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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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*Monthly Report : Project's activities for September & October  
2020*

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## *Executive Summary*

The major activities of September were to continue with the field visits in the Eastern Province and also revising the questionnaire and prepare for the upcoming baseline survey. The month of October was devoted to finalise these preparations and conduct the baseline survey. Key achievements for these two months are:

1. Four groups in Gatsibo and One group in Ngoma were visited to check on whether they have managed to implement their plan as they reported in July.
2. The baseline questionnaire was revised and updated incorporating a new module on the consequences of COVID-19.
3. Preparation of the field involving, distribution of introductory letters to local authorities, collection of wage workers lists that will help in the sampling process and introduction of the survey to agribusiness.
4. Determination of sample size and organization of all the logistics for the survey as well as starting the recruitment of enumerators.
5. Programming of the questionnaire and training of enumerators.
6. Data collection.

## **I. Update from the five saving groups in GATSIBO and NGOMA**

From 7<sup>th</sup> to 9<sup>th</sup> September 2020, our team visited five groups in line with the recommendations from August report on strengthening follow up in these new sites but also with a purpose to check on how some groups have started to implement their future plan for those who have presented them in the last visits. Below are key observations from this visit:

- ❖ In general, all groups in both districts (Gatsibo & Ngoma) are performing very well except one group in Gatsibo which is still dormant. This is due to their employer called Busungu Hadgi Seleman who doesn't pay them on regular basis. That is why saving is not easy for workers who spend most of their time to Busungu's farm. When we introduced this initiative, this employer was happy and ready to participate but he is not yet fully engaged which affects the savings of his workers. We are planning to keep a close eye on this particular group.

- ❖ The last trip (in July & August) was very important to all groups as it helped them to know the importance of saving and starting small agri-business activities. By then, there were three groups that were found weaker than others but this time, they made a big improvement in terms of savings. This change came after last visit when we showed them the purpose of saving groups and the gains of working together as wage workers. In the recent visit, our observation was that the previous discussion we had with them has changed their mindset on the saving groups.

### *Some success stories from saving groups*

- There is one group from Gatsibo district/ Rwimbogo sector called Kuratujye juru that group had 15 members. When we met during last trip this group had 9,000Rwf on their account but now boost on 27,400Rwf on its account. Also their employer called Hakizimana Viateur decided to give them a small plot of land (50 Are) to support them to boost their livelihood as group. They decided to grow maize in this season 2021A on this plot, they have planned to respect good agronomic practices by their own, starting by land preparation up to harvesting. Every member must bring two sacks of organic manure but they have to buy inorganic fertilizers and improved seeds. After getting yield and selling they have to put together the money on their group account and they are planning to use it by buying a goat to each member group.



*One of our staff (second from right) participating in ploughing with workers on their plot.*

- The second group is also from Gatsibo district/ Rwimbogo sector called Twitezimbere that group has 16 members. In our last trip we met this group with 45,000Rwf in their account but they have started to increase their monthly savings by keeping 2000 Rwf per worker. They have even decided to start investing money they had on account immediately without keeping it for long period on account. They bought two goats which have value of 50,000 Rwf and remained with 250,000 Rwf on their account. But they have a target of buying a goat to every member to facilitate them get more income and manure. The woman on the photo below has received hers from the group.



*The woman on the picture received a goat from her saving group and others are waiting*

- Third group is from Gatsibo district/Rwimbogo sector called TWITEZIMBERE MUHINZI that group had 15 members. During our last visit they had 26,000 Rwf on their saving account but now they started a business of buying pigs where they had three pigs by now, one pig is pregnant, after delivery each piglet will be given to members of the group according to the number of piglets. The money they bought those pigs was obtained from their savings on the wage gained from the usual employer and others. It was impressive to know that workers in the groups do not only rely on their formal employer

to get savings but they also seek jobs elsewhere and use the wage in their savings. It is a good sign that workers do not do savings just because the employer is participating in our initiative but because they are committed to do so which is a good sign of sustainability. All money they got from their savings was 108,000Rwf from which they bought three pigs at 85,000Rwf total. The remain money is kept at their saving account.

### **Challenges**

There are groups which want to do small livestock keeping, they still have a problem of getting materials to construct proper shelter for their animals. They are still seeking money to get iron sheets to make the shelters.

## **II. Baseline Survey**

### **II.1. Revision and update of the baseline questionnaire**

The first complete draft of the questionnaire was available and circulated in March 2020. With COVID-19 outbreak, the team agreed that some questions should be revised. A module on the consequence of COVID was also to be inserted. For this, in September there have been 3 online sessions among the team members on revision and validation of the questionnaire. From the 1<sup>st</sup> of October, the programming of the questionnaire in SurveyCTO started. It took around two weeks to get the final format (the product after pilot session).

### **II.2. Field preparation for data collection**

The preparation of the questionnaire went in parallel with the field preparation. This involved the distribution of introductory letters to local authorities, the introduction of the survey to employers as well as the collection of wage workers lists that helped in the sampling process. This was done between 1<sup>st</sup> and 9<sup>th</sup> October 2020.

### **II.3. Determination of sample size and logistics and recruitment of enumerators**

The first step was to have lists of all wage workers in saving groups and those of workers who are not in groups. The former category was made by the workers from Burera, Musanze, Gatsibo and Ngoma districts; those with whom our initiative works. In the control group were wage workers from another district called Kayonza and they have never been exposed to our initiative and therefore were selected as control group. The lists of all members were collected by name of group

and employers to be entered in excel to ease the sampling process. The total population of the treated group was 482 workers and districts having different proportions. For example, Musanze has 46% of the workers while Ngoma has 19%. Based on the available resources, the baseline was to cover the maximum of 312 wage workers in saving groups and 115 households from the control group, for a total of sample of 427 workers. Sampling was randomly performed in excel. From the category of treated, proportional sampling was done at both district and group levels. In the control, the proportional sampling was done at employer level (mainly cooperatives). In the table below, the number of sample workers per district is given.

***Total sample per districts***

<b>District name</b>	<b>Population</b>	<b>Proportion (%)</b>	<b>Sample (number)</b>	<b>Total interviews</b>
Musanze	222	46	143	143
Burera	59	12	38	40 <sup>1</sup>
Gatsibo	107	22	69	69
Ngoma	94	19	60	60
<b>Total Treated</b>				<b>312</b>
Kayonza (Control)	219		115	<b>115</b>
<b>Total sample</b>				<b>427</b>

**II.4. Logistics and data collection**

Data collection was done by 10 enumerators and 2 supervisors as they worked in 2 groups. Due to the measures related to COVID-19 (social distancing, limited movements...). The enumerators operated in 2 groups and respondents were gathered in meeting points instead of meeting them in their houses. The meeting points were open places, known by local leaders and the individual interviews were held, respecting all the measures to prevent the spread of COVID-19. The idea

<sup>1</sup> In Burera, 2 additional interviews were done to maximize the number of interviews per enumerator.

was to reduce movement of enumerators from house to house. Additionally, the respondents were given a schedule and came in series just to reduce the number of people at the interview place but also reduce the time workers spend there. The pictures below were taken during the individual interviews at various places. It is noteworthy that except these special arrangements on the ground, we also had to use 3 cars instead of 2 that are usually used in this kind of activity. Data collection took 12 days in addition to 3 days of training. It ended on 27<sup>th</sup> October 2020.



Respondents were from all the age groups: mid-aged women, young women (in childbearing age), men and young people.



## II.5. Some observations from the field: Enumerators' feedback

As a part of evaluation of training and data collection, enumerators were requested to share their impressions of the field activity and the saving program. All the feedback was positive though some showed that in some cases workers have been constrained with low income and could not save as planned. One of the comments also mentioned the need for training that was expressed by the respondents while another one highlighted that some workers in the East have no clear vision for their savings. Below are some of the enumerators' feedback based on their observation during data collection:

*“In general, data collection went well. The saving program is a great initiative for workers and I was amazed to see that they are already reaping from it in such a short time.”* Noella

*“.. The farmers embrace the concept of saving in general. However, there are some people who have been constrained by low income and first chose to feed their families instead of regularly saving.”* Yvette

*“My observation is that the saving program that was initiated by CIAT has benefited the workers. They are organized and disciplined and they really appreciate the follow up and support provided by CIAT...I believe that if more saving groups are initiated, it could make big difference in the lives of more workers.”* Michael

*“My observation was that workers who are saving groups were happier...The groups helped them to buy small livestock and pay health insurance... They like these groups because they allow them to get jobs and make savings at the same time. They find the CIAT saving groups more sustainable compare to other ones that are informal and operate like 1 year only. ..They need more support as their financial capital is still small”. Herve*

*“In the Northern part, membership to saving groups opened the mind of wage workers. It built more confidence that they can achieve something despite their status. Their confidence and trust was at high level. In the Eastern part, they still have problems in getting jobs and there some irregularities in savings. In this part, many workers have no clear vision for their savings”. Eric*



### III. Conclusion and next steps

The major activities of the last two months namely September and October were the follow up field visits in Ngoma and Gatsibo districts. The key observations from the follow up visits are that the groups that were struggling in the previous months are taking the rhythm of making regular savings. The exception was one group whose employer does not regularly pay them. There is an urgent need to discuss with the employer on how to solve this problem.

The month of October was very busy and all activities were around the baseline survey that started and ended in this month. Conducting a survey during COVID-19 time required some unusual measures that had some effects on the budget. There was no other particular challenge encountered. The feedback from enumerators on the saving program show that farmers are happily participating in the saving program. They also revealed an urgent need for training to help the workers get a clear vision for their savings, which is one of major activities of December. In fact, the month of November is dedicated to finalization of the training module on “Business Plan and Management”.