results of the two precedent tables show that overall, access to education and health is significantly high among VSLG members. Qualitative data suggest that both savings and loans contribute to this achievement suggesting a positive impact of the VSL methodology.

Outcome #3: Improved financial knowledge, skills and confidence amongst VSLG members

During the survey several questions were asked concerning savings, loans and other financial skills of VSLG members.

77.7 % of women respondents affirm that they feel confident in their ability to save and pay loans. This perception is consistent with the practice, as 75.2% of VSLG members declared having repaid their loans as seen in the following table⁶.

Table 14. Total percentage of persons who repaid their loans

		Sex of the Respondent (%)		
		Male	Female	Total
Did you repay the loan?	Yes	71.6%	76.1%	75.2%
	No	28.4%	23.9%	24.8%

This confidence extends to their enterprises; 95.2 % of interviewed persons think that their enterprise will still be active in three years because of access to finance.

This suggests that the project is producing both a positive mindset and self-confidence among the beneficiaries.

The following data is related to VSLG members' perceptions and views on how they contributed in family decision making and expenditures: health, education, housing, food, etc. (data collected among women). During the focus groups, women of several VSLGs affirmed that thanks to the project, they have a better access and control over financial resources (mainly through savings and loans). In consequence, they are also more likely to contribute to household expenditures. As a result, their status in the household is improved as well as their capacity to take part in decision making.

Table 15. Contribution to decision making at HH level

	Contribution to Decision Making (%)			
	Zero	Small	Moderate	High
Education of children of the household	4.80	2.90	31.60	60.80
Health of members of the family	1.90	1.90	39.30	56.90
Food and nutrition of the members of the household	0.90	3.80	22.20	73.10
Housing	4.70	17.00	45.80	32.50
Household equipment	0.90	4.70	45.80	48.60
TOTAL	2.64	6.06	36.93	54.37

⁶ According to MIS, groups tend to have a 98% repayment rate. The difference with this report statistic might be explained by the fact that many beneficiaries are in the process of repaying.

Table 16. Contribution to HH expenditures

	Contributions to Household expenditures (%)			
	Zero	Small	Moderate	High
Education of children of the household	2.9	5.7	40.5	51.0
Health of members of the family	1.4	3.3	46.2	49.1
Food and nutrition of the members of the HH	0.5	6.1	32.5	60.8
Housing	3.8	17.5	46.7	32.1
Household equipment	0.5	4.7	50.0	44.8
TOTAL	1.82	7.46	43.17	47.55

Generally more than half of women taking part in the survey assess their contribution to decision making at the HH level as high (54.37 %), particularly in decisions concerning food, children education and health, that is decisions related to reproductive health. Accordingly, most of them declare that their contribution to those expenditures is also high (47.55 %).

As for who makes the final decision, qualitative data shows that 75.36 % of women respondents agree that most decisions are taken by the couple.

At the community level, 74.3 % of women VSLG members declare that they have not participated in the community entities in charge of decision making. This figure is still high but there is an improvement if we consider that in the baseline this figure was 89 %.

Outcome #4: Increased skills to develop small businesses and Businesses of VSLG members

It was found that 97.7% of respondents are engaged in one or several enterprises. This suggests that thanks to the project VSLG members – women and men- have acquired and increased the necessary skills to develop small businesses. However, gender differences persist as far as the number of enterprises created (most women report having created one enterprise while most men declare having created two enterprises); the amount invested (the average sum for men is Rwf 128,910 (US\$ 128,9) while the average sum for women is Rwf 77,262 (US\$105,6) and the profit earned. The average monthly profit for men is Rwf 51,462 (US\$ 70.34) while for women is Rwf 36,667 (US\$ 50,12). This suggests that targeting women alone is not sufficient to guarantee gender equality and that more efforts must be made in order to help women reach the levels of investment and profits to men.

While N-VSLG members' average investment is higher than the average investment of E-VSLG members, members of existing groups are more likely to have entered into profit.

Table 17. ENTERPRISES created, enterprises started more than a year ago and profit

		Have you made a profit from your enterprise in the last 12 months?		
		Yes	No	Total
Was the Enterprise started more than one year ago	Yes	78.9%	40.0%	76.7%
	No	21.1%	60.0%	23.3%
	Total	100.0%	100.0%	100.0%

Most VSLG members are engaged in enterprises started more than one year ago. 95.2 % of respondents think that their business will still be active in three years. As shown in table 18, the age group differences may be deemed insignificant when related to engagement in income generation activities.

Table. 18 Engagement in ENTERPRISE (by age)

	Currently engaged in one or several Income Generating Activities/enterprises		Was the Enterprise started more than one year ago	
	yes	No	Yes	No
	%	%	%	%
Youth (> 36)	97.3%	2.7%	77.5%	22.5%
Adults (< 36)	98.0%	2.0%	75.4%	24.6%
Total	97.7%	2.3%	76.4%	23.6%

Table 19. Two main priorities for investing profit

		Sex of the Respondent		Total
		Male	Female	
Two Main priorities for investing profit (a)	Enterprise	39.7%	34.1%	612
	Land	31.7%	12.8%	294
	Household Equipment's	9.5%	22.1%	336
	School Fees	11.1%	15.9%	258
	Food	12.7%	28.3%	432
	Health expenditures	11.1%	11.9%	204
	Clothes	3.2%	6.2%	96
	Shelter improvement	25.4%	15.5%	306
	Transport (bicycles, motorbikes, etc.)	3.2%	2.7%	48
	Livestock (small/large)	25.4%	33.2%	546
	others	15.9%	12.4%	228
Total			1734	

Percentages and totals are based on respondents. (a) Dichotomy group tabulated at value 1.

Enterprise, livestock, food, household equipment and shelter improvements are the main priorities of VSLG members when it comes to invest profits. This suggests that they continue to acquire HH assets and invest in survival needs while investing in businesses and productive assets.

Men invest their profits more than women in their businesses (39.7% and 34.1%), land (31.7% and 12.8%), and shelter improvements (25.4% and 15.5%). Whilst women invest their profits more than men in HH equipment (22.1% and 9.5%), school fees (15.9% and 11.1%), food (28.3% and 12.7%) and livestock (33.2% and 25.4%). This pattern suggests a link between business choice and gender roles (men are responsible of productive work whilst women are responsible for reproductive work), where the sexual division of labor also affects the use of profits.

There are also differences in profit use among members of existing and new groups. For members of existing groups, the two main priorities to invest profits are Enterprise (32.1%) and land (22.6%). Members of new groups also invest in their enterprises (36.2%) but their second priority is to buy food (25.5%).

This figures show that members of E-VSLG priorities are productive assets, while for members of new groups, productive assets are a priority but also satisfying HH basic needs.

Table 20 shows a similar pattern of profit investment and sex differences among young VSLG members.

Table 20. Priority for investing profits among the youth

		Sex of the Respondent	
		Male	Female
Priority for investing profits	Enterprise	44.40%	31.10%
	Land	30.60%	14.60%
	Household equipment	8.30%	26.20%
	School fees	11.10%	10.70%
	Food	13.90%	29.10%
	Health expenditures	8.30%	11.70%
	Clothes	5.60%	8.70%
	Shelter improvement	30.60%	13.60%
	Transport (bicycles, motorbikes, etc)	5.60%	3.90%
	Livestock (small/large)	22.20%	32.00%
	other(specify)	11.10%	13.60%

The main plans to satisfy the market involve business expansion (61%) suggesting that higher capital and technical support are needed, nevertheless only 9 % of the respondents are planning to apply for external loan from financial institution. This might be related to the fact that financial institutions are not offering financial products adapted to the needs of VSLG members as suggested by qualitative data and explained in the next section.

Table 21. Plan to satisfy the market

Plan to satisfy the market	%
Expand my business	61
Diversity my Business	17
Application for external Loans from FI	9
Abandon the existing business for starting a new one	5
Relocate the business to another area	4
Increase the number of Employees	2
Nothing	2
TOTAL	100

Outcome #5: Increased linkage to formal financial institutions markets for VSLG members

Overall, access to loans is very high among VSLG members as can be seen in the table below.

Table 22. Access to loans

	Sex of the Respondent		VSLG Membership		
	Male	Female	N-VSLG	E-VSLG	
	%	%	%	%	
Received any loan(s) Over the past 12 months	98.5%	97.0	97.1	98.2	
Applied for a loan from a financial institution over 12 months	18.8%	9.2	9.4	19.3	
Loan application successful	92.3%	95.7	92.0	100.0	
Source for the loans	Family/friend	0.0%	0.8	0.7	0.0
	VSL group	90.3%	93.5	93.6	89.1
	MFI	3.0%	2.3	2.0	4.5
	Bank	0.0%	0.2	0.0	0.9
	Tontine	1.5%	0.6	0.7	0.9
	Other	5.2%	2.3	2.6	4.5

This suggests a significant improvement over the baseline results, where just over half reported having access to credit in the past 12 month.

Broadly, the main sources of credit are non-formal institutions (65.0%).

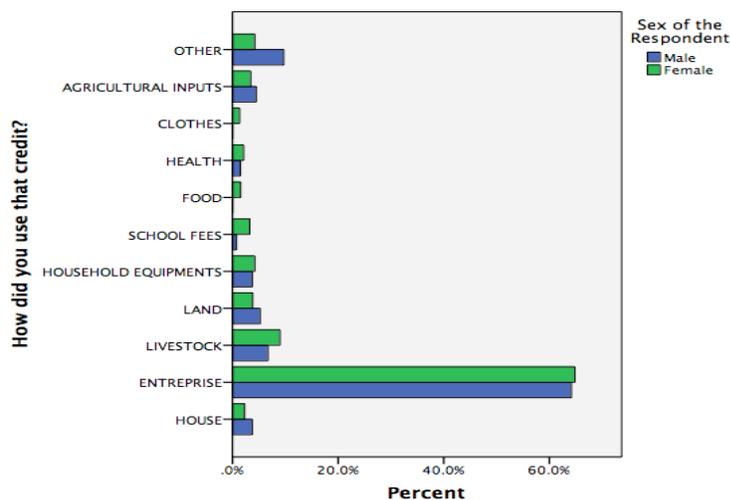
VSL groups are the main source of loans for men and women, whether they are members of existing or members of new groups. The percentage of members of existing groups applying for loans with formal financial institutions is twice as high as the percentage of new groups' members (4.5% and 2% respectively)

Table 23. Use of credit

How the credit was used	N-VSLG			E-VSLG			Total		
	Sex of the Respondent								
	Male	Female	Total	Male	Female	Total	Male	Female	Total
	%	%	%	%	%	%	%	%	%
House	4.2	1.8	2.3	3.2	2.7	2.8	3.7	2.3	2.6
Enterprise	59.2	63.4	62.4	69.8	65.7	66.4	64.2	64.7	64.6
Livestock	8.5	10.1	9.7	4.8	8.1	7.5	6.7	9.0	8.5
Land	8.5	3.1	4.4	1.6	4.4	3.9	5.2	3.8	4.1
HH equipment	4.2	3.5	3.7	3.2	4.7	4.4	3.7	4.2	4.1
School fees	1.4	3.5	3.0	0.0	3.0	2.5	0.7	3.2	2.7
Food	0.0	1.8	1.3	0.0	1.3	1.1	0.0	1.5	1.2
Health	1.4	2.2	2.0	1.6	2.0	1.9	1.5	2.1	2.0
Clothes	0.0	2.2	1.7	0.0	0.7	0.6	0.0	1.3	1.1
Funerals	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Agricultural inputs	2.8%	2.2	2.3	6.3	3.7	4.2	4.5	3.1	3.3
Other	9.9	4.8	6.0	9.5	3.7	4.7	9.7	4.2	5.3

An analysis of credit use based on the survey shows that the majority of the respondents declared use their loans for their enterprises (64.6%) and in second place for buying livestock (8.5%). This percentage is higher for existing group members (66.4%) than for members of newly created groups (62.4%).

Figure 6. Principal utilizations of credit (by sex and new and existing groups)



These figures suggests that thanks to the project, more priority is given to enterprise investment. Indeed, in the baseline study only 22% of VSLG loans were used in enterprises and 12% in the purchase of agricultural inputs suggesting a very significant mind set change.

MAIN FINDINGS OF SECTION V

1. The survey was conducted among a representative sample of the Job Creation Project target population. The sample respected distribution by sex, membership in new groups or existing groups. Characteristics such as the prevalence of youth literate persons who are married confirms similar findings of the baseline study. Gender differences persist as the percentage of men with primary education and literacy is higher than women.
2. The results of this survey have revealed that the project has largely contributed to improve the socio-economic conditions of the target population. Indeed, 96.9% of the respondents declare that their HH situation has improved. Focus group findings suggests that this is possible thanks to the savings, credits and income generated by enterprises. VSLG members participating in the project were able to carry out improvements in their homes and increase the HH assets. Many women declare that their contribution to HH expenditures is high (47.55 %). This is important because according to them, one of the reasons why they are more valued, respected and listened by the members of their household is precisely the fact that they are now able to contribute. The number of HH spending at least one day without food is very low but the percentage of HH who are not able to ensure food availability and self-sufficiency in grain production is still very high (45.5%), even though there is an improvement with respect to the baseline (31.4%). Even if gender differences in food availability persist, the project has had so far a positive impact on women compared to the baseline. Globally, the survey suggests that even if food availability is ensured, supplementary efforts are still needed to ensure food access, utilization and stability (all aspects of nutritional and food security).
3. The project has stimulated changes in job creation among VSLG members. Most VSLG members were able to hire at least one person and they are paying their employees in money. Globally, one third of jobs created correspond to self-employment. Members of N-VSLG group's report creating more jobs than members of E-VSLG. The proportion of E-VSLG members hiring 3, 4 and 5 is significantly high (40%) compared to N-VSLG (27.7 %). Job creation is mainly benefiting men with 51.5% of respondents affirming that they didn't hire any women against only 12.4% saying that they didn't hire any men.
4. As for household income, savings and assets accumulation amongst VSLG members, the results show that VSLG members invest in both household and productive assets. The sexual division of labor affects the decision to invest in productive or household assets. Indeed, men tend to invest in productive assets while women tend to invest in HH assets, with the exception of livestock. Overall, access to education and health care has significantly improved among VSLG members.
5. Improved financial knowledge seems to translate in high levels of confidence and self-esteem among VSLG members. Qualitative data suggests that is because of training. Members are confident because they now know -how to manage and enhance an enterprise. This confidence shows in high loan repayment levels and exerts a positive influence on the vision they have of their future of their enterprises. Globally, VSLG members benefiting from the Job Creation Project think that their contribution to their HH decision making and expenditures is high. On the contrary, participation to decision making at the community level is still very low yet higher than the figure of the baseline. On the other hand, almost half of women respondents declare that they have been members of entities dealing with conflict resolution.

6. Positive changes in enterprises can be observed in enterprise creation and the sustainability of enterprises. This suggests that thanks to the project VSLG members have acquired and increased the necessary skills to develop small businesses. However, VSL members of newly created groups continue to buy HH assets and invest in survival needs while investing in businesses and productive assets. Qualitative data collected through the focus groups suggests two reasons: the first, is that most HH are poor and members of new VSLG HH income is still insufficient to satisfy their survival needs. Therefore, they are not able to invest all their profits in productive assets. The second, is that due to the sexual division of labour women tend to use their profits to satisfy HH reproductive needs. Gender differences in favor of men persist as far as the number of enterprises created; the amount invested and the profit earned. This pattern suggests a liaison between business conduction and gender roles, where the sexual division of labor also affects the use business decision making.

There is also a difference between E-VSLG and N-VSLG members. Average investment and profit of existing groups' members is higher. The main priorities for investing for members of existing groups are enterprise and land while members of new groups' main priorities is still enterprise but the second priority is food. The main plan to satisfy the market is business expansion (61%) suggesting that higher capital is needed. Nevertheless, only 9% of the respondents are planning to apply for external loan from a financial institutions.

7. N-VSLG members and E-VSLG members are both taking advantage of the project but they are likely to benefit in a different way. The project is particularly helping N-VSLG members to ensure food self-sufficiency; self-employment, HH assets accumulation. E-VSLG members seem to be taking better advantage of the components of the project related to enterprise creation and development (their average investment and profit are higher; their priorities to invest are productive assets and they are applying a little more for loans with formal financial institutions).

8. Overall, it is possible to observe that so far the project brings a remarkable improvement in loan access for VSLG members. VSL groups are still the main source of loans for men and women, whether they are members of existing or new groups. Nonetheless, members of existing groups are applying for loans with formal financial institutions two times more than members of new groups.

The results suggests that thanks to the project, more priority is given to enterprises. Indeed, in the baseline study only 22% of VSLG loans were used in enterprises and 12% in the purchase of agricultural inputs.

VI. TRANSVERSAL ANALYSIS IN ACCORDANCE WITH EVALUATION CRITERIA

VI.1 RELEVANCE

Relevance concerns the adequacy of the project objectives and outcomes within the context in which it is implemented. The analysis of relevance considers : a) The fit between the project design and needs of primary intended stakeholders; b) The fit with the policies of national, regional and local development in the sector on which the project intervenes; c) The fit with the policy (objectives and priorities) of the donors.

Fit between the project design and needs of primary intended stakeholders

The evaluation could verify that by offering a viable alternative for income generation, business development and job creation, the Job Creation Project is in line with local needs and priorities of the primary intended stakeholders, and aims at the solution of core problems, particularly for women.

The field findings suggest that the consolidated VSLG methodology and HiH Job creation model is relevant in the Rwandan context. VSLG methodology offers a solid foundation for the new opportunities created by the enterprise training. Thus, many newly created group members can develop and enhance their businesses and consolidated group members count on a precise exit strategy that previously was not clearly identified.

Relevance with governmental policies and strategies.

The development strategy of the Government of Rwanda are summarized in several policy and strategic planning instruments such as the Vision 2020, the Economic Development and Poverty Reduction Strategy (EDPRS). In both documents, the GoR made a strong commitment to integrate gender as a cross-cutting issue in all sectors.

Vision 2020 is a government development program launched in Rwanda in 2000 with the objective of transforming the country into a knowledge-based middle-income country. In order to achieve this objective, Vision 2020 ambitions to achieve several goals such as good governance, an efficient state; skilled human capital, including education, health and information technology, a vibrant private sector, a world-class physical infrastructure and modern agriculture and livestock sectors. Vision 2020 places gender at the core of Rwandan development process.

“In order to achieve gender equality and equity, Rwanda will continuously update and adapt its laws on gender. It will support education for all, eradicate all forms of discrimination, fight against poverty and practice a positive discrimination policy in favour of women. Gender will be integrated as a cross-cutting issue in all development policies and strategies” (Rwanda Vision 2020)

The second generation of EDPRS also includes Gender as a cross-cutting issue across economic, health, education, and governance programs, amongst others. Gender is included *“because men and women experience the process of development and the impact of policy in different ways. They may also have different needs and priorities”* (EDPRS). Among the strategies driven by the EDPRS we could cite the following:

- To contribute, in a sustainable manner, to the increase and diversification of household incomes, while ensuring food security for all the population, amongst others by promoting commodity chains and support the development of agribusiness.
- Release productive capacities of vulnerable groups, particularly youth and women.
- To address the high levels of under-employment and ensure increased levels of economically productive employment, with priority to vulnerable groups, including women.
- To strengthen citizen participation, empowerment and capacities for all-inclusive citizens’ participation in local decision-making and governance processes.

Particular emphasis will be placed on women, youth, children and disadvantaged groups. Women’s representation on local government councils should rise from 42% to 50%, while voter turn-out should increase from 89% to 95%. Participation in *umuganda* (voluntary community group work) activities should rise by 50% as should the revenues generated by these activities.

The National Gender Policy (NGP) highlights the principal guidelines on which sectoral policies and programmes will base to integrate gender issues in their planning and programming and to ensure that gender policy is effectively mainstream into the EDPRS.

The guiding principles of the NGP highlight the acknowledgment of the government that differences existing between men and women needed to be effectively recognised and addressed in its development processes to make its development interventions effective and efficient; the commitment to promote a society free from all forms of discrimination and injustice as well as the standpoint that gender is a cross-cutting issue that must be addressed in all sectors of development.

The NGP stresses that affirmative action programmes targeting women should be developed by means of strategies related to economic empowerment of rural women, such as : 1) the adoption of gender sensitive measures to equip vulnerable groups with skills and knowledge for self-employment for them to be able to access basic services; Undertake gender sensitive measures aimed at transforming the subsistence agriculture into a market oriented agriculture and empower the farmers especially women with appropriate knowledge and skills for food production and processing; 2) Establish mechanism to remove all barriers that constraint women's access to and control over productive resources such as commercial, industrial finance and appropriate technology for a better participation in the private sector 3) Facilitate and support capacity building programs for increased participation of women in paid economy with emphasis in technical areas; etc.

CARE / HiH Job creation Project is totally in line with the described development governmental strategies in terms of promoting gender equality and women empowerment, enhancing women's role for poverty reduction at the HH level, creating an environment conducive to the economic inclusion of women and strengthening women's economic and financial capacities.

Coherence with donors' priorities.

CARE International shows an explicit commitment to support gender equality. In order to operationalize this commitment, CARE has adopted a Gender Policy implementation guideline which sets out mechanisms and minimum common standards for all CARE members and Country Offices. Some CAREs commitments uphold by this strategy are:

- Support the empowerment of women and girls as a key strategy toward ending poverty, conflict, human suffering and gender inequality.
- Ensure that key organizational policies, systems and practices including but not limited to budgeting, human resource recruitment, training and management, and decision making support women's rights and gender equality.
- Apply these commitments within CARE and across all program areas using integrated planning approaches and recognized gender sensitive tools and techniques such as gender analysis frameworks, collection of age/sex disaggregated data, and results-focused design and evaluation.

Hand in Hand International main goal is to fight poverty with grassroots entrepreneurship. Its mission is to contribute by supporting economic and social empowerment of the poor, in particular women, by helping them create sustainable micro-enterprises and jobs, thereby improving family income and

reducing poverty. According to its strategic plan, HiH aim to break down the barriers that prevent poor people, especially women, from seizing the opportunities a growing economy provides. Rural women are HiH prime target group.

The Job creation project appears in line with donors' policies and strategies as much as it explicitly state gender equality results; ensures sufficient funding to meet gender requirements; focuses on trying to eliminate the barriers that prevent poor people, especially women, to take advantage of market opportunities and promotes entrepreneurship and job creation as a solution for poverty.

VI.2 Effectiveness

The evaluation was able to confirm that through its implementation the project has so far contributed to improve the living conditions of the primary intended stakeholders, increased HH assets accumulation, and improve household members' access to education and health. Progress can also be seen in food availability even if supplementary efforts are still needed to ensure nutritional and food security, namely in the other two dimensions of this concept (the three dimensions of nutritional and food security are availability, access, utilization and stability). The project is also stimulating positive changes in job creation, consolidating a saving praxis among beneficiaries and helping to increase their saving capacity and their access to credit, mainly through VSLG loans. Changes in beneficiaries' mind set in favor of business creation can be seen in the high self-esteem of VSLG members and confidence in their financial and business skills. Positive changes in favor of enterprise creation can be seen, both in mind-set and in praxis, in the remarkable number of enterprises created and still active after one year, even though most of this enterprises remain in the informal sector of the economy.

The project is generating several positive unexpected effects, among which it is possible to highlight:

1. VSLG members understand better and have a better access to governmental programs (for example, they are using savings to join the government health insurance program)
2. Mature VSLG groups are "thinking out of the box" to come with innovative initiatives to avoid obstacles to financial services and to access to productive resources (for example, several groups are buying land collectively, other are using the group collateral to help their members obtain higher loan amounts with the banks, etc.).
3. Marriage as a status more protective of women rights is being favored by the project.
4. Village Agents are taking part in several kind of advocacy initiatives related to productive assets (land) or community issues at the local level in favor of VSLG members.
5. The project is strengthening the Chamber of Women entrepreneurs, a private sector platform for advocacy and in doing so, helping the mentorship practice to become formal.

All VSLG members are taking advantage of the project but they are likely to benefit in different ways. E-VSLG members are particularly taking advantage of the business components of the project (higher investment, priorities in productive assets, creation of jobs for other persons (3, 4 and 5); a little better linkage to formal financial institutions) while new groups are taking better advantage of the project for strengthening their saving capacity, creditworthiness, self-employment and HH assets accumulation. This stresses the importance of refresher trainings and ED follow up for new group

members in order to help them catch up with mature groups by the end of the project. Globally, during the focus groups VSLG members expressed a particular need for technical and professional training as a strategy to enhance their businesses. .

Outcome analysis in the previous section show that internal loans of VSLG are still being used for consumption and HH assets but also in a remarkable level for business development. However, the groups are not yet accessing external loans as much as they seem to need. According to the MTR findings, the problem is not the lack of effectiveness of the component "financial linkage". Indeed, beneficiaries seem to know the formal credit mechanisms and they are using financial linkage for their savings. They also identify lack of capital as an obstacle to their businesses development. They wish for bigger loans and they know that this is only possible in the formal institutions. The problem seems to be more on the side of the banks financial products. These are not adapted to the specific needs and characteristics of small and medium entrepreneurs. CARE has contacted several local banks to address this problem and some agreements have been reached to offer more flexible financial products. But proximity continues to be an obstacle. These banks do not have enough agencies and they are not always located near the beneficiaries.

"... financial formal institutions do not have confidence in the groups. They do not want to lend them money if they don't have collateral. They don't understand the way the group works. The project should include a strategy to have this formal institutions understand our groups, so that they embrace the project. Working with cooperatives might be another solution" (An IPO coordinator).

The MTR is not able to generate an assessment of the market linkage component of the project as the field work generated very little pertinent data. The following hypothetical factors can be advanced to explain this:

- a) according to field observations, many of the enterprises started are micro and small enterprises with limited scope for productivity, job creation and income generation.
- b) Many enterprises are in a growth stage of development (this is the case of most N-VSLG members enterprises, as new groups were formed during the second year of the program). These enterprises have not yet reached the growth stage where market linkage training is put into practice.

It should be noted that the government strategy of economic development of sector and decentralization planning that promote regional economic specialization is likely to generate in the near future an enabling environment and new opportunities for VSLG members enterprises through market linkage.

VI.3 Efficiency

The efficiency criteria indicates how far the results achieved so far by the project derive from an efficient use of financial, human and material resources. In the absence of standard reference (a similar intervention in a similar context) the consultant proposes an assessment of internal management issues, among which it is worth noting the following:

- Management choices are adapted to the needs of the field
- The project is being implemented by qualified and committed human resources.

- Information flows internally and among implementing partners facilitating coordination and adaptation to the needs of the field.
- Synergies and linkages contributing to achieve goals and objectives, for example, local government involvement in selection process of target population, MoU with FFI to facilitate financial linkage (savings), etc.

Globally, the MTR was able to establish that the actual implementation pace will most likely allow the project to be delivered in a timely & cost efficient manner.

VI.4 Sustainability

Sustainability is understood, in general terms, as the extent which the positive effects of the project will continue once the intervention is over. For the current project, several factors positively affecting sustainability were identified, among which is possible to include the following:

- Government ownership. *"This project is highly appreciated by the government, they give it as an example to change mindsets, change the situation of people in the community. They use it as a model. This project is included in the 'contract of performance' at the district level, at the district planning by government"* (an IPO coordinator).
- Community ownership. The project is widely known and very well hosted by the communities producing an extension of the scope of the project, benefiting non targeted population.
- Enterprise development facilitators and Village Agents are playing a very important role in strengthening the impact of the trainings and ensuring an individual follow up for business creation and development. CARE is contemplating on one hand, upgrade the figure of EDF, who might become "business development advisers" and in the other hand strengthening the figure of the Village Agent by promoting the creation of a VA Network.
- Mentorship. The mentorship component of the project allows selected entrepreneurs to improve the knowledge obtained thanks to the trainings while integrating them in a network of entrepreneurs that might help improve their business opportunities and become members of the private sector. Mentorship reinforces what women have learned during the trainings. The Chamber of Women Entrepreneurs - the partner for the Mentorship component- can provide VSLG mentees with an effective platform for advocating their business interests

VI.5 Gender impact

The Job Creation Project is contributing greatly to women's' economic empowerment. For some of them, being part of a VSLG group means that they can access and control financial resources for the

first time in their lives. Women are able to contribute more to HH expenses. This has a positive impact in gender relations, especially when husbands realize the importance of this contribution.

Table 24. Women contribution to household expenditures

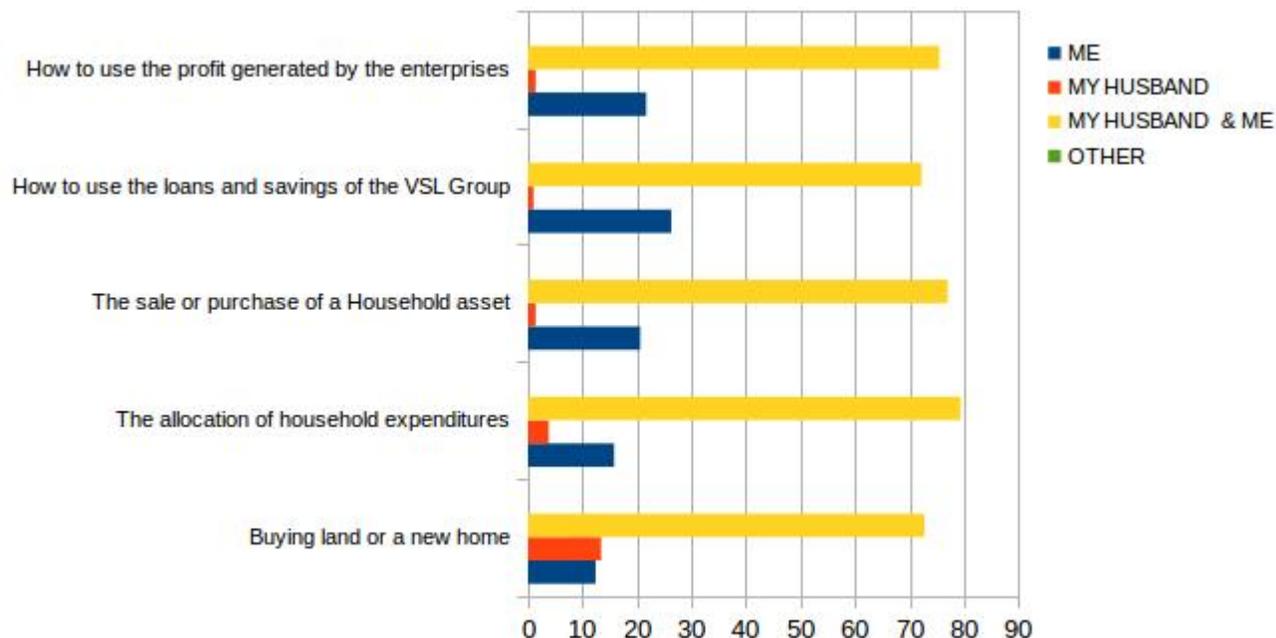
	Contributions to Household expenditures			
	Zero	Small	Moderate	High
Education of children of the household	2.90%	5.70%	40.50%	51.00%
Health of members of the family	1.40%	3.30%	46.20%	49.10%
Food and nutrition of the members of the HH	0.50%	6.10%	32.50%	60.80%
Housing	3.80%	17.50%	46.70%	32.10%
Household equipment	0.50%	4.70%	50.00%	44.80%

Table 25. Women contribution to decision making

	Contribution to Decision Making			
	Zero	Small	Moderate	High
Education of children of the household	4.80%	2.90%	31.60%	60.80%
Health of members of the family	1.90%	1.90%	39.30%	56.90%
Food and nutrition of the members of the HH	0.90%	3.80%	22.20%	73.10%
Housing	4.70%	17.00%	45.80%	32.50%
Household equipment	0.90%	4.70%	45.80%	48.60%

The above tables show that most women of VSLG consider that their contribution to expenditures and to decision making at the HH level is moderate to high. It should be noticed that the higher percentage for both criteria concern food and nutrition, education of children of the household and health, all of which fall in the reproductive role traditionally assigned to women. This should be considered also under the light of Rwandan culture, where women might consider that their contribution to decision making at the HH level should be the result of consultations. The following figure seems to confirm this. Indeed, women affirm that at the HH level decisions are made mostly in a consultative way, with very little decision making made only by the husbands.

Figure 7. Who decides what at the HH level.



Women taking part in the project consider that they are more respected and valued by their families and communities. Notwithstanding, gender inequalities still persist. These inequalities hinder women's food availability and their possibility to access to jobs other than self-employment. Individually, men are creating more enterprises than women. The sexual division of labor is still informing women's decisions whether to invest in productive or household assets as well as decisions concerning business.

In some cases, women face obstacles to fully participate in the VSL groups. This is especially the case of women who integrate a group for the first time. *"When women go alone, men who do not get the trainings do not accept the program well. Sometimes this generates conflicts in their households"* (an IPO coordinator).

This suggests the need to sensitize men in the communities where the project is implemented. Highlighting the experience of men who are already members of VSLG might be a good practice, since they value women successes and since men who do not know the project might more willingly listen to other men.

Women's empowerment

Considering the importance that the project gives to the empowerment of women, the MTR proposed to complete the gender analysis by measuring women empowerment level with the help of a composite indicator, formed by the following six sub-indicators :

1. Access to credit with formal financial institutions (banks and MFI) (0.9% of women, 1.0% of men).
2. Engaged in enterprises for more than a year (73.7% of enterprises started by women)
3. Can execute actions to make my life better (70% responded "exactly true")
4. Feel confident to speak in public (50% responded "exactly true")
5. Holding a decision making position in a local government committee (village, cell and sector level) (25.7%)

Moderate and high contribution to decision making at HH level

The following tables show the empowerment score by District and by membership in N-VSLG or E-VSLG.

Table 26. Empowerment score by District

		Empowerment Mean
DISTRICT	Bugesera	.67
	Gatsibo	.68
	Kayonza	.73
	Kirehe	.68
	Nyagatare	.73
	Rwamagana	.68
Overall score		.69

The table above show that the overall empowerment score among the Job Creation Project beneficiaries is very high. This pattern is the same for all districts, with Nyagatare and Kayonza showing the higer figures. The difference between N-VSLG (.70) and E-VSLG (.67) is not significant.

If most women think that they can influence in the decision making at the community level, the percentage of women who consider that they have little influence in their communities is relatively high (27.20%).

Main findings of section VI

1. The evaluation could verify that the Job Creation Project relevance is very good as the project is in line with local needs and priorities of primary intended stakeholders. Consolidated VSLG methodology and HiH Job creation model is relevant in the Rwandan context.

The Project is totally in line with Rwandan public policies such as Vision 2020, the Economic Development and Poverty Reduction Strategy (EDPRS) and the National Gender Strategy in terms of promoting gender equality and women empowerment, enhancing women's role for poverty reduction at the HH level, creating an environment conducive to the economic inclusion of women and strengthening women's economic and financial capacities. The project is also in line with donors' policies and strategies as much as it explicitly state gender equality results; ensures sufficient funding to meet gender requirements; focuses on trying to eliminate the barriers that prevent poor people, especially women, to take advantage of market opportunities and promotes entrepreneurship and job creation as a solution for poverty.

2. The evaluation was able to confirm that the Job Creation Project has so far contributed to improve the living conditions of the primary intended stakeholders, increased HH assets accumulation, improve household members' access to education and health and increase food availability. Supplementary efforts are still needed to ensure food access, utilization and stability. The project is stimulating positive changes in job creation, as well as improving savings and access to credit for beneficiaries, mainly through VSLG loans.

The high self-esteem of VSLG members and confidence in their financial and business skills translate into positive changes in favor of enterprise creation. E-VSLG members are taking better advantage of business project components as their groups have had more time to become mature while new groups are strengthening their saving capacity, creditworthiness, self-employment and assets accumulation HH.

The project is contributing greatly to women's economic empowerment. The overall empowerment score among the Job Creation Project beneficiaries is high. Women are contributing more to HH expenses and decision making. This has a positive impact in gender relations, especially when husbands realize the importance of this contribution. Notwithstanding, gender inequalities still persist in areas as food availability and access to jobs. Individually, men are creating more enterprises than women. The sexual division of labor is still informing investment and business decision making. Internal loans of VSLG are being used for consumption and HH assets but also in a remarkable level for business development. However, the groups are not yet accessing external loans as much as they seem to need mainly because financial products of formal financial institutions are not adapted to the characteristics and conditions of the beneficiaries. Women participation at the community level is still very low.

Thus, efficiency criteria can be rated as very satisfactory even though alternative measures are needed to ensure nutritional and food security of VSLG members HH, help new group members catch up the level of mature groups, overcome gender disparities and to address the bottlenecks in financial linkage to develop by the end of the project influencing strategies to get relevant Micro finance products into the market.

3. The results achieved by project so far derive from an efficient use of financial, human and material resources and it is possible to assess efficiency as very satisfactory.

4. In terms of sustainability, process such as ownership by the community and the government; the strengthening of key stakeholders in the field and the mentorship program that contribute largely to ensure that the positive effects of the intervention will continue once the project is over.

5. On the basis of outputs, the project is very likely to attain its purposes with efficacy, efficiency, in a sustainable fashion and with a positive developmental impact for group members and their households.

VII. CONCLUSIONS

The project design adequately guides the implementation of the project. Is highly relevant mainly because the two methodologies (VSL and Job creation) are complementary to each other. However, the planning process was not completely finished prior to implementation (the fact that the logical framework was finished after the beginning of the project is an indicator of this statement). The planning does not indicate one new model integrating both methodologies but two independent models that were combined in practice.

In light of the objectives of the project and the findings of the evaluation mission on the field, the theory of change under testing appears valid, appropriate and relevant. It should be noted that while the foundation of the VSL approach is the existence and consolidation of viable groups, the theory of change focuses on selected individual enterprises. The question that arises is **how the gradual change affects groups and what will happen to those members whose enterprises do not qualify as successful.**

The logical framework matrix presents the substance of the project in a comprehensive form. Globally is well designed. What **can be improved:** a) The **sources of verification** of some indicators are the mid term review and the final evaluation. This practice reduces the logical framework practicality as a monitoring tool, where monitoring is understood as an internal, systematic and continuous collection, analysis and use of information for management control b) The logical framework does not include **specific gender indicators.** Even though CARE Rwanda has made a decision to include Human rights in all its models, not all job creation model activities include **human rights and women rights** as part of the training strategy.

The changes adopted in the second year of the project were pertinent and necessary. The delivery model is clearer, carrying capacity is well adapted and capacity building of IPOs staff through **trainings conducted by CARE and HiHEA is adapted to the needs of the field.** Success factors include: a solid partnership with local ngo's, an effective supportive supervision system, an effective monitoring system, the complementarity between VSLG and HiH methodologies and an enabling project environment.

3On the basis of outputs, **the project is very likely to attain its purposes with efficacy, efficiency, in a sustainable fashion** and with a positive developmental impact for group members and their households.

The evaluation could verify that the **Job Creation Project relevance is very high** as it is in line with local needs and priorities of primary intended stakeholders. The Project is also in line with Rwandan public policies and with donors' policies and strategies

So far, the Job Creation Project has **contributed with efficiency and effectiveness to improve the living conditions of the primary intended stakeholders,** increased HH assets accumulation, improved household members access to education and health and increased food availability. **Supplementary efforts are still needed to ensure food access, utilization and stability.** The project is stimulating **positive changes in job creation,** as well as improving savings and access to credit for beneficiaries, mainly through VSLG loans. The high self-esteem of VSLG members and confidence in their financial

and business skills translate into positive changes in favor of enterprise creation.

E-VSLG members are taking better advantage of business project components as their groups have had more time to become mature while new groups are strengthening their saving capacity, creditworthiness, self-employment and assets accumulation HH.

The project is contributing greatly to women's economic empowerment. The overall empowerment score among the Job Creation Project beneficiaries is high. Women are contributing more to HH expenses and decision making. This has a positive impact in gender relations, especially when husbands realize the importance of this contribution. The persistence of gender inequalities suggests that targeting women is not enough and a specific gender strategy is needed to address gender issues (both in training and enterprise support). Gender inequalities still persist in areas as food availability, access to jobs and enterprise creation. The sexual division of labor is still informing investment and business decision making. Gender relation might also be an obstacle to women's participation in VSLG groups, particularly for those who become members for the first time, since men might not be willing to let them "go alone" to the meetings. Women's participation at the community level is still very low.

Internal loans of VSLG are being used for consumption and HH assets but also in a remarkable level for business development. However, the groups are not yet accessing external loans as much as they need mainly because **financial products of formal financial institutions are not adapted** to the characteristics and conditions of the beneficiaries.

Alternative measures are needed to ensure nutritional and food security of VSLG members HH, help new group members catch up the level of mature groups, overcome gender disparities and to address the bottlenecks in financial linkage to develop by the end of the project influencing strategies to get relevant micro-finance products into the market.

10. In terms of sustainability, process such as **ownership by the community and the government; the strengthening of key stakeholders in the field and the mentorship program** that contribute largely to ensure that the positive effects of the intervention will continue once the project is over. At the individual level, the confidence of beneficiaries in their own capacities and in their businesses is also a factor of sustainability.

VIII. RECOMMENDATIONS

1. Conduct a joint review of the planning process and the logical framework of the project by CARE and HiH so that the two complementary models merge into one integrated intervention model. This should harmonize the implementation process (for example, human rights and women rights included in all trainings and not only in some of them) and reduce the number of indicators, simplifying the logical framework matrix and maximizing the potential of this tool for monitoring purposes.
2. Make the logical framework more sensitive to Gender, including specific, context-relevant gender indicators to capture changes in gender empowerment and equality (the composite indicator used in the MTR can be used as a model) and including human rights and women rights contents in training activities.
3. Conduct a training needs assessment to evaluate the tools and methodologies used during the trainings in order to better address the needs of the field staff in charge of the trainings.
4. Adopt a rights based approach of development and a nutritional and food security approach to fill the gaps in food access, utilization and stability and to better address the challenges posed by gender inequalities. Sensitize men in the communities where the project is implemented by highlighting the experience of men who are already members of VSLG and who are ready to value women's successes.
5. Continue the actual strategy to ensure sustainability and increase the positive effects of the intervention once the project is over by scaling up groups as micro-financial entities so that they continue providing viable financial products to their members. This strategy could include mechanisms such as:
 - Help increase VSLG resources for credit and savings accumulation
 - Help consolidate VSLG emergency fund so that members could borrow money to resolve emergency issues without selling their productive assets and without reducing their investment capacity.
 - Promote and support collective economic initiatives for job creation (for example, collective agricultural exploitations, as some of the VSL groups currently participating in the project are spontaneously doing).
 - Link the VSLG to address needs of rural communities predominantly engaged in agricultural production (for example : trainings and technical support for sustainable agricultural activities, help access agribusiness and local markets, promote crop diversification, enhance resilience to climate change and other natural disasters, etc.).
 - Provide trainings to members in how to initiate and administer new VSLGs for job creation in the future.
 - Promote exchange and dialogue among the members of different VSL groups.
8. Improve the participation of beneficiaries in the project to ensure both effectiveness and sustainability. This can be done through the adoption of a bottom-up dynamic and by strengthening

the Village Agent as local leaders, financial advisers and advocacy agents.

6. Increase efforts to ensure that the VSLG members' enterprises benefit from the market linkage component of the project. Help VSLG members to create enterprises informed with pertinent market information at a regional level by creating synergies with the government strategy of economic development. Coordination of production can be a driver for VSLG members' small and micro enterprises to link up with new markets and engage in value-adding activities in their provinces and/or districts.

7. Increase the effectiveness of the project by defining a strategy to allow members of the N-VSL groups achieve the same level of maturity that members of E-VSL groups, so that at the end of the project they can benefit from all the components of the project. This strategy may include refresher trainings, study trips and experience exchanges between N-VSLG members and E-VSLG members.