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CARE Rwanda ISARO Endline Report

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# Acronyms

FGD Focus Group Discussions

GLAI Great Lakes Advocacy Initiative

HCT Home and Community Based Treatment

IGA Income Generating Activities

Isaro Promoting Gender Equality in Rwanda

MSC Most Significant Change

MTR Mid Term Review

NGOs Non Governmental Organisations

SACCOs Community savings and credit cooperatives

SRHS Sexual and Reproductive Health (Services)

VSLA Village Savings and Loans Association

WEP Women Empowerment Programme

**Executive Summary**

CARE International has worked in Rwanda since 1984 and has developed extensive programme management and capacity building experience, assisting more than one million beneficiaries. The Rwandan government has adopted some of CARE’s models into the national policies and strategies in Rwanda (such as CARE’s recent contribution to the formulation of the national GBV strategic plan, the Nkundabana model 2007-2011), and the HIV case management model that is now being considered as the model for palliative care in Rwanda.

The goal of CARE Rwanda´s Women Empowerment Programme Isaro was to ensure women and girls in particular, were economically secured, exercised their right to health and education, and influenced decision making at all levels in the society. The Isaro programme aimed to challenge some of the underlying causes of poverty facing women, poor political participation and the social and cultural factors that create and perpetuate harmful practices and gender inequality. Whilst the government in Rwanda prioritizes women´s representation, gaps remain at community level, to ensure that women are able to competently handle political leadership, and participate effectively in political processes.

Rwanda has made great strides in promoting gender equality driven by a strong commitment by the Government. Rwanda was equal second in the world on the 2009 Social Watch Gender Equity Index, with only Sweden having a higher score. Gender equality is enshrined in the constitution and Rwanda was the first country in the world to have more than 50% female members of parliament. However, women are generally underrepresented in political institutions[[1]](#footnote-1) and traditional patriarchal attitudes continue to dominate. Rates of domestic violence are, for example, very high and there continues to be a high level of tolerance by both men and women of domestic violence[[2]](#footnote-2).

There is a Ministry for Gender and Family Promotion, a gender monitoring office, a commitment to gender based budgeting, and in recent years there has been a strong emphasis on fighting gender based violence. Women have the same rights to inherit land as men. Girls are as likely to attend school as boys and there is a Girls Education policy and implementation plan. There remains a gender gap in public sector higher education, especially in science and engineering, but women are taking advantage of the opportunities to study in the private higher education institutions. However, the majority of women, especially poor women in rural areas have yet to benefit. The gap between men and women employed in non-farm work is widening and the indicator of 50% of those in paid non-agricultural employment being women by 2015 is unlikely to be met.

The Isaro programme was built on the achievements of the POWER project (which was also funded by Norad from 2006-2008). Key challenges include high levels of gender based violence, constrained reproductive rights, negative cultural attitudes and practices, and limited local capacities to address root causes of gender inequality.[[3]](#footnote-3) In total, the programme gave support to 58,124 individuals, 80% of whom were women. The programme’s primary impact group was marginalized women. These women were selected based on participatory vulnerability assessments at community level, and included particularly women living in poverty; female heads of households; women taking care of orphans and vulnerable children; women living with HIV and women from the marginalized ethnic group, the Batwa.

The programme’s Theory of Change outlines how to address some of the underlying causes of poverty in Rwanda, such as deep economic impoverishment and marginalization of women, weak participation of women in decision making bodies, and insufficient access to decision-making in the home. In line with the global Theory of Change of WEP, ISARO aimed to address agency, structure and relations. In order to do so, CARE and partners in Rwanda believed that the following had to take place in order to make sustainable impact and change:

* Working with men and the powerful to change attitudes
* Local level implementation and national level influence of policy formulation and monitoring for sustainable change
* Continuously analysing underlying causes of poverty and conducting social analysis & appreciative enquiry of practices that impede or contribute to promote gender equity
* Strategic partnership with national level networks for policy influence and capacity building of CSOs for sustainability
* Linking ISARO to other CARE partners and other stakeholders focused programs, and working together to learn and improve programme quality.

This evaluation aims to measure programme effectiveness and impact, and demonstrate the value of CARE’s WEP programme in Rwanda, ISARO. The evaluation report will be used to inform both programme learning and advocacy around women’s economic empowerment. The evaluation was developed through research using both qualitative and quantitative approaches. For the quantitative survey a total of 555 households were selected for the study distributed across 6 CARE supported districts. Within each of these households, all women and men 18 years and above were interviewed using a structured questionnaire. A total of 456 men and 476 women were interviewed. Qualitative research conducted in mid 2014 included focus group discussions, key informant interviews and Most Significant Change stories.

A comprehensive baseline study was carried out in 2010 focusing on a series of outcome indicators. A qualitative Mid-Term Review that enabled intensive investigation of the programme’s progress followed the programme’s baseline study. The final evaluation study was built on the baseline and mid-term study findings. It is the final step of the programme’s evaluation and occurred after the fourth year of implementation of programme activities.

In line with the programme Theory of Change, the focus on change in women’s empowerment in the ISARO programme areas was only possible if there were changes at different levels - within the individual (knowledge, skills and confidence); in communities and institutions (including norms and behaviour); and in the wider political and legal environment.

While there has been important progress towards ensuring women’s economic security, a significant proportion of women continue to have limited ability to realize their rights, in particular their sexual and reproductive health rights and land rights, and thus remain limited in their ability to leverage economic assets and property for greater control over other areas of their lives. Women’s economic empowerment is not just concerned with the acquisition of assets and property but involves their ability to control and protect the said property and assets. Key findings and outcome area results are presented below in Table 1.

**Table 1 Outcome indicator results**

|  |  |
| --- | --- |
| **Outcome indicators** | **Examples at Endline** |
| **1) Existence and Application rights laws and policies for women in the following areas:**  - The protection of women's economic security (their property rights, inheritance, etc.)  - The protection of civil rights and women's political rights  - Protecting the SRH and maternal health rights  - To fight against all forms of GBV | ISARO has had promising results and made considerable impact towards the realisation of women’s economic, social and political rights. Programme interventions have resulted in considerable progress towards economic security for women members of VSLAs. Women’s leadership in running VSLAs, in particular, is one in a series of transformative opportunities which resulted in increasing women’s status in their relationships, their households and their communities, and ultimately supported their right to economic security.  Women’s increased status is intrinsically linked to reported shifts in control over household resources, particularly the increases in ownership of assets that were previously in the male domain, and positive, albeit limited shifts in decision-making about household assets. ISARO has also shown promising progress at opening up spaces within relationships and in households for more open and supportive dialogue on a range of issues that are critical for the realisation of women’s rights. The shifts in men’s attitudes towards joint decision-making and supportive choices on pregnancy and childbirth are a good example of a positive result. At the same time, more women and men reported seeking SRH services as a couple.  The programme’s contribution towards the transformation of Rwandan political institutions into ones that support gender equality and the realisation of women’s rights has been significant. However, despite some positive shifts, some of the programme’s added value, for example, in the provision of counselling and support services and in programming to engage men, has been less visible, and as such, has had a limited impact on the programme’s participants. |

|  |  |  |
| --- | --- | --- |
|  | **Baseline** | **Endline** |
| **2) Women's attitude towards the empowerment of women as shown in the following areas** | | |
| - The protection of women's economic security (their property rights, inheritance, etc.) | 3.69 | 3.57 |
| - Women’s participation in the public sphere, decision making at community level | 3.34[[4]](#footnote-4) | 3.43 |
| - Protecting the rights of SRH and maternal health | - | - |
| - Attitudes of women regarding GBV (domestic violence, harassment harmful traditional practices such as FGM, early marriage, etc.) | 2.28[[5]](#footnote-5) | 1.52 |
| 2) **Measurement of attitude of men concerning women's empowerment as indicated in the following areas:** | | |
| - The protection of women's economic security (their property rights, inheritance, etc.) | 4.04 | 3.97 |
| - Women’s participation in the public sphere, decision making at community level | 3.73 | 3.36 |
| - Protecting the rights of SRH and maternal health | - | - |
| - Attitudes of men regarding GBV (domestic violence, harassment harmful traditional practices such as FGM, early marriage, etc.) | 2.05 | 2.17 |
| **Indicators** | | |
| % Women who control assets in the household | 27% | 24.8% |
| % Women with the capacity to cope with economic shocks | 58.7% | 71 % |
| % of women who reported a significant participation in the decision - making bodies at community level | - | - |
| The perception of women on social inclusion in the community | 3.79 | 3.36 |
| % Of women reporting being satisfied with the availability and quality of sexual and reproductive health services | 95.1 % | - |
| % Women making decisions / making informed choices about their sexual and reproductive health. | - | - |

**Women´s Economic Security**

At endline 24.8% of women compared to 27% of women at baseline report that they have control over assets in their household. Most female respondents (over 70%) reported owning productive assets jointly and on average over 65% reported that they needed permission from others especially their spouses to sell the jointly owned assets such as land, dwelling places and livestock. This is a reduction from the 95% recorded at the baseline study; it may be an indication of increased ability of the women to make decision regarding household assets. The endline research established that unlike the baseline, there was increased level of consultation in households, and that men increasingly recognized the role of the women in the economic improvement of household.

61% of female respondents during the programme’s endline research indicated that they had diversified their source of livelihood over the last five years. In this context 62% attribute the motivation towards diversification as having been driven by the ISARO Programme. In that overwhelming majority, men too expressed satisfaction that being part of the programme was directly related to their improved economic status, indeed 95% of male respondents indicated that they had undergone a change in their economic fortunes since joining the CARE supported VSLA.

At the endline, 71% of women report that they have the capacity to cope with economic shocks, compared to 58.7% at baseline. The primary coping strategy reported by respondents was borrowing from the VSLA, as opposed to previously where borrowing from friends and relatives were the central focus; it is evident that the VSLA has changed the dynamics around borrowing as a coping mechanism.

The enabling environment surrounding women’s economic empowerment in Rwanda is particularly supportive. ISARO has supported the programme’s beneficiaries to become active agents in the implementation of existing legislation in terms of using their knowledge to negotiate basing on tangible evidences and knowledge of laws. The positive environment has certainly also had an impact on both women’s and men’s understanding of their rights.

Whilst average Likert scores show little change in women´s attitudes towards their economic security (3.69 at baseline, compared to 3.57 at endline) shifts have taken place that indicate changing and more positive attitudes towards women´s economic freedom. For example at endline 90.7% of women agree that women have the same rights as men to study and work outside the home, a positive shift of 23.1% since baseline stage. Similarly, 84.2 % of women agreed at endline that a married woman should be allowed to work outside the home if she wants to; 79% of women agreed at baseline. The concept of couples increasingly working together in decision-making also manifests itself clearly in the endline research. Furthermore, the women respondents overwhelmingly stated that since they became involved with ISARO Programme, their contribution to their households has increased, just as their prior dependence on their husbands declined. Equally, male respondents stated that, as evidence of increased earnings, 71% of them were now able to purchase tools.

In terms of men´s attitudes towards women´s economic freedom - average scores indicate a slightly more pessimistic view at endline (3.97) compared to baseline (4.04). The proportions of men agreeing that women have the same rights as men to study and work outside the home were reduced slightly at endline (91%) and baseline (96.1%), However 87.4% of men agreed that a married woman should be allowed to work outside the home if she wants to, a slight increase on the baseline level of 86%.

In relation to asset ownership, men´s attitudes remained as positive at endline as at baseline, with 95.9% at endline agreeing that women should be able to own and control the same assets as men (94.8% baseline); and 93.2% agreeing that women should be able to own cash savings and decide how to use it at endline compared to 94.7% at baseline.

**Women’s role and real say in decision-making**

Men´s support for women´s participation in the public sphere and decision making at community shows a drop at endline (3.30) compared to baseline score of 3.73. At endline 97.6% compared to 98.9% of men at baseline agreed that women should be able to stand for election to all publicly elected bodies just like men. The majority of men were also in agreement that women should be head of state just like men (96% endline, 92.1% baseline). In terms of participation in elections, over 90% of men agreed at endline, and baseline that women should decide on their own whom to vote for in elections, without the influence of their husbands. Over half of the men at endline and baseline agreed that it is wrong to suggest that when going to most public places, a woman should obtain the permission of her husband or the head of the household (54.6% baseline, 57% endline). This suggests a high proportion of men still feel that women´s access to the public sphere should be constrained.

At endline women´s average scores indicate a slightly more positive perspective on their ability to participate in the public sphere. At baseline most women disagreed that it is wrong to suggest that a woman has no place in the decision making of the household, however at endline 80.1% agreed that this statement was incorrect. Less than half of women at the start and end of the programme agree that it is wrong to suggest that when going to most public places, a woman should obtain the permission of her husband or the head of the household.

Rwanda has very proactive policies that have improved women’s representation in decision-making bodies at all levels. For example the 2003 Constitution recognizes ‘at least 30% posts in all decision-making organs’. The percentage of women in the Rwandan parliament is estimated to be 55%. At over 60%, the study established that the support for women participation in decision-making bodies stands relatively strong. The research recognized that there was a consistent increment in the level of participation of women VSLA members in local governance. The increment was most noticeable amongst women members of VSLAs supported by ISARO Programme, confirmed by the qualitative research and interviews of local authorities in the districts in the programme area.” The research also underlined the strong support to women’s participation in leadership with 74% of male respondents stating that women should have the ability to participate in elections at the local levels such as district, sector, cell and village.

**Sexual Reproductive Health Rights**

The projected outcome under women’s sexual and reproductive health rights thematic area states ‘Women have an increased capacity to make decisions regarding their sexual and reproductive health.’ The research indicated that there are increased numbers of women in the ISARO Programme area who now seek SRH services. However discrepancies still exist between knowledge and use of particular SRH services. More women reported previous use of HCT services compared to other critical SRH services. There is need to support a comprehensive package of SRH services especially family planning services in order to increase the contraceptive prevalence rate.

In the context of ISARO’s SGBV and SRHS, advocacy should be directed at policy makers including politicians, government officials and public servants, but also private sector leaders whose decisions impact upon people’s lives, as well as those whose opinions and actions influence policy makers, such as journalists and the media, development agencies and large NGOs.

**Gender based violence**

Men´s average attitude scores at endline (2.17) evidence a lack of tolerance for GBV, but slightly less so than at baseline (2.05) At endline fewer men (3.5%) agreed that a wife should tolerate being beaten by her husband/partner in order to keep the family together (baseline 7.5%). A significantly higher proportion of men at endline agree that it is wrong to say that women should choose themselves who they want to marry (18.3%, compared to 4% at baseline). At baseline almost 30% of men agreed that if a woman was raped, in most cases that means she must have done something to provoke it, however this had reduced, but only slightly to 22.2% at endline.

At endline women´s average attitudes indicate less acceptance of GBV (1.52, compared to 2.28 at baseline). Fewer women (11.9%) at baseline agree for example that a wife should tolerate being beaten by her husband/partner in order to keep the family together. Women´s support for early marriage also remains low at endline as at baseline. 82.6 of women disagree at endline that if a wife goes out without telling her husband/partner, he is justified in hitting or beating her, compared to 69.1% at baseline stage. In relation to GBV prevention, community workers reported that community sensitisation and community education was helping to break the silence of GBV victims, which means they are more likely to denounce perpetrators.

By the end of the programme, a majority of the respondents in 2014 credited ISARO Programme for changing the perception and attitude towards GBV in their communities. During FGDs with GBV survivors in the districts of Ruhango and Nyamagabe, not only was ISARO credited for changing their perceptions, but also received credit on the elimination of stigma around reporting GBV cases. The respondents were in agreement that ISARO raised community awareness around all forms of abuse and around human rights. Additionally, the respondents pointed to the strong partnership between the project and local authorities in mobilizing community and changing their attitudes towards GBV.

The more participatory approach adopted by ISARO Programme where men play a role as key partners in prevention and management of GBV issues has contributed to a gradual turnaround in attitudes. More sensitization and dialogue at the community level on GBV especially targeting men and the duty bearers in social and judicial services are gradually deconstructing some of the issues of power relations surrounding GBV.

# Introduction

## **Brief Description of the Programme**

Through this programme, CARE and partners aimed to empower vulnerable women in the southern province, districts of Ruhango, Nyanza, Nyaruguru, Huye, Gisagara and Nyamagabe to address social cultural norms and barriers, and fully participate in decision-making processes, improve their social and economic status[[6]](#footnote-6).

The ISARO programme is a continuity of the POWER project (Promoting opportunities for women empowerment In Rwanda) started in January 2006 with the main aim of improving access of 30,000 extremely poor people, 80% of whom are women to sustainable socio-economic opportunities and participation in decision-making processes, both at household and community level.

Through the ISARO programme, CARE and partners implemented strategies and initiatives aiming at empowering vulnerable women by addressing social and cultural norms, breaking down barriers to empowerment, and ensuring their full participation in decision-making processes. The objective was to improve their social and economic status. ISARO’s objectives are:

* 100,000 VSL group members (80% of members being women) are strengthened to participate in sustainable economic opportunities and are linked to market and financial services at local and national levels.
* Community-based, and managed, mechanisms and strategies for the prevention of GBV are implemented, and the support and protection of victims are established and supported by local authorities.
* Women’s capacity to make decisions regarding their sexual and reproductive health is increased.
* Women’s participation and representation in decision-making processes and structures at household and community levels is increased.

The second component of the Great Lakes Advocacy Initiative (GLAI), was about contributing to the implementation of international humanitarian and human rights standards that protect the rights of women and girls in post-conflict and conflict situations as set forth in UNSCR 1325 and the complementary UNSCR 1820. Its specific objective was to contribute to the increased protection of women and girls against SGBV in the Great Lakes region as set forth in UNSCR 1325 through increased capacity and sustainable links and networks established between grassroots communities, national civil society organizations and policy makers at the national, regional and international level.

In addition, the program aimed to achieve the following results:

* Women and men at the grassroots level, as well as civil society organizations, have increased skills and capacities to carry out evidence-based advocacy on SGBV and conflict.
* Local, national and international policy frameworks and practices protecting women and girls from SGBV are enacted, tested, strengthened and better implemented.
* Meaningful participation of women and girls in relevant policy and decision-making bodies has increased, and women human rights, especially to political participation, are taken into account by the decision-making bodies.
* Civil society organizations in the Great Lakes Region are linked at regional level to actively influence policy-making and law enforcement related to SGBV in (post-) conflict-affected areas.

GLAI received separate sources of funding and was evaluated separately, please see the GLAI evaluation. Both GLAI and WEP addressed GBV, and the GBV results that pertain to WEP will be evaluated in this evaluation.

## **Programme Theory of Change and Results Framework**

ISARO aimed to achieve the following specific yet interrelated objectives:

* Strengthen business skills of Voluntary Saving and Loan groups (VSL),
* Increase women’s capacity to make decisions regarding reproductive health,
* Improve prevention and rehabilitation of women against Gender Based Violence and
* Increase women’s participation and representation in politics at all level.

The entry point for the programme are the VSLAs. CARE has learnt from its experience in Rwanda and other developing countries, that community-based micro-finance is an effective entry point to mobilize group members to address a wide range of constraints to the social and economic empowerment of marginalized groups, particularly women and girls. The programme aimed to build on existing VSL groups to consolidate savings and loans activities and particularly to develop business development services to increase (self) employment opportunities among members.

The programme’s Theory of Change outlines how it will address some of the underlying causes of poverty in Rwanda, such as deep economic impoverishment and marginalization of women, weak participation of women in decision making bodies, and insufficient access to decision-making in the home. In line the global Theory of Change of WEP, ISARO aimed to address agency, structure and relations. In order to do so, CARE and partners in Rwanda believe that the following has to take place in order to make sustainable impact and change:

1. Working with men and the powerful to change attitudes
2. Local level implementation and national level influence of policy formulation and monitoring for sustainable change
3. Continuously analysing underlying causes of poverty and conducting social analysis & appreciative enquiry of practices that impede or contribute to promote gender equity
4. Strategic partnership with national level networks for policy influence and capacity building of CSOs for sustainability
5. Linking ISARO to other CARE, partners and other stakeholders focused programs, and working together to learn and improve programme quality.

**ISARO Results Framework**

1. **100.000 VSL groups members (80% being women) are strengthened to participate in sustainable economic opportunities**

* Increased % of VSL members who have the financial capacity to satisfy their basic needs
  + - % female VSL members with control over assets (dwelling and land) in the household
    - % of female VSL group members with capacity to cope with economic shocks
    - % of VSL groups members who have benefited from loans from VSL groups and MFIs

1. **Increased capacities for women to make decisions regarding sexual and reproductive health**

* % of women making informed choices/decisions with regard to their sexual and reproductive health rights
  + - Increased % of men and women regarding their consensual sex
    - Improved attitudes of men and women towards women's SRHR (Mainly Family planning use)
    - % of men who are in favour of modern contraception
    - % of women reporting satisfaction with the availability and quality of SRHR received

1. **Increase participation and representation of women in decision-making processes and structures**

* Increased women self esteem enabling them to participate in decision-making structures
  + - % of women who report meaningful participation in household decision-making
    - Increased % of community members who report being in favor of women's inclusion in decision-making structures

1. **Community based mechanisms and strategies for the prevention and protection of GBV victims are established and strengthened**

* Increased VSL members' awareness and participation in challenging social and cultural norms that promote GBV
  + - Active participation of VSL members in community dialogues around GBV and social norms
    - % of GBV cases reported and referred to Case managers by VSL peer educators
* Increased involvement of both local authorities and community in supporting GBV victims
  + - % of GBV victims expressing satisfaction with services, including referral services, provided to them
* Increased community awareness and participation in challenging social and cultural norms that promote GBV
  + - Increased male participation in community dialogues and GBV prevention and support to victims

1. **Build the capacity of grassroots activists and CSO to carry out evidence based advocacy on GBV**

* % of activists and CSO staff who have grassroots advocacy skills
  + - # of grassroots activists and local CSO trained and have received strategic guidance from ISARO/GLAI on GBV advocacy
    - # of people reached by activists' awareness raising activities
    - Effective use of generated data by activists and CSO staff to support their GBV advocacy efforts

## **Purpose of the Evaluation**

This report presents findings of the end line survey for the ISARO programme that was implemented in 77 sectors of 6 districts (Nyamagabe, Nyaruguru, Nyanza, Huye, Gisagara and Ruhango) located in the Southern Province of Rwanda. The report provides background to the project, objectives of the study, methodology, findings, conclusions and key recommendations. The study was conducted during the months of May and November 2014. CARE Rwanda commissioned the end line study within the framework of the ISARO Program. The overall objective of the end line was to;

* Assess the changes the program has contributed towards in the lives of the program participants using expected objectives/outcomes at country level as a starting point.
* To explore unintended positive and negative effects the programs have had on the program participants and impact group.
* To explore the causes/ explanations for the observed changes.

The evaluation reflects on key questions within the OECD DAC evaluation framework of:

* **Relevance:** in the reflection on the results 4,5,6,and 7 and in the discussion in section 8
* **Effectiveness:** in evaluation results sections 4,5,6 and 7
* **Sustainability:** questions related to sustainability are integrated in results sections 4, 5, 6, 7 and 8.

# **Methodology**

This section presents the methodological issues that relate to the study. It focuses on the design, data collection methods and tools, sample size, data processing and analysis and ethical issues. The research employed both quantitative and qualitative approaches.

For the qualitative research, primary data collection was undertaken in 6 districts (Nyamagabe, Nyaruguru, Nyanza, Huye, Gisagara and Ruhango) of project intervention. One sector was selected in each of the six districts based on vulnerability criteria developed by CARE Rwanda. This was measured using indicators of economic well being that were developed through a mapping exercise carried out by the CARE ISARO program staff. Qualitative research conducted in mid 2014 included focus group discussions, key informant interviews and Most Significant Change stories.

For the quantitative research within the households, all members of the household aged over eighteen years were targeted for interviews using the designed female and male questionnaires. A household questionnaire was also administered to household heads. The minimum sampling unit was a household and these were distributed across the 6 above-mentioned districts. The research team used Probability Proportional to Size (PPS). This is a sampling technique for use with surveys in which the probability of selecting a sampling unit (e.g., cell, village, sector, district, etc.) is proportional to the size of its population. It gives a probability (i.e., random, representative) sample. It is most useful when the sampling units vary considerably in size because it assures that those in larger sites have the same probability of getting into the sample as those in smaller sites, and vice versa.

Furthermore, this method facilitated planning for fieldwork because a pre-determined number of respondents were interviewed in each unit selected, and staff could be allocated accordingly. It was important to discuss the projected time of the questionnaire and its application. This was evidently more practical when a field pre-test was done. However, the table below allowed the team to plan its human resources and consider how to deploy them effectively.

The sampling frame below for the endline allowed the team to have a slightly bigger sample (increased by 10%). A total of 555 households were selected for the study distributed across 6 districts. Within each of these households, all women and men 18 years and above interviewed using a structured questionnaire. A total of 456 men and 476 women were interviewed. The data allowed the evaluation team to observe population level changes from baseline to endline, for both VSLA member and non-members. This design was selected because the Isaro programme is expected to have an effect beyond just the direct beneficiaries that take part in VSLAs.

**Table 1 Endline sampling frame**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Southern Province** | **District** | **Total** | **Urban** | **Rural** | **Households sampled** |  |
| **Endline ISARO** | Nyamagabe | 341491 | 24946 | 316545 | 58 |  |
| Nyaruguru | 294334 | 5922 | 288412 | 114 |  |
| Nyanza | 323719 | 25417 | 298302 | 65 |  |
| Huye | 328398 | 52768 | 275630 | 124 |  |
| Gisagara | 322506 | 5011 | 317495 | 77 |  |
| Ruhango | 319885 | 26059 | 293826 | 117 |  |
| **Total** | **1930333** | **140123** | **1790210** | **555** |  |

The team concluded the research within 7 working days in late 2014. They visited only the villages in the six districts where the project was implemented. There was a high probability of meeting the same people as interviewed during the baseline research, although the team noted that some beneficiaries had moved away from their villages.

## **Data collection**

### Structured interviews

In each of the selected households, a structured interview instrument was administered to capture the basic socio-economic characteristics of sampled households. Data was gathered on variables such as household headship, average monthly household income, and type of dwelling unit and occupancy tenure among others. In addition, female and male structured questionnaires were administered to household members aged 18 years and over.

### Key Informant Interviews

Key informants in this study were the various stakeholders under the ISARO programme. These included CARE officials, sector executives in the study districts, leaders of women organizations and other organizations working in the areas of economic livelihoods, human rights, justice, peace and reconciliation, and prevention of Sexual and Gender Based Violence. These informants were interviewed for the purpose of capturing both their experience of the project and of development work in general.

### Desk Review

The documents reviewed in this study include: Baseline study for CARE’s women’s empowerment programmes; Synthesis report of studies from Burundi, Mali, Myanmar, Niger, Rwanda, Tanzania, Uganda; CARE International in Rwanda, Isaro Programme Document, August 2008; CARE International in Rwanda, Isaro Programme, Midterm Review, April 2012; CARE Norway, Women Empowerment Program, Annual Global Program Seminar; Mid-Term Review: Lessons learned and look ahead, June 2012; CARE Norway, Women’s Empowerment Program, Mid-term review synthesis report July 2012; Guidelines for the implementation of Baseline study for women’s empowerment programmes funded by Norad (2009-13) (Burundi, Mali, Myanmar, Níger, Rwanda, Tanzania, Uganda); Transform Africa Summit; The Future Delivered Today; SMART Health & SMART Agriculture, Kigali, Rwanda October 2013 etc. These documents have largely informed the study in terms of understanding programming issues, policy and the strategic direction of the program.

## **Data Processing and Analysis**

Microsoft Excel software was used for data entry. After all quantitative data was entered into this software; it was exported into SPSS for detailed analysis. In this report, cross tabulations have been used to map out relations between various variables and P-values were also computed to ascertain the levels of significance of relationships between variables that were of interest to the study.

Qualitative data was categorized into themes drawn from the issues raised by the study participants. The analysis of qualitative data was a continuous process carried out both in the field and out of the field. Emerging themes were grouped under categories and these categories were organized under each objective of the study.

## **Study limitations**

With respect to the qualitative data, a significant limitation faced by the study revolves around the ability to generalize certain results to other segments of the Rwandan population. This is owing to the fact that qualitative research is often exploratory, making it problematic to extrapolate some findings to more broad populations or to draw general or far-reaching conclusions from the findings of a qualitative study. For example, during FGDs amongst the male members of VSLs in the three districts of Ruhango, Nyamagabe and Gisagara more than three quarters of the respondents stated that women are able to influence the number of children a couple may plan to have in their family. While this may be true in the case of the VSLA group members involved in this particular program, it may not be possible to extend the same logic in the context of the wider patrilineal context of Rwanda where men are dominant.

Finally, the baseline survey was conducted over a prolonged period of time with intermittent breaks. Secondly, there was a challenge in attributing the outcomes achieved to the inputs made by CARE Rwanda and demonstrating a causal relationship. Thirdly, there was a challenge of the counterfactual - the difficulty of knowing what would have happened if the ISARO programme had not been implemented at all.

# **Description of the population under study**

The socio-demographic profile of the population taking part in the endline study was fairly diverse. Formal, non-farm employment in Rwanda is dominated by men, while women often participate in informal non-farm economic activities, such as market trading. Agricultural work in the study area is divided between women and men - men clear the land and assist women in breaking the soil, while women engage in most of the day-to-day farming activities, such as planting, weeding, and harvesting. Men bear the primary responsibility for overseeing livestock, assisted by young men who act as shepherds. Men also do heavy jobs around the house, such as construction, while women are responsible for maintaining the household, raising children, and preparing food[[7]](#footnote-7).

Unlike many of its neighbours, Rwanda has limited land, natural and mineral resources on which to base its development strategy. Investing in women can help maximise the impact of development strategies in the agricultural sector, where they constitute the majority of the labour force. It can also help improve the quality of education and health interventions in which women play a major role. The culture of Rwanda is varied. Unlike many countries in Africa, Rwanda has been a unified state since pre-colonial times, populated by the Banyarwanda people who share a single language and cultural heritage. Therefore the populations in the study area are homogenous. Unlike many African countries, Rwanda does not possess natural resources and depends on its already weakened human resources, due in large part to the 1994 genocide against the Tutsi that took the lives of many teachers, doctors and educated people, for its social and economic development.

Rwanda now has one of the highest primary school enrolment rates in Africa, for both boys and girls. The country is on track to achieve universal access to primary education by 2015. There has been sustained progress in access to education with primary net enrolment rate increasing to 97 per cent in 2012. Gender parity at primary level has been achieved, with girls’ net enrolment rate of 98 per cent, which is higher than for boys (95%). The overall completion rate at primary level is 73 per cent (2012), which is a dramatic increase from 53 per cent in 2008. Girls’ completion rates at 78 per cent in 2012. This reflects Rwanda’s success at increasing access and retention of children in primary school. The qualified teacher to pupil ratio at primary level stands at 62:1, which is an improvement from the 2008 figure of 67:1[[8]](#footnote-8).

## **Description of Sample**

76% of women respondents in the study indicated that they now belonged to a CARE supported VSLA group, while 35% of the men belonged to the same. This compares to, 19 % females and 6.4 % males who are members of the VSL at baseline.

### Marital Status

The high proportions of marriage and co-habitation of both female and male respondents in the study indicate the importance of family and household level decision-making and change processes – see Tables 2 and 3. 82% of female respondents were either married or co-habiting and 96% of men reported being married or co-habiting. It should be noted that the profile of respondents, from the baseline is quite different, when 45% of female respondents reported being single.

**Table 2: Marital status of female respondents**

|  |  |  |
| --- | --- | --- |
| Marital status | Frequency | Percentage |
| Single (Never Married) | 3 | 1% |
| Widow | 80 | 15% |
| Divorced/Separated | 16 | 3% |
| Cohabiting | 49 | 9% |
| Married Monogamous | 378 | 70% |
| Married Polygamous | 11 | 2% |
| No answer | 3 | 1% |
| Total | 540 | 100% |

**Table 3: Marital status of male respondents**

|  |  |  |
| --- | --- | --- |
| Marital status | Frequency | Percentage |
| Single (Never Married) | 5 | 1% |
| Widower | 6 | 1% |
| Cohabiting | 77 | 18% |
| Married Monogamous | 351 | 78% |
| No answer | 10 | 2% |
| Total | 449 | 100% |

### Education and literacy levels

Table 4 shows that the majority of the female respondents were literate, with 80% being able to read and write in Kinyarwanda, compared to 68.3% of female respondents at baseline. In the survey area, 81 per cent of the respondents had attained primary level education, (compared to 71.6% at baseline) an attainment level that has positively impacted on their level of literacy.

As one stakeholder commented during the endline – illiteracy remains one of the key barriers that woman still face, “ a big number of women are illiterate and this hinders them from participating effectively in local governance issues and thus does not enforce over change of perceptions and attitudes towards women in the community.”

**Table 4: Literacy and Education Level of Respondents**

|  |  |  |
| --- | --- | --- |
| Education attainment | Female (N=540) | |
| Which languages can you read & write in? | **No. of (F)** | **(%)** |
| Kinyarwanda | 426 | 80% |
| English | 3 | 1% |
| French | 3 | 1% |
| Swahili | 2 | 0% |
| None | 105 | 18% |
| No answer | 1 | 0% |
| Total | **540** | **100%** |

**Table 5: Highest level of Education ever attained**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| At what level did you stop your education? | Male | | Female | |
| **Frequency** | **Percent** | **Frequency** | **Percent** |
| Primary | 319 | 88 | 401 | 74 |
| Vocational | 37 | 10 | 60 | 11 |
| Tertiary | 1 | 0 | 1 | 0 |
| Secondary | 6 | 2 | 16 | 3 |
| No answer | - | - | 63 | 12 |
| Total | **363** | **100** | **540** | **100** |

### VSL/ Intambwe membership

The VSL is the primary transformation point for community intervention in the CARE Rwanda ISARO intervention. The survey sought to know from the respondents both male and female the nature of their membership to VSL groups in the study area. There were three key issues that the survey sought to investigate:

1. Membership of VSL groups
2. Origin of the VSL group (its establishment)
3. Role Model Couple in the context of the VSL groups

In answer to the question “are you a member of the team of savings and loan VSL Intambwe?” 35% of male respondents confirmed that they were. In ISARO, deliberate efforts have been made to ensure that women constitute a majority of the VSL membership.

**Table 6: Male respondents; are you in the team of savings and loans of VSL/INTAMBWE?**

|  |  |  |
| --- | --- | --- |
| Response | Frequency | Percentage |
| Yes | 158 | 35% |
| No | 291 | 65% |
| Total | 449 | 100% |

The female respondents were presented with a series of options relating to group membership in their communities. They were presented with VSLA, investment club, formal group related to craft or business, market traders association, farmers association, other and none (Table 7).

**Table 7: Female respondents: Are you a member of any groups in this community?**

|  |  |  |
| --- | --- | --- |
| Marital status | Frequency | Percentage |
| VSLA | 359 | 66% |
| Investment club | 2 | 0% |
| Formal group related to craft or business | 6 | 1% |
| Market traders association | 1 | 0% |
| Farmers association | 18 | 3% |
| Other | 12 | 2% |
| None | 157 | 29% |
| Total | 540 | 100% |

As a follow up question, both the female and male respondents were asked if CARE Rwanda established the group they belonged to. It is evident that an overwhelming majority of the respondents belonged to groups that were established with the support and participation of CARE Rwanda. This is true of both female and male respondents. Furthermore most on average been members of the VSL groups for over two years.

**Table 8: Determining if the VSLA group was established through CARE Rwanda**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Was the VSLA group established through CARE Rwanda? | Male | | Female | |
| **Frequency** | **Percent** | **Frequency** | **Percent** |
| Yes | 126 | 80 | 290 | 76 |
| No | 20 | 13 | 93 | 24 |
| I do not know | 12 | 7 | 0 | 0 |
| Total | **158** | **100** | **383** | **100** |

### Source of livelihood

As Table 9 shows, the majority of the sample of women surveyed are engaged in agriculture (96%), and 16% sell animal and animal products as a source of livelihood. Of which 57% report that this is subsistence farming for food, and 41% for food and also for the market.

**Table 9 Source of livelihood**

|  |  |
| --- | --- |
| **Source of livelihood** | **Endline 2014**  **% (total n 540)** |
| Agriculture (Including Crop Sales) | 96% |
| Livestock (Including Animal And Animal Product Sales) | 16% |
| Unskilled Wage Labour/Daily Labour | 1% |
| Petty Trading (e.g. Sale of Firewood, Poles, Thatch, Wild Greens) | 2% |
| Sale of Food Aid | 1% |
| Skilled Labour (Artisan) | 1% |
| Salaries, Wages (Employees | 1% |
| Other | 2% |
| No answer | 1% |

# **Results: Women´s Economic Security**

## **Progress towards Programme Outcomes**

CARE Rwanda’s ISARO Programme defines women’s empowerment as the sum total of changes needed for a woman to realize her full human rights – the interplay of changes lie in:

* Agency: her own aspirations and capabilities
* Structure: the environment that surrounds and conditions her choices
* Relations: the power relations through which she negotiates her path

**100.000 VSL group’s members (80% being women) are strengthened to participate in sustainable economic opportunities**

Increased % of VSL members who have the financial capacity to satisfy their basic needs

% Female VSL members with control over assets (dwelling and land) in the household

% of female VSL group members with capacity to cope with economic shocks

% of VSL groups members who have benefited from loans from VSL groups and MFIs

**I**ncreased awareness of women’s rights in the context of empowerment has increased women’s range of economic and social options. One of the key informant interviews[[9]](#footnote-9) was clear in its vote of confidence in the leadership ability of women in economic terms - “Women in VSLA are willing to seek funds. What we realized is that women in VSLAs understand the importance of credit investment and their repayment rate is higher than non ISARO Programme VSLAs”. In addition, in the endline research, the majority of the respondents stated that the most significant story that has resulted from CARE Rwanda’s ISARO programme is their increased income from IGAs.

## **% of women with control over household assets**

**Table 10 Women´s access and control over household assets**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Type of Asset** | **Level of Ownership %**  **Endline**  **N** | | | **Level of control (n)** | | | | | |
| **Assets owned jointly** | | | **Assets owned alone (%of those reporting sole ownership)** | | |
| **Owns alone** | **Jointly Owns with husband** | **With someone else** | **Need someone’s permission** | **Need to inform but not permission** | **Can do it on my own** | **Need someone’s permission** | **Need to inform but not permission** | **Can do it on my own** |
| **Land** | 77 | 407 | 31 | 393 | 32 | 8 | 26 | 3 | 44 |
| **House** | 72 | 418 | 28 | 374 | 34 | 1 | 21 | 2 | 44 |
| **Any other residence** | 18 | 112 | 0 | 93 | 11 | 0 | 7 | 1 | 6 |
| **Livestock** | 68 | 344 | 16 | 315 | 36 | 3 | 20 | 2 | 40 |
| **Tools** | 90 | 402 | 20 | 361 | 40 | 8 | 27 | 4 | 51 |
| **Transport** | 22 | 151 | 4 | 131 | 15 | 0 | 9 | 1 | 8 |
| **Furnishings** | 65 | 384 | 21 | 342 | 44 | 8 | 16 | 2 | 42 |
| **Cash** | 84 | 361 | 17 | 318 | 43 | 8 | 25 | 7 | 45 |
| **Crops** | 78 | 356 | 18 | 298 | 37 | 3 | 24 | 2 | 47 |

**Table 11 % of women with control over assets in the household**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Indicator: % of women with control over assets in household** | | | | |
| **Endline** | Numerator: | All women who report control over at least one asset | 116 | 24.8% |
| Denominator: | All women whose household owns at least one asset | 466 |

At endline 24.8% of women compared to 27% of women at baseline report that they have control over assets in their household. At the programme baseline, the majority of the respondents (75 %) were in joint ownership of land with their spouses whereas less than 5% of women reported that they own land alone. A further break down shows that out of the 75% of women, who own land jointly with their spouses, the majority of them (90%) are VSL members. By 2014, this figure had remained the same – 75% reported owning land jointly with their spouses. Table 10 below outlines the survey findings in response to the question, ‘In your household do you alone or jointly with your husband or with someone else own the following assets?’

Most female respondents (over 70%) reported owning productive assets jointly and on average over 65% reported that they needed permission from others especially their spouses to sell the jointly owned assets such as land, dwelling places and livestock. This is a reduction from the 95% recorded at the baseline study; it may be an indication of increased ability of the women to make decision regarding household assets. The endline research established that unlike the baseline, there was increased level of consultation in households, and that men increasingly recognized the role of the women in the economic improvement of household. The Mid-Term Review[[10]](#footnote-10) also confirmed that given the level of their contribution to the household, women’s ability to control household assets had increased.

According to FGDs and KIIs conducted as part of the endline study, a gradual shift in attitudes by men was reported on key issues, such as control of productive assets in the household, and the economic contribution and participation of women. The study established that, in the ISARO programme area, women belonging to ISARO programme supported VSLAs were able to exert more control over assets in their households. Furthermore, in the mixed gender FGDs in the districts of Nyamagabe, Ruhango and Gisagara, VSLA members explained that more men have grasped the importance of involving women in management of household assets because of women’s increased contribution to the household. This joint control of assets according to the FGDs is in itself part of the basis for the growth and expansion of the household asset base. Even in the case of self-created VSLAs, asset ownership underwent major changes in the time under review. Their members stated that before they constituted these VSLAs, men controlled all household resources. However, these resources now belong to the family, and both men and women make joint decisions about household assets. On the whole, husbands can no longer decide unilaterally to sell land, cows or other household assets without consensus with their wives.

61% of female respondents during the programme’s endline research indicated that they had diversified their source of livelihood over the last five years. In this context 62% attribute the motivation towards diversification as having been driven by the ISARO Programme. In that overwhelming majority, men too expressed satisfaction that being part of the programme was directly related to their improved economic status, indeed 95% of male respondents indicated that they had undergone a change in their economic fortunes since joining the CARE supported VSLA. The concept of couples increasingly working together in decision-making also manifests itself clearly in the endline research. Furthermore, the women respondents overwhelmingly stated that since they became involved with ISARO Programme, their contribution to their households has increased, just as their prior dependence on their husbands declined. Equally, male respondents stated that, as evidence of increased earnings, 71% of them were now able to purchase tools. The research established that a vast majority of the respondents stated that their household incomes had increased since becoming part of the ISARO Programme. In response to the question; has the support from ISARO changed your savings behaviour in the last five years? 48% of women respondents answered in the affirmative. 38% stated they witnessed no change while 14% had no response to the question.

At baseline, the research revealed that the majority of female respondents were in joint ownership of land with their spouses. Since the implementation of the Land Inheritance Law (1999) in Rwanda, the rights of women to owning land have been both recognized and upheld. This legislation has helped to ensure that there is an improvement in women´s rights to inherit land either as children or as widows. The entry of ISARO contributed to a better understanding of these rights in the study area and to the realization of these rights. This was reinforced by the positive responses given in the FGDs and KIIs that ‘the law allows women to inherit land’.

Some of the most important and clear responses from the respondents were on the issue of inheritance. Despite the clear lines of legislation drawn by the Government of Rwanda, anecdotal evidence has it that culture was, or in some instances, still is a barrier to change in attitudes towards women’s inheritance. In response to the statement ‘women should be able to inherit and keep property or assets from their husbands, fathers, mothers, or other relatives’, 94% of the respondents agreed. This is a significant shift from 52% who concurred with the same statement at baseline.

With regards to decision-making about the sale of land, at baseline, 98% of women reported that they had to ask permission from someone. 56.5% of the women who own land alone could decide on their own whether to sell their land or not. Moreover, a substantial number of women (75.2%) jointly owned the dwelling place with their spouse and for the great majority of them (98.3%); they need the permission of another person before they can sell the dwelling place. 60% of the women owned livestock with their spouses and out of this number, almost all (97.5%) of them needed someone’s permission in order to sell the livestock.

By 2014, the mixed gender FGDs of VSLA members in the districts of Nyamagabe, Ruhango and Gisagara were in agreement that some household assets that were culturally considered as being exclusively under control of men (banana plantations, land, all domestic animals, etc.) were no longer so, indicating a shift in attitudes over the time period under review. In addition, participants confirmed that couples largely execute decisions regarding household assets jointly. At the same time, participants agreed that although women have knowledge on rights to ownership of property, they are not sufficiently equipped to claim their rights in the context of economic security.

The above argument is further reinforced by the findings on spending cash. The ability to freely spend cash implies some form of financial autonomy. 56% of women reported being able to spend money without anyone’s permission. This is indicative of women’s financial autonomy. In the survey, this was followed by a question about bank accounts. In 2014, 58% of women did not have bank accounts, while 41% possessed a bank account. For those without a bank account the main reason was simply that they did not have the money with which to set up an account. Other barriers such as registration fees or paperwork or fees were mentioned by only a very small proportion of women.

## **Capacity to cope with economic shocks**

**Table 12 Women´s experience of economic shocks (2014)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Shocks** |  | **All women** | | **Able to pay immediately** | | **Total n** |
|  | **N** | **%** | **N** | **% (of those experiencing shock** |
| Sudden severe illness / injury of family member | Baseline | 53 | 11 | 18 | 33.9% | 476 |
| Endline | 190 | 35.1 | 171 | 90% | 541 |
| Death of immediate family member | Baseline | 15 | 3 | 8 | 53% | 476 |
| Endline | 41 | 7.5 | 32 | 78% | 541 |
| Crisis caused by drought, flood or other natural disaster | Baseline | 8 | 1.6 | 3 | 37.5% | 476 |
| Endline | 63 | 11.6 | 43 | 68% | 541 |
| Other important crisis | Baseline | 7 | 1.4 | 1 | 14.2% | 476 |
| Endline | 30 | 5.5 | 15 | 50% | 541 |

**Table 13 Capacity to cope with economic shocks**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Main coping strategies** | **Stage** | **N** | **%** | **Total experiencing at least one shock** |
| **Capacity to cope with shock (indicator 4)** | | | | |
| Used resources /produced items | Baseline |  | 20 % |  |
| Endline | 95 | 38.7% | 245 |
| Use savings | Baseline |  | 5.3% |  |
| Endline | 91 | 37.1% | 245 |
| Use social fund of group of a VSL group or similar | Baseline |  | 8% |  |
| Endline | 81 | 33% | 245 |
| **Reduced capacity to cope with shock** | | | | |
| Borrowed money or got support | Baseline |  | 37.3% |  |
| Endline | 61 | 24.8% | 245 |
| Used productive assets | Baseline |  | 18.7% |  |
| Endline | 37 | 15.1% | 245 |
| Reduced consumption or critical expenses | Baseline |  | 25.3% |  |
| Endline | 54 | 22% | 245 |

|  |  |  |
| --- | --- | --- |
| **Endline** | | |
| **Outcome indicator**  % of women with capacity to cope with economic shocks ***NUMERATOR****:* Women who used at least one strategy regarding use of resources/produced items as coping strategies | 174 | 71% |
| ***DENOMINATOR****:* All women whose household has gone through economic shock in the last 12 months (i.e., reporting household had to cope with at least one economic emergency). | 245 |

At the endline, 71% of women report that they have the capacity to cope with economic shocks, compared to 58.7% at baseline (Table 13). The primary coping strategy reported by respondents was borrowing from the VSLA, as opposed to previously where borrowing from friends and relatives were the central focus; it is evident that the VSLA has changed the dynamics around borrowing as a coping mechanism. The change is most noticeable in the confidence members place in the ability of the VSLA coming to their rescue in times of distress, as 64% of women agreed that VSLAs help them to solve difficult challenges all of the time.

At baseline, the most commonly experienced economic shocks were acute diseases or severe injuries of a family member (11%) and sudden death of a family member (3%). However the majority of women in the sample (84%) did not experience any of the shocks identified in the research in the previous 12 months. The relationship between VSL and non-VSL respondents in respect to experience of shocks was not significant. The baseline research also revealed that eating different basic foods (37%); asking for loans from a friend or family member (33%); eating fewer meals a day (33%); asking for help from family or friends (26%) and selling crop harvest (17%) were the most common coping strategies employed by participants to cope with the shocks experienced in the previous 12 months. Some of the other coping mechanisms included using money from the VSL/INTAMBWE women’s insurance (13%) and using savings (8%). When VSL and non-VSL respondents were compared, the difference between VSL and non-VSL in terms of coping using money from savings and money from VSL was significant (PV = 0.002) with more respondents in VSLAs reporting use of savings and money from VSLAs to cope with shocks compared to their non-VSLA counterparts.

**Table 14: Female Respondents: The group helps to solve difficult challenges**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Response |  | N |  | % |
| All the time |  | 246 |  | 64% |
| Most of the time |  | 73 |  | 19% |
| Some of the time |  | 52 |  | 14% |
| Not at all |  | 5 |  | 1% |
| No answer |  | 7 |  | 2% |
| Total |  | **383** |  | **100%** |

At endline stage, only 27% of women reported that they faced conflict related issues, variously land disputes and other resource conflicts related to ownership and control (n=46), tensions and abuse from neighbours (n = 18). Only 16 women reported that they faced conflict in their HH (related to children, money, IGAs or other). Many women felt that ISARO had influenced the way that community leaders in their community addressed land disputes and other community level resource disputes, plus conflicts in the HH.

## **Members who have benefited from loans from VSL groups and MFIs**

During a FGD with male members of VSLAs, in the districts of Gisagara, Ruhango and Nyamagabe, there was a general consensus that the ISARO Programme has contributed to increased income levels amongst members of VSLAs. The respondents attributed this increase as resulting from majorly individual agro-based IGAs. Furthermore the respondents in the three districts are agreed that the gains observed are sustainable beyond the lifespan of ISARO II. In a similar exercise involving female IG FGDs in the districts of Gisagara, Ruhango and Nyamagabe the findings almost mirror those of male FGDs with the females pointing out that trainings on saving and using loans in IGAs led them to increasing income. Women were able to use money in productive activities within their households and their immediate communities. The respondents in the female group also highlighted the fact that in times of crisis in their households, loans from VSLAs were used as investment in various IGAs, including harvest processing (flour, sorghum/maize beer, etc.).

**Table 15: Expanding capital base through loans**

|  |  |  |  |
| --- | --- | --- | --- |
| Response | Total | Yes | No |
| Formal Banks (Commercial /development) | 540  100% | 2  0% | 538  100% |
| Micro finance institution (MFI) | 540  100% | 9  1% | 532  99% |
| SACCO | 540  100% | 58  11% | 482  89% |
| VSLA Group | 540  100% | 181  34% | 359  66% |
| NGO | 540  100% | 1  0% | 539  99% |
| Cooperatives | 540  100% | 7  1% | 533  99% |
| Relatives, friends & landlord | 540  100% | 1  0% | 539  100% |
| Employer | 540  100% | 1  0% | 539  100% |
| Local money lender | 540  100% | 15  3% | 525  97% |
| Others | 540  100% | 7  1% | 533  99% |

The male respondents were asked directly if in joining the CARE Rwanda supported VSLAs they had witnessed an increase in income. The survey sought to establish as a follow up what type of change they had undergone in income levels. The table below outlines their response to the question on change in income levels of men since joining the CARE Rwanda supported VSLAs.

**Table 16: Male respondents; change in income levels since joining ISARO**

|  |  |  |
| --- | --- | --- |
| Response | Frequency | Percentage |
| Yes | 150 | 95% |
| No | 8 | 5% |
| Total | **158** | **100%** |

### Scaling up

One characteristic of a change in economic habits is the ability to seek loans. Compared to the baseline stage, in 2014, the women supported by the ISARO programme have shown greater propensity towards seeking other sources of money i.e. loans. Table 12 outlines the various sources of loans. The VSLA remains the preferred vehicle for loans at 34% followed by the SACCO at 11%. It is clear that the women are seeking loans from both VSLAs and SACCOs. This may be in pursuit of expanding their capital base. The reluctance in embracing other financial institutions may stem from the VSLA plus effect, which offers a holistic support to the members, unlike a bank or MFI whose pure purpose is profit driven. The members of the VSLAs, as a result of VSLA plus, are able to band together in times of challenges and can bank on the social capital and the financial capital on offer. SACCO bears some characteristics of the VSLAs and has been has actively promoted by Government of Rwanda. Their visibility is higher than other financial institutions. Furthermore fear of the traditional banks may still be a hindrance to seeking loans from these institutions.

A majority of the women respondents took the loans in their names. 66% of the respondents took loans in their own name showing a high level of confidence in their ability to repay the money. Table 16 outlines this finding.

**Table 17: Female respondents; Loan access**

|  |  |  |
| --- | --- | --- |
| Response | Frequency | Percentage |
| Only in my name | 155 | 66% |
| Jointly with another person | 75 | 31% |
| Other | 1 | 0% |
| No Answer | 9 | 3% |
| Total | 240 | 100% |

Women who are members of VSLAs reported that trainings on savings and using loans in individual IGAs led them to increase their income and use savings in productive activities. All women in the FGDs felt confident that the skills they had learnt will help to sustain their gains even after ISARO. Most felt confident that there had not been any unintended negative effects.

## **Attitudes of men and women towards women’s economic security**

Table 18: Attitude of women towards women’s economic security (%) Baseline and Endline

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Statements** | Disagree | Neither agree, nor disagree | Agree | TOTAL % | Number of women 15 years and more |
| Baseline | Women have the same rights as men to study and work outside the home. | 31.5 | 0.8 | 67.6 | 100 | 476 |
| Endline | 5.6 | 3.7 | 90.7 | 100 | 540 |
| Baseline | A married woman should be allowed to work outside the home if she wants to. | 17 | 4 | 79 | 100 | 476 |
| Endline | 8.8 | 6.9 | 84.2 | 100 | 533 |
| Baseline | Women should be able to own and control the same assets as men. | 9 | 1 | 91 | 100 | 476 |
| Endline | 4.7 | 6.0 | 89.3 | 100 | 532 |
| Baseline | Women should be able to own cash savings and decide how to use it. | 7 | 2 | 91 | 100 | 476 |
| Endline | 3.4 | 4.5 | 92.1 | 100 | 532 |
| Baseline | Women should be able to inherit and keep property or assets from their husbands, fathers, mothers, or other relatives. | 5 | 1 | 94 | 100 | 476 |
| Endline | 3.2 | 2.6 | 94.2 | 100 | 536 |
| Baseline | It is wrong to say that a woman’s only role is to take care of the house and prepare meals for her family. | 31.5 | 0.8 | 67.6 | 100 | 476 |
| Endline | 12.4 | 2.6 | 84.6 | 100 | 540 |
| Baseline | It is wrong to say that In the household, men should make the major decisions such as buying land, or other assets, or building a house. | 26 | 2 | 71 | 100 | 476 |
| Endline | 48 | 13.2 | 38.8 | 100 | 538 |

**Table 19 Average scores. Attitude of women towards women’s economic security**

|  |  |  |  |
| --- | --- | --- | --- |
| **Statements** | **Stage** | **Average score recalculated at baseline due to reduced Likert scale** | *Original baseline score* |
| It is wrong to say that a woman´s only role is to take care of the house and prepare meals for the family | Baseline | 3.36 | 3.47 |
| Endline | 2.28 |  |
| Women have the same rights as men to study and work outside the home. | Baseline | 3.81 | 4.05 |
| Endline | 3.85 |  |
| A married woman should be allowed to work outside the home if she wants to. | Baseline | 3.62 | 3.82 |
| Endline | 3.75 |  |
| Women should be able to own and control the same assets as men. | Baseline | 3.85 | 4.15 |
| Endline | 3.85 |  |
| Women should be able to own cash savings and decide how to use it. | Baseline | 3.84 | 4.19 |
| Endline | 3.89 |  |
| It is wrong to say that In the household, men should make the major decisions such as buying land, or other assets, or building a house | Baseline | 3.47 | 3.56 |
| Endline | 3.47 |  |
| Women should be able to inherit and keep property or assets from their husbands, fathers, mothers, or other relatives. | Baseline | 3.87 | 4.28 |
| Endline | 3.91 |  |
| \*Higher scores indicate more positive attitudes towards women´s economic freedom | | | |
| **Average indicator 2 domain 1**  Baseline 3.69  Endline 3.57 | | | |

Whilst average Likert scores show little change in women´s attitudes towards their economic security (3.69 at baseline, compared to 3.57 at endline) shifts have taken place that indicate changing and more positive attitudes towards women´s economic freedom. For example at endline 90.7& of women agree that women have the same rights as men to study and work outside the home, a positive shift of 23.1% since baseline stage. Similarly, 84.2 % of women agreed at endline that a married woman should be allowed to work outside the home if she wants to; 79% of women agreed at baseline.

Attitudes to whether women should be able to own and control the same assets as men remained similar to baseline (91%) at endline (89.3%) and also whether women should be able to own cash savings and decide how to use it (91% of women agreed at baseline, 92.1% at endline). Women´s attitudes also remain equally positive about whether women should be able to inherit and keep property or assets from their husbands, fathers, mothers, or other relatives (94% baseline, 94.2% endline).

In terms of household decision-making, 84.6% of women agreed that It is wrong to say that a woman’s only role is to take care of the house and prepare meals for her family, an increase of 17% compared to baseline stage. Women at endline were unclear about the final statement with 48% disagreeing that it is wrong to say that In the household, men should make the major decisions such as buying land, or other assets, or building a house (compared to 26% of women at baseline stage.

Table 20: Attitude of men towards women’s economic security (%) Baseline and Endline

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Stage** | **Statements** | Strongly Disagree | Disagree | Neither agree, nor disagree | Agree | Strongly agree | Total % | Total N |
| Baseline | Women have the same rights as men to study and work outside the home. | 0 | 2.0 | 2.0 | 63.4 | 32.7 | 100 | 456 |
| Endline | 3 | 5 | 2 | 74 | 17 | 100 | 448 |
| Baseline | A married woman should be allowed to work outside the home if she wants to. | 0.7 | 9.9 | 3.5 | 60.1 | 25.9 | 100 | 456 |
| Endline | 1.3 | 7.3 | 4.4 | 70.9 | 16.5 | 100 | 447 |
| Baseline | Women should be able to own and control the same assets as men. | 1.10 | 2.6 | 1.5 | 59.9 | 34.9 | 100 | 456 |
| Endline | 0.6 | 2.2 | 1.5 | 76.5 | 19.4 | 100 | 449 |
| Baseline | Women should be able to own cash savings and decide how to use it. | 0.2 | 2.9 | 2.2 | 60.3 | 34.4 | 100 | 456 |
| Endline | 1.3 | 3.8 | 2.2 | 74.4 | 18.8 | 100 | 449 |
| Baseline | Women should be able to inherit and keep property or assets from their husbands, fathers, mothers, or other relatives. | 1.1 | 3.1 | 2.6 | 54.2 | 39 | 100 | 456 |
| Endline | 0.6 | 1.3 | 2 | 71.2 | 23.8 | 100 | 445 |
| Baseline | It is wrong to say that a woman’s only role is to take care of the house and prepare meals for her family. | 11.6 | 26.8 | 5.5 | 40.6 | 15.6 | 100 | 456 |
| Endline | 2 | 9.8 | 0.9 | 64.1 | 15.6 | 100 | 449 |

**Table 21 Average scores. Attitude of men towards women’s economic security**

|  |  |  |
| --- | --- | --- |
| **Statements** | **Stage** | **Average score** |
| It is wrong to say that a woman´s only role is to take care of the house and prepare meals for the family | Baseline | 3.22 |
| Endline | 3.59 |
| Women have the same rights as men to study and work outside the home. | Baseline | 4.27 |
| Endline | 3.97 |
| A married woman should be allowed to work outside the home if she wants to. | Baseline | 4.01 |
| Endline | 3.93 |
| Women should be able to own and control the same assets as men. | Baseline | 4.25 |
| Endline | 4.11 |
| Women should be able to own cash savings and decide how to use it. | Baseline | 4.26 |
| Endline | 4.05 |
| Women should be able to inherit and keep property or assets from their husbands, fathers, mothers, or other relatives. | Baseline | 4.27 |
| Endline | *4.17* |
| \*Higher scores indicate more positive attitudes towards women´s economic freedom | | |
| **Average indicator 2 domain 1**  Baseline 4.04 Endline 3.97 | | |

In terms of men´s attitudes towards women´s economic freedom average scores indicating a slightly more pessimistic view at endline (3.97) compared to baseline (4.04). Proportions of men agreeing that women have the same rights as men to study and work outside the home were reduced slightly at endline (91%) and baseline (96.1%), However 87.4% of men agreed that a married woman should be allowed to work outside the home if she wants to, a slight increase on the baseline level of 86%.

In relation to asset ownership, men´s attitudes remained as positive at endline as at baseline, with 95.9% at endline agreeing that women should be able to own and control the same assets as men (94.8% baseline); and 93.2% agreeing that women should be able to own cash savings and decide how to use it at endline compared to 94.7% at baseline.

Over 90% of men agree at endline that women should be able to inherit and keep property or assets from their husbands, fathers, mothers, or other relatives (95% endline, 93.2% baseline), 79.7% of men feel that it is wrong to say that a woman’s only role is to take care of the house and prepare meals for her family, compared to just over half of men at baseline (56.2%). This means however that over 20% of men at endline still feel that women´s role does not extend into the public sphere, reflecting the fact that masculinity and gender norms at play in patriarchal societies still influence some people in the targeted districts

# **Results: Women’s participation in decision-making & governance**

**Increase participation and representation of women in decision-making processes and structures**

- Women and men´s attitudes to participation in the public sphere, decision making at community level

- Increased women self esteem enabling them to participate in decision-making structures

- % of women who report meaningful participation in household decision-making

- Increased % of community members who report being in favour of women's inclusion in decision-making structures

## **Towards a supportive legal and policy framework for women’s economic empowerment**

The endline study establishes that there was a consistent increment in the level of participation of women VSLA members in local governance. This increment was most noticeable amongst women members of VSLA supported by ISARO Programme, whose participation was confirmed by local authorities in the districts in the programme area. Rwanda’s constitution, offers women key positions in leadership. Indeed, it reserves 24 out of 80 seats in the lower house of parliament for women. During the country's September 2003 general election, the first after the genocide, an additional 15 women were voted into non-reserved seats, bringing 39 into the lower house. In the upper house, 6 out of 20 seats are reserved for women. To attain this, Rwandan women lobbied heavily, helped to draft the new constitution and developed voting guidelines that guaranteed seats for women candidates. They were also able to push for the creation of a government ministry of women's affairs to promote policies in favor of women's interests. This number has continued to grow even in the 2010 elections where even more women made it to parliament and other leadership positions.

A sizable amount of policies, laws and other legal instruments have been put in place to address violence against women at both international and national levels. At international levels, the key instruments that Rwanda has ratified include but are not limited to the:

* Universal Declaration of Human Rights (1948);
* International Covenant on Economic, Social and Cultural Rights (1966);
* International Covenant on Civil and Political Rights (1966);
* The Convention of the Elimination of All Forms of Discriminations Against Women (CEDAW) (1979);
* Convention against Torture and other Cruel, Inhuman or Degrading Treatment or Punishment (1984);
* United Nations Declaration on the Elimination of Violence Against Women (1994).
* Beijing Platform for Action (1995);
* United Nations Convention Against Transnational Organized Crime (2000);

In addition to the above instruments, Rwanda has put in place legal instruments that not only assists implementation of the said international instruments but also addresses other issues pertaining to specific Rwandan contexts. These include but are not limited to:

* The June 2003 National Constitution that encapsulates a number of articles addressing violence against women, including Article 9 on the minimum requirement of 30% participation of women in decision-making at all levels and Article 185 that promulgates the establishing of the Gender Observatory that is charged with monitoring the implementation of gender indicators in all programs and at all levels;
* The Vision2020 policy that highlights gender as one of the crosscutting themes, together with HIV/AIDS, Environment and Information and Communication Technologies (ICTs);
* The Economic and Development Poverty Reduction Strategy (EDPRS) - wherein gender is taken as one of the crosscutting theme;
* The National Gender Policy;
* The Decentralization Policy;
* The Organic Law N° 29/2004 of 03/12/2004 modifying the Law of 28 September 1963, establishing Rwandan nationality Code (O.G. n° 1 of 01/01/2005);
* The Law N° 22/99 of 12/11/1999 to supplement the Civil Code and to institute Part Five regarding matrimonial regimes, liberalities and successions (O.G. n° 22 of 15/11/1999);18
* The Law N° 42/2000 of 15 December 2000, instituting the Organization of Elections of Leaders at Grass-roots Levels in Rwanda as modified (O.G. n° Special of 19/12/2000);
* The Law N° 47/2001 of 18/12/2001, instituting punishment for offences of discrimination and sectarianism (O.G. n° 4 of 15/02/2002);
* The Law n° 51/2001 of 30/12/2001, establishing the Labor Code (O.G. n°5 of 01/03/2002); and,
* The Organic Law n° 17/2003 of 07/07/2003, related to presidential and legislative elections (O.G. n° special of 07/07/2003);

These international and national instruments show the undivided political will and commitment of the Government of Rwanda to address violence against women. In addition to the political will, Rwanda‘s commitment is also observable at the level of implementation of some policies, notwithstanding some resistance that is observed at the initial stages of implementation (but which keeps decreasing as the process moves along). For example, the Law No 22/99 on matrimonial regimes, liberalities and successions was initially resisted by a large number of men probably because of the general cultural belief that women should not access and control production means[[11]](#footnote-11).

On the policy front, the Government of Rwanda continues to support gender initiatives that seek to empower women economically. The law on matrimonial regimes, liberalities and successions (1999), the land organic law (2005), the labor law (2009) has been instrumental with regards to economic empowerment of women as this framework sustains their access to and control over resources. The National Gender Policy (2004) is another tool for advocating for women’s capacity building and economic empowerment.

FGD discussions in the ISARO Programme area highlighted that in the realm of rights, men enjoyed their rights more than women. However the female IG FGDs that took place in Gisagara, Ruhango and Nyamagabe brought an important facet to light, that of incongruence between knowledge of existence of rights and modes of enforcement. The IG FGDs were in consensus that women still face an uphill task in seeking to enforce their legal rights.

## **Men´s attitudes to participation in the public sphere, decision making at community level**

Table 22: Attitude of men towards women’s participation in the public sphere

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Statements | Strongly Disagree | Disagree | Neither agree, nor disagree | Agree | Strongly Agree | Total % | Number of women 15 years and more |
|  | **Positive statements (expected agree or strongly agree)** | | | | | | | |
| Baseline | Women should be able to stand for election to all publicly elected bodies just like men. | 0 | 0.7 | 0.4 | 55.9 | 43 | 100 | 456 |
| Endilne | 0.2 | 0.9 | 1.3 | 74.2 | 23.4 | 100 | 449 |
| Baseline | Women should be head of state just like men. | 1.1 | 5.9 | 0.9 | 57.2 | 34.9 | 100 | 456 |
| Endline | 0 | 2 | 2 | 69 | 27 | 100 | 446 |
| Baseline | Women should decide on their own whom to vote for in elections, without the influence of their husbands. | 0.4 | 2.9 | 1.1 | 61.4 | 34.2 | 100 | 456 |
| Endline | 0.22 | 4.91 | 1.56 | 70.7 | 22.5 | 100 | 448 |
| Baseline | A woman can disagree with her husband’s political opinion. | 2.9 | 12.5 | 5.9 | 54.8 | 23.9 | 100 | 456 |
| Endline | 2.6 | 7.8 | 3.3 | 70.9 | 15.2 | 100 | 447 |
| Baseline | Women should have a say in important decisions in the community. | 0 | 0.7 | 1.1 | 64.5 | 33.8 | 100 | 456 |
| Endline | 0.6 | 2.2 | 4.9 | 77.1 | 15.0 | 100 | 446 |
| Baseline | It is wrong to suggest that a married woman should obtain her husband’s permission in order to vote. | 7.2 | 17.3 | 5 | 53.1 | 17.3 | 100 | 456 |
| Endline | 7.5 | 20.4 | 5.7 | 57.2 | 8.9 | 100 | 449 |
| Baseline | It is wrong to suggest that a woman has no place in the decision making of the household. | 32.5 | 63.2 | 2.2 | 1.8 | 0.4 | 100 | 456 |
| Endline | 18.3 | 68.7 | 2.23 | 8.4 | 2.2 | 100 | 448 |
| Baseline | It is wrong to suggest that women should not be allowed to go to school. | 1.8 | 3.9 | 0.9 | 47.6 | 45.8 | 100 | 456 |
| Endline | 6.2 | 14.0 | 0.6 | 48.9 | 29.9 | 100 | 447 |
| Baseline | It is wrong to suggest that when going to most public places, a woman should obtain the permission of her husband or the head of the household. | 6.1 | 32.2 | 7.0 | 46.3 | 8.3 | 100 | 456 |
| Endline | 2.90 | 33.2 | 6.70 | 45.9 | 11.1 | 100 | 448 |

**Table 23 Average scores. Attitude of men towards women’s participation in the public sphere**

|  |  |  |
| --- | --- | --- |
| **Statements** | **Stage** | Average score |
| Women should be able to stand for election to all publicly elected bodies just like men. | Baseline | 4.41 |
| Endline | 4.20 |
| Women should be head of state just like men. | Baseline | 4.19 |
| Endline | 4.22 |
| Women should decide on their own whom to vote for in elections, without the influence of their husbands. | Baseline | 4.26 |
| Endline | 4.10 |
| A woman can disagree with her husband’s political opinion. | Baseline | 3.84 |
| Endline | 3.88 |
| Women should have a say in important decisions in the community. | Baseline | 4.31 |
| Endline | 4.04 |
| It is wrong to suggest that a married woman should obtain her husband’s permission in order to vote. | Baseline | 3.56 |
| Endline | 3.39 |
| It is wrong to suggest that a woman has no place in the decision making of the household. | Baseline | 1.75 |
| Endline | 2.08 |
| It is wrong to suggest that women should not be allowed to go to school. | Baseline | 4.32 |
| Endline | 3.82 |
| It is wrong to suggest that when going to most public places, a woman should obtain the permission of her husband or the head of the household. | Baseline | 3.18 |
| Endline | 3.10 |
| **Average scores**  **Baseline** 3.73  **Endline** 3.30 |  |  |

Men´s support for women´s participation in the public sphere and decision making at community shows a drop at endline (3.30) compared to baseline score of 3.73. At endline 97.6% compared to 98.9% of men at baseline agreed that women should be able to stand for election to all publicly elected bodies just like men. The majority of men were also in agreement that women should be head of state just like men (96% endline, 92.1% baseline). In terms of participation in elections, over 90% of men agreed at endline, and baseline that women should decide on their own whom to vote for in elections, without the influence of their husbands. A higher proportion of men at endline (86.1%) reported that a woman can disagree with her husband’s political opinion (76.7% at baseline); however men were less likely to agree at endline that It is wrong to suggest that a married woman should obtain her husband’s permission in order to vote (66.1%, compared to 70.4% at baseline).

A higher proportion of men felt that women should have a say in important decisions in the community at baseline, that at endline (98.3% compared to 92.1% at endline) and men were more likely to agree that it is wrong to suggest that women should not be allowed to go to school at baseline (93.4%, compared to 78.8% at endline).

Over half of men at endline and baseline agreed that It is wrong to suggest that when going to most public places, a woman should obtain the permission of her husband or the head of the household (54.6% baseline, 57% endline). This suggests a high proportion of men still feel that women´s access to the public sphere should be constrained.

## **Women´s attitudes to participation in the public sphere, decision making at community level**

Table 24: Attitude of women towards women’s participation in the public sphere

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Statements** | **Disagree** | **Neither agree, nor disagree** | **Agree** | **Don't**  **Know** | **Total %** | **Number of women 15 years and more** |
| Baseline | Women should be able to stand for election to all publicly elected bodies just like men. | 1.2 | 0.8 | 97.9 |  | 100 | 476 |
| Endline | 5.4 | 2.6 | 84.6 | 7 | 100 | 538 |
| Baseline | Women should decide on their own whom to vote for in elections, without the influence of their husbands. | 4.2 | 0.2 | 95.6 |  | 100 | 476 |
| Endline | 12.5 | 4.8 | 77.7 | 5 | 100 | 540 |
| Baseline | It is wrong to suggest that a woman has no place in the decision making of the household. | 93.2 | 1.3 | 5.4 |  | 100 | 476 |
| Endline | 11.1 | 3.3 | 80.1 | 5 | 100 | 538 |
| Baseline | It is wrong to suggest that women should not be allowed to go to school. | 7.2 | 2.1 | 90.7 |  | 100 | 476 |
| Endline | 12.7 | 2.0 | 80.5 | 5 | 100 | 542 |
| Baseline | It is wrong to suggest that when going to most public places, a woman should obtain the permission of her husband or the head of the household. | 54.6 | 2.5 | 42.9 |  | 100 | 476 |
| Endline | 42.96 | 13.7 | 42.59 | 1 | 100 | 536 |

**Table 25 Average scores. Attitude of women towards women’s participation in the public sphere**

|  |  |  |  |
| --- | --- | --- | --- |
| **Statements** | **Stage** | ***Rescored (for reduced Likert scale)*** | ***Original Average score*** |
| Women should be able to stand for election to all publicly elected bodies just like men. | Baseline | *3.96* | *4.36* |
| Endline | *3.58* |  |
| Women should decide on their own whom to vote for in elections, without the influence of their husbands. | Baseline | *3.91* | *4.24* |
| Endline | *3.50* |  |
| It is wrong to suggest that a woman has no place in the decision making of the household. | Baseline | *2.12* | *1.79* |
| Endline | *3.54* |  |
| It is wrong to suggest that women should not be allowed to go to school. | Baseline | *3.84* | *4.37* |
| Endline | *3.54* |  |
| It is wrong to suggest that when going to most public places, a woman should obtain the permission of her husband or the head of the household. | Baseline | *2.88* | *2.86* |
| Endline | *2.97* |  |
| **Average attitude scores**  Baseline 3.34  Endline 3.43 | | | |

At endline women´s average scores indicate a slightly more positive perspective on their ability to participate in the public sphere. However fewer women agreed at endline (84.6%) than at baseline (97.9%) that women should be able to stand for election to all publicly elected bodies just like men or that women should decide on their own whom to vote for in elections, without the influence of their husbands (77.7% at endline, 95.6% baseline). At baseline most women disagreed that it is wrong to suggest that a woman has no place in the decision making of the household, however at endline 80.1% agreed that this statement was incorrect. Less than half of women at the start and end of the programme agree that it is wrong to suggest that when going to most public places, a woman should obtain the permission of her husband or the head of the household.

## **Increased women self esteem enabling them to participate in decision-making structures**

Table 26 Attitude of women towards social inclusion

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Stage** | **Statements** | **Disagree** | **Neither agree, nor disagree** | **Agree** | **Don't**  **Know** | **Total %** | **Number of women 15 years and more** |
| Baseline | I have a good social network in the community | 3.5 | 0.8 | 95.6 | 0 | 100 | 476 |
| Endline | 4.6 | 3.0 | 91.7 | 1 | 100 | 542 |
| Baseline | I am frequently invited to attend community events | 21.2 | 2.1 | 76.7 | 0 | 100 | 476 |
| Endline | 7.7 | 5.3 | 87.2 | 0 | 100 | 540 |
| Baseline | It is wrong to say that I feel lonely, isolated in this community. | 11.5 | 1 | 87.2 |  | 100 | 476 |
| Endline | 81 | 5.2 | 13.1 | 0 | 100 | 540 |
| Baseline | I feel that I am treated with respect and dignity when I visit the health centre/ hospital/ other health facility | 3.7 | 1 | 95.1 |  | 100 | 476 |
| Endline | 15.1 | 11.3 | 73.2 | 0 | 100 | 540 |

**Table 27 Average scores. Attitude of women towards their social inclusion**

|  |  |  |
| --- | --- | --- |
| **Statements** | **Stage** | ***Rescored (for reduced Likert scale)*** |
| I have a good social network in the community | Baseline | *3.93* |
| Endline | *3.83* |
| I am frequently invited to attend community events | Baseline | *3.55* |
| Endline | *3.75* |
| It is wrong to say that I feel lonely, isolated in this community. | Baseline | *3.78* |
| Endline | *2.28* |
| I feel that I am treated with respect and dignity when I visit the health centre/ hospital/ other health facility | Baseline | *3.91* |
| Endline | *3.56* |
| Endline |  |
| **Average attitudes**  Baseline 3.79  Endline 3.36 | | |

Women´s average results (Table 27) indicate a slightly less positive perspective on their own social inclusion. At Baseline stage, with respect to social inclusion, the majority of the respondents (96%) responded positively to statements measuring good relations with other civilians in the general community while 76% indicated that they are normally invited for community meetings or other works.

Men in VSLAs agreed that women´s participation in local governance issues could contribute to overall change in the community. Case managers and community health workers felt that women were more able to contribute to local governance decisions, as they are confident to provide decisions. A Gender Officer commented, “Training has built in confidence that pushes them to participate in various development actions.” There was some suggestion that VSLA members can influence and contribute to overall change by providing an example. Women who were members of VSLAs in FGDs reported that they were all in decision-making bodies at village level.

At endline 14% of the women surveyed report that they participate in a singing or dancing group or culture group that is supported by CARE Rwanda´s ISARO programme. As Table 28 shows, two thirds of female respondents report that they feel listened to by other group members all of the time, and to help them sort out difficult problems. There is a strong sense of social inclusion between group members, which means that vulnerable women do not feel alone, and feel that they can work with others in the group who understand them and solve problems. This sense of inclusion helps to build valuable sense of agency that can give women the confidence to participate in decision-making structures.

**Table 28 Women´s self esteem and inclusion in groups**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Statements** | **All of the time** | **Most of the time** | **Some of the time** | **Not at all** |
| % (Total n = 383) | | | | |
| The group members listen when I am distressed | 66% | 22% | 8% | 2% |
| The group members help me sort out difficult problems. | 64% | 19% | 14% | 1% |
| I can work together with others in a group | 68% | 21% | 9% | 1% |
| I am not alone, I have others who understand me | 63% | 26% | 8% | 1% |
| I share in problem solving with others | 60% | 25% | 10% | 3% |

As Table 29 shows, women report very positive responses to questions used to gauge their self-esteem – reporting they have strong social networks, are invited to community activities, and are able to speak with people who will listen and understand them. Over 70% of female respondents feel they have the ability to achieve the things they would like to do. However there are some indications of some negative findings, 37% of women agree that they are making decisions on the basis of others views and just over a fifth feel that feel that they are taken advantage of.

**Table 29 Women´s self esteem scale**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Statements** | **All of the time** | **Most of the time** | **Some of the time** | **Not at all** |
| I feel I do not have much to be proud of | 53% | 19% | 27% | 1% |
| I have the ability to achieve the things I would like to do | 13% | 15% | 71% | 1% |
| I have a lot of doubts about my abilities | 62% | 15% | 22% | 1% |
| I am anxious and fearful much of the time | 71% | 15% | 12% | 3% |
| I often feel that others mistreat me and or take advantage of me | 71% | 9% | 19% | 2% |
| I often make decisions on the basis of what would please others rather than on what I want or without even considering what I want | 45% | 18% | 35% | 2% |

## **% of women who report meaningful participation in household decision-making**

At endline, approximately 60% of female respondents reported that they make decisions about IGAS, what to spend money on; schooling, sickness or the disciplining of children jointly with their partners. Less than 10% of women reported that their husband or partner was the one who would make this decision. Over 90% of women reported that they could move freely within he community without needing the permission of their partner or needing to be accompanied.

The unintended effects of these changes in decision-making were reported by men to have led to not only GBV reduction but also some conflicts in HHs. All women in VSLAs during the FGDs spoke of their positive contribution to household decision making as a result of the ISARO project. “In the past, the decision of women towards income or expenses was seen by men as insignificant/meaningless. After those women were trained in VSLA, men realized that women ideas were aiming at improving wellbeing and development of the HHs. This was then catalyst to change men mind-set and come up with involving women in decisions.”

# **Results: Sexual and Reproductive Health Rights**

**Increased capacities for women to make decisions regarding sexual and reproductive health**

-% of women making informed choices/decisions with regard to their sexual and reproductive health rights

-Increased % of men and women regarding their consensual sex

**Improved attitudes of men and women towards women's SRHR (Mainly Family planning use)**

-% of men who are in favour of modern contraception

-% of women reporting satisfaction with the availability and quality of SRHR received

## **Awareness and use of SRH services**

At the programme’s baseline,the majority of the women (a range of between 54.2% and 98.3%) in the study were aware of a variety of SRH services available in their communities. This knowledge of SRH services notwithstanding, a limited number of women had ever used these services (a range of between 1.1% and 37.5% based on a variety of services). The same trend on knowledge and usage was recorded among men – between 22.8% and 95.4% of men were aware of SRH services, however between 1.4% and 29.5% had ever used the services.

The endline study established that amongst both ISARO-supported VSLAs and self-created VSLAs, women have a higher level of knowledge on the importance of SRH services than women who were not VSLA members. In addition, the VSLA-members were more likely to adhere to schedules within the services. The findings also indicated that approximately 49% of women reported making informed choices with regard to their SRHR.

## **Attitudes towards sexual and reproductive health**

Although there were some indications of positive attitudes of men towards women’s sexual and reproductive health rights, the findings from the baseline study also revealed some negative attitudes towards women’s SRHR. For example, 50% of the men agreed with the statement that “it is the man who chooses the way he wants to have sexual intercourse with his wife”; 70% agreed with the statement that “it’s the woman’s responsibility to make sure that she doesn’t conceive”; 85% agreed that “the man should know which way his wife prefers their sexual intercourse, for example what pleases her”; and 72% were in agreement with the notion that “it is not necessary to discuss about sexual intercourse prior to the act”. In addition, 85% disagreed with the statement “a woman has the right to refuse having sexual intercourse when she doesn’t what to” while 90% disagreed with the statement “the man and woman should decide on when to have sexual intercourse” and 89% disagreed with the statement “the woman should be free enough to talk to her husband about sexual organs”.

The VSLA members reported being motivated by the experience of fellow members on why SRH services are essential. Male members of VSLA FGDs offered clear insights on their attitude towards women’ decision making on SRH services. During the FGDs, they argued that as members of VSLAs they now had a greater inclination towards allowing their wives to seek SRH services compared to husbands of non-VSLA women. The endline research demonstrated some of the shifts – for example, in a KII with a Gender Officer explains, ‘These SRH services were there before ISARO Programme but the fact that VSLA were created, increased participation rate because of awareness raised through VSLA meetings. It is obvious therefore that the success of SRH services was boosted by the entry of the ISARO supported VSLAs. During a KII with one collaborating partner, it was observed that when the ISARO Programme supported VSLA members began visiting health centres in their locality in search of SRH services, the rest of the community followed.

In relation to SRH, men in VSLAs feel that they are more likely than non-VSLA members to encourage their wives to visit the health centres more frequently. Their support they said is influenced by the CARE support. When asked about some unintended negative effects, some men in the FGDs felt that there might be a perception that men are dominated by women by other community members. Most men reported that either the women decide about family planning methods, or they decided as couples. Community stakeholders interviewed felt that VSLA members were able to reach out and influence the use of SRH services by women in the community.

Attitudes towards access to SRH services have shifted over the time period under review. Although the endline KIIs and FGDs revealed that certain religious groups continue to be opposed to family planning based on matters of religious doctrine, overall there is a high level of satisfaction with the family planning services. A significant proportion of the respondents reported being satisfied with the level of professionalism of the nurses or community health workers who address their needs whenever they face complications or require advice. 69% of male respondents were aware of the existence and use of contraceptives. This increase in awareness can be attributed to the ISARO intervention by CARE Rwanda.

## **Health rights arena**

The ISARO Programme operated in a policy friendly environment. It is possible that this policy environment contributed to the achievements under the women’s sexual reproductive health rights area. Some of the policies relating to SRH services promoted by the Government of Rwanda include; women have the right to contraception advice and to modern contraceptives if they are 21 years or older. Contraceptives are available at health clinics or hospitals. Secondly women have the right to four antenatal care visits during pregnancy and to be tested for HIV. Most significantly women have a right to give birth at their nearest health centre. It is noteworthy that this favorable policy environment has contributed to the general empowerment of women not just in the context of their sexual and reproductive and health rights, but also beyond, and the connections in relation to women’s increased ability to access their rights are critical.

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# **Results: Gender Based Violence**

**Community based mechanisms and strategies for the prevention and protection of GBV victims are established and strengthened**

Increased VSL members' awareness and participation in challenging social and cultural norms that promote GBV

% of GBV victims expressing satisfaction with services, including referral services, provided to them

Changing attitudes of men and women towards GBV

## **Attitudes of men towards gender based violence**

Table 30 Attitude of men towards negative statements about women’s exposure to GBV (%)

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Statements** | **Strongly Disagree** | **Disagree** | **Neither agree, nor disagree** | **Agree** | **Strongly Agree** | **TOTAL %** | **Number of men 15 years and more** |
| Baseline | A wife should tolerate being beaten by her husband/partner in order to keep the family together. | 38.4 | 51.3 | 2.9 | 5.3 | 2.2 | 100 | 456 |
| Endline | 32.2 | 54.1 | 1.5 | 2.4 | 1.1 | 100 | 449 |
| Baseline | It is wrong to say that a wife is justified in refusing to have sex with her husband or partner when she is tired or not in the mood | 24 | 63 | 8 | 4 | 1 | 100 | 476 |
| Endline | 10.7 | 68.9 | 4.9 | 10.1 | 5.1 | 100 | 445 |
| Baseline | If a wife goes out without telling her husband/partner, he is justified in hitting or beating her | 19 | 62 | 6 | 11 | 2 | 100 | 456 |
| Endline | 15 | 65.8 | 5.3 | 9.8 | 3.8 | 100 | 445 |
| Baseline | It is wrong to say that women should choose themselves who they want to marry | 34 | 58 | 3 | 3 | 1 | 100 | 476 |
| Endline | 12.5 | 66.6 | 3.3 | 12.1 | 6.2 | 100 | 445 |
| Baseline | It is better to send a son to school than it is to send a daughter | 45 | 50 | 1 | 2 | 2 | 100 | 476 |
| Endline | 29.8 | 53.4 | 1.3 | 11.1 | 2.9 | 100 | 443 |
| Baseline | If a woman was raped, in most cases that means she must have done something to provoke it. | 11 | 46.3 | 13.6 | 18 | 11.2 | 100 | 456 |
| Endline | 12.2 | 44.1 | 20.4 | 19.8 | 2.4 | 100 | 445 |

**Table 31 Attitudes of men towards negative statements about (?) women´s exposure to GBV (%)**

|  |  |  |
| --- | --- | --- |
| **Statements** | **Stage** | **Average score (rescored to same scale, 2,3,4)** |
| A wife should tolerate being beaten by her husband/partner in order to keep the family together. | Baseline | 1.90 |
| Endline | *1.61* |
| It is wrong to say that a wife is justified in refusing to have sex with her husband or partner when she is tired or not in the mood | Baseline | *1.95* |
| Endline | *2.30* |
| If a wife goes out without telling her husband/partner, he is justified in hitting or beating her | Baseline | *2.17* |
| Endline | *2.22* |
| It is wrong to say that women should choose themselves who they want to marry | Baseline | *1.80* |
| Endline | *2.34* |
| It is better to send a son to school than it is to send a daughter | Baseline | *1.67* |
| Endline | *2.02* |
| If a woman was raped, in most cases that means she must have done something to provoke it. | Baseline | *2.84* |
| Endline | *2.56* |
| **Average indicator 9 Attitudes on GBV**  Baseline 2.05  Endline 2.17 | | |

Men´s average attitude scores at endline (2.17) evidence a lack of tolerance for GBV, but slightly less so than at baseline (2.05) At endline fewer men (3.5%) agreed that a wife should tolerate being beaten by her husband/partner in order to keep the family together (baseline 7.5%). A significantly higher proportion of men at endline agree that it is wrong to say that women should choose themselves who they want to marry (18.3%, compared to 4% at baseline. At baseline almost 30% of men agreed that if a woman was raped, in most cases that means she must have done something to provoke it, however this had reduced, but only slightly to 22.2% at endline.

The baseline report concluded that in the ISARO programme areas the social meaning of GBV still perpetuates the vice as men look at GBV as a way of disciplining their spouses and hold the feeling that they are “entitled”. Reports also indicate that majority of the perpetuators are men and the common precipitators reported were over drinking, unfaithfulness, and abuse of drugs such as cannabis among others. The common responses by women were categorized as two: a) surrender (doing nothing due to the culture of silence, b) taking some action (reporting the case to law enforcement agencies or/and community leaders). By 2014, despite the fact that certain elements of culture remain a threat for women willing to claim their rights, there has been an increase in VSLA member’s awareness and participation in challenging social and cultural norms that promote GBV and a reduction in attitudes such as fearing the reaction of the wider community.

RWAMREC was founded in 2006 in Rwanda by like-minded men [with diverse experiences in gender and other social science disciplines] after they were prompted to act on national challenges related to gender-based violence (GBV) and gender inequalities. RWAMREC’s distinctive and innovative mission focuses on mobilizing Rwandan men to support women’s leadership; to contribute to the eradication of men’s violence against women; and to serve as role models for the promotion of positive masculine behaviors. CARE Rwanda worked closely with groups such as RWAMREC to ameliorate the incidence of GBV in the survey area.

In response to the question, “is your husband a role model man or are you a member of a Role Model Couple?” 41% of the respondents stated that their husbands were members. This case is further reinforced by the next question, which seeks to establish from the 41% who responded in the affirmative if they did reach out to support, or advise other couples. 88% of the couples did reach out to support or advise other couples. In containing GBV, this is an impressive trend that requires scaling up, despite the actual numbers of respondents being low.

By the end of the programme, a majority of the respondents in 2014 credited ISARO Programme for changing the perception and attitude towards GBV in their communities. During FGDs with GBV survivors in the districts of Ruhango and Nyamagabe, not only was ISARO credited for changing their perceptions, but also received credit on the elimination of stigma around reporting GBV cases. The respondents were in agreement that ISARO raised community awareness around all forms of abuse and around human rights. Additionally, the respondents pointed to the strong partnership between the project and local authorities in mobilizing community inspired changing their attitudes towards GBV. The study recognized that culture is still a key factor in GBV. The more participatory approach adopted by ISARO Programme where men play a role as key partners in prevention and management of GBV issues has contributed to a gradual turnaround in attitudes. More sensitization and dialogue at the community level on GBV especially targeting men and the duty bearers in social and judicial services are gradually deconstructing some of the issues of power relations surrounding GBV.

## **Women´s attitudes towards gender based violence**

Table 32 Attitude of women towards negative statements about women’s exposure to GBV (%)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **Statements** | **Disagree** | **Neither agree, nor disagree** | **Agree** | **Total** | **Total Number of women** |
| Baseline | A wife should tolerate being beaten by her husband/partner in order to keep the family together. | 84 | 1.1 | 14.9 | 100 | 476 |
| Endline | 81.6 | 7.0 | 11.3 | 100 | 511 |
| Baseline | A girl is never too young to be married if a good husband is found. | 83.6 | 3.2 | 13.2 | 100 | 476 |
| Endline | 78.4 | 8.8 | 12.7 | 100 | 510 |
| Baseline | If a wife goes out without telling her husband/partner, he is justified in hitting or beating her | 69.1 | 1.3 | 29.6 | 100 | 476 |
| Endline | 82.6 | 9.34 | 7.98 | 100 | 514 |
| Baseline | It is wrong to say that women should choose themselves who they want to marry | 93.2 | 0.6 | 6.10 | 100 | 476 |
| Endline | 82.6 | 5.6 | 11.7 | 100 | 512 |
| Baseline | It is better to send a son to school than it is to send a daughter | 87.2 | 3.8 | 9 | 100 | 476 |
| Endline | 82.6 | 1.7 | 15.6 | 100 | 512 |
| Baseline | If a wife burns the food, husband/partner discipline her by hitting or beating her. | 90.5 | 2.5 | 7 | 100 | 476 |
| Endline | 92.1 | 4.2 | 3.5 | 100 | 536 |

**Table 33 Attitudes of women towards negative statements about women´s exposure to GBV (%)**

|  |  |  |
| --- | --- | --- |
| **Statements** | **Stage** | **Average score (rescored to same scale, 2,3,4)** |
| A wife should tolerate being beaten by her husband/partner in order to keep the family together. | Baseline | 2.31 |
| Endline | *1.30* |
| A girl is never too young to be married if a good husband is found. | Baseline | *2.30* |
| Endline | *1.34* |
| If a wife goes out without telling her husband/partner, he is justified in hitting or beating her | Baseline | *2.61* |
| Endline | *2.75* |
| It is wrong to say that women should choose themselves who they want to marry | Baseline | *2.13* |
| Endline | *1.29* |
| It is better to send a son to school than it is to send a daughter | Baseline | *2.22* |
| Endline | *1.33* |
| If a wife burns the food, husband/partner discipline her by hitting or beating her. | Baseline | *2.17* |
| Endline | *1.11* |
| **Average indicator 9 Attitudes on GBV**  Baseline 2.28  Endline 1.52 | | |

At endline women´s average attitudes indicate less acceptance of GBV (1.52, compared to 2.28 at baseline). Fewer women (11.9%) at baseline agree for example that a wife should tolerate being beaten by her husband/partner in order to keep the family together. Women´s support for early marriage also remains low at endline as at baseline. 82.6 of women disagree at endline that if a wife goes out without telling her husband/partner, he is justified in hitting or beating her, compared to 69.1% at baseline stage

## **Reporting of GBV cases**

In relation to GBV prevention, community workers reported that community sensitisation and community education was helping to break the silence of GBV victims, which means they are more likely to denounce perpetrators. Other stakeholders also spoke of people identified in community at each Village level supported by GBV Case managers and local administrative authorities, which women know that they can report cases to. The Gender Office in one area commented that women in VSLA are more likely to report cases of GBV when a case occurs because they understand better what GBV is. Apart from training provided in VSLA, the project put in place Case Managers who support in community mobilization, victims' referrals and facilitation for examination via health centres and to access justice via police and other partners in GBV services. In addition most of them are also part of decision-making bodies. Stakeholders felt that ISARO has successfully changed the conditions for reporting SGBV in the community by introducing GBV case managers who work closely with local police stations.

One GBV survivor spoke of how she was now actively involved in her community in challenging GBV. “I feel an obligation to report any GBV case and advise victims on ways forward.” She has visited HH with GBV abuse for counselling and reconciliation. She is already in charge of 7 households for which she has to help solve their GBV related problems.

Stakeholders spoke of a gap that remains is making the public aware of the different policies and laws on GBV and this may contribute to impunity and lack of justice to the victims. Stakeholder spoke of many women outside the VSLAs who still have no knowledge of the different rights in place in Rwanda; there is a great need to make the different rights and laws accessible to women as widely as possible – ensuring they are user friendly so that they can be understood by all.

## **Service provision and support at community level**

29% of women respondents are of the view that local community leaders have been influenced by ISARO in their response to issues of SGBV. Only 8% of women report that they have used a counselling centres at endline. Of those who did use the counselling centres the majority felt that they were able to build up trust with the case managers in the centre and that the staff at the counselling centres were able to find answers to support some of their concerns.

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In response to the question, “is your husband a role model man or are you a member of a Role Model Couple?” 41% of the respondents stated that their husbands were members. This case is further reinforced by the next question, which seeks to establish from the 41% who responded in the affirmative if they did reach out to support, or advise other couples. 88% of the couples did reach out to support or advise other couples. In containing GBV, this is an impressive trend that requires scaling up, despite the actual numbers of respondents being low.

# **Conclusions and Recommendations**

It is clear from the research that important shifts have happened during the period under review – there has been progress made regarding women’s economic security and empowerment, while both women and men are undergoing critical attitude changes, while national policies continue to remain an important foundation for sustainable women empowerment. These assertions are backed by the outcomes of the quantitative aspect of the research, which also firmly point towards social and economic progress.

The reduction in vulnerability can be linked to an increase in incomes, and a greater control of the interplay between agency, structure and relations. This transformation therefore is significant and an important indicator of the impact of ISARO. Based on responses from women who took part in the endline research, the power of the VSL group concept is derived from its ability to touch not one, but all members a simultaneously, enabling women to harness both individual and collective agency.

The MSC shows that the most significant changes for those interviewed were increased income, women´s participation in community bodies of decision-making and reduction of family conflicts and other forms of GBV. The MSC with men and women and couples who were VSLA members also revealed that they also felt that they were now more open to new ideas and had increased self confidence and self esteem. These changes were felt to be significant because they bought changes to the family, and also realized economic changes. The groups interviewed felt that the work of CARE staff putting in place ways of accessing financial and non-financial services and other services, plus the work of community leaders had contributed to these changes

Through the prism of the programme’s Theory of Change, the achievements in relation to women’s sexual and reproductive health rights are clear. For instance it is highly likely that a woman who has undergone economic empowerment through the ISARO Programme supported VSLA who will seek SRH services; this is because of the group training at the VSLA level. According to the GBV Survivors FGD, respondents explained that only women in VLSA reported to the ISARO GBV case manager, the CNF and the chief of village. Those not in ISARO Programme VSLAs are afraid of reporting because of some cultural norms and lack of information on the existence of institutions or organs that provide support in cases of GBV. This means that in the context of agency relations and structure, women members of ISARO supported VSLAs have continued to witness a decline in incidents of GBV in their households.

It was clear that female respondents felt that the effect of the VSLAs went beyond meeting the financial or material needs of their members. The VSLAs were perceived as more than just a savings club - the social dynamics around it helped the members feel like they had the support of other women – for example, 66% of the respondents noted that felt they were listened to, when asked if group members listed to them when they are distressed.

ISARO has achieved a great deal, however crucial aspects of ISARO partnership and intervention are currently notvisible, for instance RWAMREC, Role Model Men, Role Model Couples, Community Based Facilitator and the counseling centre. The numbers who expressed knowledge on these partnerships was relatively small. Only 6% of respondents stated that they were part of a CARE group that is supported by Role Model Men/ Role Model Couple/RWAMREC. This may be explained by a number of assumptions - the level of awareness of the respondents on RWAMREC and role models could be low since it appears there is no phrase in the local dialect to push the agenda on role models. There was similarly low reported uptake regarding visits of the role models and whether families had been directly supported by a community based facilitator through home visits. 92% had not hosted a community-based facilitator through home visits, and only 6% stated that they had been visited. In a follow up question, the respondents who did report visits were asked if the visits by the facilitators were helpful and 75% indicated that the visits were helpful.

The majority of the respondents - 80% - reportedly never used one of the counselling centres set up under ISARO. This may also be attributed to their low visibility, or to the lack of promotion by ISARO, and its partners. Though this institution plays an important role in the lives of women in Rwanda, just like RWAMREC, it is evident that despite their importance they are not well known within the ISARO area of implementation. On building trust with case managers, it is evident that either the respondents had little knowledge about the role or activities of case managers or the activities of case managers are low key, as 49% of respondents stated that they did not build up trust with case managers. This may be owing to the confidential nature of the case managers’ work. It is important that the visibility of these partnerships and services be scaled up considerably, in order to attract more women and men to seek these services and guidance to improve their lives.

This study also sought to establish if the respondents had witnessed any consistent and noticeable change in the climate over the years. The respondents were near unanimous in stating that there have been significant changes to the environment, which in turn affected their productivity and output. This change is significant since 96% of the respondents rely on agriculture as their primary income generating activity. This means that the gains the women have made in savings can be swiftly wiped out by an aggressive incident of climate change such as a prolonged drought or flooding. In 2007, Rwanda completed its NAPA (National Adaptation Program of Action) in which the following climate threats were highlighted: flooding, landslides, heavy rainfalls, extreme temperatures, heat waves, and drought. These phenomena have translated into low agriculture productivity, water shortage, and low agricultural output.

As most VSLAs list agriculture as the basis of their IGA a general crop failure or livestock disease outbreak may leave the VSLA unable to cope in fulfilling the demands of affected members. This means there is a clear need for the VSLAs to set out to diversify from agro-based IGAs into other commercial activities that do not rely on weather and rain-fed agriculture, furthermore the effects of climate change can grossly undermine the strides made by the VSLAs in empowering the women.

Since the respondents are aware of the drastic changes the climate is undergoing, this study proposes that VSLAs engage more actively in promoting non-agro based enterprises such as handcrafts, mobile money business etc. The respondents were clear that both rain patterns and intensity had changed, this is a threat to agriculture, either in terms of duration, quantity and timing. It is imperative to explore the other options available in income generating activities.

In light of the low level of knowledge of the essential services offered by RWAMREC, Counseling Centre’s and Case Managers new advocacy techniques and enhanced visibility would go a long way in increasing the uptake of these essential services. Furthermore, discrepancies still exist between knowledge and use of particular SRH services. More women reported previous use of HCT services compared to other critical SRH services. There is need to support a comprehensive package of SRH services especially family planning services in order to increase the contraceptive prevalence rate.

Advocacy is the active support of an idea or cause expressed through strategies and methods that influence the opinions and decisions of people and organizations. In the social and economic development context the aims of advocacy are to create or change policies, laws, regulations, distribution of resources or other decisions that affect people’s lives and to ensure that such decisions lead to implementation.

In the context of ISARO’s SGBV and SRHS, such advocacy should be directed at policy makers including politicians, government officials and public servants, but also private sector leaders whose decisions impact upon peoples lives, as well as those whose opinions and actions influence policy makers, such as journalists and the media, development agencies and large NGOs.

1. GMO, 2011 [↑](#footnote-ref-1)
2. NISR et al, 2011 [↑](#footnote-ref-2)
3. CARE Norad Multi Year Plan 2009 – 2013 [↑](#footnote-ref-3)
4. recalculated from baseline to reflect reduced likert scale used at endline. [↑](#footnote-ref-4)
5. Recalculated from baseline to reflect reduced likert scale used at endline [↑](#footnote-ref-5)
6. Implementing partners include Rwanda Men’s Resource Centre (RWAMREC), Association Rwandaise des Travailleurs Chrétiens Féminins (ARTCF), African Evangelistic Enterprise (AEE), Vision Finance Company, National Women Council (NWC), Health centers, and Rwanda Women Network (RWN).

   Strategic partners include local authorities at District, Sector and Cell level, Line Ministries (MIGEPROF, MOH) and Gender Monitoring Office, National Police of Rwanda, National Women Council and National Youth Council. [↑](#footnote-ref-6)
7. Republic of Rwanda Gender Monitoring Office and UNIFEM (2010) Baseline Analysis of the Gender Dimensions in the Provision of Agricultural Services in Rwanda [↑](#footnote-ref-7)
8. Republic of Rwanda (2013) Ministry of Education Statistics Yearbook 2012 [↑](#footnote-ref-8)
9. Vision Finance KII, 2014 [↑](#footnote-ref-9)
10. CARE Rwanda Mid Term Review report [↑](#footnote-ref-10)
11. Etude sur l’application et l’impact de la loi No 22/99 relative aux régimes matrimoniaux, libéralités et successions sur les droits de la femme au Rwanda, 2005, pp 95. Study conducted by HAGURUKA, a local women’s rights organization. Kigali. [↑](#footnote-ref-11)