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# BUILDING UP SAVINGS AND FINANCIAL SKILLS FOR ECONOMIC EMPOWERMENT AND WELLBEING OF WOMEN AND YOUTH IN RURAL RWANDA

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*Project's activities for January, February & March 2021*

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## *Executive Summary*

Most of the activities in the first three months of 2021 were done remotely, project staff working from home as Kigali was in lockdown. In January and February, updates on the progress of groups were collected through phone call follow-up on the various activities that were planned by saving groups in the previous months. In the month of March, some field visits were done, in parallel with the first steps in analyzing the data from TAG baseline survey. In this report, the progress of saving activities and preliminary results from some modules of the baseline are given. Below are the key highlights in the report:

- All the saving groups in this initiative have started to invest in either small livestock rearing or crop production as ways of generating more income in their members' households. With the exception of Kinigi Site where the information gathered is incomplete, the others sites showed great progress in terms of the average amount on their accounts and the activities they have on the ground.
- Findings revealed that though the respondents from control group have also participated in savings, their saving was being done irregularly. The findings showed that 95.8% make their savings less than once per month while those in saving groups make their savings weekly.
- Majority of project beneficiaries said that COVID-19 had a large extent on their household in general (41.2%) while 33.3% rated this effect moderate on their food security. The bigger picture from this data is that around 78% of workers households were affected by the pandemic whereas around 73% confirmed that it affected their households' food security.
- Preliminary findings also showed that 36% of respondents in the beneficiaries' group were affected at a large extent and this proportion was higher compared to the workers in the control group (30.7%).
- In general, in the members of beneficiaries' sub-sample 67.5% received support from their group against, 37.7% of the respondents in the control sub-sample. This is another indicator that our saving groups helped more in the time of shock such as the COVID-19 compared to the informal saving groups.

## 1.Introduction

The activities in the two first months of 2021 were mainly done remotely, project staff working from home as Kigali was in lockdown. The major activities in January and February were phone call follow-up on the various activities that were planned by saving groups in the previous months as well as meeting with donors to update them on project. In the month of March, some field visits were done, in parallel with the first steps in analyzing the data from TAG baseline survey. The analysis is still going on but some preliminary results were presented in the technical meeting that brought together all the members of the research team in mid-March. In the next sections, details on each major activity are reported. The updates from follow-up calls and field visits are given in section 2 and the summary of the preliminary results that were presented in the research team technical meeting is given in section 3. In section 4, the workplan for the coming months is presented and the last section is the conclusion.

## 2. Updates from follow-up calls and field visits

### a) The current situation

The objective of follow-up activities was to keep the contacts with the group members, especially their leaders as well as keeping the employers engaged by our regular contact and physical presence. This is because as mentioned in our previous reports, it was clear that in the East where the project staff had no opportunity to closely work with the groups' members, some workers were not as active as planned. This was one of the consequences of COVID-19 on the saving groups. So, one of strategies to keep them active was to keep regular contacts and so far, the results are promising.

The key updates from the regular contacts and recent field visits are summarized in Table 1. It was noted that all the saving groups in this initiative have started to invest in either small livestock rearing or crop production as ways of generating more income in their members' households. With the exception of Kinigi Site where the information gathered is incomplete, the others sites showed

great progress in terms of the average amount on their accounts as well as the activities they have on the ground. The next paragraphs summarize key updates by the remaining three sites<sup>1</sup>:

**Ngoma:** In Ngoma, the average amount in saving accounts was 91750 in March. There were 2 out of 6 groups that were not having money on their account but all of the groups have either pigs or goats that was distributed to the group members. Taking the example “*Icyerekezo*” group, the group has 13 pigs valued at 15,000 RwF each and by now, every member has a pig at home. On the Picture 1, a woman, member of this group was presenting the pigsty she built to receive her pig. It was clear that she expects the pig to multiply very soon.



**Picture 1:** A new sty at the home of a female member of *Icyerekezo*

Another example is the case of “*Jyamberemuhinzi*” and “*Ejoheza*” groups. The first group bought 6 pigs and 4 chicken and they have 35kg of soybean in their store, kept for selling at the appropriate time. In the second group, the members managed to buy 4 pigs for four members group and each has a value of 10,000 frw but they also have grown maize on a rented plot. The members of these groups provide labour and pay for other inputs. By the time we visited them, they were working in their maize field as captured in Picture 2.



**Picture 2:** *Ejoheza* group members working in their maize field

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<sup>1</sup> The updates from Kinigi will be given in the April report after getting them complete.

**Gatsibo:** “Tworozanye” and “Twitezimbere” groups invited us in a ceremony of distributing pigs and goats. The first group managed to buy 7 pigs and 9 goats that were distributed depending on the preferences of the members. Currently, every member is keeping at one small livestock at home. They also rented a plot of 12 ares on 30,000frw where they grow bean crop in this season B. On Picture 3 below, women from Tworozanye group were carrying the pigs received from their group while in picture 4 was taken when they were dancing, showing how happy they were after achieving their group target.



**Figure 3&4:** Women carrying the pigs received from Tworozanye group. Women celebrating their group’s achievement with a dance.

In Twitezimbere group, the same enthusiasm was observed among the group members. There was a distribution of 10 goats to ten members and they are targeting to buy more small livestock because not everyone has received. They are also planning to grow maize, in forthcoming season. On the Picture 5, one of the group members was presenting some of the distributed goats to our project staff.



**Figure 5:** Some of the goats distributed by Twitezimbere group

**Gahunga:** This is one of two sites that were in the first phase of this initiative. In this site, 4 groups have decided to collaborate and produce various crops together. The groups have produced potatoes on 72 ares and have potatoes seeds that is kept in their store waiting for good price (Picture 6,7&8). The groups are planning to grow wheat in the coming season.



**Figure 6,7&8:** Farmers showing their potato plots during our field visits (6&7). Visit of seed store in Kinigi (8).

In a group called “Abuzuzanya”, they got money from crop production and distributed the money shared among all members to support their agricultural activities. In this group, 4 members decided to buy a cow that is shared and kept by one of them. On Picture 9, one of the members is showing the cow to the project staff. It has started multiplying and has one calf.



**Figure 9:** Four members of Abuzuzanya group share 1 cow and a calf

A part from the above groups, there others in this site like “Jijuka” that have sold 3,450Kg of high iron beans and have 5 ares of Maize. Additionally, this group has recently harvested potatoes from their plot. There is another group called “Abanyamwete” which harvested and stored 500 Kg of seeds in which include 120Kg of Kinigi, the most expensive potato variety in the area. A group called

“Dukore”, have Irish potatoes in the field, they have beans in the store and stakes that they are planning to sell to bean growers.

**Table 1:** Summary of updates by sites

Site	Average savings (Rwf)	Achievement	Future plan	Observation
Ngoma	91,750	<p><b>Small livestock:</b> All groups (1-13 pigs; 12 chicken; 3 goats).</p> <p><b>Small loans:</b> Average per group 24,500Rwf.</p> <p><b>Others:</b> 3 groups; Maize Soybean crop, Maize grain.</p>	Sales of production, continue investment in agriculture, small livestock rearing, distribution.	Two groups have no money on their account but all of the 6 groups have small livestock
Gatsibo	222,200	<p><b>Small livestock:</b> 28 goats, 21pigs,5 chickens, bee hives</p>	<p><b>Small livestock:</b> Buy pigs,</p> <p><b>Crop production:</b> Rent land, grow maize,</p> <p><b>Support:</b> Pay health insurance for every member</p>	Two groups have no money of their accounts but all have started rearing or crop production
Gahunga	44,000	<p><b>Collaboration:</b> 4 groups producing potato together_Expected: 8MT (4MT to be sold).</p> <p><b>Assets, produce in store:</b> 340Kg of beans seed to be sold to RAB, Bought a plot of land at 350,000Rwf,</p> <p><b>Small loans:</b>350,000Rwf</p>	<p><b>Crop production:</b> Maize, potato, beans and wheat.</p>	There is a strong collaboration between groups which is a good progress to sustainability
Kinigi	-	Information from two groups showed that there is one group that has 174,000 Rwf and both groups planted maize and potatoes in the current season.	<p><b>Crop production:</b> Buy spraying machine and other agricultural inputs.</p> <p><b>Livestock:</b> One group wants to bus cows for each member of the group</p>	This site needs a close follow up and guidance on the idea of buying cows.

## b) Lesson learnt

From the field observations and updates received, it was clear that:

- While workers needed an external agent to organize them for savings, they built on that and came up with their own innovations. This was observed in the way they decided to collaborate among themselves to achieve higher income.
- Where investment in market-oriented farming was done, the members contribution in terms of agricultural inputs is an indicator of commitment and sustainability of these groups.
- The project approach of leaving group members with a free choice of what they should do with their savings has brought good results in terms of diversification of investment and support to members in the time of COVID-19. This was seen in groups where the type of small livestock given was based on individual member's preference not group choice. The decisions to use their saving as emergency funds during lockdown was also another motivation to new groups as it helped them to understand that, the saving is done for their welfare not for the project or anybody else.
- Commitment of employers as well as training of the group members is still very crucial for the groups to bring higher impact. Where the employer delayed to pay, there was a remarkable negative effect at the level of saving and members attitude towards the saving groups.
- Working in groups opened the mind of workers at the level that some have even started to do beekeeping, a farming activity that is not very common in their regions. This shows that together people are more open to take risk which could bring benefit in the long run. There are others that started to contact an NGO (DERN) for support on wheat seed.

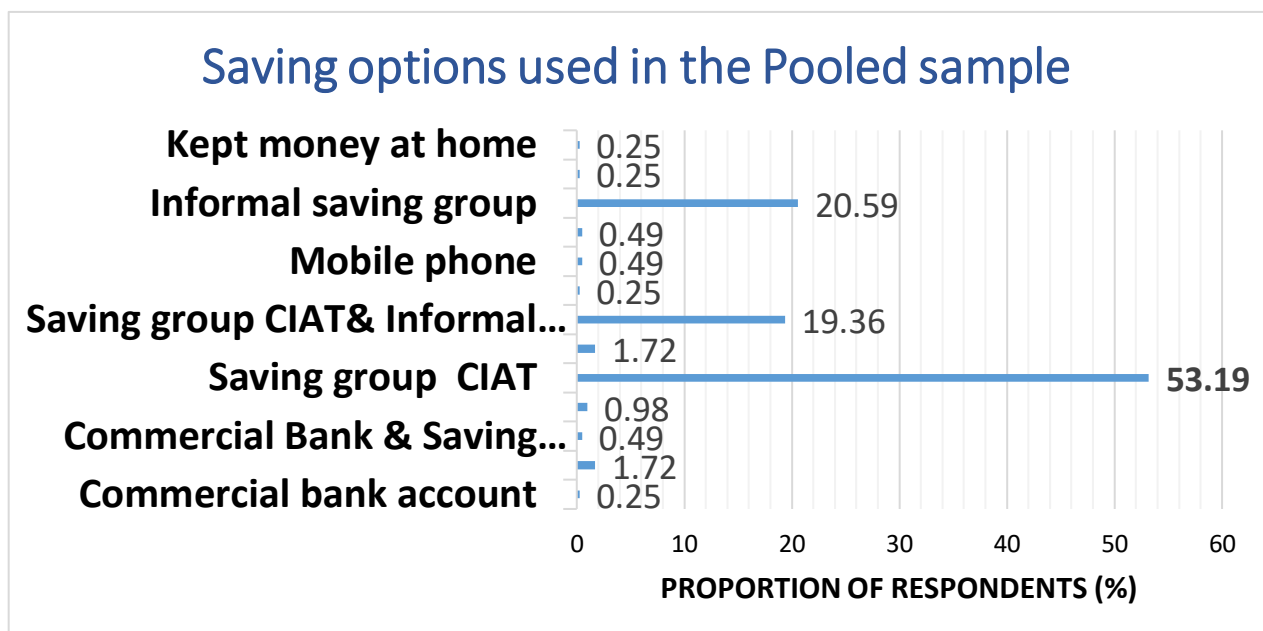


### 3. Summary of preliminary results from the baseline

The total sample size was 427 respondents and among these 312 (Treated) are participating in the saving initiative while 115 are wage workers that are not participating in the saving initiative (Control or Non-Treated). Findings showed that in the total sample, only 21% are headed by women and in the treated group, only 19% of the households are headed by women. This indicates that majority of female workers that participate in the saving groups are coming from male headed households. This has an implication, on how these women will behave after getting empowered by the initiative. The average household size is 4 in both sub-groups and average land size was found to be 0.29 Ha in the treated group.

#### ***Participation in saving options among the respondents:***

Findings showed that 83% of the respondents in the control group have participated in saving activities. All the respondents from the saving groups have obviously participated in saving. Looking at the different saving options used, the findings in Figure 1 revealed that 53.19% used the saving option introduced by our initiative (here called Saving group CIAT), followed by informal saving groups (20.59 %). There are some (19.36%) who combine CIAT saving groups with informal savings.



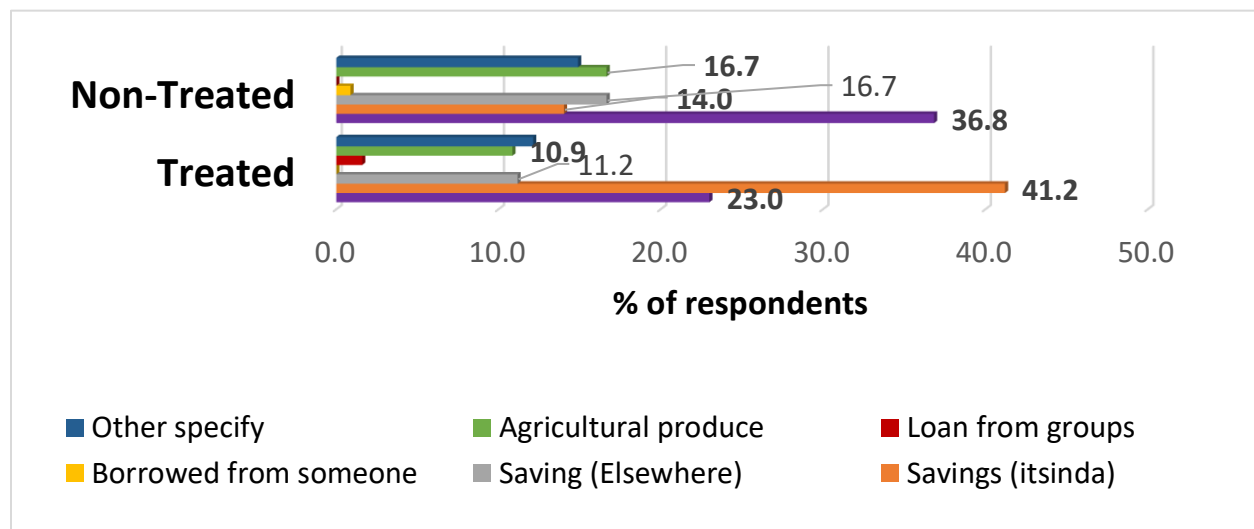
**Figure 1:** Proportion of respondents per saving option

Findings revealed that though the respondents from control group have also participated in savings, their saving was being done irregularly. As presented in Table 2, 95.8% make their savings less than once per month while those in saving groups make their savings weekly.

**Table 2:** Frequency of saving among the respondents

Frequency of savings	Treated	Non-Treated
Daily	2.9	5.3
Weekly	100.0	0.0
Monthly	2.2	4.2
Less than once per month	25.8	95.8
More than once per month	0.3	1.1
Occasionally	0.0	1.1

The results also confirmed the qualitative information that was gathered in different discussions with groups that saving groups supported a lot in accessing health insurance for their household members. As presented in Figure 2, 41.2% workers in our saving groups used the money from the groups to pay their household health insurance. In the control group, only 14.0% used money from their saving groups to buy health insurance. This indicates the role played by the saving group initiative in increasing workers access to health services.



**Figure 3:** Source of health insurance for workers

### **Effect of Covid-19 in households of the workers in the saving groups**

The preliminary results showed that COVID-19 had a considerable effect on household and food security of the workers from the saving groups in our initiative. They were told to rate the effect from 0 meaning “Not at all” (where there was no effect) to 4 meaning “Very large extent” (where the effect was very high). As presented in Table 3, the majority said that COVID-19 had a large extent on their household in general (41.2%) while 33.3% rated this effect moderate on their food security. The bigger picture from this data is that around 78% of workers households were affected by the pandemic whereas around 73% confirmed that it affected their households’ food security. This are high proportion and they confirm the qualitative information presented in the previous reports on the consequences of COVID-19 among the project beneficiaries.

**Table 3:** *Effect of COVID-19 on households’ food security*

	Effect on Household in general	Effect on Food security
Not at all	5.7	8.3
Small extent	16.6	18.8
Moderate extent	21.1	33.3
Large extent	41.2	32.3
Very large extent	15.3	7.4

Regarding the effect of COVID-19 on the workers’ jobs, the preliminary findings show that 36% of respondents in the beneficiaries’ group were affected at a large extent (Table 4). This proportion was higher compared to the workers in the control group (30.7%). This suggests that jobs of beneficiaries were more affected by COVID-19.

**Table 4:** *Effect of COVID-19 on respondents’ jobs*

	Treated (%)	Non-Treated (%)
Not at all	13.4	20.2
Small extent	17.3	21.1
Moderate extent	20.8	22.8
Large extent	36.1	30.7
Very large extent	12.5	5.3

The preliminary results also showed that in this time of COVID-19, the saving groups supported their members. In the group of beneficiaries, 28.8 % were supported by saving groups at a moderate exchange while the other 28.1% received no support at all. In the control group, 59.7% received no support from their groups. In general, in the members of beneficiaries' sub-sample 67.5% received support from their group against, 37.7% of the respondents in the control sub-sample. This is another indicator that our saving groups helped more in the time of shock such as the COVID-19 compared to the informal saving groups.

**Table 5:** *Level of support from saving groups during COVID-19*

	Treated	Non-Treated
Not at all	28.1	59.7
Small extent	16.3	12.3
Moderate extent	28.8	14.0
Large extent	22.4	11.4
Very large extent	4.5	2.6

#### 4. Conclusion

In the first months of 2021, most of the activities were done from Kigali given the movement restrictions that were in place since December 2020. The contact and field activities conducted in late March focused on updating on the progress made by the groups but also their plan for the next season. Generally, the groups have continued to operate and most of them have even reached good achievements by investing in small livestock rearing and crop production. The summary from preliminary analysis of the baseline data show that compared to informal saving groups, the groups in this initiative make regular savings and support the members more. However, the results showed that jobs of more workers participating in the initiative have been affected by COVID-19. Looking at the current progress and the preliminary findings, there is a need to:

- ❖ Continue strengthening the facilitation by employers through close follow-up.
- ❖ Provide guidance on how the groups should invest for more benefits through appropriate training.
- ❖ Speed up the implementation of planned activities for a timely completion of the project.

#### 4.WORKPLAN

The major activities remaining are the training on 3 modules and the end-line survey. In the table below, the activity plan from April to December is given. It is noteworthy that Module 1 and 2 are already developed and the training was only delayed by lockdown.

Activities	Time									Responsible
	Apr	May	Jun	Jul	Aug	Sept.	Oct.	Nov.	Dec	
Field visits/Phone call										Chantal,Josephine
Finish data analysis										
Draft report										
Training: Module 1										Chantal,Josephine
Training: Module 2										Chantal,Christine
Training: Module 3										Chantal,Josephine
Endline Survey										Chantal,Josephine