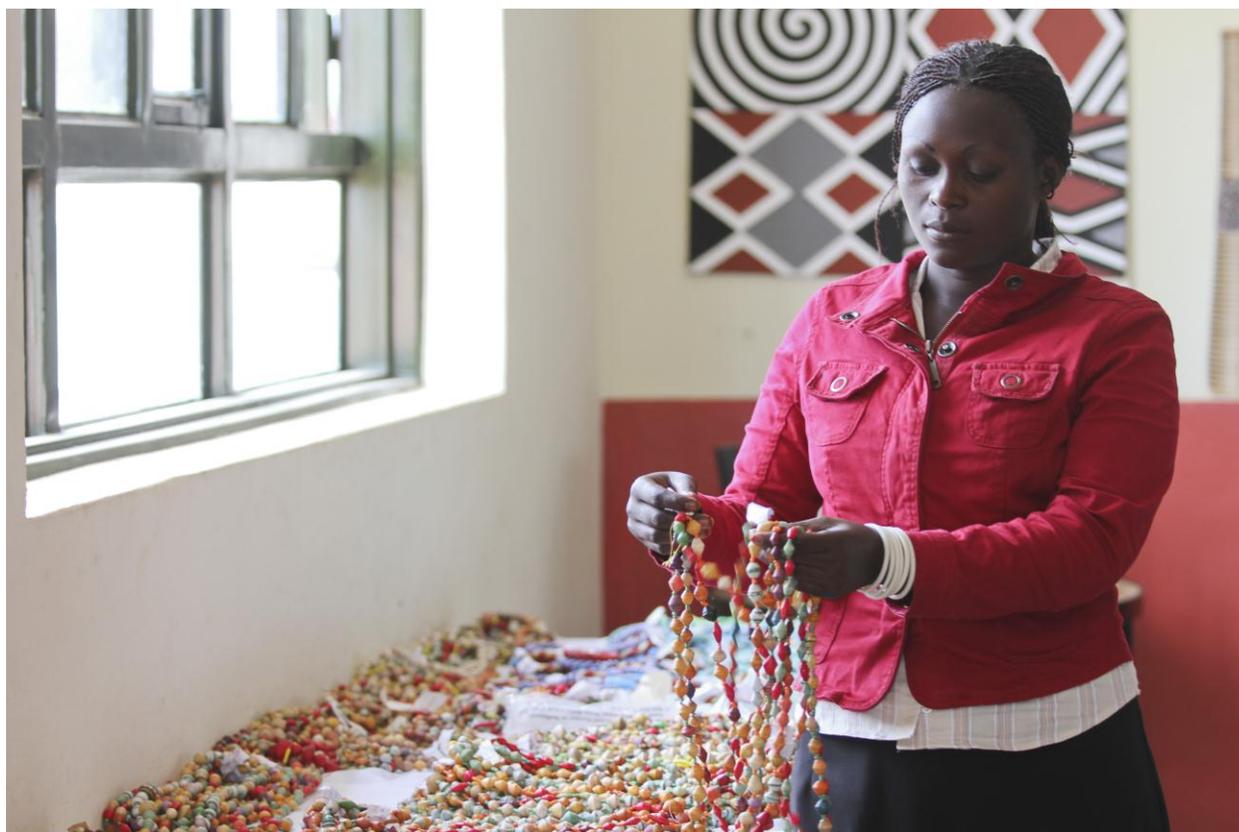




The Adolescent Girls Initiative in Rwanda  
Final Evaluation Report  
June 2015



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## List of Acronyms

AGI	Adolescent Girls Initiative
CPI	Centre Psychotherapeutique Icyizere
DHS	Demographic and Health Survey
FGD	Focus Group Discussion
FGL	Frontiers Great Lakes
GOR	Government of Rwanda
IGA	Income-generating Activity
MIGEPROF	Ministry of Gender and Family Promotion
NGO	Non-Governmental Organization
NISR	National Institute of Statistics Rwanda
RWF	Rwandan Francs
SACCO	Savings and Credit Co-Operative
SSI	Semi-structured Interview
TOT	Training of Trainers
VSLA	Voluntary Savings and Loans Association
VTC	Vocational Training Center
WDA	Workforce Development Authority

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## Executive Summary

### Introduction

Rwanda has made a remarkable transition from reconstruction to development over the past twenty years. Despite these developments, Rwanda remains one of the poorest countries in the world. An estimated 45 percent of the population still lives below the national poverty line, and 24 percent is considered extremely poor. Women face particular social and economic challenges, including limited access to the labor market, which requires additional policy and project efforts to enable them to achieve better outcomes. Innovative and effective training projects specifically targeting the promotion of successful entry of girls and young women into productive employment are one way to address their needs.

### Overview of the Rwanda Adolescent Girls Initiative (AGI)

The Adolescent Girls Initiative (AGI) pilot was implemented by the Government of Rwanda as part of an eight-country initiative led by the World Bank aimed at promoting the economic empowerment of adolescent girls.<sup>1</sup> The development objective of the Rwanda AGI was to improve employment, incomes and empowerment of disadvantaged adolescent girls and young women (aged 16-24), and to test two integrated models for promoting these goals.

The Rwanda AGI had three components:

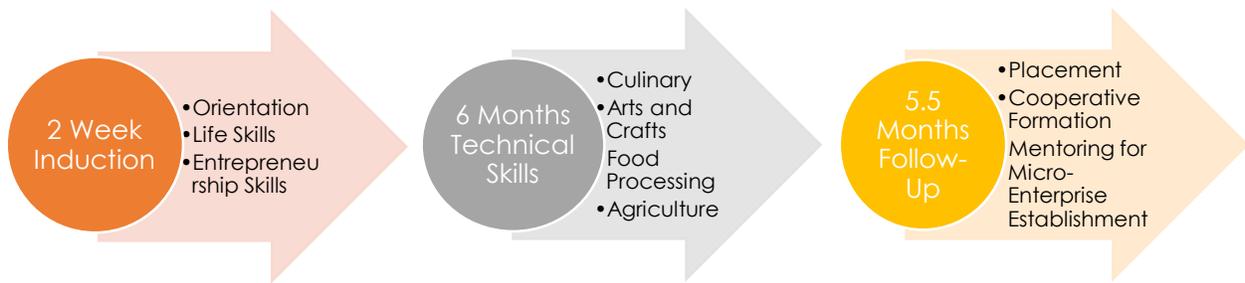
- *Component I:* Skills Development and Entrepreneurship Support
- *Component II:* Scholarships to Resume Formal Education
- *Component III:* Project Implementation Support

This evaluation focuses exclusively on Component I, which was carried out by the Workforce Development Authority (WDA), under the supervision of the Ministry of Gender and Family Promotion (MIGEPROF). It was delivered sequentially to roughly 2,000 vulnerable girls and young women in three equal-sized cohorts between 2012 and 2014. The project was targeted geographically in four districts (Gasabo, Kicukiro, Gicumbi, and Rulindo), where nine vocational training centers (VTCs) provided the training.

The year-long training project was divided into three phases:

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<sup>1</sup> The [Adolescent Girls Initiative](#) (AGI) was implemented between 2008-15 by the World Bank in eight countries in partnership with the Nike Foundation and the governments of Afghanistan, Australia, Denmark, Jordan, Lao People's Democratic Republic, Liberia, Nepal, Norway, Rwanda, South Sudan, Sweden, and the United Kingdom.



## Evaluation Methodology

A tracer methodology was used for this evaluation, which follows individuals before, during, and after the intervention. This methodology traces the individual journey of project trainees over time using a mix of quantitative and qualitative research instruments to understand if and why certain changes in their situation, perceptions or aspirations may have occurred.

The three objectives of the evaluation were:

- To examine how well the AGI project delivered the planned activities
- To assess the usefulness of the training provided
- To measure the change in beneficiary outcomes before and after the AGI project

The evaluation was conducted on the second cohort of beneficiaries, from which 160 girls were randomly selected to participate in baseline and endline surveys.<sup>2</sup> A smaller sub-sample of trainees were also recruited for midline and endline focus group discussions (FGDs), and project managers and service providers were invited to take part in semi-structured interviews (SSIs).

For the quantitative analysis, baseline and endline survey data were used to compare the outcomes of cohort 2 beneficiaries before and after the project. Statistical analyses were conducted to compare the average values of each indicator using a statistical t-test. For the qualitative analysis, responses from FGDs and SSIs were compiled, compared and analyzed to identify key themes and to select relevant quotes.

## Profile of AGI Participants

The study population reflects the intended eligibility criteria to a high degree, with all respondents aged between 15 and 25 and not in school at the start of the project. The project attracted a young population, as 61 percent of baseline respondents were aged 20 or under. Almost all (94%) respondents had completed primary school, with 44 percent also having completed some secondary education. A small minority (9%) of surveyed participants had been married, and – as per AGI requirements – none of them were pregnant at the baseline.

<sup>2</sup> 182 girls were selected at baseline, 160 of which were successfully followed-up with at endline.

Baseline levels of economic activity were high, but not abnormal for the country context. Half (50%) of interviewed girls were engaged in at least one non-farm income-generating activity (IGA), such as wage employment, non-farm businesses, or internships. Including household agriculture, 81 percent of respondents were economically active when they started the training program. Many of the activities carried out by the girls were unpaid however, with only 69 percent of those working reporting having earned money or in-kind payments the previous month.

When asked directly about the challenges and vulnerabilities facing girls in their communities, focus group participants mentioned unplanned pregnancies and poverty most frequently. Girls identified various repercussions of unplanned pregnancy, including dropping out of school, struggling to support the child, and risk of marginalization, and of poverty, including inability to pay school fees, lack of “food, clothes and body lotion,” and psychological stress.

### **Quantitative Results**

The vocational training project led to a substantial increase in non-farm employment among beneficiaries, with the share of girls reporting businesses, wage employment or internships rising from 50 percent to 75 percent. Surveyed girls were 1.5 times more likely – a 25 percentage point increase – to work outside their families’ farm at endline than at baseline. This increase was driven primarily by higher self-employment rates, mostly involving small-scale trading in rural areas. Nevertheless, household agriculture continued to be a common activity for girls in our sample, with a constant percentage of respondents (58% at baseline vs. 59% at endline) reporting involvement the previous month.

Despite a high rate of IGA involvement, the likelihood that girls were applying the trade they studied varied significantly across training groups. Between 38 percent and 53 percent of culinary, food processing, and agri-business trainees were doing work connected to their training at endline. However, although 61 percent of arts and crafts trainees had at least one non-farm IGA, only 12 percent among them said they were using their trade. Focus group participants recognized this issue and suggested that a broader range of trades should be taught in the VTCs to address the “market” problem.

There was only a modest increase in the share of respondents who reported being paid for at least one of their IGAs (from 55% to 58%), but amounts earned increased significantly. Looking at the entire sample, average cash incomes almost doubled, from RwF 5,415 to RwF 10,254, and reached RwF 12,657 if in-kind payments are included. Among the sub-sample of respondents who reported non-zero earnings, cash incomes amounted to RwF 19,288 and total earnings to RwF 21,976 at endline.

By the end of the program, respondents were more likely to be members of savings groups (from 27% to 81%), to have saved recently (from 18% to 37%), and to have saved larger amounts (from RwF 7,050 to RwF 20,086). The project helped trainees open individual Savings and Credit Cooperatives (SACCO) accounts and encouraged the use of deposits as start-up capital for their cooperatives. Many trainees also used part of their stipends to purchase goats, sheep or rabbits, with livestock ownership tripling (from 15% to 44%), over the course of the project.

The impact of the AGI project on beneficiaries’ lives went beyond the economic realm. Respondents reported wider social networks and moderate improvements in their relationships with friends, family and community members following their participation in the project. Notably, more girls declared having

someone to borrow money from in case of an emergency (from 61% to 72%) and having a place to meet female friends (from 67% to 79%), both aspects directly related to goals of the AGI project.

AGI participants also reported higher satisfaction with their lives, especially with regards to their incomes and jobs, as well as greater optimism for the future. Although improvements in self-esteem, which was already relatively high at baseline, were limited, their entrepreneurial self-confidence increased significantly. Girls became significantly more assured of their abilities to identify business opportunities, to run their own businesses, and to interview for a professional job – skills directly related to the training curriculum.

Reports of gender-based violence increased considerably, with a larger share of respondents indicating that they experienced sexual harassment at least once in their lifetimes (25% to 43%). Available data does not enable us to determine when the harassment occurred or whether it was connected to participation in the project. Moreover, it is not possible to exclude the possibilities that reporting was higher at endline because respondents were more comfortable during the interview process or that respondents were better able to recognize their past experiences of harassment as a result of the AGI life skills training. Either of these conditions would indicate that baseline reports were in fact underestimates, and so the change from baseline to endline would be overestimated in the data. The results on sexual harassment, which were accompanied by similar rates at endline of verbal abuse (51%) and a smaller but still significant rate of physical violence (18%), do point to the high level of vulnerability faced by AGI participants.

### **Implementation Lessons and Stakeholder Feedback**

An important component of the evaluation was obtaining feedback from participating girls as well as administrators and trainers on the implementation of the project.

Project management: All of the interviewed project staff had positive things to say about the level and ease of communication and collaboration with project managers. Nevertheless, trainers reported struggling with large class sizes and with having to teach both in the morning and the afternoon due to the overlapping of the training for cohorts 2 and 3.

Trainee selection and participation: There was significant variation across urban and rural settings in trainees' ease of attending the project on a regular basis, mostly as a result of differences in the cost of transport and the opportunity cost of lost income. While the majority of trainees reported being able to choose their field of study, some reported that the selection criteria prevented them from doing so.

Stipends: Delays in the delivery of stipends were a key hurdle for both trainees and project staff. On average, trainees faced a month delay and project staff faced delays ranging from one day to several weeks. For trainees who relied on the stipend for daily transport to the VTCs, this was a significant burden.

Girl-friendly environment: Most trainees indicated that VTCs were girl-friendly and reported feeling comfortable in those settings. On the other hand, childcare facilities were not available or were not used by the trainees at most of the interviewed VTCs.

Life skills training: The life skills training, particularly the lessons on sexual and reproductive health, appeared to be the most popular project component among the trainees. Several of the trainers

mentioned, however, that the curriculums were not appropriate for the learning level of the participants and that more time was needed for follow-up.

Entrepreneurship training: All of the interviewed trainees were satisfied with the entrepreneurship training, stating that they learned how to save, track expenses, serve customers, and apply for loans. Both girls and staff requested additional entrepreneurship training, with an emphasis on marketing skills and working in cooperatives.

Technical training: Overall, trainees were satisfied with their trades but there was some criticism about the viability and profitability of certain trades, notably arts and crafts in rural areas. There was a consensus at all levels of project implementation on the need for VTCs to include other non-traditional trades.

Support to join SACCOs: Feedback regarding SACCOs was largely positive. For some trainees however, the savings process was not clear and they reported receiving limited information on their SACCO accounts. Project staff faced several challenges in facilitating trainees' SACCO membership, including a lack of IDs and the inability of girls to provide collateral for their loan applications.

Post-training phase: Most girls appeared confident about the post-training transition and felt prepared to begin their cooperative activities or seek employment with their newly-acquired skills. Four district-level mentors supported beneficiaries in forming cooperatives, but the registration procedure was more time-consuming than expected. Some VTCs also provided job search assistance, though this support was not clearly structured and less heavily emphasized than the support for cooperative formation.

## **Main recommendations**

The following recommendations are based on the quantitative and qualitative findings of this evaluation, and are broadly applicable both to future rounds of the AGI as well as to youth skills development programs more broadly.

1. Ensure that core staff (e.g. Project Coordinator, M&E Officer, and Finance Officer) are on board throughout the duration of the project
2. Ensure trades are demand-driven and re-evaluate the suitability of the arts and crafts training.
3. Remove unexpected costs of attending the training for participants, notably of uniforms.
4. Translate curriculum into local languages and adapt for low-literacy.
5. Integrate marketing skills into the technical training and extend the duration of the life skills training.
6. Fully integrate GBV prevention and response into project design and implementation.
7. Ensure timely payment of stipends.
8. Promote internships and private sector engagement, particularly in urban VTCs.
9. Hire more mentors and train them to deliver consistent services.
10. Provide more training on how to start cooperatives and begin the process earlier on.

## 1. Introduction

Rwanda has made a remarkable transition from reconstruction to development over the past twenty years. According to the World Bank's 2014 Poverty Assessment, the size of the economy has increased four-fold since 1995. Infant mortality dropped from 120 to 49 per 1,000 live births, among the lowest in low-income countries, and enrolment in primary school became almost universal. Food insecurity and hunger, once rampant in the country, have eased substantially. A large fraction of the population, even those in extreme poverty, are covered by public health insurance, which has significantly expanded access to health care. Rwanda has become a model of business and investment climate reforms, climbing to the 32<sup>nd</sup> place on the 2013 World Bank's Doing Business Ranking. It also has the highest proportion of female legislators in the world (64 percent).<sup>3</sup>

Despite these developments, Rwanda remains one of the poorest countries in the world. An estimated 45 percent of the population still lives below the national poverty line, and 24 percent is considered extremely poor. Youth play a critical role in efforts to tackle poverty over the long run. Forty percent of Rwanda's population is aged between 14 and 35, and this demographic group faces particular social and economic challenges. Although the labor force participation of youth aged 15 to 24 is high at 75 percent, they are more likely than adults to be in informal employment and are disproportionately represented amongst unpaid farm workers.<sup>4</sup>

Women are particularly disadvantaged in their access to the labor market. Only 19 percent of women are engaged in non-farm employment, and 29 percent of young women who work are not paid (DHS 2010). Adolescent girls and young women, especially those in disadvantaged conditions, need to "catch up" quickly in terms of skill training suitable for productive employment in the short term, and broad-based economic growth in the medium and long term. Given the key roles they play in their households and society and in consideration of their disadvantaged circumstances compared to their male peers, disadvantaged adolescent girls and young women need additional policy and project efforts to achieve better outcomes. Innovative and effective training projects specifically targeting the promotion of successful entry of girls and young women into productive employment are one way to address their needs.

For these reasons, adolescent girls and young women, especially those in disadvantaged circumstances, need particular support in their efforts to enter the labor market, through skills training suitable for productive employment. The Adolescent Girls Initiative (AGI) in Rwanda creates important livelihood opportunities for adolescent girls and young women by preparing them for income-generating activities, thus contributing to broad-based economic growth.

The AGI project is aligned with the priorities of the Government of Rwanda (GoR). Rwanda's Vision 2020 prioritizes key areas of reform, with gender considered as a cross-cutting element in all sectors of the economy. The National Employment Policy of 2005 recognizes constraints faced by women in accessing employment, such as limited employment opportunities, high unemployment and underemployment (especially among youth), low literacy among women, and the under-representation of women in wage-earning jobs. Specifically, the National Employment Policy promotes employment among youth and women through: (i) the development of formal vocational training or on the job training adapted to the

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<sup>3</sup> World Bank, Rwanda Poverty Assessment (2014)

<sup>4</sup> Calder, Rebecca and Karishma Huda. Adolescent Girls Economic Opportunities Study. Nike Foundation and Girl Hub Rwanda. February, 2013.

needs of the labor market; (ii) increasing production and productivity in firms and their employment capacities by giving them facilities for investment expansion; (iii) encouraging youth and women to create enterprises in various sectors of the formal economy; and (iv) equal opportunities for young girls and young boys.

By working with the Workforce Development Authority (WDA) to offer skills training and support for cooperative formation, the AGI project strengthens government systems to promote the employment of young women in Rwanda. The GoR has also made technical and vocational education and training (TVET) a priority. The WDA is mandated to provide a strategic response to the skills development challenges facing the country across all sectors of the economy. The target market for WDA in the national labor force is diverse. It includes youth completing post basic education, as well as disadvantaged or special interest groups. The GoR has also identified cooperatives as a key vehicle for employment and growth, with special emphasis on gender equality. The 2006 Cooperative Framework established mechanisms for the formation, registration and regulation of cooperatives for productive activities and district level institutions to facilitate cooperative formation (National Policy on Promotion of Cooperatives 2006).

## INNOVATIVE DESIGN ELEMENTS

- The Rwanda AGI was the only AGI pilot where the government was responsible for the overall coordination of the project as well as for the delivery of training.
- At the beginning of the project cycle, a two-week induction period oriented girls to the project and helped them to make informed decisions about their choice of trade.
- The project partnered with a private sector firm (Gahaya Links) to deliver market-driven training in arts and crafts.
- The project established girl safe spaces within government training facilities and supported girls with other ancillary services, including access to savings and business

## 2. Overview of the Rwanda Adolescent Girls Initiative (AGI)

The “Promoting the Economic Empowerment of Adolescent Girls and Young Women” Project (known as the Rwanda AGI) was officially launched in Kigali on April 2, 2012. The pilot was part of the World Bank’s Adolescent Girls Initiative (AGI). The AGI was implemented between 2008 and 2015 by the World Bank in eight countries in partnership with donor and recipient governments and the private sector. The objective of the initiative was to better understand what works in helping adolescent girls transition to productive employment. The AGI piloted and evaluated innovative delivery of interventions including business development skills training, technical and vocational training targeting skills in high demand, as well as life-skills training, that could be scaled up or replicated if proven successful.

The development objective of the Rwanda AGI is *to improve employment, incomes and empowerment of disadvantaged adolescent girls and young women (age 15-24), and to test two integrated models for promoting education, empowerment and employment*. Rwanda AGI had three components: *Component I: Skills Development and Entrepreneurship Support*; *Component II: Scholarships to Resume Formal Education*<sup>5</sup>; and *Component III: Project Implementation Support*. This evaluation report focuses on Component I, hereafter referred to as “the project”.

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<sup>5</sup> Component II was implemented by a local Non-Governmental Organization (NGO) called Imbuto Foundation. This component supported 120 eligible adolescent girls and young women (aged 15-24) who dropped out of school to return to secondary

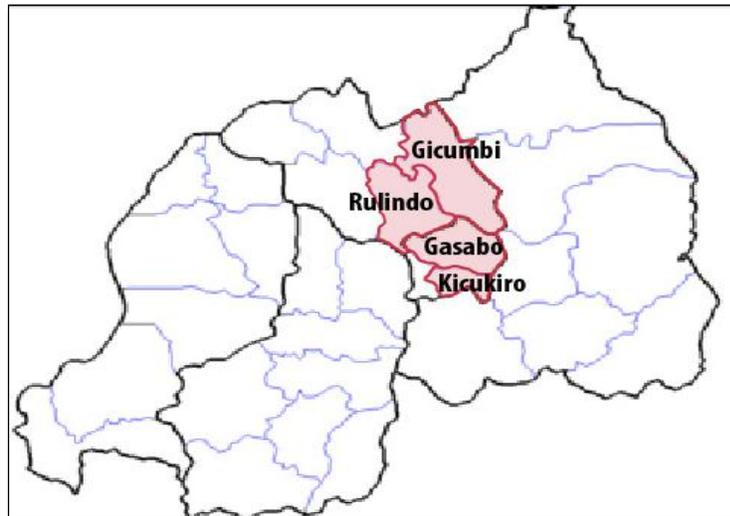
The project was implemented by the Workforce Development Authority (WDA), under the supervision of the Ministry of Gender and Family Promotion (MIGEPROF). It is unique among the eight AGI pilots in that it was the only pilot in which the government was responsible for the overall coordination of the project as well as for the delivery of training. Training was delivered in nine government-run Vocational Training Centers (VTCs) that were renovated under the AGI project.<sup>6</sup>

The project was targeted to 2,000 vulnerable girls or young women. To be considered for the training, the applicant had to:

1. Be between 16-24 years of age
2. Be out of school for at least one year
3. Have some primary education (preferably completed primary education)
4. Live in the vicinity of the training sector
5. Be classified as highly vulnerable or at risk of becoming highly vulnerable

Applicants were pre-screened for their eligibility, and then selected through a public lottery conducted by WDA and MIGEPROF in each of the 11 sectors of recruitment. The project was targeted geographically in four districts, two of which are urban (Gasabo, and Kicukiro) and two of which are rural (Gicumbi and Rulindo). Within these four districts, nine Vocational Training Centers were selected to provide training.<sup>7</sup>

*Figure 2.1 Map of AGI Districts*



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school. The component began in 2011 and ended on December 31, 2013, at which time 98 of the girls were still enrolled in school. The Government of Rwanda supported Imbuto Foundation to finance the 98 girls through the completion of their secondary school education.

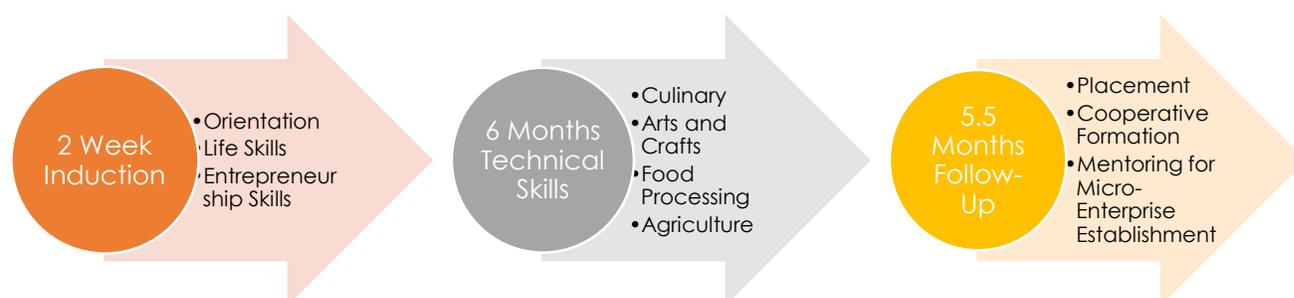
<sup>6</sup> Cohort 1 was trained in eight VTC's; the renovation of Nduba VTC was completed in February 2014, in time for the training of Cohorts 2 and 3.

<sup>7</sup> Kinyinya VTC, Shyorongi VTC, Bushoki VTC, Nyarugunga VTC, Rushaki VTC, Rutare VTC, Kibali VTC, Gacuriro VTC, Nduba VTC.

At the beginning of the project the trainees partook in a two-week induction period during which they received 40 hours of life skills training and 20 hours of entrepreneurship skills training. The life skills and the entrepreneurship skills training was delivered by an NGO called Frontiers Great Lakes. The induction also oriented the girls to the expectations and goals of the project, and helped them to make informed decisions about which field of training to pursue. The girls chose their own trades, subject to minimum education qualifications required for some trades, namely food processing.

After the induction period participants received six months of technical skills training in one of the following fields: culinary arts, food processing, agri-business (nursery beds and bee keeping), or arts and crafts. The trainings in culinary arts, food processing and agriculture were delivered by WDA. Gahaya Links, an export-oriented private sector company, was contracted to provide the technical training in arts and crafts within the government-run VTCs. Classes were held daily for 5 hours over the period of six months. The training included continuous assessment tests, and the WDA issued certificates to girls who completed the training.

**Figure 2.2 Rwanda AGI Project Cycle**



Following the technical training, participants were supported for 5.5 months with follow-up support for job placement and cooperative formation, as well as mentoring for micro-enterprise establishment.<sup>8</sup> Beginning in June 2014, the project hired four business women as mentors to assist participants with business advisory services and support for cooperative formation. This included helping the cooperatives to liaise with local authorities, establish articles of incorporation and become officially registered, to identify of market opportunities, develop a business plan and access financial services.

The Rwanda AGI included several girl-friendly design features to promote vulnerable young women’s participation and success in the project.

- Individual Savings and Credit Co-operative (SACCO) accounts were opened by the VTCs for all beneficiaries at the beginning of the training. During the induction and the training girls received a stipend of RwF 700 per day,<sup>9</sup> of which RwF 200 was automatically saved in the individual SACCO accounts. The remaining RwF 500 was given to the girls for transportation. Trainees could then access these savings upon completion of the training phase, and it was expected that the money

<sup>8</sup> Cohorts 2 and 3 were compressed and the girls did not receive the full 12 month project (see Figure 3.1). Cohort two started on January 19<sup>th</sup> 2014 and completed classroom training on July 18<sup>th</sup> 2014. The post-training phase continued up to December 19<sup>th</sup>, 2014.

<sup>9</sup> Girls recieved 300 RwF/day during the post-training phase.

would be used as business start-up capital within their cooperatives. If the trainee failed to complete the project, the stipend was returned to the project.

- A designated “Girls’ Room” was established in each VTC and stocked with female hygiene products and staffed with female attendants.
- Beginning in July 2014, WDA contracted the Centre Psychotherapeutique Icyizere (CPI) to provide psycho-social counselling through a training of trainers (ToT) model and monthly monitoring visits to the nine VTCs.<sup>10</sup> CPI trained two staff members from each VTC to handle small cases of trauma and drug abuse and identify cases for referrals to CPI.

**Figure 2.3 Summary of Girl-Friendly Design Features**



The project was launched on April 2, 2012 in Kigali and the training was delivered sequentially among three cohorts. Training of Cohort 1 began in May 2013 and the follow-up ended in May 2014. 621 girls entered Cohort 1 and 597 completed. Due to implementation delays, the second and third cohorts were compressed in order to finish before the project closing date in December 2014. The second cohort of trainees began the technical training in February 2014 and concluded the project in December 2014. 692 girls entered in Cohort 2 and 657 completed. Cohort 3 was trained concurrently with Cohort 2 in staggered morning and afternoon classes. Cohort 3 began training in March 2014 and concluded the follow-up period in December 2014. 696 girls entered Cohort 3 and 659 completed the project. The overall completion rate for the training project was 95%. A summary of the project’s achievements by component is included in Annex 3.

**Table 2.1 AGI Rwanda Timeline and Completion Rate**

	Technical Training	Follow-Up	Enrolled	Completed
<b>Cohort 1</b>	May 2013-Dec 2013	Dec 2013-May 2014	621	597
<b>Cohort 2</b>	Feb 2014-July 2014	July-Dec 2014	692	657
<b>Cohort 3</b>	Mar 2014-Sept 2014	Sept 2014-Dec 2014	696	659
<b>Total</b>			<b>2,009</b>	<b>1913</b>

<sup>10</sup> The counselling services were available to all three cohorts, although by that time Cohort 1 had already completed the technical training.

### 3. Evaluation Methodology

This report describes the mixed-methods evaluation of Component I (Skills Development and Entrepreneurship Support) of the Rwanda AGI. A **tracer methodology** was used for this evaluation which follows individuals before, during, and after the intervention, focusing on understanding if and why their situation, perceptions, outlook and/or aspirations have changed during the course of the observation period. This methodology traces the individual journey of project trainees over time using a mix of research instruments – including semi-structured interviews, focus groups and quantitative surveys/metrics – to understand why certain changes may have occurred.

The three objectives of the evaluation are:

- 1) To examine how well the project delivered the planned activities of Component I;
- 2) To assess the usefulness of the training provided; and
- 3) To measure the change in beneficiary outcomes before and after the project.

The first and second objectives were examined **qualitatively**, by engaging beneficiaries, implementers, and other stakeholders in a participatory process to elicit their perceptions of project quality and efficacy. In support of the third objective, the evaluation conducted **quantitative surveys** before and after the project to capture information on a core set of indicators relating to the project’s objective of promoting productive work.<sup>11</sup> Because the evaluation does not include a comparison group, the emphasis is on developing a descriptive understanding of how well the project worked rather than demonstrating a causal impact of the project on specific outcomes.

As described in Section 2, Component I was delivered sequentially to 2,000 young women in three equal-sized cohorts. The evaluation was conducted on the second cohort of beneficiaries of the project. In focusing on the second of three cohorts, the evaluation examines what might be considered a “typical” cohort that received the intervention after the project had time to find its footing and incorporate the early lessons from the first cohort. The content of the project and the eligibility criteria were the same across all three cohorts, so the results from the second cohort should reasonably represent those of the project as a whole, aside from any improvements through learning-by-doing.

**Figure 3.1 Timeline of Component I of the Rwanda AGI**

2013												2014											
May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec				
Cohort 1 (n=621)																							
												Cohort 2 (n=692)											
												Cohort 3 (n=696)											

<sup>11</sup> Approval from the National Institute of Statistics Rwanda (NISR) was obtained prior to data collection activities.

### 3.1. Data Collection

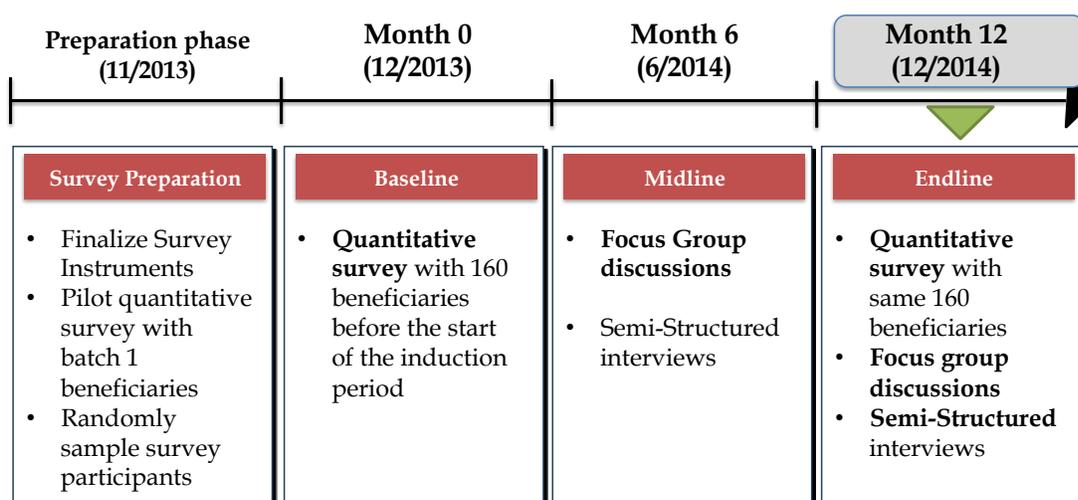
This evaluation draws upon a number of data sources, including the progress reports prepared by the project implementation team, as well as the following activities conducted by Laterite Limited, an independently contracted research firm:

1. **Baseline survey prior to Cohort 2 induction phase (Month 0):** A quantitative survey was administered to 182 randomly sampled girls chosen for the second cohort of the AGI project. A team of 12 female enumerators and 4 female field coordinators interviewed the respondents in the eight vocational training centers (VTCs) just prior to the two-week induction phase to collect demographic information and key outcomes indicators (listed below). Each interview lasted approximately 30 minutes and were compensated with RwF 1,000 each as a transport stipend.
2. **Midline qualitative study (Month 6):** Five focus group discussions (FGDs) and twelve semi-structured interviews (SSIs) were conducted. The purpose of the FGDs was to learn about trainees' opinions of the process, quality and relevance of the training they received during the first six months of their experience with the project. The FGD guides were structured into 9 modules: (1) Attendance; (2) Impacts; (3) Trade-Specific Training; (4) Life Skills Training; (5) Entrepreneurship Training; (6) Quality of Teachers; (7) Transition to Employment; (8) Project Management; and (9) Other Comments. The FGDs were conducted in five VTCs with randomly sampled participants. The twelve SSIs were conducted among three project participants (to follow up on issues that arose in FGDs), three project dropouts, three trainers, and three VTC managers.
3. **Endline qualitative study (Month 12):** Eight focus group discussions (FGDs) with project participants and ten semi-structured interviews (SSIs) with project implementers were conducted. Participants of the FGDs were compensated with RwF 1,000 for their time and as a transport stipend. The purpose of the FGDs was to gain insight into the perceptions of participants on the challenges and successes they faced in transitioning to work as well as the quality of the follow-up support they received from the project. One FGD was conducted in each VTC among a random sample of eight participants who did not participate in either the baseline survey or the midline FGDs. No dropouts were interviewed at endline. The FGDs explored the following themes: girls' challenges with regard to everyday life and employment, AGI's support in addressing these challenges, perceived impacts of the project, including narratives of change, and feedback on follow-up support received. These main themes were also included in ten SSIs with project managers, VTC managers, trainers and mentors (a full list of SSI is found in Annex 2), along with questions regarding trade selection, private sector partnerships with Gahaya Links and Centre Psychotherapeutique Icyizere (CPI), and cooperative formation.
4. **Endline quantitative survey (Month 12):** A follow-up survey was administered to 160 of the 182 randomly sampled beneficiaries that responded to the baseline survey. Though special effort was made to follow up with the 43 individuals from the baseline survey who did not complete the project, the team was only able to interview 21 of them. Only a few additions and minor changes to clarify questions were made to the survey instrument used at baseline.<sup>12</sup>

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<sup>12</sup> The precise changes made to the survey instrument are summarized in a separate endline report prepared by Laterite and available upon request.

Figure 3.2 Timeline of Activities for Evaluation of Cohort 2



### 3.2. Indicators

A full list of indicators measured in the quantitative surveys (baseline and follow-up) is included in Annex 5. The indicators, based on a subset of outcomes used in other AGI impact evaluations, covered the following areas:

- **Employment:** Engagement in income-generating activities (IGAs); Characteristics of IGAs: self or wage employment, agriculture or not; Nature of the enterprise, location of the work; Number of IGAs; Time devoted to IGAs
- **Earnings:** Earnings (cash and in-kind); Control over earnings; Non-earned income (transfers)
- **Economic assets:** Savings; Debt; Access to credit; Physical assets (e.g., mobile phone, radio); Productive assets (e.g., livestock, sewing machine)
- **Social assets:** Friends; Mentors; Colleagues; Support from partner; Support from family
- **Empowerment:** Self-confidence; Control over resources; Access to money in an emergency
- **Child well-being** (if respondent has children): Children’s educational enrolment; Spending on children’s education and health; Difficulty in meeting basic needs for children

### 3.3. Sampling

#### 3.3.1. Quantitative Surveys

The sample size for the quantitative baseline and endline surveys was 180 girls. A minimum sample size of 150 respondents was needed to detect the employment rate of the full cohort of 650 with 95% confidence. Using data from the Rwanda 2010 DHS survey, in which the employment rate of young women aged 15-19 was 52%, the sample size was calculated using the following assumptions: 95% confidence, 5% maximum error rate, 650 finite population size. An additional 30 girls were included to account for possible attrition between baseline and endline. A total of 182 girls responded to the baseline survey and of those, 160 responded to the endline survey.

The sample was stratified by the sector of participants’ residence. In each sector, all applicants who passed the eligibility screening by a sector-level committee were entered into a lottery to determine admission

into the project.<sup>13</sup> The lottery was held publically and girls were invited to attend. Directly after the lottery, the research team from Laterite Limited conducted uniform random sampling (in Excel) to select a subset of admitted applicants for the baseline survey. The baseline survey was conducted immediately after the sampling.<sup>14</sup>

### 3.3.2. Focus Group Discussions

At midline, the FGDs were conducted in five VTCs, four of which were chosen randomly by the research team (Gacuriro and Nyarugunga in urban districts, and Bushoki and Rushaki in rural districts) and one of which (Shyrongi VTC) was selected by the AGI project implementation team because it was considered an exemplary VTC. In most cases, the research team randomly sampled six participants per VTC from among those who responded to the baseline survey.<sup>15</sup> If the selected participants were not present at the time of the interview (either because they were absent that day or because they had actually dropped out of the project), then other girls from the list were randomly selected in their place. The Laterite team read the list of randomly selected names (or provided a list of pre-selected girls to the school manager) upon arrival at each VTC.

At endline, the team from Laterite followed a similar strategy to select FGD participants. The sample was drawn from participants in the second cohort of trainees who did *not* take part in either the baseline or endline quantitative surveys, were not interviewed during the midline qualitative study, and were not dropouts. The research team filtered the entire list of Cohort 2 trainees using the above criteria and subsequently randomly selected 8 participants in each of the 8 Vocational Training Centers. Laterite selected more participants than the required 6 in anticipation of attrition and considering that trainees did not attend their schools on a regular basis during the third component of the project.

## 3.4. Analysis

### 3.4.1. Quantitative

The quantitative analysis was conducted by the World Bank. Baseline and endline survey data were used to compare the outcomes of Cohort 2 beneficiaries before and after the project. After cleaning the data to resolve inconsistencies and drop outliers, basic descriptive statistics were computed to give an overall picture of the beneficiaries' status. Statistical analyses were conducted to compare the average values of each indicator using Student's t-test. A more detailed description of the indicators and the analysis can be found in Annexes 4 and 5.

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<sup>13</sup> For Cohort 2, there were 1,364 applicants who passed the screening committee and 712 were randomly selected for project admission. Unsuccessful but eligible applicants were allowed to enter the lottery for the third cohort, which started just one month after the second cohort. Hence, there was no feasible way to use the rejected applicants as a control group for an impact evaluation.

<sup>14</sup> Note that the baseline survey was administered only to those who were physically present at the lottery. In 6 of the 11 sectors of recruitment, girls who did not appear for the lottery were excluded from the project, so the evaluation sample reflects the project sample. In the other 5 sectors, absent applicants who were randomly selected for project admission were still allowed to join, but they were still excluded from the baseline survey.

<sup>15</sup> In Nyarugunga, the research team conducted the FGD at the headquarters of Gahaya Links, a private company that provided the arts and crafts training. On the day of the site visit, most of the randomly sampled participants were not present at Gahaya Links (they were either at their VTC receiving other training or absent). The team replaced the randomly sampled girls with participants who were present at Gahaya Links that day.

### 3.4.2. Qualitative

The qualitative analysis was undertaken by Laterite Limited. After transcribing and translating both FGDs and SSIs (based on written notes and audio-recordings), the researchers compiled responses to all key questions into a spreadsheet to facilitate comparisons and analysis. Using this matrix, averages were calculated for binary responses (e.g., Yes and No) to determine the frequency of responses. Key themes were identified from the matrix and quotes were selected that represented the majority opinion as well as important outliers. The analysis for SSIs was combined with the FGD analysis matrix. Over-arching themes/ideas that were identified during the data collection process were confirmed using this matrix. The researchers reviewed all transcripts to note any areas of disagreement and to compare the findings from project staff interviews with those from participant/dropout interviews. A similar process was used for the endline with a FGD analysis matrix supplementing the SSI analysis.

## 4. Profile of AGI Participants

In line with the project's objective of reaching vulnerable girls who would not otherwise access formal education or vocational training, the following criteria were used to determine eligibility:

1. Be between 16-24 years of age
2. Be out of school for at least one year
3. Have some primary education (preferably completed primary education)
4. Live in the vicinity of the training center
5. Be classified as highly vulnerable or at risk of becoming highly vulnerable

The baseline survey data provide a comprehensive portrait of the status of AGI participants before starting the project.<sup>16</sup> The survey instruments modules covered (i) demographic characteristics; (ii) economic activity; (iii) economic assets; and (iv) social support and empowerment. To supplement these measures of well-being, girls' own perceptions of vulnerabilities were explored qualitatively in focus group discussions.

### 4.1. Demographics

**The study population reflects the intended eligibility criteria to a high degree, with all respondents aged between 15 and 25 and not enrolled in school at the time of the baseline survey.** The project attracted a young population, as 61 percent of baseline respondents were aged 20 or under. Almost all (94 percent) respondents had completed primary school, with 44 percent also having completed some secondary education. The required education levels for AGI respondents are one key way in which AGI participants are not representative of the general population. The Demographic and Health Survey (2010) reports that 57 percent of Rwandan girls age 15 to 24 have some primary education, 20 percent have some secondary education and 4 percent have completed secondary or above. Almost all (91 percent) of AGI respondents had never been married at baseline, and one-quarter of them were mothers, with respondents reporting having one child on average. As per AGI requirements, no respondent was pregnant at baseline. Half of respondents reported having at least one deceased parent, perhaps reflecting the legacy of Rwanda's genocide twenty years before.

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<sup>16</sup> The full results of the baseline survey are available in a separate baseline report, available upon request.

## 4.2. Economic Activity

At baseline, AGI respondents were asked about their involvement in any of the four following income generating activity (IGA) categories:

- Household agricultural activities, whether for sale or for household food
- Employment for wages or in-kind payment, including casual labor or work on someone else’s farm
- Employment in any kind of non-farm business, whether paid or unpaid
- Internship or apprenticeship, whether paid or unpaid

**Baseline levels of economic activity were high, but not abnormal for the country context.** Looking exclusively at non-farm IGAs (wage employment, non-farm businesses, and internships), half (50 percent) of AGI respondents were active at baseline. If we consider any type of IGA as described in the four categories above (including household agriculture), then more than three quarters (81 percent) were engaged in at least one IGA. While this is a high rate of involvement, it is not unusually high for Rwanda, where the national employment rate among women aged 15 to 24 is 61 percent.<sup>17</sup> One reason why AGI beneficiaries may have had a higher employment rate at baseline than the general population is that they had completed primary school, but were not currently in school, thus having both time available and basic skills. Another potential reason is that AGI beneficiaries may be more motivated than the average girl, as demonstrated by their signing up for the AGI training.

*Table 4.1 Involvement in IGAs at Baseline*

	Frequency	Percent	Observations <sup>18</sup>
Involvement in any non-farm IGA <sup>19</sup>	78	50.30%	155
Involvement in any IGA <sup>20</sup>	126	81.30%	155
Involvement in any paid IGA	85	54.80%	155
Type of IGA			
Household Agriculture	92	59.40%	155
Wage Employment	58	37.40%	155
Non-Farm Business	26	16.80%	155
Internship/Apprenticeship	4	2.58%	155

**Despite the high employment rates, many of the activities carried out by the interviewed girls were unpaid.** Fifty-four percent of all AGI respondents, or 69 percent of those involved in an IGA (including household agriculture), reported having earned money or in-kind payment for at least one of their

<sup>17</sup> DHS (2010) asks respondents if they have worked in the last 12 months. 58.5% report currently working, 12.3% of respondents report working in the past 12 months and 2.9% report having a job but being on leave for the past 7 days. This figure comprises of those respondents who are currently working and those on leave, and includes household agriculture as employment.

<sup>18</sup> Five respondents did not provide information on income generating activities. As this information is missing, they are not included in and IGA and earnings measures.

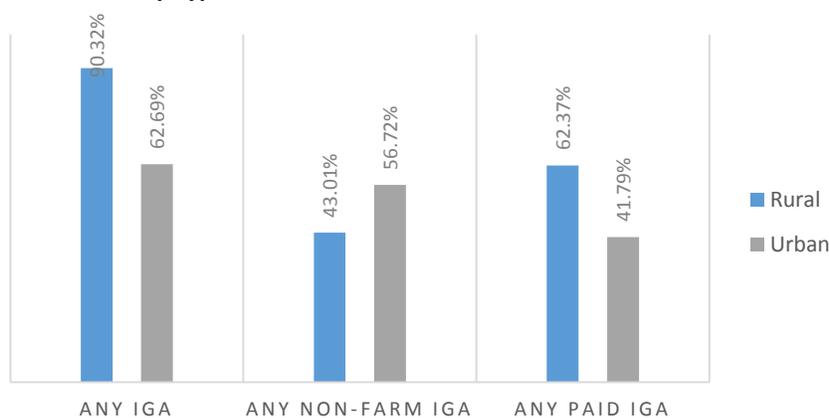
<sup>19</sup> *Involvement in non-agricultural IGAs* comprises of respondents who report involvement in wage employment or non-farm employment and no involvement in household agriculture.

<sup>20</sup> *Involvement in any IGA* comprises of reported involvement in household agriculture, wage employment or non-farm employment. Involvement in internships is not included in the calculation, as no respondents report taking part only in an internship. These are implicitly included as a result of respondents’ simultaneous involvement in household agriculture, non-farm employment or wage employment.

activities during the previous month. These figures are similar to those reported in the DHS (2010): 51 percent of the survey population, or 70 percent of those employed at the time of the survey, reported receiving cash, in-kind payments or both.

**The statistics varied substantially for urban versus rural areas, with a large portion of rural IGAs being household agriculture** (see Figure 4.1). A higher share of rural respondents reported involvement in any IGA (90% vs. 63%), because they were more likely to work on the family farm. Conversely, more respondents in urban areas reported being engaged in non-farm IGAs (57% vs. 43%) due to better access to wage employment opportunities. The more surprising finding that rural respondents were more likely to be paid than urban respondents is explained in part by the significantly higher overall employment rate, and in part by the fact that many of the girls living in urban areas were employed as housemaids<sup>21</sup> and hadn't received any income in the previous month.

**Figure 4.1 Involvement in IGAs by Type**



**In both rural and urban settings, self-employment was more common than wage employment at baseline.** Among rural respondents, 64 percent were working either for themselves or a family member, as opposed to just 11 percent being employed by someone else. In urban areas, 37 percent were self-employed and 22 percent were engaged in wage employment. The prevalence of self-employment is partly explained by engagement in household agriculture. Among those engaged in non-farm activities, wage employment was almost as common as self-employment at baseline.<sup>22</sup>

Throughout this report, monthly earnings of respondents are summarized in two ways:

- **Unconditional earnings**, equal to the average earnings among the entire survey population
- **Conditional earnings**, equal to the average earnings among respondents who report involvement in an income generating activity with earnings greater than zero

We also distinguish between monthly earnings in cash income versus in-kind payments.

<sup>21</sup> A third (5 out of 14) of the urban respondents engaged in at least one IGA but reporting being unpaid worked as housemaids.

<sup>22</sup> Among the sub-sample of respondents engaged in at least one non-farm IGA: In rural areas, 26 percent of girls reported working for themselves or a family member and 20 percent reported being employed by someone else. Ratios were even more similar in urban areas, where 30 percent of respondents were self-employed and 29 percent were engaged in wage employment.

Over half (54 percent) of respondents earned money in the month prior to the baseline survey: 52 percent received cash income only, 6 percent received in-kind payments in addition to cash income, and 9 percent only received in-kind payments. As expected, average *conditional* earnings (the average among those who report non-zero earnings) were considerably higher at RwF 17,390, than average *unconditional* earnings at RwF 9,034, which include the entire survey population. The median earnings among girls who had non-zero earnings were RwF 10,000. Importantly, 80 percent of respondents reported that they were involved in deciding how to spend their earnings, indicating a high degree of girls' control over their own earnings at baseline.

#### 4.3. Economic Assets

The ownership and control of assets has been described as a “critical component of well-being for both adolescent girls and their families.”<sup>23</sup> Assets are multidimensional – they can be converted to cash, store wealth, act as collateral to credit and financial services and provide security in periods of uncertainty. The AGI baseline survey inquired into girls' ownership and control of assets. Although not saleable, health insurance was the most commonly owned asset with 71.90 percent of respondents owning it. Among marketable assets, a phone/mobile phone was the most commonly owned among respondents, with 62.50 percent of respondents reporting owning one. Respondents also indicated that they alone could decide if and when to sell their phone.

While the incidence of saving (17.5%) and loan-taking (12.5%) were low for the overall survey population, rates were somewhat higher among the 35 percent of respondents who reported being a member of a savings group at baseline. A significant portion of baseline respondents had received cash or in-kind transfers from either their boyfriends/husbands (22%) or their relatives (39%) in the past month, indicating an important source of non-earned income.

#### 4.4. Social Support and Empowerment

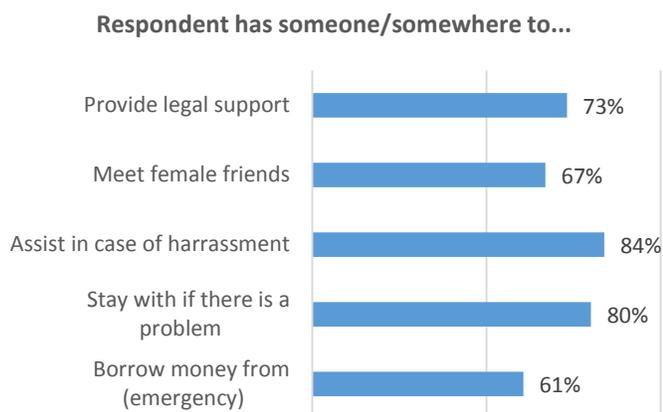
**At baseline, respondents reported receiving substantial social support from their parents and boyfriends/husbands for their engagement in economic activities – such as vocational training, wage employment and self-employment (all over 90%).** Mentorship was also commonly available to AGI respondents. Approximately 74 percent indicated having a mentor that could provide advice on business or work-related matters.

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<sup>23</sup> Quisumbing, Agnes R.; Kovarik, Chiara. 2013. Investments in adolescent girls' physical and financial assets: Issues and review of evidence. Issue Paper Series. UK: Girl Hub; Nike Foundation; Department for International Development (DFID). <http://www.girleffect.org/resources/2013/3/investments-in-adolescent-girls-physical-and-financial-assets>

AGI respondents reported having approximately 4 friends on average. The majority (three quarters of respondents or more) had spoken to their friend(s) about their education, their future hopes and plans, household problems, issues with males and rape or violence against women. Respondents were also asked about the extent of community support outside of their family and, as shown in Figure 4.2, they reported enjoying a high degree of support from within their communities in times of emergencies and problems.

**Figure 4.2 Community Support**



The baseline survey explored the issue of empowerment by employing various subjective measures of psychological and economic empowerment. The purpose of such scales was to establish a baseline for comparison more than to derive meaning from the specific scores obtained for individual respondents. Questions about the quality of one’s own life revealed a high degree of satisfaction with respondent’s friends and families, and substantially less satisfaction with their incomes, employment, and education levels. The girls also appeared quite optimistic as measured by the commonly used “ladder of life” which asks respondents to rank the quality of their life today and in the future on a scale of 1 to 10, with 1 being the worst possible life one can have and 10 being the best. While younger respondents appeared to be slightly more satisfied with life in the present, all respondents seemed equally optimistic about the future. Entrepreneurial self-confidence was also high, as measured by respondents’ perceived ability to do 11 entrepreneurship-related tasks. Interestingly, “unemployed” respondents (those with no current IGA) reported higher entrepreneurial self-confidence scores at baseline than “employed” respondents (those with IGAs) in every task, possibly due to their lack of professional exposure and/or experience. The survey measured girl’s self-esteem using the well-known Rosenberg self-esteem scale, which has been validated and used in many countries and cultural contexts.<sup>24</sup> The average self-esteem score for AGI respondents was 20.10, which is on the higher end of the 0-30 point scale. There was little variation across age groups, employment status and rural/urban districts.

#### 4.5. Vulnerability and Challenges faced by Girls

Because quantitative survey data does not always adequately capture the vulnerabilities of young women, respondents were asked directly about the challenges and vulnerabilities that girls face during the endline focus group discussions. These discussions inquired about challenges in general, rather than asking girls to list their own particular challenges. Individuals within the focus groups were asked to share their challenges, and then the groups voted on the hardest and most important challenges.

<sup>24</sup> Schmitt, David and Juri Allik (2005). Simultaneous Administration of the Rosenberg Self-Esteem Scale in 53 Nations: Exploring the Universal and Culture-Specific Features of Global Self-Esteem. *Journal of Personality and Social Psychology*, Vol. 89, No. 4, 623-642.

**Table 4.2 Challenges Faced by Girls in Rwanda, as reported by AGI participants**

Hard challenges	Votes (out of 51 respondents)
Unplanned pregnancies	31
Poverty	28
Abuse	11
Lack of self-acceptance / self-confidence	10
Early marriage <sup>25</sup>	8
Boys' negative influence	7
Dropping out of school	5
Being an orphan	5
Being denied your rights	3
Having separated parents	2
Ignoring girls' opinions	1

*"Before they used to ask me to have sex with them and I would do it. I would meet a boy, he would tell me that he loved me, and I would agree to do it. I would meet with another one and I would also agree to do it, I would not pick one boy. No one ever told me how I should behave. My parents did not tell me how I should behave."*

*-- AGI Trainee from Rushaki*

The results, presented in Table 4.2, indicate that unplanned pregnancies and poverty are far and away the main challenges of girls according to AGI respondents. Girls identified various repercussions of unplanned pregnancy, including dropping out of school, struggling to support the child, and risk of marginalization of the girl and the baby by one's family. Girls also recognized that coming to training centers could help – albeit indirectly – prevent unplanned pregnancies as it kept them busy and less prone to risk. As one FGD participant in Kibali said: "You come to school, you don't have time to go where they can trick you".

In close second place was poverty, as agreed by 28 out of the 51 FGD participants. Girls identified the repercussions of poverty in several areas of their lives: education (and the risk of dropout due to inability to pay school fees), basic needs, psychological, behavioral and personal appearance/hygiene. In the discussions held in Rushaki one girl explained that girls lack "food, clothes and body lotion" because of poverty. Respondents in 4 of 8 FGDs also spontaneously mentioned that poverty could lead girls into promiscuous behavior or "cause you to sell yourself". With regard to both unplanned pregnancies and poverty, girls repeatedly discussed the psychological effects. Because of poverty, "you always have unpleasant thoughts, this makes your life difficult"; "it makes you feel lost, isolated and hurt" (FGD 1) and due to unplanned pregnancy, "one loses hope for the future" (FGD 5) and "you always feel sad and depressed" (FGD 7).

Although not discussed by the girls, project managers and other implementing partners discussed girls' vulnerabilities in the context of exposure to sexual abuse. One project manager said: "We had some issues. We had some girls who were violated at home... Some talked about it openly, some did not...they needed someone to talk to and say 'this is what has happened to me. I have not told mom, I have not told dad, I'm not able to talk about it, but this has happened to me'" (SSI 2).

<sup>25</sup> Early marriage was mentioned in only one of eight FGDs.

## 5. Survey Results

**The AGI project in Rwanda led to a significant increase in economic activity among participants.** By the end of the year-long project, 75 percent of surveyed girls were involved in at least one non-farm income-generating activity (IGA) and 42 percent were operating non-farm businesses, often trading food products, ornaments or jewelry they made themselves. Increased membership in cooperatives and savings groups facilitated by the AGI project also contributed to an expansion in the scale of businesses, which were more likely to be jointly-owned and to have larger inventories. Average earnings and business profits doubled over the course of the project, while savings and livestock ownership also increased considerably. Only a third of respondents were involved in an IGA related to the trade they studied, however, with arts and crafts trainees being the least likely to apply their new skills.

Surveyed participants reported improvements beyond the economic realm as well: they were more satisfied with their lives, worried less about getting a job in the future or their families not having money for basic needs, and showed higher self-confidence, especially in terms of identifying business opportunities and running their own businesses. Nevertheless, the data also shows a concerning increase in reported sexual harassment among interviewed young women. While this may be partly due to the success of the project in encouraging girls to talk more openly about their problems, it may also indicate a higher degree of vulnerability associated with their new IGAs.

The achievements of the AGI program are impressive, particularly when considering the profile of participants and the length of time that the evaluation allows for outcomes to manifest. Participants were young and vulnerable girls from poor communities, who were out of school and faced limited opportunities to improve their living conditions on their own. It is also important to keep in mind that the findings presented here refer to the situation of girls shortly after their completion of the program. The endline survey was administered at the end of the mentoring phase. It is possible that girls' economic activity would be even higher once their businesses and cooperatives became more established. The evaluation provides us with a snapshot of participants' lives approximately six months after the technical training, but it does not allow us to comment on the medium-term effects or the sustainability of observed changes in the long run.

### *Box 5.1 AGI brought about significant change in the lives of vulnerable participants*

**Kibali Trainee:** *"Previously, I had a hard life; I had no body lotion, no clothes and no shoes. [...] When I mastered my trade, I started working on my own, I sold fabrics at the market place and I got money to buy what I needed. Now, I lead a good life, I don't beg for money anymore, I look for money myself."*

**Rutare Trainee:** *"Before I started the project, I was a farmer and I was working very hard. I had left school because of a lack of means. I had challenges such as having no clothes, no body lotion for my skin. [...] I studied arts and crafts. I learned a lot, how to make pearls and fabrics to the extent of which if I had enough capital I would start my own business. The money they gave us helped me buy clothes as well as body lotion. Knowledge is very important because I will not go back to the life I was living because I am no longer ignorant. [...] I socialized with others. I learned to save money and I managed to buy livestock."*

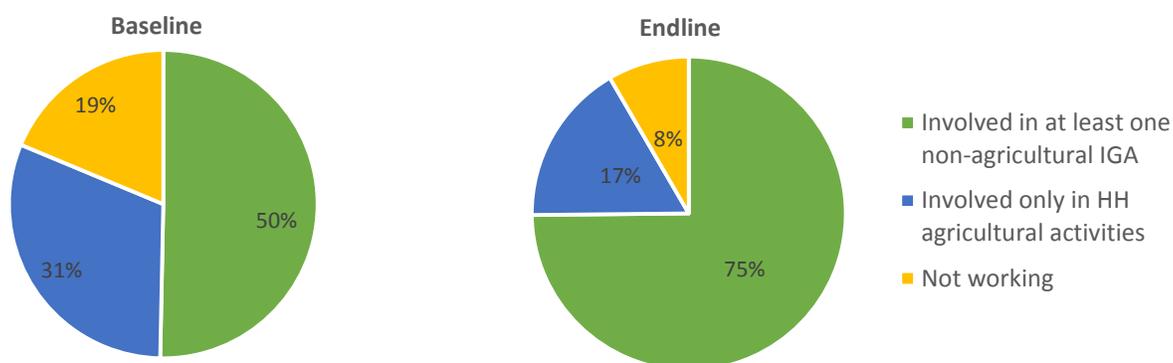
**Gicumbi Trainer:** *"I have realized that most of the girls' situation was very bad... there was a remarkable change because now girls are clean, they look smart due to stipends and various trainings especially the ones regarding life skills."*

## 5.1. ECONOMIC ACTIVITY

### 5.1.1. Involvement in income-generating activities

**Non-farm employment increased from 50 to 75 percent over the course of the AGI project.** Surveyed participants were asked about their involvement in each of the four following income generating activity (IGA) categories: household agriculture, wage employment, non-farm business, and internship. At endline, the share of respondents engaged in at least one IGA other than household agriculture grew from 50 percent to 75 percent. By equipping participants with technical and entrepreneurial skills, the AGI project therefore enabled them to pursue a wider range of income-generating activities (IGAs). The proportion of respondents with household agriculture as their only IGA dropped from 31 percent to 17 percent, as did that of respondents without any IGAs (from 19% to 8%).

*Figure 5.1 Non-farm employment rose significantly during the AGI project*

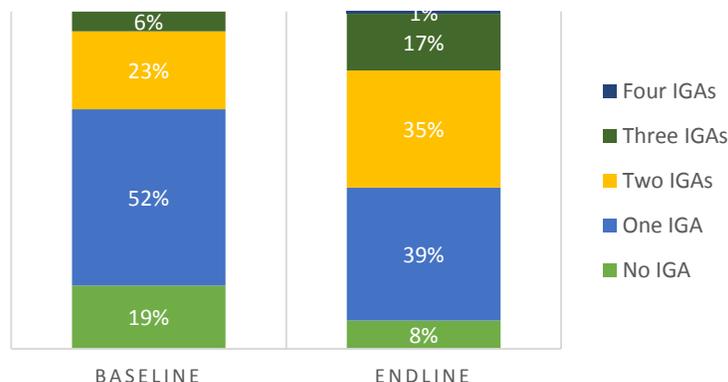


**Consequently, overall employment increased substantially too.** Despite the substantial increase in non-farm employment, helping with the family farm remained a common activity for girls in our sample. Irrespective of involvement in other types of IGA, a constant percentage of respondents (58% at baseline and 59% at endline) reported involvement in household agriculture the previous month. Although working on the family farm may not provide girls with a direct income, it is important to take this type of work into account because it is a contribution to their households' livelihoods.

**Not only were beneficiaries more likely to be working, but the number of activities they were involved in also increased.** First, as illustrated above, the share of respondents with no IGA decreased from 18.71 percent at baseline to 8.39 percent at endline. Second, the average number of reported IGAs increased considerably, from 1.16 to 1.62, over the course of the AGI project. As the share of respondents with only one IGA went from 52.30 percent down to 39.40 percent, the share of those with two or three IGAs increased from 23.20 percent to 34.80 percent, and from 5.81 percent to 16.80 percent, respectively. A 22-year old woman from the Nyarugunga vocational training center (VTC) reported involvement in four IGAs at endline, including an internship. Overall, while young women's participation in multiple IGAs

reflects the small-scale character of the economic opportunities available to them, running multiple activities simultaneously is a strategy for managing low and unstable sources of income.

**Figure 5.2 Number of IGAs by Respondent**

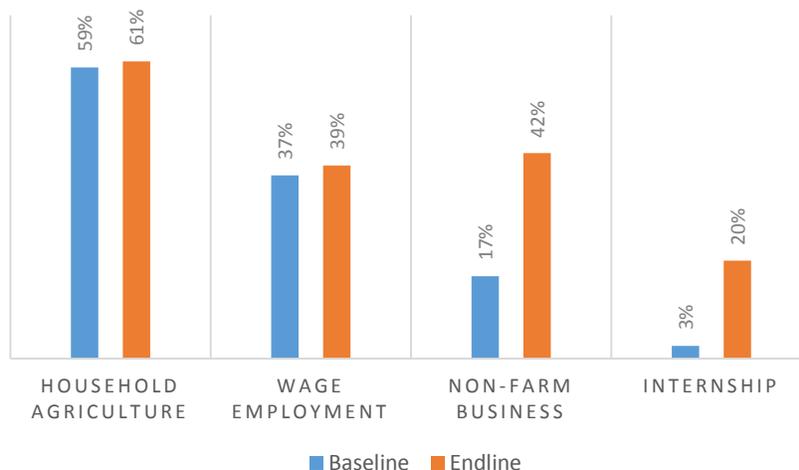


**The increase in economic activity was driven primarily by non-agricultural IGAs.** Surveyed AGI participants were 1.5 times more likely – a 25.20 percentage point increase – to work outside their family’s farm at endline than at baseline. Notably, involvement in non-farm businesses increased from 16.80 percent to 41.90 percent. The increase in total business ownership, which also includes sale of own household’s agricultural production, was directly proportional with the increase in non-farm business (by 25 percent), suggesting that involvement in farming-related business remained constant. Regarded as stepping stones towards formal employment, internships also became much more common among respondents (2.58 percent to 20 percent). Internships were especially common among food processing trainees, 25 percent of whom were placed as interns at Inyange Industries, Blessed Dairies etc. Qualitative data suggests that providing reference letters for girls to obtain internships was common practice across VTC managers. According to a project manager, 80 percent of the culinary arts trainees who worked as interns were offered permanent jobs afterwards.<sup>26</sup>

While there was only a minor overall change in engagement in household agriculture or wage employment, disaggregating by place of residence reveals important differences in livelihood strategies. In rural areas, IGA participation rates increased across the board, including for household farming and paid jobs (from 85.90 percent to 89.40 percent, and from 29.30 percent to 38.30 percent, respectively), which suggests that businesses were developed alongside continued participation in agriculture. Urban areas, on the other hand, saw a decline in agricultural activities (from 20.60 percent to 16.40 percent) as well as wage employment (from 49.20 percent to 41 percent). A potential explanation is that earning money through self-employment enabled young women to reduce reliance on family farming or to move away from less desirable jobs.

<sup>26</sup> We cannot verify this in the quantitative data, because the switch from internship to full-time job would have occurred between the baseline and endline surveys.

Figure 5.3 IGA Involvement by Category<sup>27</sup>

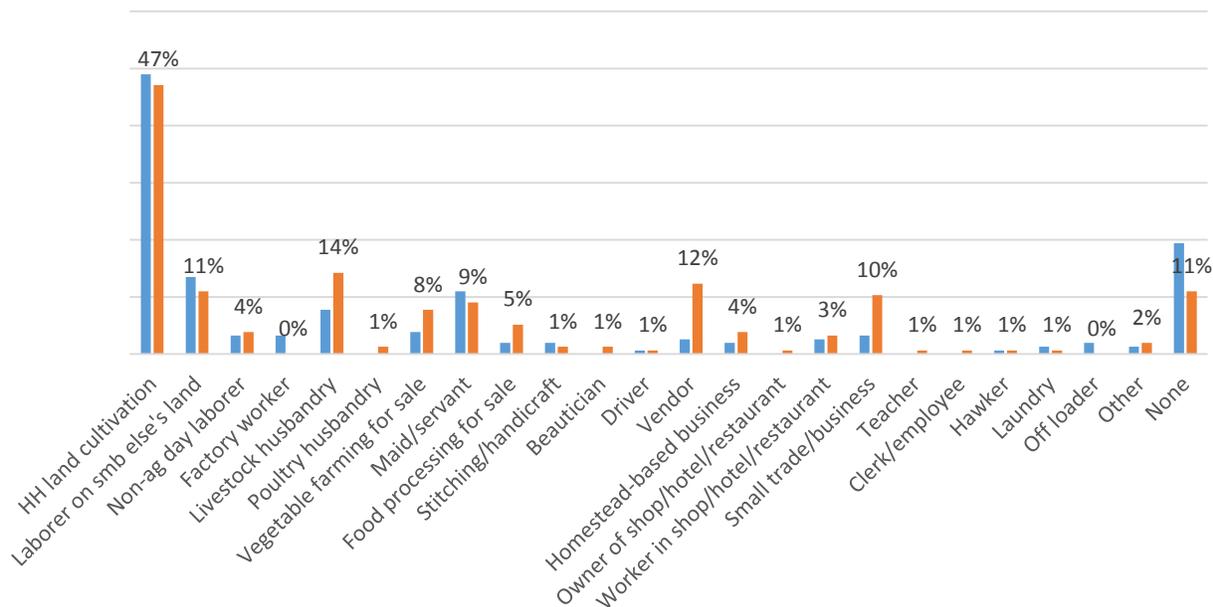


**Small-scale trading activities emerged as the most common non-agricultural IGAs.** Specifically, the two occupations that expanded the most between baseline and endline were “vendor”<sup>28</sup> (from 2.58 percent to 12.30 percent) and “small trade/business” (from 3.23 percent to 10.30 percent). Almost a quarter (22.60 percent) of working respondents were engaged in buying and selling activities by the end of the project. Moreover, “livestock husbandry” was also reported as an IGA by significantly more respondents at endline than at baseline (14.20 percent vs. 7.74 percent). A more detailed discussion will follow later in the report (section 2.3.), but qualitative data suggests that AGI participants used part of their transportation stipends to buy livestock for rearing and sale. Although a higher share of respondents were engaging in non-farming activities at endline, agriculture remained at least one of multiple IGAs for almost half (47.1 percent) of them.

<sup>27</sup> Respondents were asked about their involvement in each of four IGA categories: (i) household agricultural activities, whether for sale or consumption, (ii) employment for wages or in-kind payment, including casual labor or work on someone else’s farm, (iii) employment in any kind of non-farm business, whether paid or unpaid, and (iv) internship or apprenticeship.

<sup>28</sup> The term “vendor” refers to “*Umucuruzi wo ku muhanda (harimo no gucuririza ku isoko)*” in Kinyarwanda, and includes petty traders selling goods on the street or in markets.

Figure 5.4 Types of Occupation (Endline)

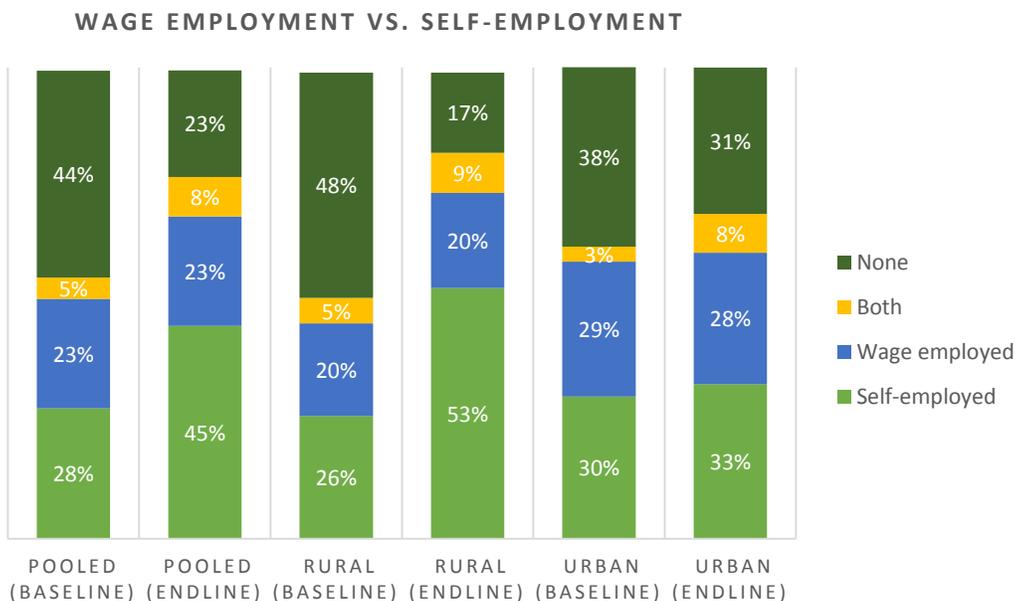


**Self-employment, defined as working either for herself or a family enterprise, in rural areas accounts for almost the entire increase in non-farm employment.** While the share of respondents engaged only in wage employment, defined as working for a non-relative, remained constant at 23 percent, the share of self-employed respondents increased by 17 percentage points (from 27% to 45%). Similarly, the share of respondents reporting both self-employment and wage employment went from 5 percent to 8 percent. Disaggregating by type of place of residence, it becomes clear that the most significant increase in non-farm employment occurred in rural areas. Here, the share of respondents without any IGAs outside household agriculture dropped significantly (from 48% to 17%) over the course of the AGI project. The increase was solely driven by self-employment (from 26% to 53%), as the prevalence of wage employment remained unchanged.

**Urban areas also saw improvements in non-farm employment, though not as large as in rural areas because of higher baseline employment.** While non-farm employment increased from 43 percent to 75 percent among rural respondents, the share of urban respondents reporting non-farm IGAs only increased from 56 percent to 77 percent. Although no significant increases were observed in urban or rural areas, wage employment remained more common in urban than in rural areas due to greater access to employment opportunities outside of the household. A focus group participant in Rushaki explained that “[the management] have helped us getting jobs by giving us advice, finding us a place to work and a market for our products.” There were variations across VTCs, however, with trainees in three locations (Bushoki, Gacuriro and Kibali) stating that project staff did not help them access direct employment and encouraged them to form cooperatives instead, whereas in the other three locations (Nyarugunga, Rutare and Rushaki), trainees reported receiving help to find formal jobs.

The emphasis on self-employment is also apparent in respondents' job searches. As the share of young women searching for any type of employment increased from 48.75 percent to 74.38 percent, the increase was concentrated in self-employment opportunities (from 43.75 percent to 73.75 percent) rather than in wage employment (from 45 percent to 51.88 percent). Reasons cited for not having searched for work include being already involved in other activities and being pregnant or nearly due to give birth.

**Figure 5.5 Type of Employment by Place of Residence**



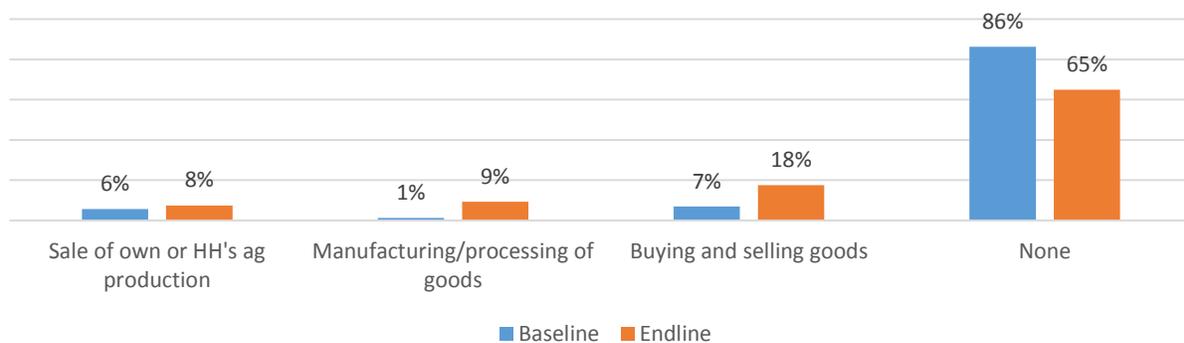
**Self-employment is often associated with membership in a cooperative.** The post-training phase prioritized cooperative formation as a way of enabling young women to pool their resources and to support each other. Despite delays in the registration process, 81.76 percent of respondents reported being members of cooperatives at the time of the endline survey, as opposed to only 9.43 percent the year before. Out of 51 respondents in the endline focus group discussions (FGDs), 12 girls referred to cooperative-related work whether this involved farming, selling arts and crafts products in the market place or having a restaurant, whereas only four respondents reported employment other than being involved in cooperatives. A number of focus group discussants conveyed significant understanding of their position and rights within their respective cooperatives, as two groups stated that they have equal advantages within the cooperative as “profits are shared equally” (FGD 6) and “there is no favoritism” (FGD 7). There were also issues that emerged within these small



associations, including mistrust, disagreement, and lack of equipment, capital and unavailability of markets for produces. Overall, however, it seems that by enabling girls to form cooperatives, the AGI project led to an expansion of businesses, with more of them being jointly-owned and having larger inventories.

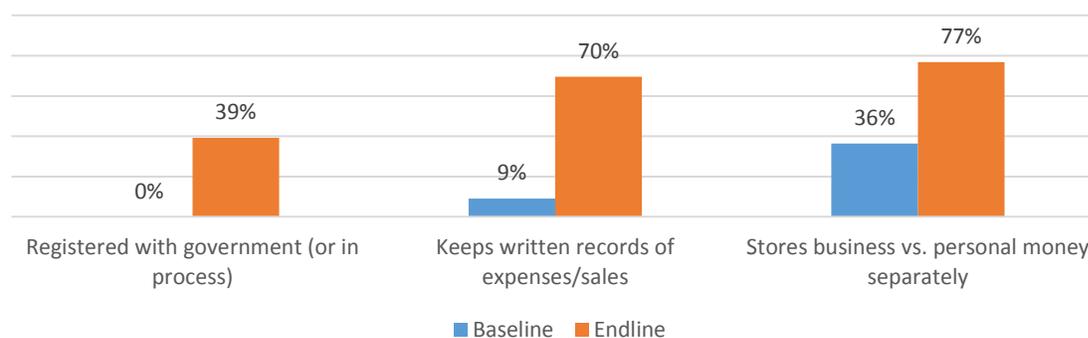
**Business ownership more than doubled over the course of the project, driven by a substantial increase in joint-ownership.** While only 13.80 percent of respondents declared having a business at baseline, their share increased to 35 percent at endline. Because many of the new business were started by cooperative members, joint-ownership became significantly more common: 54 percent of businesses were jointly-owned at endline, as opposed to 27 percent at baseline. Among the 22 businesses reported at baseline and the 56 businesses reported at endline, half in each case were concerned with the buying and selling of goods. While the relative share of retail businesses remained constant, their frequency increased significantly, from 11 at baseline to 28 at endline. Retail sale via stalls and markets was most common (36 percent) among buying and selling businesses, followed by retail sale not in stores, stalls or markets (26 percent) and retail sale in stores (21 percent). Finally, manufacturing or processing of goods, usually of food products or beverages, saw a significant increase, with its share among businesses rising from 6.88 percent to 17.50 percent over the course of the project.

**Figure 5.6 Types of Businesses**



**The increase in business ownership was accompanied by significant improvements in respondents' reported business practices.** While no business was registered with the government at baseline, the business registration rate went up to 40 percent by endline. Surveyed participants were also much more likely to keep written records of business expenses and sales (from 9 percent to 70 percent), and to store money from their businesses separately from money for personal use (from 4 percent to 77 percent). These improvements were recognized by the girls themselves, who mentioned learning “to seek opportunities to make money and to gain customers,” and “about starting capital [...] how to identify and know the products you need to offer, how to gain a reputation through friendships with customers” during the focus groups. The entrepreneurship training administered by Frontiers Great Lakes appears to have been successful at building the business management capabilities of participants.

**Figure 5.7 Business Practices**



**Despite high IGA involvement overall, the likelihood that girls were applying the trade they studied varied significantly across training groups.** Disaggregated by type of trade, the proportion of respondents working at the end of the project ranged from 84 percent among culinary trainees to 100 percent among agri-business trainees. The shares doing something related to their vocational training, however, present a different picture. When asked if they were working in the trade they studied,<sup>29</sup> 41 percent of culinary trainees, 38 percent of food processing trainees, and 53 percent of agri-business trainees said they were. Indeed, the VTC manager from Rutare praised the commercial success of a group of food-processing trainees: “They are producing juice and they say that all of the products – the juice – has been sold. You find that if their products are popular on the market, it gives the management the trust that what they are doing has quality.”

On the other hand, although 98 percent of arts and crafts trainees were engaged in at least one IGA, only 12.5 percent among them said they were using their trade. Focus group discussants in Nyarugunga mentioned that girls were involved in making jewelry as part of an order addressed to their VTC manager, but it seems that this was only a temporary IGA that ended by the time of the endline survey and was not captured by the data. Not being able to apply the skills acquired learned during the arts and crafts training was explicitly brought up by focus group discussants, who suggested that a broader range of trades should be taught in the VTCs to address the “market” problem.

**Table 5.1 IGA Involvement by Trade Studied**

	<i>Participants</i>	<i>Any IGA</i>	<i>Internship</i>	<i>% working</i>	<i>Works in trade</i>	<i>% working in trade</i>
<i>Culinary</i>	45	38	6	84.44	15	40.54
<i>Food processing</i>	39	34	10	87.18	13	38.24
<i>Arts and crafts</i>	53	52	10	98.11	6	12.50
<i>Agri-business</i>	22	22	5	100	10	52.63
<b>Total</b>	<b>159</b>	<b>146</b>	<b>31</b>	<b>91.82</b>	<b>44</b>	<b>31.88</b>

<sup>29</sup> This question allowed for some flexibility in matching training course with the type of IGA developed during the post-training phase, with both cooking and making juice, for example, seen as related to both food processing and culinary trades.

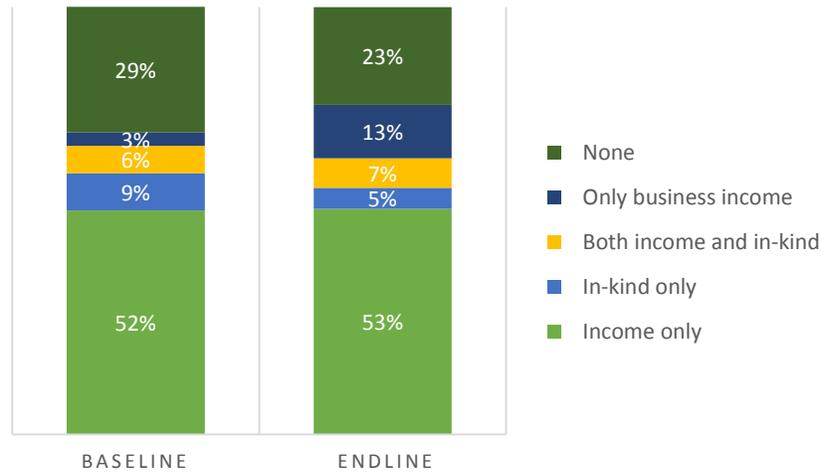
Linking girls to markets was one of the strategies employed during the post-training phase to help participants find employment, but with only limited success. As explained in more detail in section 6, none of the approaches introduced by the mentors (participating in exhibitions, setting up selling points at the border, using businesses as intermediaries, or weekly trips to Kigali) proved sustainable. While many focus group participants acknowledged the positive change brought by participation in the AGI project (“when someone teaches you something, they bring you out of poverty,” “we won’t be poor because after this training we will get jobs; we get money from our cooperatives and we can sustain ourselves,” “it’s easy to find a job in my trade because I have knowledge in this trade”), there was a consensus among participants as well as project staff that marketing their products was a considerable challenge.



#### 5.1.2. Earnings and business profits

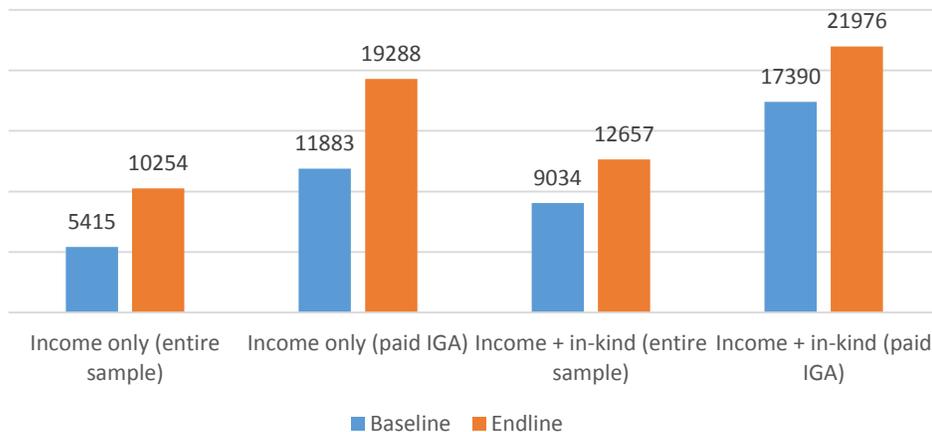
**A higher share of AGI participants reported earning an income due to an increase in profitable businesses.** Despite a 92 percent economic participation rate, only 58.10 percent of respondents were being paid for any of their IGAs by the end of the project. This is only a modest increase from the 54.80 percent being paid at baseline, although the percentage receiving only in-kind payments declined from 8.73 percent of those paid at baseline to 4.86 percent at endline. 53 out of the 146 respondents involved in at least one IGA at endline didn’t report any earnings, neither cash nor in-kind, during the month prior to the survey. The majority (29) of unpaid workers were involved in agriculture, while smaller shares were employed as maids (7), interns (2), clerks or restaurant workers (2). Making money through businesses, on the other hand, became significantly more common over the course of the project (from 12.30 percent to 29.40 percent among those with IGAs). As illustrated in the figure below, the 20 percent reduction in the share of working respondents with no income is driven exclusively by an increase in profit-making businesses, with 12.50 percent instead of 3.17 percent reporting only business income. Overall, the percentage of respondents having money of their own that they alone can decide how to use increased significantly over the course of the project, from 42 percent at baseline to 64 percent at endline.

Figure 5.8 Types of Earnings



**Amounts of earnings increased significantly across the board.** Looking at cash incomes only, average earnings of the entire sample almost doubled, from RwF 5,415 to RwF 10,254. Average conditional earnings (the average of those who report no-zero earnings) also increased significantly, from RwF 11,883 to RwF 19,288. Including in-kind transfers, or payments in goods, commodities, or services instead of money, the increases in earnings from baseline to endline are still large (from RwF 9,034 to RwF 12,657 for the entire sample, and from RwF 17,390 to RwF 21,976 for those with paid IGAs), but no longer statistically significant. Median earnings for those with paid IGAs increased by RwF 4,585, from RwF 17,390 at baseline to RwF 21,975 at endline. Among the most common IGAs, household agriculture generated RwF 8,732 per month on average (RwF 4,188 of which as in-kind payments), working on somebody else’s farm for an average of 11 days generated RwF 9,813, while small traders and vendors earned RwF 13,126 and RwF 14,833, respectively, and those in food processing made RwF 33,545. The new IGAs girls were involved in were therefore substantially more lucrative than the agricultural ones they were moving away from.

Figure 5.9 Average Monthly Earnings (in RwF)



There was a substantial increase in business profits, which doubled over the course of the project from RwF 7,464 to RwF 15,290. The most sizeable change, however, occurred in terms of the average reported expenditures on business inputs and inventories, from an average of RwF 11,419 at baseline to RwF 47,669 at endline. This increase was mostly driven by investments of over RwF 100,000 made by mostly (10 out of 12) jointly-owned businesses and is indicative of a larger trend: from baseline to endline, the share of jointly-owned businesses doubled from 27 percent to 54 percent. It can be concluded that the AGI project’s emphasis on cooperative formation successfully facilitated the pooling of funds for the development of larger businesses, in the hope of generating higher profits in the future.

*Figure 5.10 Average Businesses Costs and Profits (in RwF)*

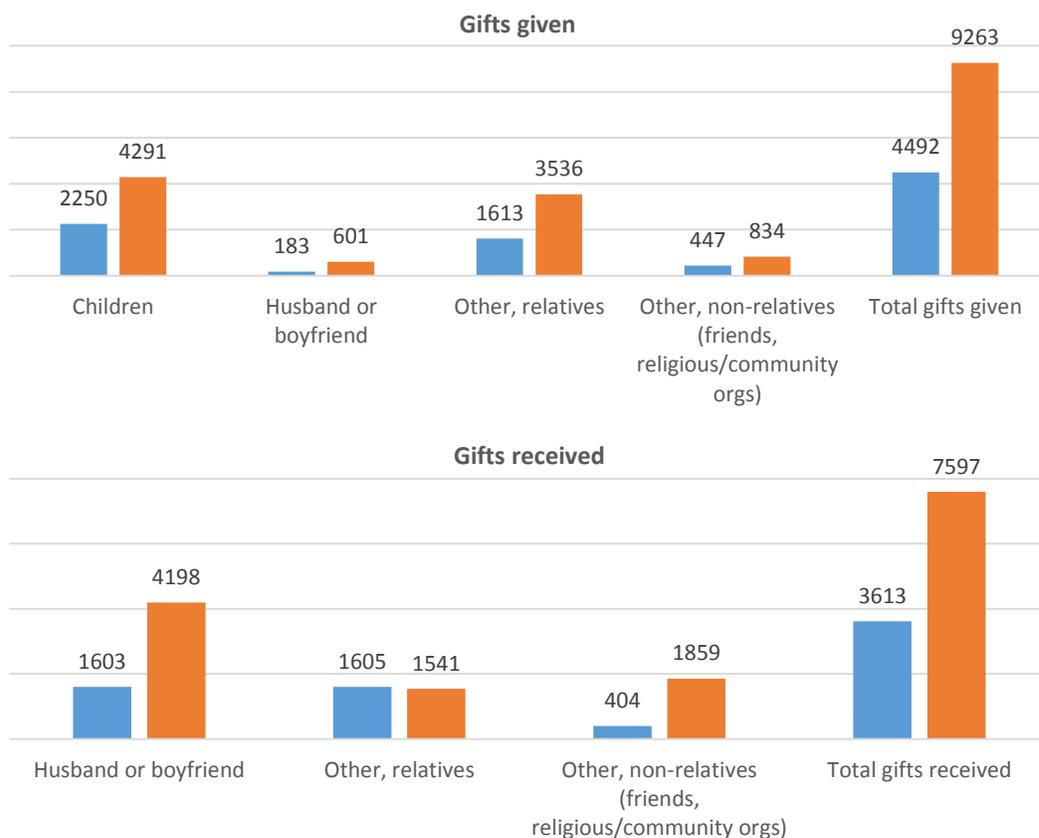


### 5.1.3. Unearned income (transfers)

**There was a large and significant increase in respondents’ transfers, both received and given, during the previous month.** While respondents were less likely to have transferred money at endline than at baseline, the average total amounts were more than double (RwF 9,263 instead of RwF 4,492). Children received the largest transfers (RwF 2,041), closely followed by relatives other than husband or boyfriend (RwF 1,924). The increase in gifts to children is notable and reflects participants’ concern with education, in the context where less than 2 percent of them were able to complete secondary school. Focus group participants explained that it was common for girls in their community to drop out of school primarily because that they lacked the money to pay for school fees and necessary school materials, but also because they were burdened with household chores or their parents prioritized their brothers’ education instead. Furthermore, a lower percentage of mothers reported having experienced any difficulty in meeting the basic needs of her children, such as food, clothes, education or health expenses, during the previous six month (67 percent at endline vs. 78 percent at baseline).

Total gifts received by respondents increased significantly, from RwF 3,613 at baseline to RwF 7,597 at endline, mostly from husbands and boyfriends (RwF 1,603 at baseline and RwF 4,198 at endline). Transfers from non-relatives, usually from religious and community organizations, also became significantly more prominent, increasing from RwF 404 at baseline to RwF 1,859 at endline. Note that transfers reported here refer to the previous month only, so do not include the transportation stipends received by the girls during the AGI training. Overall, respondents transferred RwF 1,666 more than they received at endline, an amount larger by RwF 786 than at baseline, but not statistically significant.

Figure 5.11 Average Transfers Given and Received (in RwF)



## 5.2. ECONOMIC ASSETS

### 5.2.1. Savings and loans

**Respondents were significantly more likely to be members of savings groups, to have saved recently, and to have saved larger amounts after participating in the AGI project.** As part of the post-training phase, the project helped AGI trainees open individual Savings and Credit Cooperatives (SACCO) accounts to save part of their stipends. Of the RwF 700 received daily, RwF 200 would be deposited directly into the account and the remaining RwF 500 given directly to the girls to cover transportation fees. Access to these savings was restricted until completion of the training phase in order to be used as start-up capital for cooperatives. As a result, savings group membership increased from 27 percent at baseline to 81 percent at endline. With the majority of respondents being members of savings groups, the overall share of the population having saved in the previous two weeks also increased significantly, from 18 percent to

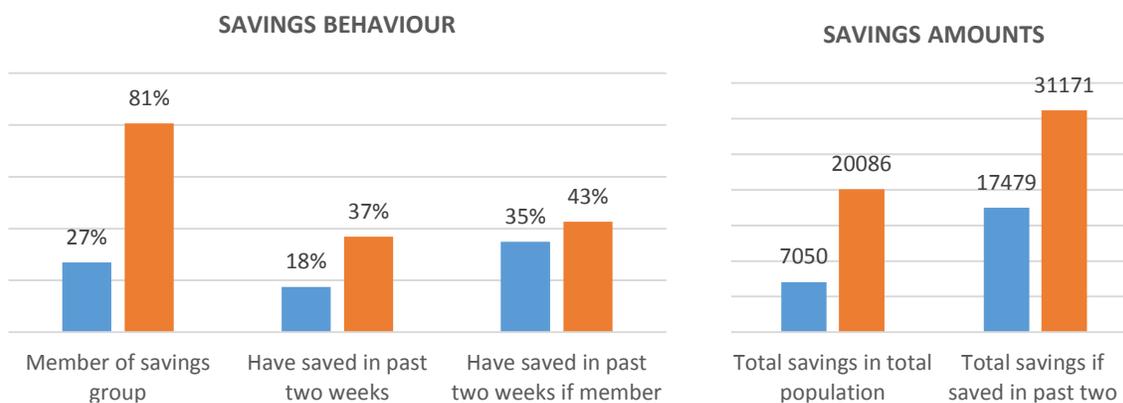
*Box 5.2 SACCO members used part of their stipends as start-up capital for new businesses.*

**Rutare Trainee:** *“AGI gave us money, RwF 700 per day, out of which I would get RwF 500 per day every week. In class we were 20, we would take RwF 2,000 and invest it in a VSLA and take RwF 500 home to buy body lotion and soap. In the VSLA we would do a lottery and one would get RwF 40,000. I got RwF 40,000 and I started selling tomatoes and vegetables at the market place. Now I have my own small shop. I never thought I could get to this point. AGI came and drew me out of poverty.”*

37 percent. According to information collected through qualitative research, the project seems to have instilled a savings culture (FGD 3, FGD 4, FGD 5, FGD6) or else financial management skills among the trainees, as many focus group discussants declared that they kept track of their money and tried to spend within their means (FGD 5, FGD 7, FGD 8).

Six months after completing the training and no longer receiving stipends, respondents reported savings significantly higher than at baseline. Average total savings amounted to RwF 31,171 among the 59 respondents who indicated saving in the past two weeks and RwF 20,086 among the entire survey population. Compared to baseline values, respondents not only improved their savings behavior, but those who saved also managed to put aside 78 percent more. One interviewed project manager estimated that cooperatives had, on average, RwF 300,000, amounting to a total of RwF 7,800,000 available to the 261 cooperatives formed by cohort 2 trainees during the post-training phase of the project.

**Figure 5.12 Savings Behavior and Savings Amounts (in RwF)**



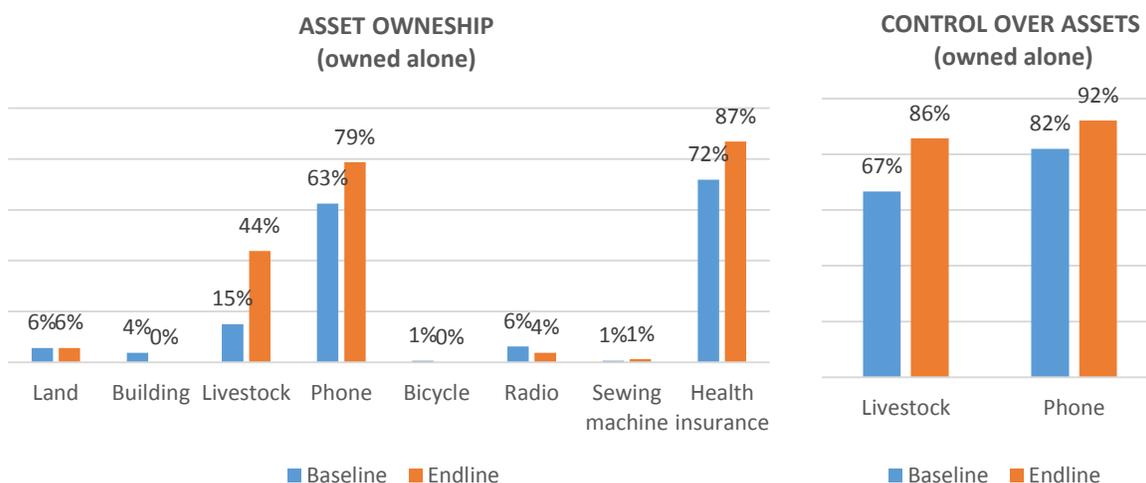
Incidence of loans, on the other hand, remained low, with only 11 respondents (7 percent) declaring to have ever borrowed money from a microfinance institution, VSLA or NGO, and only 5 respondents (3 percent) having outstanding loans at the time of the endline survey. Many more girls (89 respondents, or 56 percent) had ever borrowed money from friends or family, however, and 30 respondents (19 percent) had outstanding informal loans at endline. Average loan amounts of formal loans increased from RwF 16,800 to RwF 20,100 over the course of the project. In addition, average amounts borrowed informally averaged RwF 8,350 at endline.<sup>30</sup> Facilitating access to loans did not appear to be a priority for the VTCs, as AGI participants were expected to use their own savings as start-up capital for their cooperatives. Nevertheless, qualitative data suggests that even the cumulative savings of cooperative members were frequently not sufficient, particularly for trades such as food processing where the minimum equipment needs are substantial.

<sup>30</sup> No baseline information available on outstanding loans or informal loans.

### 5.2.2. Ownership of assets

**Ownership of assets, especially of livestock and mobile phones, improved significantly among AGI participants.** From a list of eight assets, such as land, radio or sewing machine,<sup>31</sup> respondents owned an average of 1.66 assets at baseline and 2.2 assets at endline. The statistically significant increase is an underestimate of how many durable goods they have access to, because the indicator presented here only refers to assets owned alone by the respondents and not to assets owned jointly with at least one other person. Taking both types of ownership into account, surveyed participants owned 2.60 assets at baseline and 3.08 assets at endline. Health insurance and mobile phones were the two most commonly reported assets from the beginning, with the percentages of girls having health insurance and owning phones reaching 87 percent and 79 percent, respectively, at endline. More surprisingly, the AGI project led to a threefold increase in livestock ownership, from 15 percent at baseline to 44 percent at endline. This appears to be the result of AGI participants investing part of their transportation stipends to purchase of goats, sheep or rabbits, often seen as a way to store wealth. One focus group participant said that, “they have given us transportation stipends that we used to buy livestock, everyone at home gets to have what they want easily.” Finally, in addition to significant increases in ownership of livestock and phones, notable improvements were also seen in terms of young women’s control over these assets. Among those who owned livestock alone, 86 percent reported that they would be able to sell the asset without anyone’s permission at endline, compared to only 67 percent at baseline. Similarly, 92 percent of respondents who owned phones alone were able to sell them at endline, up from 82 percent at baseline.

**Figure 5.13 Ownership and Control of Assets**



<sup>31</sup> Complete list includes land, building, livestock, phone, bicycle, radio, sewing machine and health insurance (see Fig. 11).

*Box 5.3 Trainees used their transportation stipends to purchase livestock.*

Although it was not explicitly promoted by the AGI project, livestock purchase appears to have been a very common strategy for income generation for AGI graduates. Amongst the 51 trainees interviewed, nine mentioned using money from their savings to buy small animals for rearing.

**Kicukiro Trainee:** *"I dropped out of school after failing the senior three National Exams and when I heard of this project I believed that if I get selected my life would change. I am so grateful to AGI, I have completed the trainings, I have gained new skills and I have managed to buy a goat of RwF 20,000 out of the savings I made from the money for transport that they gave us. I can sustain myself and I don't ask my parents for money anymore."*

**Kinihira Trainee:** *"Before I joined this project I owned nothing at home, but we made small groups and put money together and out of that I have managed to buy a sheep that even provides us with manure."*

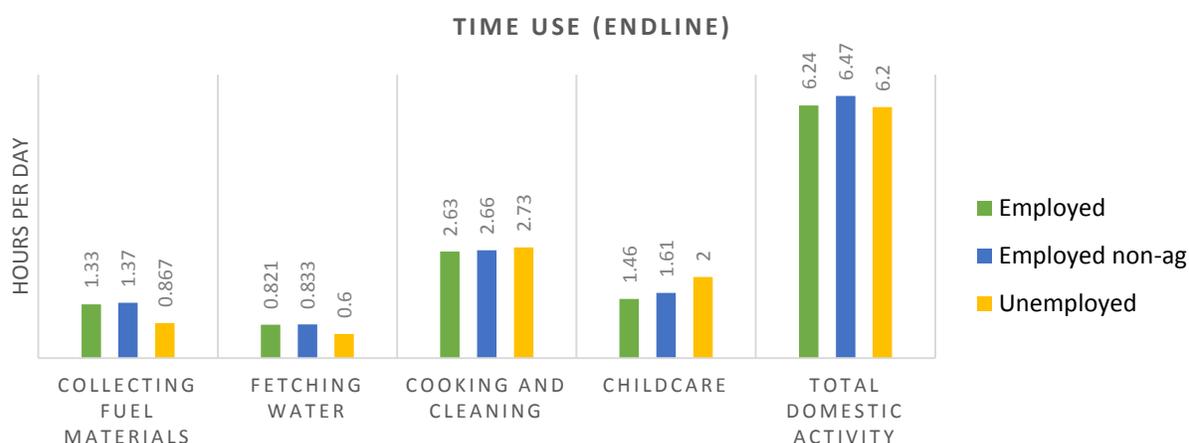
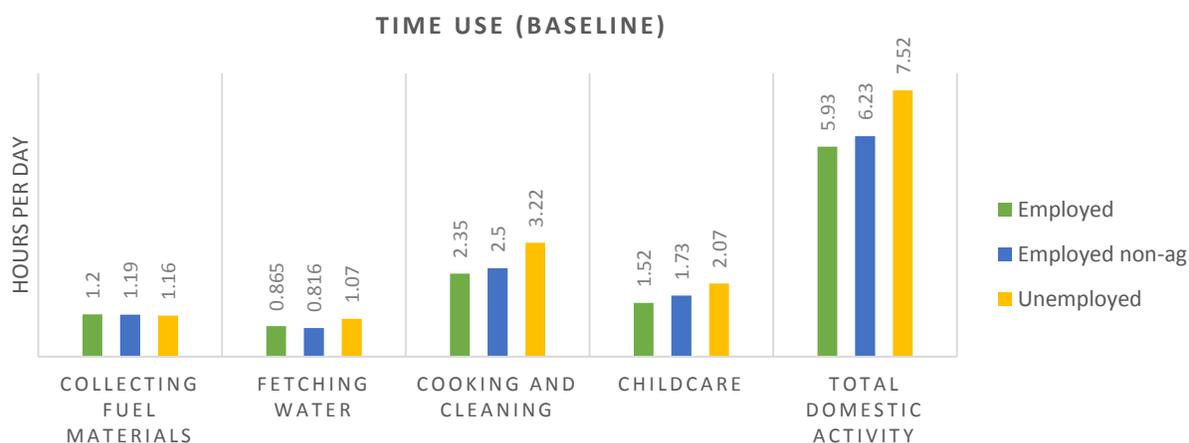
**Kinihira Trainee:** *"Before I joined this project I was so dependent to my husband but then I used some of the money they gave us to buy a rabbit, it has reproduced and I sold some of its young ones. I now can take good care of my children and my husband gives me more value than before."*

### 5.3. TIME USE AT HOME

**Increased engagement in IGAs did not translate into a reduction in the hours spent on household chores.** At baseline, respondents allotted 6.23 hours a day to domestic responsibilities, such as collecting fuel materials, fetching water, cooking and cleaning, and childcare.<sup>32</sup> Comparing respondents according to their "employment" status revealed that those without any economic activities spent almost two hours more every day on domestic chores (7.52 vs. 5.93). This relationship disappeared, however, at endline, when average time spent by both economically active and inactive respondents equaled the overall average of 6.23 hours per day, which remained unchanged. Focus group discussants provide some supporting evidence by citing cases of women being unable to attend meetings because their husbands insisted they carried out household duties. In fact, married respondents tend to spend an hour more than unmarried respondents on domestic chores (7.19 vs. 6.01), while the difference between mothers and women without children is even larger (7.22 vs. 5.73). In a context where social norms assign household responsibilities almost exclusively to women, time spent on income-generating activities is more likely to be accompanied by a reduction in leisure rather than in domestic chores.

*Figure 5.14 Average Time Spent Daily on Domestic Activities (hours)*

<sup>32</sup> The survey does not show major differences between urban and rural areas on time spent on domestic work.



#### 5.4. SOCIAL ASSETS

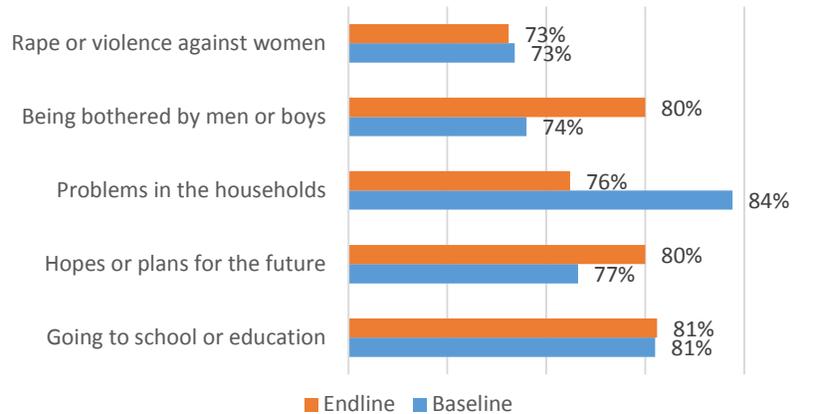
**The AGI project provided participants with opportunities to expand their social networks and led to moderate improvements in their communication with friends, family and the community.** Respondents gained one new same-age friend by the end of the project, with the average increasing from four to five friends. Positive changes were also seen in terms of connecting with others, as one focus group discussant explaining that “teachers helped [them] overcome [their] isolation, which was a result of poverty.” Although the majority (over three quarters) already reported discussing each issue listed in the questionnaire with their friends, differences between baseline and endline are indicative of changes in respondents’ lives over the course of the project. Problems in the households no longer featured as the issue discussed by most respondents (from 84 percent to 76 percent), suggesting that respondents were less concerned with it<sup>33</sup>. Conversely, hopes or plans for the future became a more common topic of conversation among respondents (from 77 percent to 80 percent), as did being bothered by men or boys (from 74 percent to 80 percent), which also seems to be a consequence of an actual increase in

<sup>33</sup> See life satisfaction section below, particularly with regards of respondents’ worries

harassment.<sup>34</sup> One discussant in Gacuriro explained being able to discuss the trauma of being abused in her new social context: “AGI helped me regain love because I felt that I had no love left in me. I was able to socialize with others and regained hope.”

**Figure 5.15 Friends Support**

**Respondent discussed topic with closest female friends in previous 6 months**

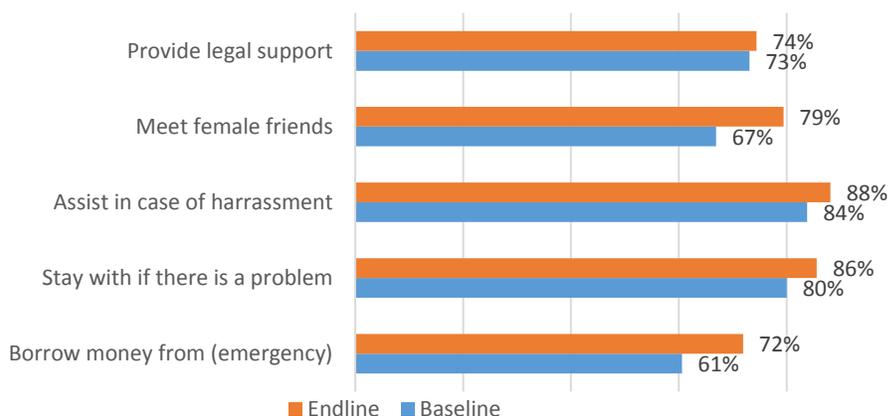


Moderate improvements were also seen in terms of parental and community support. While over nine out of ten respondents felt their parents or guardians were supportive of professional activities – such as vocational training, wage employment and self-employment (all over 93 percent at baseline and over 94 percent at endline) – and socializing with friends (88 percent at baseline and 91 percent at endline), only about half of respondents (57 percent at endline, up from 47 percent at baseline) felt their parents were supportive of dating. High levels of community support also persisted, with notable improvements in terms of respondents having someone to borrow money from in case of emergency (from 61 percent to 72 percent) and having a place to meet female friends (from 67 percent to 79 percent), both aspects directly related to goals of the AGI project.

**Figure 5.16 Community Support**

<sup>34</sup> See gender-based violence section below

**Respondent has someone/somewhere to...**



*Box 5.4 Girls gained independence and overcame a lack of support from their families.*

**Bushoki Trainee:** "Before [I] came here I had spent one year at home because I had dropped out of school from senior two. My mom discouraged me a lot that the trainings will make no change in my life since then I have been saving a little portion of the money they gave us for transport to show my mom that the whole thing is really helpful. I now can buy all I need and support my mom. I have also managed to buy sheep for rearing and a mobile phone of 5000RFW."

**Gasabo Trainee:** "Before I joined the AGI project, I was at home and was not doing anything. My husband would often insult me; tell me that I was pointless, that all I was doing was sitting at home. My life started changing when I went back to school, my husband would not find me home when coming back and he knew that I had gone to study. Now that I am educated, I can now work and I can also become an entrepreneur. This change is important to me because I can now move forward in life, it's easy to find a job in my trade because I have knowledge in this trade. I have become self-confident as I have knowledge of a trade".

**Bushoki Trainee:** "I got pregnant when I was in senior one and I was affected because of how my family treated me so when I came to this school they discouraged me that I want to bring them another unwanted child but that did not bring me down. I continued attending the trainings and now I have bought pigs for rearing and I do take a good care of my child. I came to AGI three years after dropping out of school."

Finally, despite the mentorship component of the AGI project, the increase in the share of respondents who reported having a mentor who can provide advice on business or work-related matters was modest: from 74 percent at baseline to 80 percent at endline. 74.4 percent of respondents with a mentor reported meeting them at least once a week, while 18.1 percent reported meeting only once or twice a month. Based on information from the qualitative research, however, it appears that mentors did play an active role during the post-training phase: they facilitated the formation of cooperatives by helping participants comply with the conditions necessary for registration and providing them with advice on business ventures, business plans, and management. Some of the mentors also helped trainees become members

of savings groups and others facilitated links with markets through exhibitions or business connections. The availability of only one mentor per VTC is likely to have limited the scope of their ability to provide more direct assistance to participants.

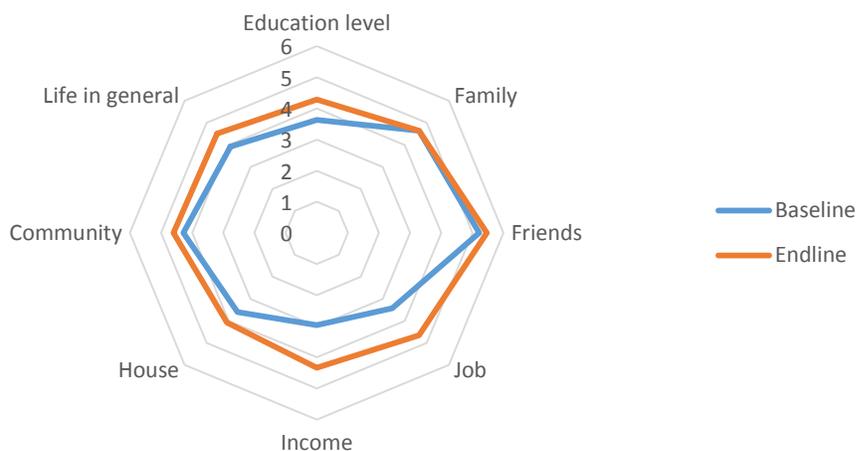
## 5.5. EMPOWERMENT

### 5.5.1. Life satisfaction and outlook

**AGI participants reported higher satisfaction with their lives following completion of the project.** Measured by aggregating self-assessed satisfaction in eight areas of life,<sup>35</sup> with individual scores ranging from 1 (completely unhappy) to 7 (completely happy), total satisfaction score increased significantly from 31.7 at baseline to 36.7 at endline. As illustrated in Figure 5.17 below, the two areas where satisfaction increased the most were income (2.96 to 4.33) and job (3.43 to 4.65). It therefore emerges that not only did the AGI project lead to increased employment and incomes, but also to greater perceived wellbeing among participants.



*Figure 5.17 Life Satisfaction by Area*



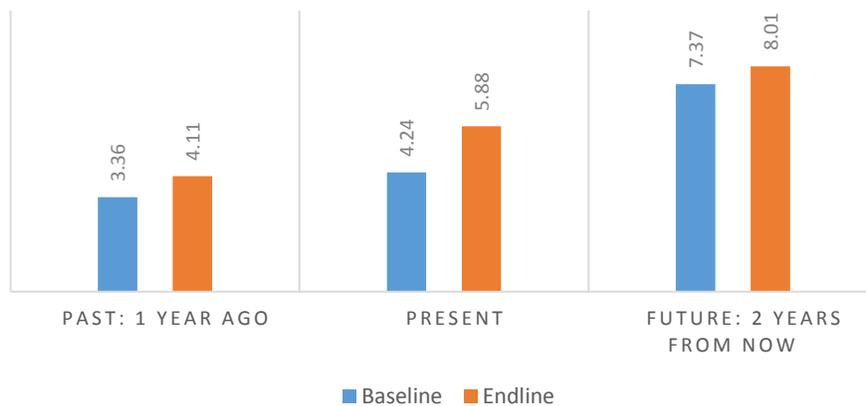
In the same vein, respondents worried significantly less about getting a job in the future (from 2-3 times a week at baseline to once a week at endline) as well as about their families not having money for basic needs (from almost every day to 2-3 times a week). Worrying about their family being victim of

<sup>35</sup> Including education level, family, friends, job, income, house, community and life in general (see Fig. 5.17). Satisfaction with respondent's current school is excluded from the estimation because none of the AGI participants were enrolled in school at baseline.

violence/theft or experiencing nightmares did not significantly change from baseline to endline, which is consistent with the project’s emphasis on alleviating economic constraints. These are very important improvements, as qualitative data also points to poverty as a main concern among interviewed girls. Household poverty is, unsurprisingly, seen as having multiple repercussions, including school dropout, lack of “food, clothes and body lotion,” and vulnerability to abuse.

**Currently improved life satisfaction translated into greater optimism for the future.** AGI respondents were also asked to rank their position on the “ladder of life,” with 1 being the worst possible life one can have and 10 being the best possible life one can have. Respondents reported being at a higher position in life (5.88) than they were a year before (4.11) and appeared to be highly optimistic about their position in the future (8.01). Endline scores were also higher than baseline scores. Younger respondents (under 20) appear to be slightly more satisfied with life in the past (4.49 vs. 3.87), present (6.41 vs. 5.55) and future (8.3 vs. 7.83), although respondents of all ages were generally very optimistic.

*Figure 5.18 Average "Ladder of Life" Scores*



**Box 5.5 The AGI had positive psychological effects and improved the outlook of participants**

**Shyorongi Trainee:** *"I dropped out of school not because my parents couldn't afford paying school fees for me but I just felt like I wanted to leave, I was fed up. After leaving school I went to Kigali to live with my elder sister but that didn't make me feel any better. I was so depressed and I always wished to get back to school. So when my mom heard of this project they called my sister and she sent me back home (village) I was among the lucky ones who got selected and now I feel so complete. I am grateful to AGI."*

**Kibali Trainee:** *"Before AGI I was shy, I could not stand in front of people and talk or do something that can be useful to others. The challenges I faced were that I lacked self-confidence, I was very poor, I had dropped out of school, I was always sad and I was pregnant and wondering how I will raise that child. Through AGI I was able to learn a trade, after school I started flour-related business. I was delivering to the construction sites. I was able to overcome poverty and to raise my child, I was no longer sad. Now I am moving forward without any problem and I share with others what I learned. I teach them what I learned. This change is important because self-confidence makes other people trust and respect you mostly when you have confidence in what you do, it benefits you and the whole country and it yields satisfyingly."*

**Gasabo Trainee:** *"I am married and I have two kids. Before I joined the AGI project, I was isolated and I was often disrespected. AGI taught me to accept myself; before I wouldn't speak much but my life changed a lot, I now have friends and am actively looking for a job. I also gained friends who can advise me. I used to be big headed, I would not listen to anyone, but this has eased out. Although I do not have a job now, I have learned how I can become an entrepreneur or work in cooperatives and move forward in life. I used to ask for things and I wouldn't get them, now I can sustain myself. I also learned how to save money. I have learned a trade that will make me progress in life. I will help my husband to sustain our family. If I manage to start working, I will tell my friends to join me and leave their isolation."*

### 5.5.2. Self-esteem and entrepreneurial self-confidence

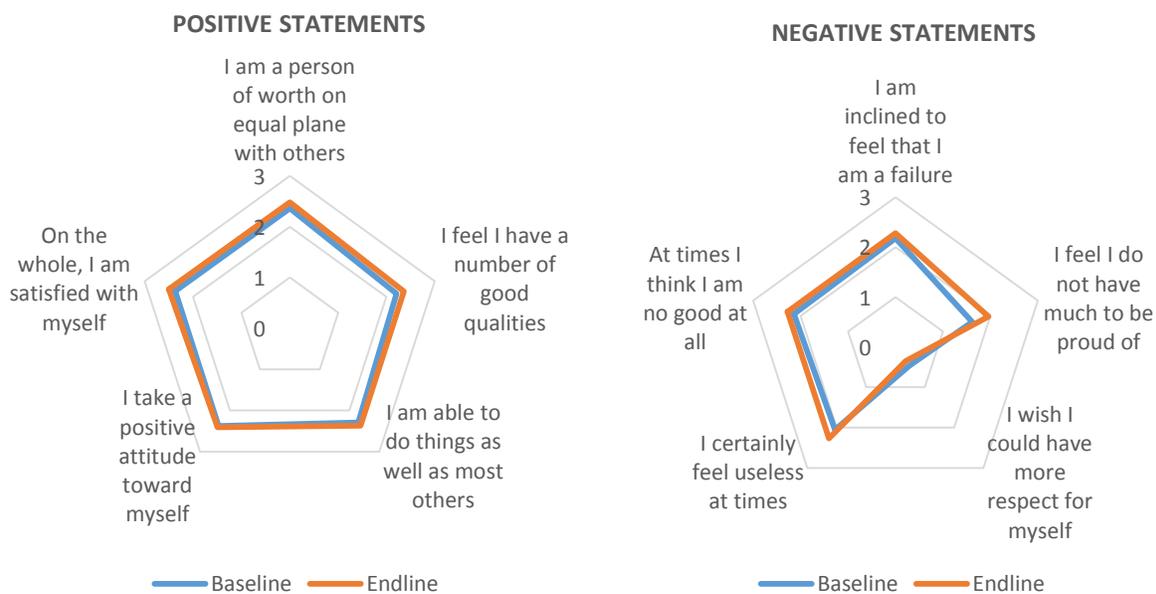
**Quantitative measures of self-esteem found only modest increases.** Self-esteem was measured using the Rosenberg Self-Esteem Scale (RSES), in which respondents were asked to rate statements based on whether they strongly agreed, agreed, disagreed or strongly disagreed. Responses were awarded points (3=strongly agree, 2=agree, 1=disagree, 0=strongly disagree for positive statements and reversed for negative statements) and then summed to generate a total self-esteem score, with higher scores indicating higher self-esteem. On a 30 point scale, the total self-esteem score for AGI respondents increased modestly from 20.10 at baseline to 21.30 at endline. The 1.2 point increase in self-esteem score represents an increase of 0.41 standard deviations.<sup>36</sup> Scores ranged from 12-27 points, and there was no systematic variation in self-esteem scores across age groups, employment status and rural/urban districts.

The focus group discussions, on the other hand, suggest that girls became much more confident and secure as a result of the AGI project. A Gasabo trainee explained that: "Before I joined the AGI project, I

<sup>36</sup> Standard deviation of average self-esteem scores was 2.90 at baseline.

was isolated and I was often disrespected. AGI taught me to accept myself; before I wouldn't speak much but my life changed a lot, I now have friends and am actively looking for a job." Asked more generally about how the project helped them address other challenges they faced, girls indicated that the training helped them improve their self-esteem by providing them with support and teaching them self-acceptance (FGD 1), by restoring a "sense of dignity" and providing advice on how to handle abuse (FGD 6), and by making "all feel valuable" (FGD 1). Moreover, given that poverty is often associated with negative psychological effects ("you can't be comfortable," "you always have unpleasant thoughts, this makes your life difficult," "it makes you feel lost, isolated and hurt," and "people disrespect you because you have no work"), it is likely that participation in the AGI project also helped improve self-esteem indirectly, through increased engagement in IGAs.

**Figure 5.19 Average Self-Esteem Scores**



**Entrepreneurial self-confidence increased substantially by the end of the project.** Rating their ability to carry out specific tasks related to business management on a scale from 0 to 10, with 10 indicating the most confidence, respondents seemed most unsure about obtaining credit and most convinced about their abilities to manage financial accounts and to protect their business assets. The three categories that saw the most improvement appear to be directly connected with the curriculum of the AGI training: identifying business opportunities and running their own business (for self-employment), and interviewing for a professional job in an office (for wage employment).

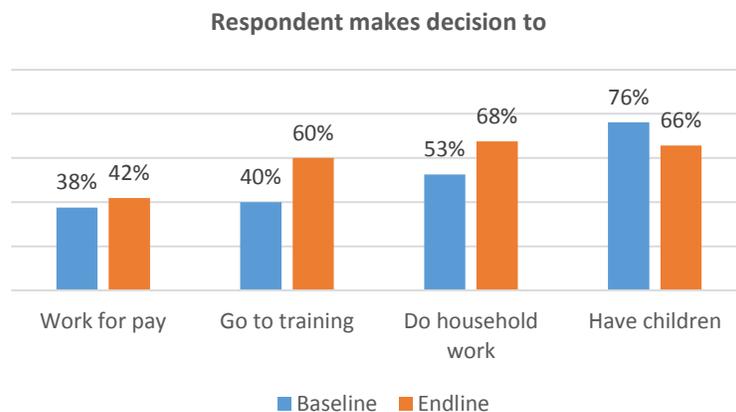
**Figure 5.20 Average Entrepreneurial Self-Confidence Scores**



### 5.5.3. Decision-making power

**Increased involvement in IGAs was accompanied by an improved ability to make decisions related to work by herself.** Asked who in the household decides whether she works for pay or not, 42 percent of respondents reported to be in charge of this decision, up from 38 percent at baseline. The share of respondents deciding for themselves whether or not to go to the training or do household work also increased over the course of the project, by 50 percent and 28 percent, respectively. Fewer respondents reported being solely in charge of the decision of whether or not to have children at endline than at baseline, however, despite the fact that 81 percent of them reported being able to decide whether to get married or not.<sup>37</sup> Even if not directly in charge, almost all respondents (from 95 percent to 100 percent) participate in all decisions that concern them. The apparent decline in the ability to make decisions regarding childbearing reflects a shift towards more joint decision-making between the respondents and their husbands or partners.

**Figure 5.21 Decision-Making Regarding Self**



<sup>37</sup> At endline, no information on marriage decision is available at baseline.

## 5.6. GENDER-BASED VIOLENCE

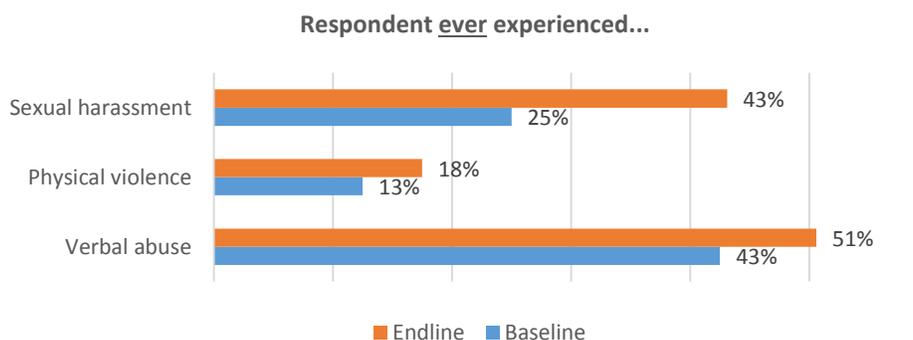
Surveyed AGI participants were asked to indicate how frequently they had experienced the following:<sup>38</sup>

- *Verbal abuse*: Boys/men verbally abuse me (e.g. called me names, shouted at, spoken to in a degrading manner)
- *Physical violence*: Boys/men hit or physically hurt me.
- *Sexual harassment*: Boys/men try to sleep with me although I do not want to.<sup>39</sup>

The same questions were asked at both baseline and endline, and answer choices were restricted to: “once a week or more,” “once or twice a month,” “every two or three months,” “once a year or less” or “never”. A respondent was identified as having *ever* experienced a particular type of harassment if the answer she provided was different than “never”.

**Between baseline and endline, the reported prevalence of all three indicators increased.** Since the estimates were based on whether or not the respondent had “ever” experienced certain types of harassment, part of the increase can be simply explained by a longer observation period. However, variation across indicators suggests that there were other factors at play too. Reports of physical violence and verbal abuse increased, but only modestly (from 13% to 18%, and from 43% to 51%, respectively), however a substantially higher proportion of respondents reported having ever experienced sexual harassment (from 25% to 43%). The share of young women reporting to have been harassed either “once a week or more,” or “one or twice a month,” increased proportionally with the decrease in “never,” suggesting that the increase was not driven by one-off occurrences.

**Figure 5.22 Reported Gender-Based Violence**



<sup>38</sup> A fourth question, “Boys/men try to make me be intimate with them (e.g. kiss, hug, stroke, caress) although I do not want to,” was excluded from the analysis because it was not considered precise enough. In Kinyarwanda: *Abahungu/abagabo bashaka ko dukora ibikorwa nko gusomana, guhoberana, gukoranaho kandi ntabishaka*

<sup>39</sup> In Kinyarwanda: “*Abahungu/abagabo bambwira amagambo ankomeretsa (urugero: barantuka, barankangara, bambwirana agasuzuguro),*” “*Abahungu/abagabo barankubita/baramabaza ku buryo bw’umubiri,*” “*Abahungu/abagabo bagerageza kuryamana nanjye kandi ntabishaka*”

**Box 5.6 There are three main caveats in interpreting GBV estimates**

1. It is not possible to determine **when the incident(s) happened**. The estimates are based on whether or not the respondents had “ever” experienced abuse, with no indication of it occurring before, during or after participation in the AGI training.
2. In the absence of a comparison group, we **cannot attribute causality to the AGI project**. The increase in the level of gender-based violence experienced by the girls may have been caused by external factors, such as a rise in community-level violence or girls becoming more prone to violence because they were slightly older at endline.
3. It is not clear whether relatively higher endline values reflect an **actual increase or inaccurately low baseline values**. Gender-based violence is a particularly sensitive issue that may be difficult to discuss openly during a survey and is often underreported. Although the same (sensitive) questions were asked at endline, it is likely that respondents provided more honest answers because they had become more at ease with the enumerators and the interview process. It is also possible that respondents were better able to recognize their past experiences of harassment as a result of the AGI life skills training. Either of these conditions would indicate that baseline reports were in fact underestimates, and so the change from baseline to endline would be overestimated in the data.

As mentioned in Box 5.6, a potential explanation for the increase in reports of sexual harassment experienced personally is that girls felt more comfortable talking about sensitive issues during the second round of interviews.<sup>40</sup> More openness could have also been a direct result of participation in the AGI project, which aimed to provide girls with peer support as well as psycho-social counseling. One of the interviewed project managers mentioned that, following the training administered by Frontiers Great Lakes, participants were better able to express themselves and to share their problems: “We had some girls who were violated at home, during the training. Some talked about it openly, some did not...they needed someone to talk to and say this is what has happened to me.” Abuse, including physical abuse by caretakers, is also identified by 11 out of the 51 focus group participants as a main challenge faced by girls in their community. Despite repeated mentions of abuse, however, none of the focus group discussants suggested that their situation had worsened over the course of the AGI project. On the contrary, a number of them indicated that attending the vocational training reduced their vulnerability both directly (“you come to school, you don’t have time to go where they can trick you”) and indirectly, by empowering them economically (“AGI paid for our tuition, we studied, and it taught us to become entrepreneurs so that the abuses we experienced at home stopped”).

Higher reporting rates can also be attributed to an actual increase in the level of gender-based violence participants and their social circle were exposed to. While our survey didn’t ask about incidence of sexual violence – the questions referred more broadly to attempted sexual harassment, these estimates are not inconsistent with what the DHS 2010 reports. According to the nationally-representative data, 16 percent of Rwandan girls aged 15-24 had experienced sexual violence. Prevalence of sexual violence was even

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<sup>40</sup> Palermo, Tia; Bleck, Jennifer; Peterman, Amber. “Tip of the Iceberg: Reporting and Gender-Based Violence in Developing Countries” *American Journal of Epidemiology*; Mar2014, Vol. 179 Issue 5, p602.

higher among women employed for cash (26%) and among women in the lowest wealth quintile (49%). Participants in the AGI project therefore seem to face a double vulnerability: they tend to come from low-income families and are increasingly involved in income-generating activities. In fact, survey data suggests that the types of IGAs that drove most of the increase in employment were associated with higher than average risk of sexual violence. While 54 percent of girls reported being victims of sexual harassment, the share went up to 65 percent among vendors and to 75 percent among small traders. This also reflects the significant increase in the number of businesses being operated from outside the home, from 19 at baseline to 44 at endline. Not surprisingly, the share of respondents reporting being sexually harassed is much higher among those operating their business on a fixed location on the street (75 percent), as a mobile business (60 percent) or from a storefront/market (55 percent) than among those operating their business from home (40 percent).

## 6. Implementation Lessons and Stakeholder Feedback

### 6.1. Project Management

**All of the interviewed project staff had positive things to say about the level and ease of communication and collaboration with project managers.** The trainer from Frontiers Great Lakes (FGL) pointed out that communication was sometimes slow, but “Anytime we had to collaborate, it [was] smooth.” (SSI 1). The trainer from Gahaya Links mentioned that she would contact the WDA focal point: “Their communication is swift is fast so I have never encountered anything. They call me when there is something. I think the best thing that happens between us is the center managers. When I want to take my report, no problem.” Some logistical challenges, such as the limited availability of space in schools and delays by WDA in clearing invoices, were reported by center managers.

**Implementation challenges arose from overlapping the training for Cohorts 2 and 3.** The trainer from FGL pointed out that this sometimes made things difficult for Cohort 3 because the trainees were tired in the afternoon and it was already hot outside when they began their training (SSI 1). Similarly, the school manager from Gacuriro said that it was a challenge, at first, for the girls to study in the afternoon (SSI 4).

**Trainers reported improvements in the implementation of Cohort 2 due to managed expectations of the trainees and the supervisory role played by Cohort 1 trainees to their fellow counterparts.** The school manager from Gacuriro provided an example: “There is a difference because, before, you could find that the project was just starting – it was the first time. The students were expecting to have a lot of facilities because it was the first time. They were expecting the project to rent houses for them but because Cohort 1 has completed their studies, they are like ambassadors – they talked to other cohorts, showed them what is there, and explained it to them” (SSI 4).

**Trainers struggled with large class sizes, which may have impacted girls’ learning outcomes.** A trainer stated that there was a “challenge of numbers,” meaning that there were not enough teachers for all of the students. She dealt with this challenge by dividing the girls into sub-groups for some exercises, but still felt that some girls were missing out. This was reiterated by two other trainers who said the class sizes were too large. The school manager from Gacuriro VTC explained that the “AGI teachers were not enough, so [this training center] used other teachers from the VTC staff”.

## 6.2. Trainee Selection and Participation

**Overall, the project staff was satisfied with the selection process, insisting that the focus on vulnerable girls and single mothers was appropriate.** However, some trainers indicated that the low level of education of some of the trainees made it difficult to facilitate the training.

**There was significant variation across urban and rural settings in trainees' ease of attending the project on a regular basis.** These differences were tied to the cost of transport and the opportunity cost of lost income. In the urban VTCs (Gahaya and Gacuriro), trainees described the large burden of transport fees, which were typically higher than RwF 500 per day and therefore were not fully covered by the stipend (FGD 1 and FGD 2). Furthermore, urban participants were more likely to engage in income-generating activities. Many of them moved to Kigali as migrants and needed to remit money. They worked either as housekeepers or in petty trade, and their participation in the training left little time for these activities.

**The average travel time to the VTCs reported among participants in the midline focus group discussions was 1.5 hours.** See the table below for the average travel time to the center reported by the midline FGD participants.

*Table 6.1 Average Travel Time to VTCs*

Center	Urban/Rural	Average Travel Time to Center (Hours, One-Way)
Gahaya	Urban	2.50
Gacuriro	Urban	0.75
Shyorongi	Rural	1.63
Bushoki	Rural	1.44
Rushaki	Rural	1.29

(Note that this is based on responses during Focus Group Discussions with enrolled trainees only. It included travel on foot or using public transport)

**The qualitative assessment was unable to draw strong conclusions on the number of dropouts or the causes of attrition.** The three dropouts interviewed at midline all dropped out within a few weeks of the start of the project and cited the delay in receipt of transport stipends and family pressures as the cause. All three indicated that they would prefer attending the training if their circumstances changed. Conversely, project staff claimed that attrition was mainly related to marriage, pregnancy or misidentification of girls as out-of-school during the recruitment process.

**The majority of trainees reported that they were able to choose their field of study, however some reported that the selection criteria prevented them from doing so.** The allocation of girls to trades was determined by the preferences of the girls, as well as their level of education and the location of VTCs. Agri-business was not offered in urban areas and food processing was not offered in VTCs where there was limited access to electricity. A former trainee in Nyarugunga said that she had wanted to study culinary arts, but had been placed in the arts and crafts course because she did not have a background in chemistry and biology (SSI 5). At Gahaya Links, two respondents said that they wanted to study food processing, but were also placed in the arts and crafts class. Another FGD participant chose to study arts and crafts instead of food processing, because she could not afford to travel to the VTC offering food

processing classes. Finally, another girl was placed in the arts and crafts class because she did not meet the criteria of speaking other languages (FGD 1). One consequence of the differing eligibility for the trades is that girls enrolled in the arts and crafts course presented with a higher overall level of vulnerability: for example, they were less likely than other trainees to have started or completed secondary school (29.16% vs. 52.83%).

### 6.3. Stipends

**Delays in the delivery of stipends was a key hurdle for both trainees and project staff.** On average, trainees faced a month delay and project staff faced delays ranging from one day to several weeks. For trainees who relied on the stipend for daily transport to the VTCs, this was a significant burden. One of the dropout trainees suggested that she knew several trainees who had to take loans to pay for transport: “My suggestion is that there are times you take a loan or debt to pay transport fees and they delay to pay the stipend, yet those who lend to you want their money” (SSI 5).

**There were differences across urban and rural settings in terms of the importance of the stipend for project participation.** Respondents in rural areas reported that they would have been able to attend without the stipend (FGD 2, FGD 3, and FGD 4). In rural areas, most participants traveled by foot and used the stipend for basic needs and other products such as livestock, clothing and health insurance. On the other hand, in urban areas, most trainees had higher transportation costs as well as higher opportunity costs of participation in terms of lost income. This was less of an issue in rural areas where trainees explained that they spent less time cultivating than they used to, but that the income from their daily stipend made this trade-off worthwhile (FGD 3, FGD 4, and FGD 5).

**The girls felt that their daily stipends played a role in addressing their day-to-day needs.** Many – especially those in rural areas – saved the money to meet various needs, such as “body lotion, clothes” (FGD 6). Some used money from their savings to start or nurture their businesses: “I have made some savings out of the money they used to give us for transport and I have managed to grow my business and I am grateful to AGI.” (FGD 2); “They have given us transportation stipends that we used to buy livestock, everyone at home gets to have what they want easily” (FGD 7).

### 6.4. Girl-Friendly Environment

**Most trainees indicated that VTCs were girl-friendly and reported feeling comfortable in those settings.** When prompted to provide suggestions to make the VTCs more girl-friendly, they responded, “I think that what they have done is enough because, as my fellow student said, when you are sick there is a place you can go and then come back after when you feel good” (FGD 4). The participants at Bushoki VTC also indicated that they had all used the girl-room at the VTC and had amenities such as pads, soap, lotion, and a bathroom to wash. However, one trainee from Gahaya pointed out that “...they lied that when someone has periods they would provide hygienic pads; they didn’t [provide them]” (FGD 1). She mentioned that while there are toilets, but that were was no girls’ room.<sup>41</sup>



**Childcare facilities were not available or were not used by the trainees at most of the interviewed VTCs.** Trainees from Gahaya indicated that they were not allowed to bring their babies to the training center. However, the trainer from Gahaya Links pointed out that the need for childcare services was more of an issue with Cohort 1, which was older, and also more of an issue in urban than in rural areas (SSI 2). Similarly, the trainer from FGL reiterated that childcare was not an issue because most of the girls left their children at home (SSI 1). In Gacuriro VTC, the school manager felt that the childcare services were not used as there were no young mothers with babies under the age of 1. While he felt that there should be some support for girls with children, he conceded that it would create additional challenges for the center, as it would be difficult to find someone to take care of the babies (SSI 4).

**The trainers interviewed during the qualitative assessment were not directly involved in the psycho-social training and none of the interviewed girls reported using the services.** The project manager reported, however, that at least 22 girls benefitted from these services (SSI 2, SSI 5). Alcoholism and the trauma of sexual abuse were reported as common problems among the trainees (SSI 2). Despite their limited involvement in the psycho-social counselling project, the interviewed teachers acknowledged its effectiveness: “I can say that the initiative itself has worked because now girls can speak openly which was not the case at the start...which is a result of an effort of the psycho-social team” (SSI 9). The Project Manager criticized the late provision of the counseling service that, as a result, had a limited impact on Cohort 2 trainees (SSI 2).

## 6.5. Life Skills Training

**The life skills training, particularly the lessons on sexual and reproductive health, appeared to be the most popular project component among the trainees.** One trainee from Rushaki said she had learned a lot about pregnancy and birth control through the training and also how to operate and live within the community (SSI 11). A trainee from Gahaya was also effusive in praise about the sex, gender and violence modules: “the reason is that it will be useful to have education on sex and how you can behave with boys

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<sup>41</sup> VTCs were obligated to provide pads and have a girls’ room while Gahaya Links (a private firm, not a VTC) was not required to do so.

and girls. It is useful to know about sex.” She said that she learned how to apologize if she has done something wrong to others, and that she has already applied what she learned about personal hygiene (SSI 3). Most other trainees in the FGDs also indicated that they learned a lot about pregnancy, family skills, and managing stress. The trainer from Frontiers Great Lakes said, “In reproductive health, they will ask you – you may even stay there all day – questions you never thought about. Because there are so many myths and then the culture, their lack of knowledge sometimes, the rumors and things they hear here and they. They will ask you – up to the last question, they don’t fear [speaking with the teachers]” (SSI 1). Focus group participants from the Rutare VTC also mentioned that “the VTC manager sent us a pharmacist, who told us that there are pills that people who cannot wait can take to avoid getting pregnant.”

**Many respondents mentioned that the life skills training was complementary to their technical training.** For example, in the focus group at the Gacuriro VTC, one participant said that she thought the life skills training was useful because “When studying [life skills], we studied about health. You cannot achieve something great if you are not healthy. Another reason is that, in culinary, health is very important because at work they will ask you for a certificate showing that you are healthy” (R1, FGD 2).

**Several of the trainers mentioned that the curriculums were not appropriate for the learning level of the participants and that more time was needed for follow-up.** Trainers dealt with this challenge by focusing more on the practical exercises rather than teaching theory. The trainer from FGL said that she would have liked to have had more time with the beneficiaries for follow-up and to help them handle personal issues, such as when they are “mistreated, beaten, or kicked out of their homes” (SSI 1).

## 6.6. Entrepreneurship Training

**All of the interviewed trainees (Shyorongi, Bushoki, Gacuriro VTCs) were complimentary about the entrepreneurship training, stating that they learned how to save, track expenses, serve customers and apply for loans.** A participant in the Gacuriro FGD said: “I learned to seek opportunities to make money and to gain customers. I learned that you have to convince customers to pay and also have good customer care skills”. Another trainee also noted: “It was very useful. I learned about starting capital, about how to get information about a business before starting it, about how to identify customers around the location and how to know their characteristics/criteria, how to identify and know the products you need to offer, how to start a business and gain a reputation through friendships with customers, how to have good customer care skills, and how to expand the business” (FGD 2).

**Girls and staff requested additional entrepreneurship training; suggestions included additional emphasis on marketing skills and on working in cooperatives.** The trainer from Gahaya suggested including training on marketing and making market connections as part of the entrepreneurship training. When asked to elaborate on the girls’ skill level when they graduate, she said, “They have no capacity. Nobody should lie to you. They are still shy. They can’t approach anybody, so they need to create a marketing component of AGI” (SSI 1). One trainee from Bushaki suggested that the training could be improved by incorporating a focus on working in cooperatives. She said, “I would choose for them to provide information again about working in cooperatives. Some people didn’t understand it very well so it might be useful to provide those trainings. Nothing was very complicated but the level of students to understand it is different” (SSI 8).

**According to the AGI Project Manager and the girls, Frontiers Great Lakes (FGL) was successful and the instructors formed strong relationships with the girls.** The Project Manager recommended that in the future FGL should be involved from the beginning to the end of the project. This viewpoint mirrored the girls' request for increased mentorship by FGL, particularly during the post-training phase. Some of them expressed a desire for refreshers on "doing business" and others expressed a need for training sessions on customer care (FGD 1). A trainee in Shyorongi explained, "Yes, I would like our businesses to be provided with more mentoring because these people have different duties, our trainers give us knowledge of the trades we choose, others from Frontiers teach us how we can create our own jobs so they are all important to us."

## 6.7. Technical Training

**Participants hoped that the training would increase their incomes, however some participants expressed worries in this regard.** For example one participant said, "We won't be poor because after these trainings we will get jobs. We get money from our cooperatives and we can sustain ourselves" (FGD 4). Despite mentioning some of the positive aspects of the AGI project, the trainees felt that their relative poverty was still a reality and they were concerned about their futures.

**Overall, trainees were satisfied with their trades but there was some criticism about the viability and lucriveness of certain trades.** Based on comments from trainee who participated in focus group discussions, culinary and agribusiness seem to have better prospects (easier to find jobs or to generate income by selling produce) than arts & crafts (especially for girls residing in rural areas) and food processing (higher start-up costs, more difficult to find markets). A student of food processing suggested that the training could be improved by focusing on processing foods that are more easily available. Asked if the trade-specific training met their expectations, one respondent said it didn't "because we study very few things and because the foods we studied in theory – like strawberries and apples – are not available in practice." (FGD 3) At Bushoki VTC, expectations were met and only one of the food processing trainees suggested that they expand the training to bread-making as well to increase their income-generating opportunities. Another criticism of the food processing training was that trainees were financially burdened by the requirement to purchase uniforms. The issue of uniform costs was raised by participants in both the midline and the endline qualitative focus group discussions.

**Similar to the life skills and entrepreneurship training, the technical skills curriculums were not adequately adapted for low-literacy learners.** In semi-structured interviews, trainers repeatedly brought up the challenge of accommodating those with low education who had trouble keeping up with the material, as well as trainees that had completed some secondary school. The interviewed trainers adjusted their curricula by incorporating more practical exercises and focused on experiential activities to accommodate the low level of education of trainees. They also adjusted the levels of some of the lessons to meet the students' level of understanding (SSI 1). These strategies were successful to some extent. By endline, a trainer from a rural VTC referred to the girls' increased learning aptitudes such that most are operating at a similar level: "We don't find it easy - at the beginning - to teach people with different levels, but at the end they are all at the same level" (SSI 6).

**The partnership with Gahaya Links to offer Arts and Crafts training seemed to be more successful in urban areas than in rural settings.** Gahaya Links' instructors taught the technical training, provided the girls with a start-up kit containing all the equipment for bead work and made a formal commitment to the project provide jobs to some of the trainees. According to one of the project managers, half of the girls in

Cohort 1 were employed by Gahaya Links. However, in rural areas trainers and girls reported that the arts and crafts training was not market-driven. Some of the Arts and Crafts trainees complained about not being able to apply the skills learned due to a lack of market for their products and recommended that a diverse range of trades should be taught in the VTCs to address the “market” problem.

**There was a consensus at all levels of project implementation—including the beneficiaries—on the need for VTCs to include other non-traditional trades.** Suggested trades included mechanics, engineering, carpentry, construction, welding, tailoring, etc. (SSI 2, SSI 9, SSI 10, SSI 3, SSI 6, FGD 4 and FGD 6). These trades were reported to be more responsive to local market demands and be more aligned with girls’ desire to learn skills that could lead to job or product sales opportunities.

## 6.8. Support to Join SACCOs

**Many trainees seemed to have a good perception of the SACCOs.** Most groups were able to provide information on the benefits of having a SACCO account. They referred to the accessibility of loans, the ability to manage and save funds, as well as the safekeeping of funds. One respondent pointed out that the SACCO was advantageous because they did not charge any monthly fee.

**For some trainees however, the savings process was not clear and they reported receiving limited information on the SACCO accounts from the project.** For example in Gacuriro, a girl reported “we were told that we have to give RwF 200 each to open accounts in SACCO and that there was no other bank in which they could open accounts for us.” One of the Kinyira respondents said: “They just told us that it’s where our saving will be kept, nothing else” (FGD 5). This was reiterated in Nyarugunga, Shyorongi and Gacuriro. One focus group among six trainees from Gasabo could not name any of the SACCO advantages; they only reported knowing that it was a financial institution. None of them were able to access their savings and reported using Urwego Opportunity Bank, another local micro-credit institution.

**Respondents in Kibali raised challenges with accessing their funds in the SACCOs.** The trainees criticized the services, saying: “Most of the time, they tell us that there is no money available, that it has been lent to businessmen. The service is bad. They tell us that they are aware of it but there is nothing they can do about it” (FGD 7).

**Project staff faced several challenges in facilitating trainees’ SACCO membership.** The main issue was that many girls did not have Identification Cards, which are required to open an account (SSI 8, SSI 9, SSI 7). Another challenge was the inability of girls to provide collateral to back their loan applications. Furthermore, the cooperatives could only access loans once they had obtained registration certificates, and the cooperative registration process was commonly delayed (see the section on post-training).

## 6.9. The Post-Training Phase

**During the training most girls appeared confident about the post-training transition and felt prepared to begin their cooperative activities or seek employment with their newly-acquired skills.** Participants from the Bushoki FGD expressed not having worries because they had contributed each week to their SACCO, so “the saved money will help us start” (FGD 4). Similarly, one of the trainees from Gacuriro indicated: “For us as a whole class, we will use the stipend. We have taken a certain amount and gathered it together in a bank account. After completing studies we will set together and look for something we can do collectively and then start it” (FGD 2). There was no obligation to be in a cooperative with other

students: “If you want to work individually, you can do it. It was not an obligation. They explained to us the benefits and we all decided to join.” It would also be possible to leave the cooperative, but “maybe you have to sit with cooperative members and decide how to divide [the funds]” (FGD 4).

**Those trainees who were not optimistic about their post-training opportunities raised the issue of potential funding gaps for their cooperatives.** For example, a trainee from Shyorongi discussed her financial concerns: “I am trying my best to make more efforts so as to be a part of a cooperative. It is not difficult to be a part of a cooperative, but I need the financial means. I think the money in the savings will be enough and even if I don’t have enough, I will sell livestock to have enough” (FGD 3).

**At midline, some teachers had already started supporting students with advice and planning for after the training.** Some examples include: “Our teacher is helping us; we go to her and ask advice” (FGD 2); “The teachers provide advice and guidance on how we should operate. They have already begun providing advice and they will continue to do so, including helping us address obstacles should there be any” (FGD 4); “We will come to see them [teachers] if we have any problems” (FGD 3); “We have planned that we will look for a time to come here to school for advice, if possible once a week” (FGD 4).

**Some VTCs did provide job search assistance, though this support was not clearly structured and less heavily emphasized than the support for cooperative formation.** In three locations, Bushoki, Gacuriro and Kibali, trainees stated that the project staff did not help them access direct employment but encouraged them to form cooperatives instead. On the other hand, trainees in Nyarugunga, Rutare and Rushaki, reported receiving help from project staff to find jobs. For example girls in Rushaki mentioned: “they have helped us getting jobs by giving us advice, finding us a place to work and a market for our products. All the management helps us” (FGD 8). The Nyarugunga trainees who recounted receiving an order for jewelries that was initially placed with their VTC manager. In Shyorongi, the girls stated that despite the staff’s commitment to provide help in finding jobs, they were yet to access any job opportunities. VTC managers did however provide letters of recommendations to the girls who needed references for internship.

**The main responsibility of the four district-level mentors was to support the beneficiaries to form cooperatives.** AGI mentors were recruited because of their experience with cooperatives and they enjoyed full flexibility in steering the cooperative formation and registration processes. As experts in the cooperative sector, they did not receive any specific guidelines from the project, but only informed of the project expectations. The project however established deadlines by which they strived to abide. Two of the four mentors also mentioned that they collaborated well with the school management (SSI 7, SSI 8), who provided them with guidance and, at least in one case, a copy of the law governing cooperatives (SSI 8).

**The precise activities undertaken varied somewhat from mentor to mentor, but all mentors did the following:**

- Trained participants on cooperative formation and registration, including cooperative law, rights, management board and the general assembly;
- Researched the requirements pertaining to cooperatives and ensured that they were met before starting the registration process;
- Led the registration efforts which involved registering at the level of the Sector, the District as well as Rwanda Cooperative Agency, the main regulatory body overseeing cooperatives;
- Provided advice on the trainees’ business ventures, business plans, as well as operations within cooperatives or businesses;

- Mentored trainees on a regular basis whether in their VTCs or in their cooperatives.

**Some mentors and/or VTCs provided additional support on an ad-hoc basis, including:**

- Some VTCs lent equipment and space to cooperatives to enable them to become active;
- Two mentors, one in Gicumbi and the other in Rulindo, attempted to link their trainees to markets (SSI 10, SSI 9);
- In Rushaki, trainees recounted the support of mentors in providing guidance with regards to the profitability of potential ventures or the implementation of their projects;
- Some mentors and/or VTCs provided assistance by linking students to financial institutions such as SACCOs;
- One VTC manager secured a Rwf 8 million grant from an NGO for the benefit of one of the cooperatives;
- Two mentors reported holding training sessions on financial literacy and inviting SACCO staff to provide information to girls.

**Helping cooperatives to access loans did not seem to be a priority at the VTCs, as girls mentioned only two VTCs that provided training on this topic.** Some mentioned that this information was provided during the cooperative registration process (FGD 3, FGD 4), whereas the rest of the girls said they did not receive any support in accessing loans. In Rutare, the girls did not seem to view loans as crucial since they used their own funds within their cooperatives (FGD 6).

**The girls who had interacted with a mentor were appreciative of the support, specifically for the training provided.** The qualitative endline assessment found that some groups reported having mentors but some did not. Those who had a mentor mentioned that the training taught them how to generate profits and to manage their cooperatives. Their understanding of cooperatives' rules and regulations, specifically with regards to the management structure, board elections, decision-making procedures, and the importance of recording adopted resolutions was based on the training received. Participants felt that the support of mentors was really important as they would like "more ideas support and encouragement from mentors" (FGD 2).

**The schools appeared to have done a good job of contacting their trainees during the post-training phase.** In all but one VTC – Kinyihira – trainees reported being contacted by their schools. All eight VTCs provided space for the cooperatives to hold meetings, though the regularity of these meetings varied quite a bit across VTCs. During the post-training phase, trainees from all other VTCs reported returning to their respective centers to meet with their fellow cooperative members. In some VTCs (e.g., Bushoki, Kinyihira), these meetings were held weekly, while in others girls met twice a week (Rutare), only once a month (Nyarunga) or on an ad-hoc basis (Shyorongi). In Bushoki VTC, the meetings were also the platform used by mentors to assess the progress of their cooperatives as well as to dispense training on the workings of cooperatives (FGD 3). In another VTC, meetings were the place where cooperative members elected their committee and advisors and where they received a variety of trainings encompassing cooperative set up and management, funds management, and loan allocation procedures. These meetings also determined profits generated by the cooperative by measuring incomes against expenditures incurred (FGD 7).

**Overall, the process of cooperative formation appears to have been successful, but the registration procedure was more time-consuming than was expected.** By December 2014, 28 cooperatives had been established by Cohort 2 trainees.<sup>42</sup> One specific hurdle arose because some girls did not have personal Identification Cards, either because they had not reached the required age – 16 – or because they had not applied for them. Another important issue involved delays at the sector and district levels to handle registration applications, which was reported as a tedious and time-consuming process (SSI9, SSI10). One mentor recounted being unable to get a hold of the person in charge of cooperatives while another mentor in Gicumbi stated that one application took 5 months to be processed by the district. Finally, there was no budget for typing, printing and binding cooperative documents as these expenses were not allocated during the planning phase; mentors resorted to paying for these services out of their own wages (SSI 9, SSI 10). As a result of these challenges, by the time of the endline focus groups in December 2014, only cooperatives from the Shyorongi VTC had obtained legal status. In focus groups in other VTCs, respondents were still in the process of obtaining legal status for their cooperatives.

**Delays associated with cooperative registration were the most significant challenge voiced by project staff and mentors, but many other problems were encountered, including:**

- Girls' limited level of education and the limited time allocated to business development: despite a classroom session spanning over almost 6 months, the girls were still not able to run their cooperatives' operations independently from the mentors' support (SSI 2).
- The limited number of mentors assigned to the project (i.e. one mentor per district): the fact that other VTC staff were unfamiliar with the process and could not provide adequate support in this field was a severe challenge (SSI 1).
- The lack of work premises or sufficient start-up capital: cited by both trainees and one of the VTC managers.
- The challenge of obtaining certificates from the Rwanda Bureau of Standards for the food processing cooperatives: this concern was expressed by a mentor and food processing trainers.
- High start-up costs, especially for the food processing trade which required costly equipment to begin operations (SSI 3).
- The lack of a market for potential cooperative products: trainees reported that that the cooperatives were mainly established in the four trades, except in Nyarugunga when one respondent mentioned that some girls formed cooperatives based on the needs of their community.

**Mentors reported that marketing efforts have been led (with mixed success) by mentors and VTC staff and cited a need for developing better marketing skills among the project participants (SSI 1, SSI 10).** For example in Gicumbi the mentor took the initiative of encouraging girls to take part in exhibitions and find selling points, however only one out of six cooperatives managed to participate in the exhibitions. An attempt to open a selling point near the border with Uganda also failed (the girls hoped to exhibit their products on in the open to attract travelers but regulations at the border require that products are sold within shops). In Rulindo, the mentor attempted to market the girls' products by contacting several businesses to sell the trainees' products but was not successful. An attempt to get the girls to come to Kigali once a week to market their products also failed, as the girls could not cover the related transportation costs.

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<sup>42</sup> AGI Rwanda December 2014 Monitoring and Evaluation Report.

## 7. Summary and Recommendations

The following recommendations are based on the findings of this evaluation. These lessons learned are relevant for any future rounds of the AGI project as well as other vocational training projects geared toward youth and young women in particular in Rwanda and other countries.

### **Project Management**

- Ensure that logistical and operational expenses are adequately reflected in the project budget. Revise the budget for the post-training phase to account for a realistic forecast of the costs.
- Improve project planning to prevent delays in procurement and in the implementation of project activities.
- Ensure that the AGI project is sufficiently staffed with core personnel, including a Project Manager, an Accountant, an M&E Officer, a team of field monitors, etc.

### **Training Content and Delivery**

- Adapt all training curriculum to be accessible to low-literacy learners:
  - Institutionalize participatory approaches and practical exercises within all training curriculum—including the technical trainings, life skills and entrepreneurship skills.
  - Ensure that all teaching resources are translated into local languages.
  - Experiment with organizing girls in groups or pairs during the classroom training to improve learning outcomes.
- Consider developing incubation centers during the classroom training phase. In this way, trainees could practice their newly acquired technical skills in a “learning-by-doing” fashion, and perhaps earn additional income during the training phase. There could be one incubation center per trade in each VTC (and per cohort) and trainees could work in shifts.
- Carry out periodic local labor market assessments in advance of future rounds of training to ensure the market demand for the trades to be offered.
  - Re-assess the demand for arts and crafts training in rural areas. Several participants who were not able to study the trade of their choice were assigned to arts and crafts, suggesting limited interest in this course. Also, based on the quantitative data, arts and crafts stood out as the trade with the lowest share of trainees doing something related to their course of study at endline (12.5 percent versus almost 40 percent in the case of culinary/ food processing).
  - Consider other non-traditional trades such as mechanics, engineering, carpentry, construction, welding, tailoring, etc. that may be more responsive to local market demands.
- Remove costs to training that may not clear to participants from the beginning, including uniform costs.
- If there is continued market demand for food processing, ensure that this training focuses on products that are readily available in the training locations.
- Remove or alleviate trade-specific start-up barriers for cooperatives. In particular, the project needs to address the high cost of food processing equipment if training in this field is to continue.

One suggestion is that the AGI could facilitate the leasing of such equipment to the cooperatives. Similarly, the project should ensure that agri-business cooperatives have access to land.

- Increase the amount of time allocated to entrepreneurship training, particularly on the subjects of business plan development and marketing skills.
- Encourage participants to exercise their marketing skills during the training by entering exhibitions, practicing marketing to potential buyers, etc.
- Consider spanning the life skills training over a longer duration. Demand for additional training on sexual and reproductive health and conflict management was particularly noted.

### **Stipends and SACCOs**

- Establish mechanisms to ensure the timely payments of stipends and monitor the process.
- Consider varying the stipend amount between urban and rural VTCs to reflect the greater transport and opportunity costs of participation among urban trainees.
- Equip teachers with standardized information to convey to trainees at the beginning of the project, covering the following:
  - Risks and benefits of saving in a SACCO;
  - Process of how the project will automatically save a portion of their stipend in a SACCO account;
  - Expectations for use of this savings upon completion of the project;
  - How to access this account;
  - What to do if they have problems or questions, etc.

### **Girl-Friendly Environment and Ancillary Services**

- Ensure the timely delivery of additional services such as childcare, psycho-social counseling and family planning advice.
  - On the issue of childcare, the project could undertake an independent assessment to determine the demand among the trainees for this service and make recommendations.
  - Formal announcements and regular reminders on the availability and the process to access ancillary services should be communicated to the participants on a regular basis.
- Ensure that the project is designed to prevent and respond to cases of violence.
  - Schedule all classes during daylight hours when it is safer for girls to travel.
  - Encourage girls to travel to and from the training in pairs.
  - Require that students sign up for the *Mutuelle de Sante* and task teachers to follow-up and provide assistance as needed.
  - Explore ways to mitigate the risk of harassment faced by girls who develop IGAs involving selling products in public spaces. This could involve facilitating access to market stalls and encouraging girls to co-locate their activities near one another, to limit instances of girls selling items by the side of the road.
- Improve the monitoring of girl-friendly project elements, including the safe spaces and ancillary services. Consider improving usage of safe spaces and ancillary services even during the post-training phase.

### **Post-Training Phase**

- Clarify the roles and responsibilities of each actor (WDA school managers, WDA trainers, and mentors) in the post-training phase so that activities are consistently delivered and trainee expectations are managed. Guidelines on the access and availability of human and other resources should be clearly communicated to the trainees early on.
- Experiment with incorporating a stronger internship component in urban VTCs.
- Increase outreach with the private sector and explore private sector partnerships for the placement of urban trainees in employment or internships. Standardize the approach and level of support to be offered for private sector employment across the VTCs.
- Create a more formal system to link participants to financial institutions.
  - Equip VTC managers, trainers and mentors with referral information to financial services.
  - Ensure that trainees can access their SACCO savings as a capital base for their cooperative or business activities.

### **Cooperative Formation**

- The approach to cooperative formation should be more systematic and introduced earlier on in the project.
  - Formally integrate education on the risks and benefits of cooperative membership into the training content and practicums.
  - Encourage girls to develop team work skills and group problem solving by working in groups or pairs during the classroom training.
- Address the issue of cooperative registration delays.
  - Secure IDs for girls as soon as they are enrolled on the project so they can open SACCO accounts.
  - Establish good working relationships with the district and sector authorities. Alert them to the incoming registration packets and clarify the appropriate processes and procedures in advance of the registration process.
  - Increase girls' knowledge of these procedures and their ownership of the registration process.
- Develop a more systematic approach to delivering mentorship to the cooperatives.
  - Clarify the roles and responsibilities of VTC managers and trainers in cooperative mentorship and support.
  - Increase the number of mentors such that all cooperatives can be reached by a mentor at a regular frequency.
  - Develop clear guidelines and a schedule of activities for the mentors.
  - Equip the mentors to provide refresher business training to the cooperatives as needed.
  - Monitor the implementation of the mentoring activities.

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## Annexes

### 1. List of Training Centers and Locations

<b>District</b>	<b>Vocational Training Center</b>	<b>Recruitment Sectors</b>
Rulindo	VTC Bushoki	Bushoki
	VTC Shyorongi	Shyorongi
	VTC Kinihira	Kinihira
Gicumbi	VTC Rushaki	Rushaki
	VTC Rutare	Rutare
	VTC Kibali	Kibali
Gasabo	VTC Gacuriro	Remera
	VTC Nduba	Kinyinya Nduba
Kicukiro	VTC Nyarugunga	Gikondo
		Gatenda
		Masaka

### 2. List of Respondents for Semi-Structured Interviews

At midline, twelve semi-structured interviews were conducted with the following respondents:

- 3 School Managers: Gacuriro VTC, Nyarugunga VTC, and Rushaki VTC
- 3 Trainees (one each from Gahaya Links, Bushoki VTC, Rushaki VTC)
- 3 Dropouts (two from Nyarugunga VTC and one from Rushaki VTC)
- Program Manager at Frontier Great Lakes (FGL)
- Co-founder of Gahaya Links
- 1 Food Processing trainer

Endline semi-structured interviews were conducted with:

- 2 program managers
- 1 urban VTC manager (Gacuriro)
- 1 rural VTC manager (Bushoki)
- 1 urban trainer (Nyarugunga)
- 1 rural trainer (Shyorongi)
- 4 mentors (1 per district)

### 3. Summary of Achievements by Component (2012-2014)

From Project's Mid-term Review.

<p><b>Component 1 Skills Development and Entrepreneurship Support,</b></p> <ul style="list-style-type: none"> <li>• USD 2,095,00</li> <li>• 77.6% of the total project cost</li> <li>• Total Grant USD 2,700,000.</li> </ul>	<p><b>Key Achievements</b></p> <ul style="list-style-type: none"> <li>• Hiring of WDA Project Implementation Staff, ((i) Rwanda AGI Focal Point, (ii) Girl Education Specialist and (iii) Projectme Assistant)</li> <li>• Completed the renovation of 9 Vocational Training Centres (VTCs)</li> <li>• Hired project staff including 8 Centre Managers, 27 trainers 14 security guards, 1 driver, 7 accountants.</li> <li>• Developed curricula and four manuals for technical training; (i) induction training, (ii) culinary arts (iii) arts and crafts and (iv) food processing (milk processing and fruit, juice processing)</li> <li>• Hired service providers for life-skills and business skills training, arts and crafts technical training and psychosocial service provider</li> <li>• Held induction workshops for trainers and trainees (cohort 1,2 and 3)</li> <li>• Technical training for cohort one, two and three</li> <li>• Transition to work phase for cohort one two and three. Businesses started in cooperatives, <i>(the manufacture and sale of juices, baking of bread, biscuits and cakes; shops selling food stuff, general supplies, clothing, jewelry; restaurants, bars and catering businesses and agribusiness)</i></li> <li>• WDA hired four mentors to provide specialized support to the graduates of technical training in cooperative formation, the development of business plans and links to financial services.</li> <li>• Held graduation for cohort one for 590 girls on August 20, and December 23, 2014 for cohort two and three.</li> </ul>																			
<p><b>SNAPSHOT OF RESULTS FOR COMPONENT I</b></p> <ul style="list-style-type: none"> <li>• Core Indicator Target =2000 young women enrolled</li> <li>• 2,074 young women enrolled in 9 VTCs for 3 cohorts:</li> <li>• Exceeded the Core Indicator by 103.7%</li> <li>• Cohort 1: Registered : 639, Start : 621 : Complete 597 : Drop-out 61</li> <li>• Cohort 2: Registered : 704, Start 692 : Complete 630 : Drop-out 62</li> <li>• Cohort 3: Registered : 731, Start 696 : Complete 638 : Drop-out 58</li> </ul> <p><b>TRAINING COMPLETION AND DROP OUT</b></p> <ul style="list-style-type: none"> <li>• 2,074 young women enrolled,</li> <li>• 1,892 completed training (91.2%),</li> <li>• 182 young women dropped out (8.8%).</li> </ul> <p><b>COOPERATIVES FORMATION</b></p> <ul style="list-style-type: none"> <li>• In total, 69 cooperatives have been formed.</li> <li>• 1,511 Young women enrolled as members in cooperatives.</li> <li>• 158 or 8.3% graduates secured jobs with local private sector.</li> <li>• 46 or 2.4% have started their own business</li> </ul>																				
<p><b>Component II: Scholarships to Resume Formal Education</b></p> <ul style="list-style-type: none"> <li>• USD 395,000</li> <li>• 14.6% of total project cost</li> </ul>	<p><b>Key Achievements</b></p> <ul style="list-style-type: none"> <li>• 86.6% or 98 girls finished their 3rd year (final year) out of 120 enrolled at the beginning of the project</li> <li>• School mentors were selected and trained to identify signs of psychological disorder and provide adequate support.</li> <li>• Mentorship sessions were offered on a weekly basis and consisted of additional courses to help girls catch up with their peers who stayed in schools.</li> <li>• A psychosocial service provider hired and trained mentors to support girls and anti-trauma clubs set up in schools.</li> <li>• Overall, 22 girls dropped out of school and reasons mentioned were: moved away to be with her child (1 girl); girls head of households could not leave the house without supervision (2 girls); chronically sick/ill (2 girls); early pregnancies and/or illegal marriage (3 girls); indiscipline (2 girls) and; lack of family support and not performing well (12 girls).</li> </ul>																			
<p><b>SNAPSHOT OF RESULTS FOR COMPONENT II</b></p> <ul style="list-style-type: none"> <li>• 120 Young women enrolled in 21 schools in 2 rural and 2 urban districts (Rulindo, Gicumbi &amp; Gasabo, Kicukiro)</li> <li>• 98 girls or 86.6% finished their 3rd year (final project year)</li> <li>• School mentors provided weekly additional courses to help girls catch up with their peers in schools.</li> <li>• During the first year, only 6 out of 23 girls (26%) passed the Senior 3 national exam, while the following year, 21 out of 42 girls (50%) succeeded.</li> </ul> <p><b>Retention rate based on yearly enrolment</b></p> <table border="1" data-bbox="147 1226 662 1331"> <thead> <tr> <th>YEAR IN/OUT</th> <th>IN</th> <th>OUT</th> <th>DROPOUTS</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>2011</td> <td>120</td> <td>110</td> <td>14</td> <td>91.6%</td> </tr> <tr> <td>2012</td> <td>106</td> <td>104</td> <td>4</td> <td>98%</td> </tr> <tr> <td>2013</td> <td>102</td> <td>98</td> <td>4</td> <td>96%</td> </tr> </tbody> </table>		YEAR IN/OUT	IN	OUT	DROPOUTS	%	2011	120	110	14	91.6%	2012	106	104	4	98%	2013	102	98	4
YEAR IN/OUT	IN	OUT	DROPOUTS	%																
2011	120	110	14	91.6%																
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<p><b>Component III: Project Implementation Support;</b></p> <ul style="list-style-type: none"> <li>• USD 210,000</li> <li>• 7.8% of total project cost</li> </ul>	<p><b>Key Achievements</b></p> <ul style="list-style-type: none"> <li>• Hired project staff, project manager, project accountant, M&amp;E Consultant</li> <li>• Convened a Project Steering Committee (PSC) and held meeting for effective project oversight.</li> <li>• Conducted training for project accountant for improved financial management, characterised by timely IFRs and quick response to audit queries.</li> <li>• Produced financial reports, IFRS</li> <li>• 3 project audits conducted and GoR responded to issues raised.</li> <li>• Produced timely quarterly progress reports and communicated effectively with partners including the World Bank to keep them updated on progress.</li> </ul>																			
<p><b>SNAPSHOT OF RESULTS FOR COMPONENT III</b></p> <ul style="list-style-type: none"> <li>• Project Manager hired</li> <li>• Project accountant hired</li> <li>• M&amp;E Consultant hired</li> <li>• Project Steering Committee convened and meetings held</li> <li>• 3 project audits conducted</li> </ul>																				

## 4. Methodology

### 4.1. Data Cleaning

After the collection of survey data, Laterite Limited prepared the data for analysis by correcting duplicate identification numbers, renaming endline variable names in order to match baseline variable names, dropping confidential personal identification variables (e.g. name, mobile phone number) or unnecessary variables (e.g. GPS coordinates, device number), codifying variables stored as names of income-generating activities (IGAs), and merging baseline and endline datasets. Based on feedback from the World Bank research team, Laterite Limited also provided additional translations of answers entered in Kinyarwanda and created variables to indicate interview duration and whether or not the interview was conducted over the phone.

A number of additional changes to the data were made during the quantitative analysis:

- Values of specific variables (e.g. business type, first or second income-generating activity) recorded as “other” that fit existing answer options were re-codified;
- To address inconsistencies between different sections of the survey, values entered for the IGA screening sections (whether respondents was engaged in any household agricultural activities, wage employment, non-farm business or internship) were corrected based on information provided in subsequent, more detailed, questions on the two main income-generating activities and/or business. No changes were made in the absence of supporting information. Where both wage employment and non-farm businesses were indicated for the same IGA, answers to screening questions were reconciled based on whether the respondent reported working for herself (business) or for a non-relative (paid job).
- Because 86 out of 160 values for age at baseline were missing in the merged dataset provided by Laterite Limited, data on age was extracted from the baseline dataset;
- Outliers – 3 income values (extra 0 at the end, or amount entered as in-kind daily payment instead of monthly income) and 4 in-kind amount values (divided by 10 to fit in ranges of reported in-kind amounts for same occupation) were considered typos; for the remaining outliers, values above the 99<sup>th</sup> quintile were dropped from the estimations.

### 4.2. Statistical Tests

Data analysis was completed in Stata, Release 13. It was based on a tracer methodology, used principally for measuring change before and after the AGI project. The definitive characteristic of this study design is that two measurements were made on the same experimental unit: the pretest measurement made prior to the administration of the treatment, i.e. participation in the project, and the post-test measurement made after the treatment was completed.

To determine whether changes from baseline to endline were statistically significant, T-tests of the differences were implemented using a dummy indicating the time of the survey. The T-test answers the question, "Is there a difference in the mean weight change between baseline and endline?" Frequencies and means were calculated for the sample as a whole and for sub-groups as detailed in the Results Section.

## 5. List of Indicators

INDICATOR	DEFINITION
<b>Employment</b>	
Engagement in any IGA	Involved in at least one IGA during past month
Engagement in any non-ag IGA	Involved in at least one non-agricultural IGA during past month
Number of IGAs	Number of reported IGAs (0 to 4) among household agriculture, wage employment, non-farm business and internship
Household agriculture	Engaged in any household agricultural activities, whether for sale or for household food (including livestock rearing activities)
Wage employment	Worked as an employee for wages or in-kind payment (includes casual labor on someone else's farm/household for which she was paid in cash or in-kind)
Non-farm business	Ran or helped in any kind of non-farm business herself or her household whether paid or unpaid
Internship	Engaged in any apprenticeship or internship, whether paid or unpaid
Occupation	Type of occupation (e.g. household land cultivation, non-agricultural day laborer, maid/servant, vendor, clerk/employee etc.)
Self-employment	Working either for herself or a family member
Wage employment	Working for a non-relative
Cooperative membership	Currently a member of a cooperative
Cooperative main source of income	If member of cooperative, cooperative is main source of income
Business ownership	Currently owns or operates a business, either alone or jointly with someone else
Type of business ownership	Alone or jointly-owned
Business type	Type of business, choose from (1) sale of own or household's agricultural production, (2) manufacturing/processing of goods, (3) buying and selling goods
Business industry	Industry business is in (e.g. crop and animal production, manufacture of food products, retail sale in stores, restaurants and mobile food service activities)
Business location	Place from where she operates business (home, storefront/market, mobile business or fixed place on the street)
Business registration	Business is registered with the government
Business record-keeping	Keeps written records of her business expenses and/or sales
Business accounting	Keeps or stores money for business separately from money for personal or household use
Job search	Searched for employment in past six months
Search for self-employment	Sought opportunities for self-employment past six months
Reasons for no search	Up to three reasons for not searching for employment
Works in trade	Applies trade studied during vocational training
<b>Earnings</b>	
Engagement in paid IGA	Engaged in any IGA for which she earned any income during the past month
Receive cash only	Only received cash for any paid IGAs
Receives in-kind only	Only received in-kind payments, or transfers in goods, commodities or services instead of money, for any paid IGAs
Receives both	Received both cash and in-kind payments for any paid IGAs
Income amount (conditional)	Total individual earnings for all IGAs during past month (including wages she received or expected, and profits from business) for sub-sample of those who report non-zero income
Income amount (unconditional)	Total individual earnings for all IGAs during past month (including wages she received or expected, and profits from business) for the entire sample

Earnings amount (conditional)	Sum of cash income plus any in-kind payments, calculated by multiplying value of in-kind payment received on a typical working day with the number of days worked the past month, for sub-sample reporting non-zero earnings
Earnings amount (unconditional)	Sum of cash income plus any in-kind payments, calculated by multiplying value of in-kind payment received on a typical working day with the number of days worked the past month, for the entire sample
Business inputs	Amount spent to purchase inputs, inventory and/or supplies past month
Business salaries	Amount spent on salaries of employees during past month (not including any income paid to self or any co-owners)
Business income	Business income (profits) after paying all expenses during last month
Gifts given	Gifts given or expenses on behalf of other people, including children, husband, relatives, or friends/NGOs etc. Includes value of any in-kind gifts or donations
Gifts received	Gifts received from others, including husband, relatives or others, in the past month
<b>Economic Assets</b>	
Savings group membership	Is member of any savings group
Savings	Put aside any money in the past two weeks for savings, including any contributions to a savings group or rotating savings scheme
Savings amount	Total amount of cash savings, including any savings at home, in a savings group, or anywhere else
Any formal loans	Ever taken a formal loan in her life, i.e. any loans from microcredit organizations, banks, VSLAs or NGOs
Any informal loans	Ever taken an informal loan in her life, i.e. an loans from friends or relatives
Any outstanding formal loans	Has any outstanding formal loans, including any loans from MFIs, VSLAs or NGOs
Any outstanding informal loans	Has any outstanding informal loans, including any loans from friends and relatives
Amount formal loan	Initial mount of the largest formal loan, i.e. amount originally borrowed
Amount informal loan	Initial mount of the largest informal loan, i.e. amount originally borrowed
Ownership of assets	Owns each item, either alone or jointly with someone else, among land, building/house, livestock, mobile phone, bicycle, radio/CD player/iPod, sewing machine, motorbike and health insurance
Control over assets	Able to sell asset whenever she wants, without anyone's permission
<b>Time use at home</b>	
	Number of hours spent in a typical day doing household chores, including collecting firewood/other fuel materials, collecting/fetching water, cooking and cleaning, and childcare
<b>Social Assets</b>	
Number of friends	Number of friends (in her age-group) in her community
Topics discussed	Had discussed topic with closest female friends in past six months: going to school or education, hopes or plans for the future, problems she has in her household, being bothered or teased by men/boys in her community, rape or violence against girls/women
Community support	Has someone in her community from who to borrow money in emergency, to stay with in case of a problem, to assist if bothered or harassed by someone, to provide legal support; Has place to meet female friends
Parental support	Level of support from parents/guardians when she participates in: socializing with friends, dating, vocational training, wage employment, self-employment
Mentors	Has someone within her community, but outside her family, who can advise her on matters related to her business or work
Mentor frequency	Frequency with which she talks or meets with her mentor
<b>Empowerment</b>	
Ladder of life - now	Rung on the ladder of life (10th being best possible and 1st being worst possible life she can have) at the moment

Ladder of life - in two years	Rung on the ladder of life (10th being best possible and 1st being worst possible life she can have) in two years
Ladder of life - one year ago	Rung on the ladder of life (10th being best possible and 1st being worst possible life she can have) one year before
Entrepreneurial self-confidence	Self-assessed ability (on a scale from 0 to 10, with - meaning she cannot do it and 10 meaning she definitely can) to do business-related activities, such as identifying business opportunities, obtaining credit or interviewing for an office job
Self-esteem	Rosenberg's 10-item scale that measures self-worth through both positive and negative feelings about the self. All items are answered using a 4-point Likert scale format ranging from strongly agree to strongly disagree.
Life satisfaction	Level of satisfaction with different aspects of life, such as education level, family, job etc., on a 7-point scale (1 is completely happy and 7 is not at all happy)
Worries	Frequency of worrying (from never to every day) about not getting a job in the future, her family not having enough money for basic needs, being a victim of violence or theft, or experiencing nightmares or bad dreams
Makes decision	Makes decision about paid work, training, household work, marriage and children
Is part of decision	Participates in decision about work, training, household work, marriage and children
<b>Gender-based violence</b>	
Violence to self	Whether or not the respondent "ever" had the following happening to her: boys/men verbally abused her, hit or physically hurt her, tried to make her be intimate with her against her will, tried to sleep with her against her will. Indicators were created for each type of violence based on reported frequency (once a week or more, once or twice a month, every two or three months, once a year or less, never).
Violence to others	Whether or not respondent knows any girl who had the following happen to her: boys/men verbally abused her, hit or physically hurt her, tried to make her be intimate with her against her will, tried to sleep with her against her will. In this case, answers to the question were recorded directly as yes/no.
<b>Child Well-being</b>	
Children	Has any living children
Kids school enrollment	Percentage of children aged 5-12 in her household enrolled in school
Basic needs of children	Experienced difficulty in meeting the basic needs of her children, such as food, clothing, education, and health expenses

## 6. Focus Group Discussion Guides

### 6.1. Midline Focus Group Discussion Guidelines

## I. Focus Group Discussion Guidelines: Enrolled Trainees

### Instructions

The purpose of these focus group discussions is to learn about trainees' opinions of the process, quality and relevance of the training they received during the first six months of their experience with the AGI project in Rwanda. Following a brief section on background information, the discussion is structured into 8

modules: (1) Attendance, (2) Impacts, (3) Trade-Specific Training, (4) Life Skills Training, (5) Teachers, (6) Transition to Part II, (7) Program Management, and (8) Other Comments. The discussions will last between 1 hour 30 minutes and 2 hours.

Discussions will be managed by two female enumerators: one discussion leader/translator and one note taker. The discussion leader will use a “nominal group technique” to facilitate conversation. At the beginning of each module, the discussion leader will introduce the topic and pose the main question to the group. Each participant will be asked to reflect on her response for 2-3 minutes (and to take notes if she wants to) before sharing her thoughts with the group. After each participant has had an opportunity to share her thoughts with the group, the discussion leader will pose the follow-up questions and encourage all participants to share as much information as possible. As indicated in the “instructions” column of the questions guideline, the discussion leader will use the flip chart to facilitate conversation. At the end of each module, the note taker will verbally report a summary of what was heard. This confirms for the group members that they communicated what they intended to, and allows them to make any suggestions for adjustments in the event that what they said was not accurately represented.<sup>43</sup>

## **Informed Consent**

*Read Aloud:* Hello, my name is \_\_\_\_\_, and I am from Laterite Limited. Laterite is a Rwandan research firm that has been hired to conduct research on young women participating in the Adolescent Girls Initiative, or AGI project. We interviewed all of you for our baseline survey before the program began, and now we are conducting a midline evaluation. The purpose of this midline evaluation is to learn your opinion of the quality and relevance of the training that has been provided to you. If you agree to participate in this midline evaluation, we will ask you questions about your experience in and opinion of the program so far. We will hold this discussion together as a group. The information you share is entirely voluntary and will not be circulated beyond the management team. If you do not want to provide information, you can still continue participating in the AGI training – there is no obligation to participate in this focus group discussion. You will neither gain nor lose anything from participating in this evaluation. If you agree, we will contact you again in the next 6 months for follow-up questions, so it will be important for me to find out the best ways to contact you in the future.

The interview will take about two hours. You can choose to stop at any time. If you do not want to answer any question, you can refrain from answering or leave the group at any time. Please let me know if you have any questions before we proceed, and feel free to interrupt at any time if you have questions or concerns about sharing information with us.

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<sup>43</sup> These instructions are drawn from the WBI Evaluation Group (2007): “Managing Focus Groups,” [http://siteresources.worldbank.org/WBI/Resources/213798-1194538727144/6Final-Focus\\_Groups.pdf](http://siteresources.worldbank.org/WBI/Resources/213798-1194538727144/6Final-Focus_Groups.pdf)

## Background Information on Participants

*Instructions: Before the start of the discussion, record the following information for each participant based on data from the quantitative baseline survey and trade enrollment data from WDA: name, unique ID, age, and trade. Verify this information with each participant at the start of the discussion.*

<b>Location (training center):</b>				
<b>Date:</b>				
<b>Respondent #</b>	<b>Name</b>	<b>Unique ID</b>	<b>Age</b>	<b>Trade</b>
1				
2				
3				
4				
5				
6				
7				
8				

## Questions for Enrolled Trainees

*Instructions: Provide each participant with a pen and small notebook to jot down her thoughts throughout the interview. Begin each module by posing the “main question.” Ask participants to think about the question for 2-3 minutes and to jot down her thoughts if she would like. Once the time has passed, ask all participants to share their thoughts with the group, one-by-one. Afterwards, pose the follow-up questions and allow any respondent who would like to answer them the chance to share with the group. Use follow-up questions to engage participants in conversation together and encourage them to share as much as possible. If the follow-up question is in **bold**, make sure to ask ALL respondents so that the notes can include the total count of respondents who gave particular answers.*

<b>Module</b>	<b>Main Question</b>	<b>Follow-up Questions</b>	<b>Instructions</b>
1. Attendance (10 minutes)	Was it challenging to attend the program on a regular basis? Why?	a) How long did it take you to travel to the training center? Did you go on foot or some other way? Was it difficult for you to get there? How much did you pay for your commute? b) Was it difficult for you to commit time every day to training? Did you have other important obligations? How did you balance	-

		<p>these obligations with the training course?</p> <p>c) Did you move to a different home during the program? Why? How did this affect your involvement in the program?</p>	
<p>2. Impacts (30 minutes)</p>	<p>Has your involvement in the AGI program changed your life in any way? How?</p>	<p>a) <b>Which element of the program was most important in generating this change? Was it the life skills training, the entrepreneurship training, the trade training, the mentorship, or something else?</b></p> <p>b) How has the way you spend your time changed? Have your income-generating activities changed at all during your time in the program? Why? Do you work on the weekends?</p> <p>c) Will it be easier for you to find work now than before the training? Do you think that you will have a better type of work now that you completed the training? Why?</p> <p>d) <b>Did you ever take out a loan before the program began? What type? Have you now, or do you plan to? What type?</b></p> <p>e) Has your social life or relationships changed during your time in the program? Which relationships have changed? In what ways? Why? Can you give me an example?</p> <p>f) Have your relationships with mentors changed? Did you have a mentor before you started the program? If so, who was your mentor? Has your relationship changed with that person?</p> <p>g) Do you think that other people's opinion of you has changed since you joined the program? Why?</p> <p>h) <b>Did you get married during the program?</b> How did this affect your experience of the program? Did your involvement in the program impact this?</p> <p>i) Has your ability to support your children or other family members</p>	<p>-</p>

		<p>changed during your time in the program? In what ways? Why? Can you give me an example?</p> <p>j) Have your goals for the future changed during your time in this program? In what ways? Why?</p> <p>k) Has your self-confidence changed during your time in this program? In what ways? Why? Can you give me an example?</p> <p>l) Do you think these changes will last after the program is over? Which changes will last and why?</p> <p><b>m) What did you use your stipend for? Would you have been able to attend the program without the stipend?</b></p> <p><b>n) What do you plan to do with your savings?</b></p>	
<p>3. Usefulness of Trade-Specific Training (20 minutes)</p>	<p>What is your opinion of the quality and usefulness of the trade-specific training? Why?</p>	<p><b>(a) Are you glad that you studied this trade? Why or why not?</b></p> <p>(b) If you could have studied a different trade (including trades that are not offered by this program), which one would you have studied? Why?</p> <p>(c) Did the trade-specific training meet your expectations? Why or why not?</p> <p>(d) What was the most useful module or lesson from your course? Why?</p> <p>(e) Can you give a specific example of something useful that you learned?</p> <p>(f) What was the least useful module or lesson from your course? Why?</p> <p>(g) Can you give a specific example of something that you learned that was not useful?</p> <p>(h) Did you think the course lasted the right amount of time, or was it too long or too short? Why?</p> <p>(i) If you could change anything about your training course, what would you change?</p>	<p><i>For questions 2d and 2f, the discussion leader lists the different modules on a flip chart. Once all participants have had a chance to list the most useful and least useful modules, the discussion leader asks the participants to blindly vote on which single modules they felt were the most and least useful.</i></p>

		<p>(j) <b>Do you think you will end up working in this trade after the training is over? Why or why not? If you will, what materials will you need? How will you get them?</b></p> <p>(k) What other topics would you have liked to have seen covered, or which topic do you wish the class had spent more time on?</p>	
<p>4. Relevance of Life Skills Training (15 minutes)</p>	<p>What is your opinion of the quality and relevance of the life skills training? Why?</p>	<p>a) <b>Which topics or lessons were most relevant to your life? Why?</b> (list 3)</p> <p>b) Can you give a specific example of something relevant that you learned? Why was it relevant?</p> <p>c) Which topics or lessons were not relevant? Why?</p> <p>d) Can you give a specific example of something that you learned that was not relevant to your life? Why was it not relevant to your life?</p> <p>e) Was most of the information new to you, or did you know most of it before?</p> <p>f) Can you remember most of the things you learned during the life skills training?</p> <p>g) Did the life skills training meet your expectations? Why or why not?</p>	<p><i>For questions 4a and 4c, list each of the modules on the flip chart and ask each participant to list the 3 most and least relevant. The Life Skills/Entrepreneurship Training included a total of 8 modules: (1) Trust, Problem Solving, Team Building, Setting Personal Goals; (2) Self-Awareness, Self-Esteem, and Leadership; (3) Family Skills; (4) Communication in the Workplace; (5) Managing Stress, Anger, and Conflict; (6) Personal Hygiene, Nutrition, and Healthy Lifestyles; (7) Sexual and Reproductive Health; (8) Sex, Gender, and Violence</i></p>
<p>5. Relevance of Entrepreneurship Training (15 minutes)</p>	<p>What is your opinion of the quality and relevance of the entrepreneurship training? Why?</p>	<p>a) Which topics or lessons were most relevant to your life? Why?</p> <p>b) Can you give a specific example of something relevant that you learned? Why was it relevant?</p> <p>c) Which topics or lessons were not relevant? Why?</p> <p>d) Can you give a specific example of something that you learned that was not relevant to your life? Why was it not relevant to your life?</p> <p>e) Was most of the information new to you, or did you know most of it before?</p> <p>f) Can you remember most of the things you learned during the entrepreneurship training?</p>	

		g) Did the entrepreneurship training meet your expectations? Why or why not?	
6. Quality of Teachers (10 minutes)	<p>What was your opinion of the teachers you worked with? Why?</p> <p>Remember that what you share with us today will be kept anonymous. We will not share the names of anyone who makes comments about teachers or AGI staff – this information will be used to improve the program.</p>	<p>a) Did you feel the teachers for the life skills component were knowledgeable? Did you feel they communicated well?</p> <p>b) Of the different life skills trainings that were delivered, which was the most effective training approach? By training approach, I mean “style of teaching.” Why was this effective? Which was the least effective training approach, or style of teaching? Why? What other training approaches, or styles of teaching, would you recommend and why?</p> <p>c) Did you feel the teacher for your trade was knowledgeable? Did he/she communicate well?</p> <p>d) Did the teacher encourage you to ask questions? Was she/he easy to talk to?</p> <p>e) Do you prefer male or female trainers for life skills training? Do you prefer male or female teachers for trades training? Why?</p> <p>f) Did you teachers attend the program on a daily basis?</p> <p>g) Were they available for extra support if you needed it, whether related to the training or outside? Can you give an example?</p> <p>h) If you could change anything about your experience with your teachers, what would you change?</p>	<p><i>For question 4d, the discussion leader lists the different proposed changes on a flip chart. Once all participants have had a chance to propose changes, the discussion leader asks the participants to blindly vote on whether or not they agree with each proposed change.</i></p>
7. Transition to Part II (10 minutes)	<p>How do you feel about the transition from your training courses to the second half of the program?</p>	<p>a) Do you know what you will be doing in the second half of the program? What will you be doing?</p> <p>b) Have you worked with a mentor or someone from the program to set up your work plan for the next part of the program? If yes, who mentored you and how? Has the mentor been helpful? Why or why not?</p> <p>c) Are you in a cooperative? If not, do want to or expect to join one? If so, when did you join? Who</p>	-

		<p>helped you form it? Is it having problems? Do you plan to continue working with it after the program ends? Why or why not? Will the cooperative start a business related to the trade you studied? Why or why not?</p> <p>d) Do you have any worries about the next part of the program? If yes, what are they?</p> <p>e) Are you prepared to leave the training and to start a business or cooperative? How can the project help you prepare?</p>	
<p>8. Quality of Program Management (10 minutes)</p>	<p>Do you think your training center was well managed? Why or why not? Remember that what you share with us today will be kept anonymous. We will not share the names of anyone who makes comments about teachers or AGI staff – this information will be used to improve the program.</p>	<p>a) Were there any problems in the management of the training center? What were they?</p> <p>b) Did your classes start on time every day? If not, how often did they start late? How late?</p> <p>c) Did the distribution of your stipends work correctly? Did you get paid on time?</p> <p>d) Were childcare services provided? Was this useful? If childcare was not provided, how did you manage? If it was not provided, would it have been useful to have had it? Why or why not?</p> <p>e) Were you ever told about counseling services that might be available? Are you using counseling services?</p> <p>f) Did you feel that your training center was girl friendly? How could it have been made more girl friendly? “Girl friendly” means that there are facilities and services that are specifically helpful for girls.</p> <p>g) Is there a girls’ room at the VTC? Do you go there? If yes, what do you use it for? Has it made the training easier in any way?</p> <p>h) If you could change anything about the management of the program or training center, what would you change? Why?</p>	<p><i>For question 6e, the discussion leader lists the different proposed changes on a flip chart. Once all participants have had a chance to propose changes, the discussion leader asks the participants to blindly vote on whether or not they agree with each proposed change.</i></p>

<p>9. Other Comments (10 minutes)</p>	<p>Please share any other comments or feedback you have about the AGI program or this evaluation.</p>	<p>a) What do you like most of the program? What do you like least about the program? b) Is there anything you would change about the program that you have not mentioned?</p>	<p>-</p>
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6.2. Endline Focus Group Discussion Guidelines

**Program Participants Focus Group Discussion Guidelines**

The general goals of the focus group discussions are to understand how adolescent girls are disadvantaged (or not), and the effects of the program. The discussions should last approximately two hours. They will be conducted with a random selection of program participants from each of the eight VTCs.

These discussions are to be held in a private setting, so that participants are able to feel comfortable expressing their views and not worried that non-participants will overhear the conversation. Successful focus groups will resemble discussions where participants react to each other’s statements, adding their own experiences to provide additional detail or contrasting evidence. The moderator’s role is to encourage the participants to keep talking and to steer the conversation toward topics of interest. The discussion should NOT be a series of questions from the moderator followed by short responses from the girls. The information gathered from these focus group discussions – a specific form of qualitative inquiry – is valuable because we can learn from the discussion among the girls about key topics in which they compare and contrast their experiences. Moderators should repeatedly use open-ended probes, such as:

- Will you please tell me more about that?
- Can you give an example that will illustrate what you mean?
- Has anyone else had a similar experience that they are willing to share?
- Has anyone else had a different experience? How was it different?
- How was that different from what you expected?

The specific objectives of these focus group discussions are:

- To capture a profile of vulnerability. In what ways are these girls disadvantaged?
- Learn more about the content of the program follow-up period
  - What activities did the school managers and school trainers do during this period?
  - How did the girls interact with the school personnel during this period?
  - How were cooperatives formed? How were cooperatives supported?
  - How was VSLA participation facilitated?
- Investigate effects of the program
  - If/how did the program help girls transition to (better) employment? Capture stories!
  - How did the program affect other, non-economic, outcomes?

- How are the program-initiated cooperatives functioning?
- How was participation in VSLAs facilitated and are the girls benefiting from that activity?
- How could the program be improved?

**GIVE A PROPER INTRODUCTION**

**MAKE EACH PARTICIPANT SIGN A CONSENT FORM**

- 1. a. We would like to start by doing an activity to learn about what challenges girls in your community face. You are the experts on this topic. There are no wrong answers. We would like you to list all of the challenges you can think of. We will record what you say on this flipchart so that we can remember what you have reported.**

**Please make a list of the challenges that girls in your community face. Make the list as long as you can. Remember, there are no wrong answers. These can be challenges that girls have with in the types of activities / business/ job that she does to earn money; in her livelihood, wellbeing, quality of life; in how she feels about herself; in her relationships with others. Anything! We want to hear about ALL of the challenges that girls face.**

*\*\*Moderator: Encourage girls to list challenges and record them directly on the flipchart. Give everyone a chance to report at least one challenge. Give them a chance to add more challenges if any, and ask them not to repeat challenges already mentioned.*

*Then, refer to the list generated by the group and ask these follow-up questions:*

- 1. b. Which of these challenges do you think are the hardest and more important challenges that girls face?**

*\*\* Moderator: ask the girls to vote whether it is an important/very hard one or not, they can vote several times*

Probes: Why are these the biggest challenges? What about the challenges earning money--What makes it hard for girls to earn money? Do girls get bad jobs? Like what?

- 2. a. Now I want you to think about the AGI program. Which of the challenges that you talked about before has the program helped you overcome? How did the program help you overcome these challenges?**

Probes: How did the AGI help you overcome challenges with your job or earning money? What were you doing before the program to earn money and what are you doing now?

- 2. b. Is there any challenge that the program did not overcome but you wish it had? How could have the program been more helpful?**

*\*\*Moderator: Ask the following question to the whole group:*

**3. a. What has been the most important change that has happened in your life because of your participation in the AGI program?**

**Ask each participant in turn to briefly state in one sentence the most important change that has happened in their life because of their participation in the AGI program.**

*Explain that changes might be:*

- In the types of activities / business/ job that she does to earn money
- In her livelihood, wellbeing, quality of life
- In how she feels about herself
- In her relationship with others

**Ask each participant in turn to briefly state in one sentence the nature of the change.** On the flipchart, the note-taker writes a few words against each name to describe the change. (For example: my family respects me now; I know how to use my time wisely).

**3. b. Now we would like to collect some stories from you in your own words to describe what has changed in your life because of the AGI program. We would like you to select two stories from this group that we can record. We can then share them with other Rwandan women and the Government of Rwanda.**

Ask each participant to come up to the front and select the two stories (by putting check mark against) which she thinks:

- Shows the biggest change individually as a result of the program
- Together illustrate the different types of change that have happened for the young women

**Count the number of times each story was selected; the two stories with the highest “votes” are the ones that will be recorded.**

**3. c. Assemble participants into two equal-sized groups with one of the two selected story-tellers in each. Find a place for each group to sit so they can talk without interruption.**

**Ask each group to spend 15 minutes helping the woman to formulate / narrate her story by asking questions such as:**

- What was your situation before the AGI program? What problems did you face?
- Since you participated in the AGI program, in what ways has your life changed? Can you describe the events?
- Why do you think this change is very important?

**REMEMBER: THE STORY IS BASED ON WHAT WAS VOTED FOR!!**

**While the participants are discussing in groups, the facilitator and note-taker circulate around, supporting if needed, but letting the participants run the discussions. At the end of the 15 minutes, the story should be ready for recording.**

**The facilitator and note-taker select a group each, and ask the story-teller to tell her story in her own words, prompting only if and when necessary.**

- Ask the participant to introduce herself by her first name only (or an invented name if she prefers) and to explain who she is (e.g. market trader, worker in a store), her age and where she lives.
- Prompt her if needed to help her with her story; encourage her to be relaxed and take her time to explain her story – she knows it best.
- Ensure other group members are silent, and do not interrupt the storyteller.
- Record her story on the voice recorder.
- Check that the recorder is switched on and recording the information.

**Thank all participants for their contribution to the story documentation exercise. Now we are going to re-convene as a group and have a few more discussions.**

**4. Now we want to discuss specifically what you have been doing since the AGI classroom training ended in July. We would like to learn more about what you have been doing and in what ways you have been supported by the AGI project since the classroom training ended?**

Probes: Did you come back to the VTC? If yes, what for? Did the school or the teachers contact you? What for? Did anyone provide coaching or mentoring? Who—trainers? Mentors? Both? How? Do they help you find jobs? How? Do they visit you at your jobs? How often? Do they help you access loans for your businesses? Are you satisfied that you get enough support from mentors?

What about your teachers from Frontiers? Have they visited you at all since the classroom training ended? Would you like them to be providing your businesses with more mentoring? Why or why not? What about psycho-social counseling—has anyone come back to the VTC for counseling? What was this like and did it help you? Please tell me more.

Is there anyone who has not interacted with the school or trainers at all since the classroom training ended? Why not? Do you meet with friends that you made during the classroom training? What do you do with these friends?

**5. Next we would like to talk about cooperatives. Did the program help students to join or start a cooperative?**

*\*\*Moderator: For each of these topics of discussion, when someone volunteers an experience, ask the group how their experiences were similar or different.*

5.a. Probes about **group formation**: How did the program help? How were the groups formed? Were the teachers or mentors involved or did the students choose their own groups? How many girls are in a cooperative?

5.b. Probes about **group management / functioning**: How was **cooperative management** decided? Did teachers or mentors give guidance on cooperative management? Did they give general guidance to all students? Did they give specific guidance to each cooperative? Specifically, what guidance did the teachers or mentors provide on how to make important decisions as a group? How does your cooperative make decisions about how to spend or borrow money? Who within the cooperative makes decisions—everyone or only some people? Do cooperatives share their profits equally? Do some girls benefit more from the cooperatives than others? What are some of the problems within the cooperatives? Do any girls have problems participating in their cooperative because their husbands or families are not supportive? Please explain.

5.c. Probes about **cooperative success**: For students who are in cooperatives, is the cooperative active now? How often does it meet? Where does it meet? What kinds of businesses are cooperatives running? Is the cooperative profitable? How do you know? Is the cooperative registered? How do you know? Are some cooperatives not successful in their businesses? Why not? What are some of the business problems faced by cooperatives?

5.d. Probes about **program support to the cooperatives** after the classroom training: Has the program helped your cooperative since the classroom training ended? How? Do trainers or mentors from the program visit your cooperative? How often? What do they do?

5.e. Probes about **joining in the future**: For girls who are in cooperatives, would you recommend to a friend that she join a cooperative? Why or why not? For students who are not working in a cooperative, would you ever consider joining a cooperative? Why or why not? What is best—working in a cooperative or working in your own business? Please explain.

**6. a. Now we want to talk specifically about your membership in the SACCO (Savings and Credit Co-Operative). What did the teachers explain about your membership in the SACCO?**

Probes: Did teachers explain what it means to be a member of a SACCO? Was any of this new information? What are some good things about being a member of the SACCO? What are the benefits/purposes of SACCO and did the teachers explain about your membership in the SACCO? Were you taught about how to use your account? When did girls learn about the SACCO—during the classroom training or afterwards?

*\*\*Moderator: For each description of how the teachers explained the SACCO, ask the group how their experiences were similar or different.*

**6. b. Have girls been participating in SACCOs since the classroom training ended?**

Probes: If yes, why? As cooperatives or as individuals? If not, why not? How often do girls borrow money from the SACCO? What do girls borrow money from the SACCO for? How often do girls save money in the SACCO? What do girls save money in the SACCO for? How often do girls meet with their SACCO?

*\*\*Moderator: For each description of how the program helped students join SACCOs, ask the group how their experiences were similar or different.*

**6. c. For the girls who joined a SACCO, how did that help you? Which challenge did you overcome? Any benefits? Did the SACCO had none or negative effect?**

*\*\*\* Moderator: Make the girls vote: helped, didn't change anything, made it worst, don't know and ask a girl why for each of the different options selected*

**7. Next we would like to hear your feedback about the program so that we can make it more useful for students in the future.**

**7. a. If you could change something about this part of the program—THE PART AFTER THE CLASSROOM TRAINING—what would you change?**

Probes: What were the main challenges to participating in the follow-up part of the program? How could the program have been more helpful to girls after the training ended?

**7. b. We understand that some girls were unable to make money during the classroom part of the training because they came to the training and could not work. That is one example of a bad consequence of the program. Even when programs are helpful, they can also have bad consequences. What are some of the bad consequences that you experienced because of participating in this program (during the classroom training or the follow-up period)?**

Probes: Did the program cause some students to lose income? Did the program cost money for some students because of transportation or needing to buy uniforms or something else? Are some students doing income generating activities now that are not as good as the ones they were doing before? Did participation in the program have negative effects on some students' relationships with others? Did participation in the program cause some students to feel bad about themselves?

**7. d. Given everything that we have talked about, what else do we need to know to help make this program more useful for girls in the future?**

Probe: Do you have any final thoughts that you would like to share before we end our session?

*\*\*Moderator: Be sure to thank each of the girls for their time and for their participation. Encourage them to work hard and let them know that the program is very proud of them.*

## 7. Quantitative Survey Questionnaires

**CONFIDENTIAL: For  
Research Purposes Only**

WB Logo

**Adolescent Girls  
Initiative  
Baseline Survey  
2014**

MIGEPROF or WDA logo

District

Sector

Training Center

Training Course


Name of Participant			
Unique Identifier			
Date of Interview			2014
	Month	Day	Year
Interviewer Name			
Supervisor Name			

#### Informed Consent

**Read Aloud:** Hello, my name is \_\_\_\_\_, and I am from Laterite Limited. Laterite is a Rwandan research firm that has been hired to conduct research on young women participating in the Adolescent Girls Initiative, or AGI project. Right now we are conducting an end-line survey. The purpose of this end-line survey is to find out the situation of the young women who have been chosen to participate in the program. If you agree to participate in this end-line survey, we will ask you questions about yourself, your background, your family, and your community. The information you give me is entirely voluntary. If you do not want to provide information, you can still continue participating in the AGI training. You will neither gain nor lose anything from participating in this end-line survey.

The interview will take about 40 minutes. You can choose to stop at any time. If you do not want to answer any question, you can tell me and we will move on to the next question. All of your answers will be kept private. Your name will never be connected to any of the answers you provide.

Do you agree to provide information?

1=Yes

0= No

**Enumerator:** If response is "no", thank the respondent and end the interview. If response is "yes", fill in the questions below before proceeding to Section 1.

Do you have a nickname? If so, what is it?

Please tell me at least two numbers on which you can be reached in the coming months:

	Mobile Number	Owner of phone (name)		
1				
2				

In your community (umudugudu), who is the best person to contact if we need to reach you?

Name 1	
Name 2	

#### Section 1. Background

No.	Question	Response and Skip Codes	Response
-----	----------	-------------------------	----------

		Month [mm] (Don't know: -99)	
101	What is your date of birth? Note: If respondent doesn't know or is not sure, go to 101a.	Year [yyyy] (Don't know: -9999)	
101a	<b>Only if respondent does not know her date of birth:</b> How old are you?	[age in years] (Simbizi: -99)	
102	Have you ever attended school?	1 Yes 0 No (Skip to 105)	
103	If so, what is the highest level you have completed? (Do not prompt)	1 Did not finish primary 2 Completed primary 3 Started but did not complete secondary 4 Completed secondary or above	
104	Are you currently attending school? Note: Include any formal school, including night school.	1 Yes 0 No	
106	How long have you lived in this umudugudu? Note: If less than 1 year, please write '0'.	[number of years]	
108	How many people currently reside in your household? Please include everyone who regularly eats together, as long as they have been present for at least 3 months of the past year. Please include any domestic workers, babies, or non-relatives who live with you.	[number of people]	
109	Is your biological mother still living?	1 Yes 0 No (Skip to 114)	
110	What is the highest level of education your mother completed?	0 Never attended school 1 Did not finish primary 2 Completed primary 3 Started but did not complete secondary 4 Completed secondary or above 5 Don't know	
111	Do you reside with your biological mother?	1 Yes 0 No	
112	Does your mother currently undertake any activities to earn money? Note: please include household land cultivation.	1 Yes 0 No (Skip to 114)	
113	If yes, what is the main IGA of your mother?	[IGA code] If other, specify:	
114	Is your biological father still living?	1 Yes 0 No (Skip to Q119)	

115	What is the highest level of education your father completed?	0 Never attended school 1 Did not finish primary 2 Completed primary 3 Started but did not complete secondary 4 Completed secondary or above 5 Don't know	
116	Do you reside with your biological father?	1 Yes 0 No	
117	Does your father currently undertake any activities to earn money? Note: please include household land cultivation even if unpaid.	1 Yes 0 No (Skip to Q119)	
118	If yes, what is the main IGA of your father?	[IGA code]	
		If other, specify:	

## Section 2. Income Generating Activities

### A. Current IGA

No.	Question	Response and Skip Codes	Response
201	In the past month, have you engaged in any household agricultural activities, whether for sale or for household food? Please include any livestock rearing activities.	[1] Yes [0] No	
202	In the past month, have you worked as an employee for wages or in-kind payment? Please include any casual labor or work on someone else's farm or in someone else's household for which you were paid in cash or in-kind.	[1] Yes [0] No	
203	In the past month, have you run or helped in any kind of non-farm business for yourself or your household, whether paid or unpaid? Please include any petty trade activities or selling in the market.	[1] Yes [0] No	
204	In the past month, have you engaged in any apprenticeship or internship, whether paid or unpaid?	[1] Yes [0] No	
205	<b>Enumerator:</b> Check responses to Questions 201, 202, 203, and 204. Are ANY of them "yes"?	[1] Yes [0] No (Skip to Section 2C)	

**Read aloud: Now I would like to ask about your main income-generating activities.**

	Please list up to two activities that you have spent the most time on in the past month. (Do not prompt)	For how many days did you do this activity in the past month?	On a typical working day, how many hours did you spend on this activity?	Did you work for yourself, a family member, or someone else?	Did you do this work at home (including your hh's farm) or outside?	For how long have you been doing this activity?	Have <u>you</u> earned any income from this activity during the past month (not including the earnings of any other hh members)?	What were your total <u>individual</u> earnings from this activity during the past month? Please include wages you have received or expect, and profits from business.	Can you decide yourself about how to spend your own earnings from this activity?	Did you receive any in-kind payment?	On a typical working day, what is the value of the in-kind payment you receive?	Is this a seasonal activity, meaning that it is only done in certain times of the year?
	[IGA code]	[Number of days]	[Number of hours]	[1] Self [2] family member [3] Non-relative	7	[Number of years]	[Number of months]	[1] Yes [0] No (go to 217)	[Rwfs]  <i>Do not include in-kind earnings</i>	[See response codes below]  <i>List all that apply</i>	[1] Yes [0] No (Go to 219)	[Rwfs]
	207	208	209	210	211	212	213	214	215	216	217	218
1	Other, specify:									Other, specify:		
2	Other, specify:									Other, specify:		

**Codes for Q216:** Can decide on it myself [1]; Would need father's permission [2]; Would need mother's permission [3]; Would need both father's and mother's permission [4]; Would need husband's permission [5]; Would need brother's permission [6]; Would need sister's permission [7]; Would need other family member's permission [8]; Other, specify [9]

B. Current Self-Employment			
No.	Question	Response and Skip Codes	Response
236	Are you currently a member of a cooperative?	[1] Yes [0] No ( skip to 222)	
237	If yes, is this cooperative your main source of income?	[1] Yes [0] No	
238	Were you a member of a cooperative last year?	[1] Yes [0] No	
220	Do you currently own or operate a business, either alone or jointly with someone else?  <i>Note: Probe for informal businesses, petty trade, or household enterprises. Cross-check with Question 210 in Section 2A. If response has more than one business, ask about the primary one (where the respondent spends the most time).</i>	[1] Yes [0] No (Go to Section 2C)	
221	Do you own this business, either jointly or alone?	[1] Yes, alone [2] Yes, jointly with one or more people [3] Other (specify) [4] No	
		If other, specify:	
222	What type of business is it?  <i>(Note: "Goods" includes food, clothing, etc. "Services" includes transport, hairdressing, etc. "Buying and selling goods" includes operating a shop or petty trade.)</i>	[1] Sale of own or household's agricultural production [2] Manufacturing/processing of goods, including agro-processing and post-harvest processing [3] Buying and selling goods [4] Services [5] Other	
		If other, specify:	
223	What industry is this business in?	[see industry codes]	
		If other, specify	

224	From where do you operate this business?	[1] From home [2] Storefront/ market [3] Mobile business [4] Fixed location on street [5] Other (specify)	
		If other, specify:	
225	How many employees work for this business, not counting you? <i>Note: Include unpaid employees and household members</i>	[Number of employees]	
226	Is this business registered with the government?	[1] Yes [0] No [2] Registration in process	
227	Do you keep written records of your business expenses and/or sales?	[1] Yes, always [2] Yes, sometimes [3] Someone else keeps records [4] No records kept	
228	Do you keep or store your money for your business separately from the money for your personal or household use?	[1] Yes, always [2] Yes, sometimes [0] No	
229	In the past month, how much has been spent to purchase inputs, inventory and/or supplies for your business?	[RWF]	
230	In the past month, how much has this business spent on salaries of employees? (Do not include any income you paid yourself or any co-owners)	[RWF]	
231	After paying all expenses, what was the income of the business (the profits) during the last month? (Consider all expenses, including wages of employees other than yourself)	[RWF]	

### C. Job Search

No.	Question	Response and Skip codes	Response
232	Regardless of your current employment status, are you currently searching for a job?	[1] Yes [0] No	
233	Have you searched for employment in the past six months?	[1] Yes [0] No	
234	Have you sought opportunities for self-employment in the past six months?	[1] Yes [0] No	

**Enumerator:** Check responses to 232-234. If "yes" to any of these, skip to Section 3.

<p>235      Why aren't you searching for employment? List up to 3 reasons.</p>	<p>[see codes below]</p>	
	<p>[Other, specify]</p>	

Codes for Q5:

[1] Have a job I am satisfied with	[8] Applied, waiting for answer
[2] Too much housework and/or child care, no time for paid work	[9] Fear of harassment
[3] Don't know how to look	[10] Wages too low
[4] No jobs available	[11] Poor working conditions
[5] Can't find a job to match my skills	[12] No contacts
[6] Have a job that starts later	[13] Applied, keep getting rejected
[7] Don't want to work	[14] Other (specify)

**Section 3. Time Use at Home**

No.	Question	Response and Skip Codes	Response
301	In a typical day, how many hours do you spend collecting firewood or other fuel materials?	[0] No time [1] Less than 1 hour [2] 1-2 hours [3] 2-3 hours [4] 3-4 hours [5] 4-5 hours [6] More than 5 hours	
302	In a typical day, how many hours do you spend collecting/fetching water? (round trip time)		
303	In a typical day, how many hours do you spend cooking and cleaning?		
304	In a typical day, how many hours do you spend on childcare?		

**Section 4. Assets and Transfers**

Read aloud: Now I will ask you whether you own any of the following items.

		Do you own any [ITEM], either alone or jointly with someone else?	Can you sell this/these assets whenever you want, without anyone's permission?
		[1] Yes, owns alone [2] Yes, owns jointly [0] No, does not own	[1] Yes [0] No [2] NA
		401	402
a	Land		
b	A building or house		
c	Livestock, such as cows, sheep, goats, chicken		
d	Phone/ Mobile phone		
e	Bicycle		
f	Radio/ CD player/Ipod (separate from phone)		
g	Sewing machine		
h	Motorbike		
i	Health insurance		
403	Do you have any money of your own that you alone can decide how to use?	[1] Yes [0] No	
404	Are you a member of any savings groups?	[1] Yes [0] No	
405	Have you put aside any money in the past two weeks for savings, including any contributions to a savings group or rotating savings scheme?	[1] Yes [0] No	
406	How much cash savings do you currently have in total? Please include any savings you have at home, in a savings group, or anywhere else.	[RWF] If none, write '00'.	
407a	Have you ever taken a formal loan in your life? By formal I mean any loans from microcredit organizations, banks, VSLAs or NGOs?	[1] Yes [0] No	
407b	Have you ever taken an informal loan in your life? By informal I mean any loans from your friends or relatives.	[1] Yes [0] No	
408a	Do you currently have any formal loans outstanding? Please include any loans from microcredit organizations, banks VSLAs or NGOs.	[1] Yes [0] No	
409a	If so, what was the initial amount of the largest formal loan? By initial amount, I mean the amount you originally borrowed.	[RWF]	

408b	Do you currently have any informal loans outstanding? Please include any loans from friends and relatives.	[1] Yes [0] No	
409b	if so, what was the initial amount of the largest informal loan? By initial amount, I mean the amount you originally borrowed.	[RWF]	
Now I will ask you about gifts you have given or expenses on behalf of other people			
	Question	Response Codes	Response
410	In the past month, how much money have you spent on your children (if any) for education, health, clothes, food, or any other item?	[RWF] If none, write '00'.	
411	In the past month, how much money have you given to or spent on your husband or boyfriend (if any) for education, health, clothes, food, or any other item?  Please include any cash you have given to your boyfriend/husband.	[RWF] If none, write '00'.	
412	In the past month, how much money have you given to or spent on other relatives including your parents, siblings, or others, for health, food, or any other item?  Please include any cash you have given to your parents, siblings, or others.	[RWF] If none, write '00'.	
413	In the past month, how much money have you given as a gift or donation to anyone else, including friends, religious organizations, NGOs, or community-based organizations?  Please include the value of any in-kind gifts or donations.	[RWF] If none, write '00'.	
Now I will ask you about gifts you have received from others in the past month.			
414	In the past month, how much money have you received from your boyfriend or husband for any reason, including gifts, basic needs, children's expenses, education, health, clothes, or any other reason?  Please include the value of any in-kind gifts.	[RWF] If none, write '00'.	

415	In the past month, how much money have you received from other relatives including parents, siblings, or others, for any reason, including gifts, basic needs, children's expenses, education, health, clothes, or any other reason?  Please include the value of any in-kind gifts.	[RWF]  If none, write '00'.	
416	In the past month, how much money have you received as a gift or donation from anyone else, including friends, religious organizations, NGOs, or community-based organizations?  Please include the value of any in-kind gifts or donations.	[RWF]  If none, write '00'.	

<b>Section 5. Social Support</b>			
<b>A. Relationships with Friends/ Community/ Parents</b>			
No.	Question	Response and Skip Codes	Response
501	How many friends (in your age-group) do you have in your community?	[Enter number]	
502	Thinking about your closest female friends, I want you to tell me if you have discussed the following topics in the last six months.		
a	Going to school or education.	[1] Yes [0] No	
b	Your hopes or plans for the future.	[1] Yes [0] No	
c	Problems you have in your household.	[1] Yes [0] No	
d	Girls being bothered or teased by men or boys in your community.	[1] Yes [0] No	
e	Rape or violence against girls or women.	[1] Yes [0] No	
Now I will ask you about your community			
503	Is there someone in your community outside of your family from whom you can borrow money in an emergency?	[1] Yes [0] No	
504	Is there someone in your community outside of your family whom you could stay with if you had a problem?	[1] Yes [0] No	
505	Is there someone in your community outside of your family who would assist you in case someone was harassing or bothering you?	[1] Yes [0] No	

506	Is there a place in your community other than home or school where you can meet female friends?	[1] Yes [0] No	
507	Is there someone you can turn to in your community for legal support if you have a problem?	[1] Yes [0] No	
<p><b>Read aloud:</b> "How supportive are your parents/guardians (or would your parents/guardians be) when you participate in the following activities. Very supportive, somewhat supportive, neither supportive nor unsupportive, somewhat disapproving, or very disapproving?" <i>If the respondent has no parents/guardians skip the question and add "N/A".</i></p>			
508	Socializing with friends	[1] Very disapproving [2] Somewhat disapproving [3] Neither supportive nor unsupportive [4] Somewhat supportive [5] Very supportive [6] Not applicable	
509	<i>If respondent is married, write "Not applicable" as an answer and skip to 510.</i> Dating		
510	Vocational training		
511	Wage employment		
512	Self employment		
<b>Section B. Mentors</b>			
	Question	Response and Skip Codes	Response
513	Within your community, do you have someone outside of your family who can advise you on matters related to your business or work?	[1] Yes [0] No (Go to Section 5) [98] N/A (Go to Section 5)	
514	How often do you talk or meet with this person?	[1] Once a week or more [2] Once or twice a month [3] Every two or three months [4] Once a year or less [5] Never	
<b>Section C. Violence</b>			
		Response Codes	Response
Please rate how often the following happens/has happened to you.			
515	Boys/men verbally abuse me (e.g. called names, shouted at, spoken to in a degrading manner)	[1] Once a week or more [2] Once or twice a month [3] Every two or three months [4] Once a year or less [5] Never	
516	Boys/men hit or physically hurt me		
517	Boys/men try to make me be intimate with them (e.g. kiss, hug, stroke, caress) although I do not want to		
518	Boys/men try to sleep with me although I do not want to		

Do you know any girl who the following has happened to?			
519	Boys/men verbally abuse her	[1] Yes [2] No	
520	Boys/men hit or physically hurt her		
521	Boys/men try to make her be intimate with them although she does not want to		
522	Boys/men try to sleep with her although she does not want to		

## Section 6. Empowerment

### A. Ladder of Life

No.	Question	Response and Skip Codes	Response
<i>Instruction: Show the ladder of life.</i> Now I would like to ask your opinion. Please look at this ladder and imagine that the top rung (the 10th) is the best possible life one can have and the bottom rung (the 1st) is the worst possible life one can have.			
601	In your opinion, where are you on the ladder of life at the moment?	[Enter number from 1-10]	
602	Think about your life two years from today. Which rung best represents where you personally will be on the ladder <b>two</b> years from now?	[Enter number from 1-10]	
603	How about 1 year ago?	[Enter number from 1-10]	

### B. Entrepreneurial Self-Confidence

<i>Read aloud:</i> "Now we will talk about different tasks. You will rank your ability on how well you can do these activities on a scale of 0 to 10? 0 means you cannot do this activity and 10 is you definitely can"			
	Tasks	Response codes	Response
604	Run your own business	[Enter number from 0-10]	
605	Identify business opportunities to start up new business		
606	Obtain credit to start up new business or expand existing business		
607	Save in order to invest in future business opportunities		
608	Make sure that your employees get the work done properly		
609	Manage financial accounts		
610	Bargain to obtain cheap prices when you are buying anything for business (inputs)		
611	Protect your business assets from harm by others		
612	Collect the money someone owes you		

613	Find information about paid work opportunities in your community	
614	Interview for a professional job in an office	

**C. Self-Esteem**

Now I will read aloud a list of statements about self-esteem. For each statement, I would like you to tell me whether you think this statement applies to you. I would like you to tell me whether you strongly agree, agree, disagree, or strongly disagree.		Response Codes	Response
615	I feel that I am a person of worth, at least on an equal plane with others.	[1] Strongly agree [2] Agree [3] Disagree [4] Strongly disagree	
616	I feel that I have a number of good qualities.		
617	All in all, I am inclined to feel that I am a failure.		
618	I am able to do things as well as most other people.		
619	I feel I do not have much to be proud of.		
620	I take a positive attitude toward myself.		
621	On the whole, I am satisfied with myself.		
622	I wish I could have more respect for myself.		
623	I certainly feel useless at times.		
624	At times I think I am no good at all.		

**D. Satisfaction**

<i>Read aloud:</i> The next few questions are about how you feel about different aspects of your life. (Show the picture of faces) The faces express various types of feelings. Below each face is a number where "1" is completely happy and "7" is not at all happy. Please identify respondent's satisfaction on the 7 point scale and the number should be noted in the column next to the aspects listed in the table below.			
	Aspects	Response codes	Response
625	Your education level?	[Enter number from 1-7]	
626	Your family?		
627	Your friends?		
628	Your job?		
629	Your earnings/income?		
630	The house you live in?		
631	(If currently studying) The school you go to?		
632	The community you live in?		
633	Life as a whole?		

**E. Worries**

<i>Read aloud:</i> Now I will ask you questions about things that make you worried.			
		Response Codes	Response

634	How often did you worry that you will not get a job in the future?		
635	How often did you worry that your family might not have enough money to pay for basic needs?		
636	How often did you worry that you or your family will be the victim of violence or theft?	[1] Never [2] Once or twice in the past month [3] About once a week [4] 2 or 3 times every week [5] Almost every day [6] Every day [99] N/A	
637	How often did you experience nightmares or bad dreams?		

### F. Empowerment in household

<i>Read aloud:</i> The next few questions are about who makes decisions in your household. I would like you to tell me who makes decisions about each of the following matters: you, your parents, your husband, other relatives, and whether you take part in decision-making.			
		(a) Who makes the decision? [1] Self [2] Husband [3] In-laws or older persons in household [4] Parents [5] Employer [6] Other relatives [7] Other	(b) Do you participate in the decision? [1] Yes [2] No
638	Whether or not you work for pay		
639	Whether or not you go to training		
640	Whether or not you do household work		
641	Whether or not you get married		
642	Whether or not you have children		

### Read aloud

643	Do you currently have a savings account?	[1] Yes [0] No
644	If you have a savings account, who makes the decision on the use of funds on the account?	[1] Self [2] Husband [3] In-laws or older persons in household [4] Parents [5] Employer [6] Other relatives [7] Other

**Section 7. Family and Children**

701	What is your current marital status?	[1] Married [2] Divorced [3] Widowed [4] Cohabiting (Go to 703) [5] Never married (Go to 703)	
702	How old were you when you first got married?	[Enter age]	
703	How supportive is your husband or boyfriend about working outside the home? Very supportive, somewhat supportive, not very supportive, or very unsupportive? (If you don't currently work outside the home, how supportive would he be?)	[1] Very unsupportive [2] Not very supportive [3] Somewhat supportive [4] Very supportive [5] No husband/boyfriend	
704	How often do you argue with your husband/boyfriend?	[1] Every day or almost every day [2] 3-4 times a week [3] 1-2 times a week [4] A few times a month [5] Once a month or less [6] 1 or 2 times in the past 12 months [7] 1 or 2 times in my life [8] No husband/boyfriend	
705	How old will you be when you get married?	[Enter age] [88] Never [99] NA (married)	
706	Are you currently pregnant?	[1] Yes [0] No	
707	Have you ever been pregnant?	[1] Yes [0] No (Skip to 711)	
708	Do you have any living children?	[1] Yes [0] No (Skip to 711)	
709	If so, how many?	[number of children]	
710	In the past six months, have you experienced difficulty in meeting the basic needs of your child/ren, such as food, clothing, education, and health expenses?	[1] Yes [0] No	
711	How many children ages 5-12 live in your household?	[number of children]	
712	How many of the children ages 5-12 in your household are currently enrolled in school?	[number of children]	
713	In the past six months, have you experienced difficulty in meeting your household needs?	[1] Yes [0] No	

**Section 8: Program Evaluation**

*Read aloud:* The next few questions are about your evaluation of the program.

Number	Question	Option Codes	Response
822a.	Did you drop out of the training?	[1] Yes [0] No	
822b.	If yes, when did you drop out?		
822c.	Why did you drop out of the training?		
801	What trade did you study during the AGI program?	[1] Culinary [2] Food processing [3] Arts and crafts [4] Agribusiness	
802	Was this trade your first choice?	[1] Yes [0] No	
803	If not, what would have liked to study?	[1] Culinary [2] Food processing [3] Arts and crafts [4] Agribusiness	
804	Are you currently working in the trade that you studied?	[1] Yes [0] No	
805	Did you encounter any hidden cost during your training?	[1] Yes [0] No	
806	If yes, can you please tell me which ones?	<i>List all hidden costs she encountered</i>	

807	Did you have to pay for your uniforms?	[1] Yes [0] No	
808	Did you have to pay for training equipment?	[1] Yes [0] No	
809	Can you give me an estimate of how much you spent on hidden costs?	[RWF]	
810	How satisfied were you with the post-training phase of the program?	[1] Very Satisfied [2] Satisfied [3] Neither satisfied nor dissatisfied [4] Not satisfied [5] Not satisfied at all	
811	Has the post-training phase helped you to engage in income generating activities?	[1] Yes [0] No	
812	If yes, which income generating activities have you been engaging in?		
813	In the post training phase, did the program help you form or join a cooperative?	[1] Yes [0] No	
814	If so, how satisfied were you with the assistance you received?	[1] Very Satisfied [2] Satisfied [3] Neither satisfied nor dissatisfied [4] Not satisfied [5] Not satisfied at all	
815	In the post training phase, did the program help you to access credit from any formal source?	[1] Yes [0] No	
816	If so, how satisfied were you with the help you received?	[1] Very Satisfied [2] Satisfied [3] Neither satisfied nor dissatisfied [4] Not satisfied [5] Not satisfied at all	

817	In the post training phase, did you speak with any mentor about you income-generating activity?	[1] Yes [0] No	
818	If so, how satisfied were you with your engagement with your mentor	[1] Very Satisfied [2] Satisfied [3] Neither satisfied nor dissatisfied [4] Not satisfied [5] Not satisfied at all	
819	Do you think you would have benefited from this program less or more or the same if the AGI program included boys?	[1] I would have had the same benefits [2] I would have benefitted more if boys were included - <b>Go to 820</b> [3] I would have benefitted less if boys were included - <b>Skip to 821</b> [4] I don't know	
820	"Why do you think you would have benefited more from the program if boys were present"?		
821	"Why do you think you would have benefited less from the program if boys were present"?		

### Section 8. Conclusion

*Read aloud:* The interview is now over. I wish to thank you for spending your precious time to be a part of this survey. I would like to remind you of a few points. First, the information you have provided will be used as part of a research study of the AGI program. Your name will never be connected to the information you have given. If you have any questions about this survey or about any of the information you have provided, please contact \_\_\_\_\_. As always, your participation in these activities is voluntary and you can refuse at any time without affecting your participation in the AGI training program.

End the interview by thanking the respondent and providing her with an information sheet.