

PROMOTING ECONOMIC EMPOWERMENT OF ADOLESCENT WOMEN AND YOUNG GIRLS PROJECT, RWANDA
BASELINE SURVEY SUMMARY REPORT

About the Rwanda AGI

In October 2008, the World Bank launched the Adolescent Girls Initiative, a public-private partnership to promote the transition of adolescent girls from school to productive employment through innovative interventions that are tested, and then scaled-up or replicated if successful. The initiative is being piloted in 8 countries Afghanistan, Jordan, Lao PDR, Liberia, Haiti, Nepal, Rwanda, and South Sudan and is currently reaching some 17,000 girls.

The AGI is developing and testing a core set of promising interventions to promote the economic empowerment of adolescent girls and young women. The menu of interventions, based on emerging good practices around the world, ranges from business development skills training and services, to technical and vocational training targeting skills in high demand. In all projects, girls will receive life-skills training to address the most important barriers to the development of adolescent girls' economic independence. Evaluation is a key part of the initiative and will help build the case for replication and scaling up based on rates of success.

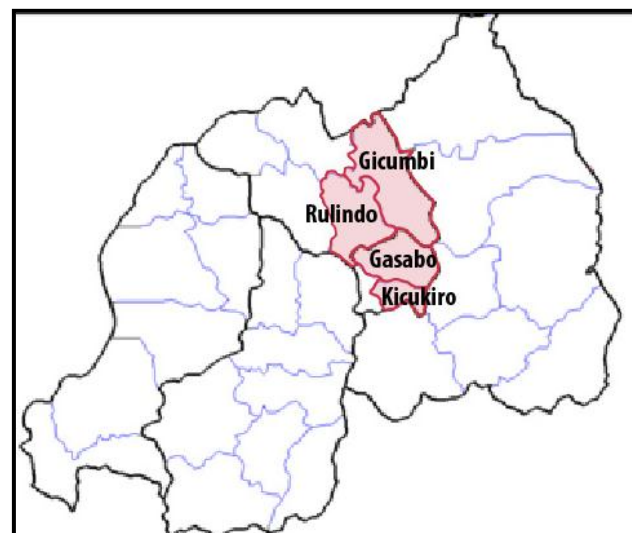
Project Objective

The objective of the Promoting Economic Empowerment of Adolescent Women and Young Girls project in Rwanda is to provide skills training and employment placement services to young women to enable them to establish themselves in profitable small enterprises. The interventions aim to provide them with a set of technical, business and life skills, along with institutional and social support, mentoring and links to credit.

Project Design & Implementation

The AGI project in Rwanda is implemented by the Ministry of Gender and Family Promotion (MIGEPROF) and the Workforce Development Agency (WDA).

The AGI project is implemented in four districts: two rural, Rulindo and Gicumbi and two urban, Gasabo and Kicukiro. The two rural districts each have three Vocational Training Centers (VTCs) in three different sectors, hosting trainees from the sector where the VTC is located. The two urban districts each have one VTC that hosts trainees from multiple sectors within each district; VTC Gasabo is located in Gacuriro and hosts trainees from Remera and Kinyinya. VTC Kicukiro is located in Nyarugunga and hosts trainees from Gikondo, Gatenga and



Masaka.

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

The AGI project is implemented in three components. Component 1 provides vocational skills training and support; component 2 provides scholarships to resume formal education and component 3 finances project implementation support. This evaluation focuses solely on component 1, which consists of the following three phases:

Phase 1: Induction, to provide beneficiaries with an orientation to the project and allow them to choose a trade from among the offered courses. Training covers teambuilding, communication, basic literacy and numeracy. This period last two weeks.

Phase 2: Training, including classroom and hands-on vocational training in the beneficiaries' chosen trades to provide technical, entrepreneurship and life skills. This period lasts six months.

Phase 3: Follow-Up, to assist new trainees in transitioning to productive work, primarily through the facilitation of new cooperative microenterprises and mentoring. This period lasts six months.

Following pre-screening for eligibility and accuracy, beneficiaries of training are chosen through a selection lottery, conducted by WDA and MIGEPROF, in each of the 11 sectors of recruitment. Immediately following the training selection lottery, a smaller group of survey participants are randomly selected to take part in the baseline survey.

Eligibility Criteria

In order to be considered for training, applicants must:

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

Beneficiaries list their preferred trades (culinary arts, food processing, arts and crafts or agribusiness) on their application form, however they do not necessarily end up with their preferred course. Class size is limited and more educated girls are more likely to be placed in food processing or culinary courses, as they require a basic understanding of chemistry.

Evaluation

Evaluation Design

Like six of eight other AGI pilots, the AGI project in Rwanda originally included a rigorous impact evaluation component. However, this was not implemented due to a number of challenges including:

- Delays in project preparation and implementation
- Limited oversubscription to the first round of training
- Capacity constraints to implement an impact evaluation

As a result, original impact evaluation plans were scaled back. The revised design no longer focuses on comparing project beneficiaries to a control group of non-beneficiaries. It follows a *tracer methodology* instead, which aims to follow individuals before, during and after the intervention. The evaluation focuses on understanding if and why their situation, perceptions, outlook and/or aspirations have changed during the course of the observation period. The evaluation also tracks a limited number of key quantitative outcomes.

This methodology uses semi-structured interviews, focus groups and quantitative surveys/metrics in order to trace the individual journey of program trainees over time.

It is important to note that the absence of a control group prevents the ability to isolate the impact of the project in an experimental way. The results from this evaluation will shed light on why certain changes have occurred in trainees' lives and whether these changes can be linked back to the program activities and interventions. The emphasis is placed on developing a descriptive understanding of how well the program worked rather than demonstrating a causal impact of the program on specific outcomes.

Evaluation Objectives

The revised objectives of this evaluation are:

To examine how well the AGI project delivered the planned activities:

This will engage beneficiaries in a participatory process to elicit their perception of the quality and usefulness of the services they received. The evaluation will include an analysis of program logistics and processes.

To measure the change in beneficiary outcomes before and after the AGI program:

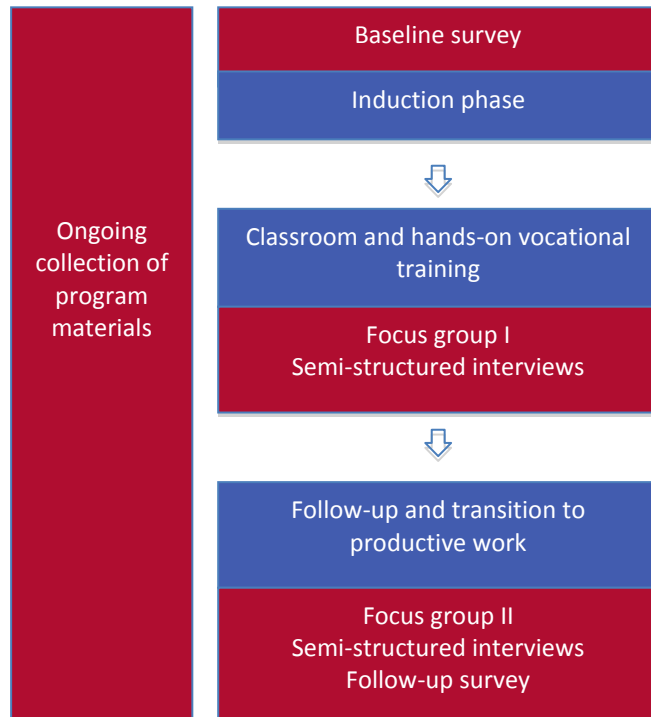
Evaluation will conduct short surveys to capture information on a core set of quantitative indicators relating to the project's objective of promoting productive work.

Evaluation Methodology

The AGI's survey firm, Laterite, has worked closely with the Ministry of Gender and Family Promotion (MIGEPROF) and the Workforce Development Agency (WDA) in survey preparation and baseline phases in order to ensure that evaluation is tailored to the implementing partners' learning objectives, and that the evaluation does not interfere with the running of the program.

Information is collected in the following planned activities:

1. A *baseline survey* is administered to 182 beneficiaries prior to induction and collects information on demographics and key quantitative indicators.
2. *Focus group discussions* are administered in months 6 (after training phase) and 11 (after follow-up phase). These discussions elicit feedback on the quality of training and provide insight into the perceptions of participants as they transition to productive work.
3. One-on-one *semi-structured interviews* are held to gain more details and better context.
4. A *quantitative follow-up survey* is administered to the same 182 beneficiaries in month 11, to measure change over the course of the program.
5. There is *ongoing collection of program materials*, digital attendance and monitoring and progress reports



Although the program consists of three separate batches of trainees, this evaluation focuses only on respondents from the second batch in order to examine the “typical” batch; this allows the project some time to incorporate lessons from the first batch but also provides enough time to deliver results from the evaluation when the project ends. As batches are not expected to differ in training content or eligibility criteria, results from the second batch can reasonably represent the project as a whole.

Survey participants are randomly selected from among the 712 chosen trainees, immediately following the training selection lottery. The baseline survey is conducted with a sample of 182 trainees, based on a computation of the minimum sample needed to detect the employment rate of the total cohort with 95% confidence. The sample is stratified by sector of recruitment (also where the trainee lives). This is due to observed differences in batch 1 trainees’ performances associated with whether they reside in urban or rural areas. Implementing partners also report that the program is more popular and receives more applications in rural than urban areas.

It is important to note that survey participants include only those who were present at the lottery. This sampling is representative of 6 of the 11 sectors of recruitment, which only accepted applicants who were present at the lottery. However, as the other 5 of 11 sectors accepted absent applicants, the sample is not fully representative of these groups.

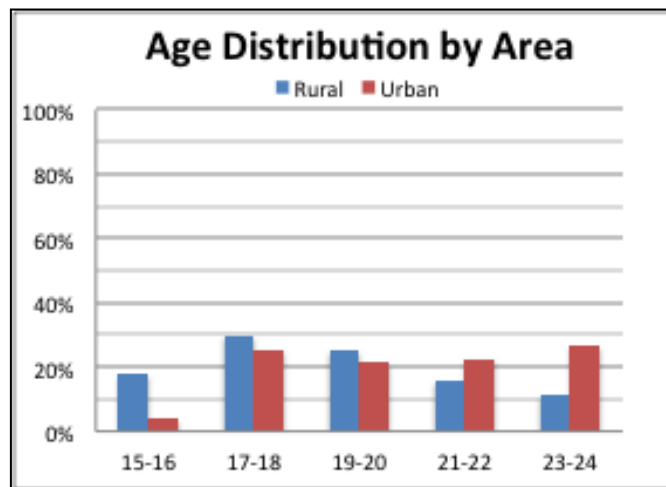
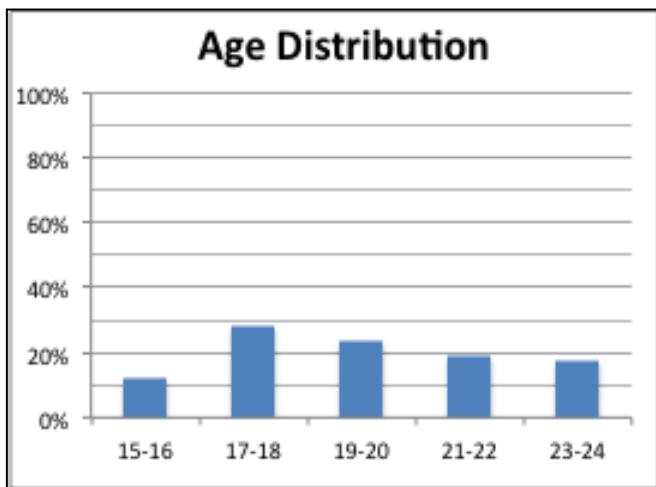
As with any project, there is likely to be some attrition. Some trainees in the evaluation sample may drop out or decide not to enter the program following the induction period. Importantly, the evaluation aims to follow up with all sampled trainees, including those who have dropped out.

Key Baseline Findings

A. Demographics of AGI Respondents

Age

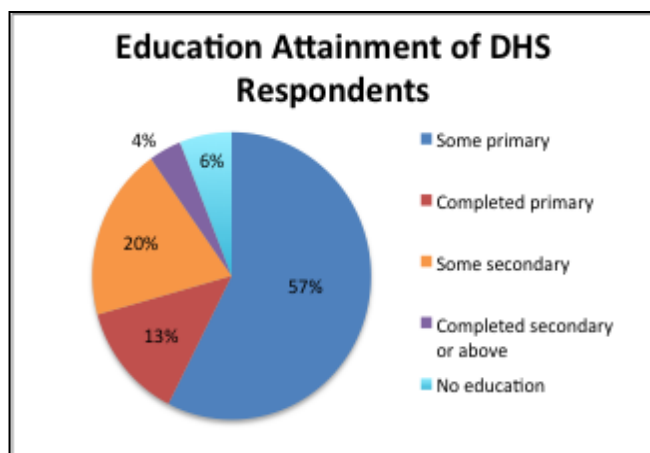
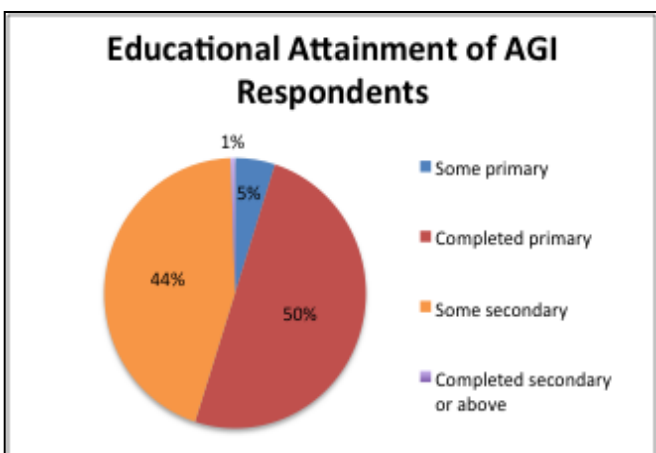
All AGI respondents are between the age of 15 and 24 years old at the time of the baseline survey. The average age is 20 years old and approximately half (51.6%) of the girls are between the ages of 17 and 20 years old. While all ages are generally well represented, only 2 girls (1.10%) are 15 years old. Disaggregating by rural and urban sectors reveals that more respondents from rural sectors are younger than those from urban sectors. The average age for rural respondents is 19.42 years old, while the average age for urban respondents is 20.8 years old.



Education

As per AGI program requirements, all respondents have been out of school for at least one year prior to participating. No respondents are enrolled in school at the time of the baseline survey.

In order to be eligible to participate, AGI respondents are required to have some (and preferably completed) primary education. 95% of respondents have primary education, with 45% also having some secondary education. Only a small number – 9 girls or 5% of the total survey population - have not completed primary schooling.



Due to AGI educational requirements, AGI respondents' educational attainment is higher and therefore not representative of the general population.¹ The Demographic and Health Survey (2010)

¹ Female respondents of the Demographic and Health Survey (2010) aged 15-24.

reports that 57% of respondents have some primary education, 13% have completed primary education, 20% have some secondary education and 4% have completed secondary or above.

Marriage

The majority (90.1%) of survey respondents report that they have never been married. 8.2% are married, 1.1% are divorced, and less than 1% report co-habiting with a partner. Of those that have reported ever being married, the average age of marriage is 19.6 years. The marital profile of AGI survey respondents is similar to country averages reported in the DHS. As seen in the AGI survey, the majority of DHS respondents are unmarried (78.5%) – with fewer respondents reporting they are married (7.7%), divorced (2.0%), or widowed (0.2%). There is a higher rate of cohabitation reported in the DHS (11.6%) than in the AGI survey (0.6%).

Table 2: Individual Characteristics					
	Frequency	Percent	Observations	DHS, percent	DHS, observations
Age					
15-16	22	12.09%	182	23.68%	5655
17-18	51	28.02%	182	20.16%	5655
19-20	43	23.63%	182	18.31%	5655
21-22	34	18.68%	182	18.90%	5655
23-24	32	17.58%	182	18.95%	5655
Education level					
No education	0	0.00%	182	6.05%	5655
Some primary	9	4.95%	182	57.50%	5655
Completed primary	91	50.00%	182	13.14%	5655
Some secondary	81	44.51%	182	19.53%	5655
Completed secondary or above	1	0.55%	182	3.77%	5655
Marital Status					
Never married	164	90.11%	182	78.46%	5655
Married	15	8.24%	182	7.70%	5655
Widowed	0	0.00%	182	0.20%	5655
Divorced	2	1.10%	182	2.03%	5655
Co-habiting	1	0.55%	182	11.61%	5655

Children

25.3% of the survey population currently has living children of their own, with respondents reporting having 1 child on average.² This is in line with the 2010 DHS report, which states that 21.8% of women aged 15-24 have living children of their own. The national average is also approximately 1 child.

The majority (73.9%) reports having experienced difficulty meeting the basic needs of their child/ren in the last six months. As per AGI requirements, no respondent is currently pregnant.

48.4% of the survey population reports having children (aged 5-12) in their household, which may or may not be their own; these households have 2 children on average, approximately 1.6 of whom are attending school.

Table 3: Children			
Own Children	Frequency	Percent	Observations
Has been pregnant	47	25.82%	182

² This statistic is interesting. While 46 respondents report having their own children, only 17 respondents report being married/having been married previously.

Has own living children	46	25.27%	182
If yes, has had difficulty providing for them (last 6 mths)	34	73.91%	46
	Mean	Std. Deviation	Observations
If has children, number of children:	1.15	0.36	46
Total Children in Household	Frequency	Percent	Observations
Has children aged 5-12 in household	88	48.35%	182
	Mean	Std. Deviation	Observations
If yes, number of children in household	2.06	1.12	88
If yes, number of children in household attending school	1.58	1.02	88

B. Demographics of AGI Households

AGI households vary greatly in size, with respondents reporting anywhere from 2 to 15 people living in their household. The average number of people in respondents' households is 6, in line with DHS figures that also report an average of 6 people in a household.³

Household structure also varies among respondents. 8.8% of respondents report having no living parents, 36.8% of respondents report having only a living mother and 3.3% of respondents report having only a living father. Over one third of AGI respondents come from single-mother households, which can potentially be attributed to previous years of armed conflict in Rwanda.

The remaining half (51.1%) of respondents report that both parents are living. Within this group, two thirds (67.7%) live with both parents and 12.9% live with one parent, and 19.35% live apart from both parents.

Household Size	Mean	Std. Deviation	Observations
Number of people in household	5.9	2.5	182
Living Parents	Frequency	Percent	Observations
No living parents	16	8.79%	182
Living mother (only)	67	36.81%	182
Living father (only)	6	3.30%	182
Living mother and father	93	51.10%	182
Lives with both parents	63	67.74%	93
Lives with one parent	12	12.90%	93
Lives with no parents	18	19.35%	93
Mother's Education Level	Frequency	Percent	Observations
No school	54	35.76%	151
Some primary	32	21.19%	151
Completed primary	45	29.80%	151
Some secondary	19	12.58%	151
Completed secondary	1	0.66%	151
Father's Education Level	Frequency	Percent	Observations

³ The AGI defines this as anyone who eats regularly with the family, as long as they have been present at the household for at least 3 months in the past year. The DHS defines this as the number of usual residents plus the number of visitors who slept in the house the previous night that were listed in the household schedule.

No school	32	39.02%	82
Some primary	17	20.73%	82
Completed primary	28	34.15%	82
Some secondary	4	4.88%	82
Completed secondary	1	1.22%	82
Parental Involvement in IGAs	Frequency	Percent	Observations
Mother	119	74.38%	160
Father	76	76.77%	99

AGI respondents appear to have better educational outcomes than their parents. The majority of AGI parents' educational level (87% of mothers and 94% of fathers) lies at the completion of primary school or below. Only 13% of mothers and 5% of fathers have some secondary level education or above.

Nevertheless, approximately 75% of parents are currently involved in income generating activities, with mothers and fathers participating equally.

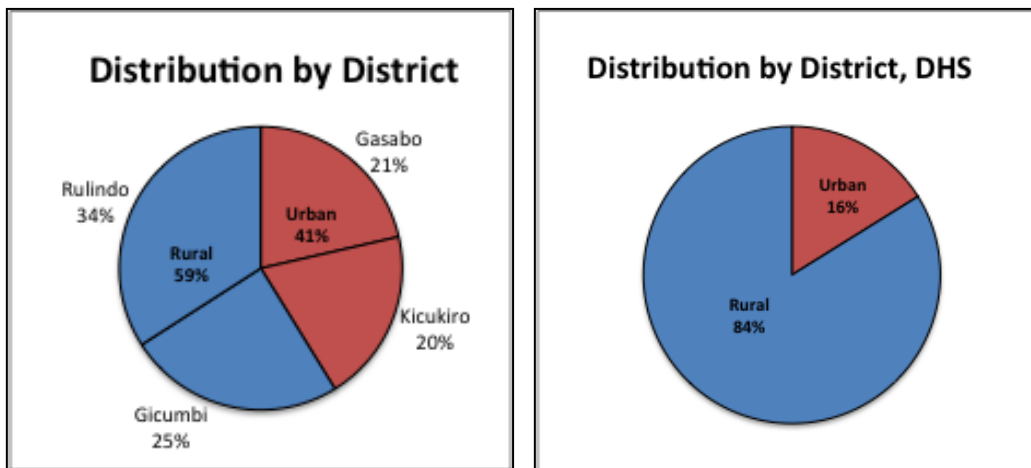
Community

The AGI program is implemented in four districts: two rural, Rulindo and Gicumbi and two urban, Gasabo and Kicukiro. AGI respondents come from all four districts, although rural districts are more heavily represented. 59% of AGI respondents reside in rural districts, while 41% reside in urban districts. The overrepresentation of rural respondents is in line with national figures although not to the same extent, as the 2010 Demographic and Health Survey (DHS) reports that Rwanda's population is predominantly rural, with more than four in five Rwandans (80%) living in rural areas.⁴

Within these districts, AGI participants have been selected from 11 sectors of recruitment. Additionally, 11 AGI respondents deemed eligible by WDA/MIGEPROF live outside of the sectors of recruitment but have been assigned to AGI Vocational Training Centers (VTCs) nearest to them.

District	Sector (VTC)	Frequency	Percent	Observations
Rulindo	Bushoki (Bushoki VTC)	18	9.89%	182
	Shyorongi (Shyorongi VTC)	27	14.84%	182
	Kinihira (Kinihira VTC)	18	9.89%	182
Gicumbi	Rushaki (Rushaki VTC)	15	8.24%	182
	Rutare (Rutare VTC)	15	8.24%	182
	Kibali (Byumba VTC)	15	8.24%	182
Kicukiro	Gikondo (Nyarugunga VTC)	12	6.59%	182
	Gatenga (Nyarugunga VTC)	12	6.59%	182
	Masaka (Nyarugunga VTC)	12	6.59%	182
Gasabo	Remera (Gacuriro VTC)	12	6.59%	182
	Kinyinya (Gacuriro VTC)	26	14.29%	182

⁴ Preliminary Report, Rwanda Demographic and Health Survey. 2010. National Institute of Statistics of Rwanda, Ministry of Finance and Economic Planning and the Ministry of Health. <http://dhsprogram.com/pubs/pdf/pr7/pr7.pdf>



C. Economic Activity

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

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

More than three-quarters (78.5%) of AGI respondents report involvement in at least one IGA. While this is a very high rate of involvement, the national rate of employment among women aged 15-24 is also significant (at 61.1%)⁵.

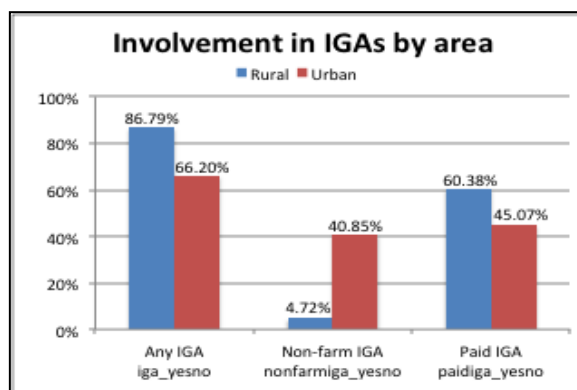
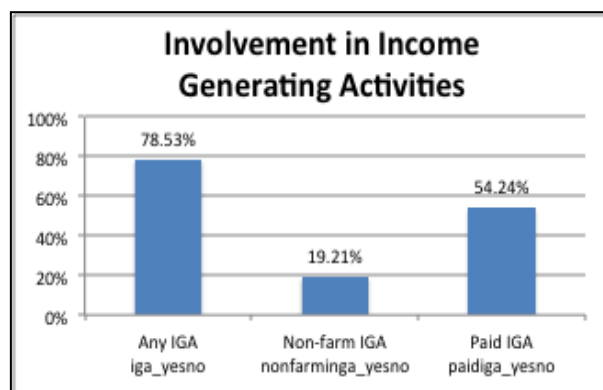
54.2% of all AGI respondents, or 69.1% of those involved in an IGA, report being paid an income or in-kind payment. This is similar to reporting in the DHS; 51.3% of the survey population, or 70.1% of those currently employed, report being paid cash, in-kind payments or both.⁶

The emphasis on agricultural activities is also notable, as only 19.2% of the entire population (or 24.5% of the "employed" population) report involvement in non-agricultural IGAs (no involvement in household agriculture). In relation, 49.1% of the national survey population report working in agriculture (either self-employed or as employees).

⁵ DHS (2010) asks respondents if they have worked in the last 12 months. 58.5% report currently working, 12.3% of respondents report working in the past 12 months and 2.9% report having a job but being on leave for the past 7 days. This figure comprises of those respondents who are currently working and those on leave.

⁶ DHS (2010) respondents are asked to report their type of earnings for work: cash, in-kind payments, both or none.

Table 6: Income Generating Activities			
	Frequency	Percent	Observations⁷
Involvement in any IGA ⁸	139	78.53%	177
Involvement in non-agricultural IGAs only ⁹	34	19.21%	177
Involvement in paid IGAs	96	54.24%	177
Type of IGA			
Household Agriculture	105	59.32%	177
Wage Employment	67	37.85%	177
Non-Farm Business	73	41.24%	177
Internship/Apprenticeship	6	3.39%	177



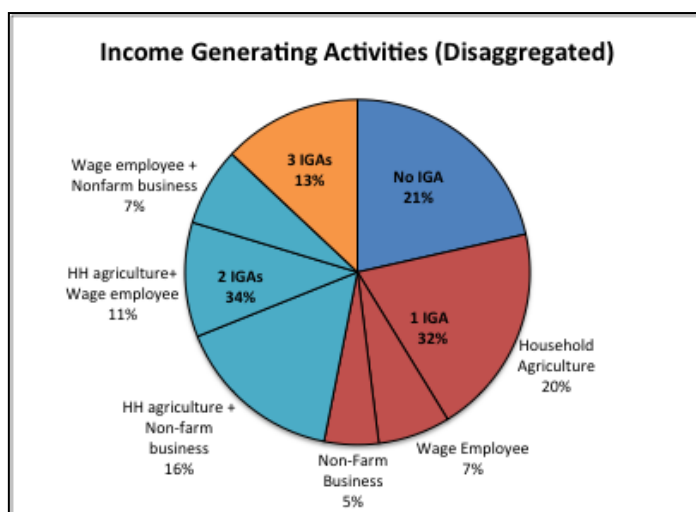
As multiple respondents report involvement in more than one category of IGA, this information is further disaggregated to better understand patterns of employment.

Table 7: Income Generating Activities (Disaggregated)			
	Frequency	Percent	Observations
1 Income Generating Activity			
Household agriculture only	35	19.77%	177
Wage employment only	12	6.78%	177
Non-farm business only	9	5.08%	177
2 Income Generating Activities			
Household agriculture + Wage employment	19	10.73%	177
Household agriculture + Non-farm business	28	15.82%	177
Wage employment + Non-farm business	13	7.34%	177
3 Income Generating Activities			
Household agriculture + Wage employment + Non-farm business	23	12.99%	177
All 4 Income Generating Activities			
	0	0.00%	177
No Income Generating Activities			
	38	21.47%	177

⁷ 5 respondents report no information on income generating activities. As this information is missing, they are not included in and IGA and earnings measures.

⁸ *Involvement in any IGA* comprises of reported involvement in household agriculture, wage employment or non-farm employment. Involvement in internships is not included in the calculation, as there are 0 respondents who report taking part only in an internship. These are implicitly included as a result of respondents' simultaneous involvement in household agriculture, non-farm employment or wage employment.

⁹ *Involvement in non-agricultural IGAs* comprises of respondents who report involvement in wage employment or non-farm employment and no involvement in household agriculture.



Self-Employment

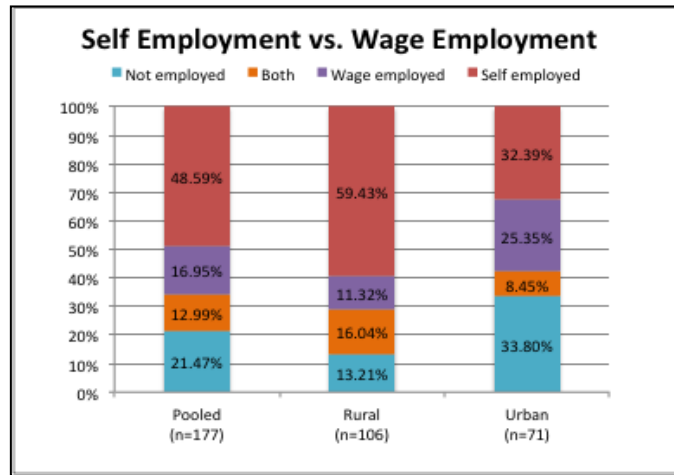
Any respondent who reports working for herself or a family member is defined as being self-employed. Any respondent who reports working for a non-relative is defined as being wage-employed. As some respondents provide information on multiple IGAs, a respondent is deemed both self-employed and wage employed if she reports working for both herself/family member and a non-relative. This is then disaggregated into urban and rural districts.

Approximately half (48.6%) of all AGI respondents are self-employed. Self-employment is more prevalent in rural areas (59.4%) than in urban areas (32.4%) due to the nature of household agriculture, which largely consists of working on family farms. On the other hand, wage employment is higher in urban areas (25.4%) than in rural areas (11.3%), as respondents have greater access to employment opportunities outside of their household.

The DHS (2010) also asks respondents whom they work for. 57.3% are self-employed (38.2% of all respondents report working for themselves and 19.1% report working for family members) while 15.4% are wage employed, as they report working for a non-relative.¹⁰

		Frequency	Percent	Observations
Pooled	Self employed	86	48.59%	177
	Wage employed	30	16.95%	177
	Both	23	12.99%	177
	None	38	21.47%	177
Rural Districts	Self employed	63	59.43%	106
	Wage employed	12	11.32%	106
	Both	17	16.04%	106
	None	14	13.21%	106
Urban Districts	Self employed	23	32.39%	71
	Wage employed	18	25.35%	71
	Both	6	8.45%	71
	None	24	33.80%	71

¹⁰ The DHS asks only those respondents who report being employed who they work for. Of the 4138 that are currently working, 52.2% work for themselves, 26.1% work for family members and 21.1% work for non-relatives. These frequencies are then recalculated using the total population (5655 respondents) to compare with AGI results.



Earnings

Monthly earnings of respondents are reported in two ways:

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

Monthly earnings are also disaggregated into two categories - income only and income with in-kind payments¹¹ - to demonstrate the effect of in-kind payments on monthly earnings. This effect is large, given the large increase in monthly earnings once in-kind payments are included in the calculation.

As expected, average monthly earnings of those engaged in income generating activities are considerably higher at Frw 27,535.42, than the overall survey population at Frw 14,934.46.

Table 9: Monthly Earnings (Frw)

Earnings, income only	Mean	Std. Deviation	Min	Max	Observations
Unconditional (entire population)	7,790.40	22,442.18	0	250,000	177
Conditional (engaged in IGA and paid)	16,415.48	30,408.77	400	250,000	84
Earnings, income + in-kind payments	Mean	Std. Deviation	Min	Max	Observations
Unconditional (entire population)	14,934.46	38,600.25	0	320,000	177
Conditional (engaged in IGA and paid)	27,535.42	49,089.28	400	320,000	96

Control Over Earnings

It is important to note that receiving earnings does not always mean that one has control over how to spend them. The AGI evaluation takes this into account and asks AGI respondents who decides how they spend their earnings. Control over earnings does not appear to be a significant challenge for this group as 67 of the 84 respondents (79.8%) report that they are involved in deciding how to spend their earnings.¹²

¹¹ *Income only* is the sum of reported income for up to 2 income generating activities. *Income + in-kind payments* is the sum of reported monthly income and in-kind earnings per day multiplied by the days worked during the last month for up to 2 income generating activities.

¹² Respondents are allowed to provide up to 3 responses to this question. 67 of 84 respondents report that they are involved in deciding how to spend their earnings in at least one of these responses (even if they provide other responses as well).

D. Economic Assets

Control Over Money

AGI respondents are asked if they have any money of their own, that they alone can decide how to spend. 72 of 182 respondents, or 39.56%, report that they have their own money. As seen in the previous section, respondents with income generating activities and incomes report higher level of control over their earnings. Control over money, in general, appears to be much lower when the entire survey population is asked.

Ownership of Assets

The ownership and control of assets has been described as a “critical component of well-being for both adolescent girls and their families.”¹³ Assets are multidimensional – they can be converted to cash, store wealth, act as collateral to credit and financial services and provide security in periods of uncertainty.¹⁴ The AGI evaluation surveys respondents on the extent of ownership and control of assets. Although not saleable, health insurance is the most commonly owned asset with 73.63% of respondents owning it. Among saleable assets, a phone/mobile phone is the most commonly owned among respondents; 67.6% of respondents report owning one. Respondents also indicate having the most control over the sale of their phone and/or mobile phone.

The DHS reports that 24.65% of respondents own land and 19.66% of respondents own a house.¹⁵ Based on these two assets, it appears that AGI respondents report having greater asset wealth than the general population.

Table 11: Ownership and Control of Assets

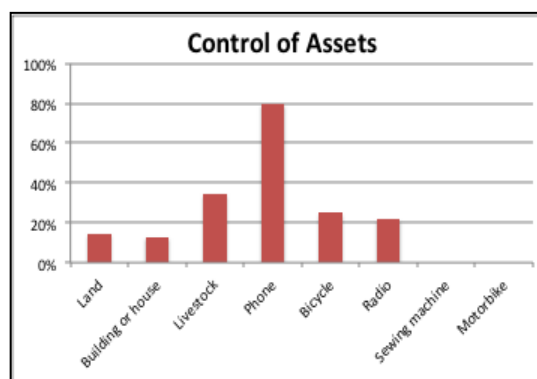
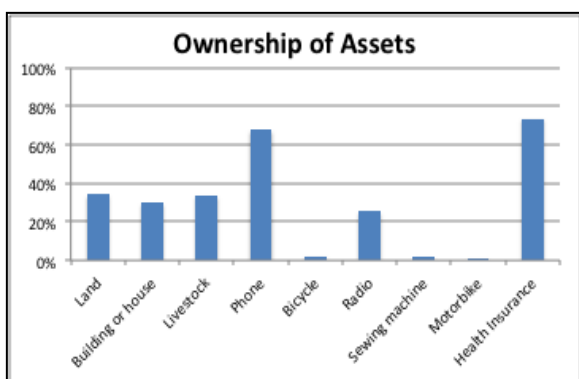
Asset	Owned? (Jointly or Alone)			Control over sale? ¹⁶		
	Frequency	Percent	Observations	Frequency	Percent	Observations
Land	62	34.07%	182	9	14.52%	62
Building or house	54	29.67%	182	7	12.96%	54
Livestock	61	33.52%	182	21	34.43%	61
Phone/Mobile phone	123	67.58%	182	98	79.67%	123
Bicycle	4	2.20%	182	1	25.00%	4
Radio/CD Player/iPod	46	25.27%	182	10	21.74%	46
Sewing machine	3	1.65%	182	0	0.00%	3
Motorbike	1	0.55%	182	0	0.00%	1
Health insurance	134	73.63%	182	-	-	-

¹³ Quisumbing, Agnes R.; Kovarik, Chiara. 2013. Investments in adolescent girls’ physical and financial assets: Issues and review of evidence. Issue Paper Series. UK: Girl Hub; Nike Foundation; Department for International Development (DFID). <http://www.girleffect.org/resources/2013/3/investments-in-adolescent-girls-physical-and-financial-assets>

¹⁴ *Ibid.*

¹⁵ Ownership is defined as those respondents who report owning the asset *alone, jointly, or both alone and jointly.*

¹⁶ Control of assets is conditional to the ownership of assets. Respondents who indicate owning a particular asset are then asked if they can sell it whenever they want, without anyone’s permission. Health insurance is not included as it is not a saleable asset.



Savings and Loans

While the general survey population reports low incidence of savings in the past two weeks (17.58%), saving is higher among those that indicate being members of savings groups (35.85%). Incidence of loans among members of savings group is also slightly higher (16.98%) than the general population (12.64%). This is an interesting finding in analyzing the impact of savings groups on savings, loans and financial inclusion in Rwanda.¹⁷

Average total savings are Frw 18,731.25 among the 32 respondents who indicate saving in the past two weeks and Frw 7,379.40 among the total survey population.¹⁸

Table 12: Savings and Loans

Savings	Frequency	Percent	Observations
Member of savings group	53	29.12%	182
Have saved in past two weeks	32	17.58%	182
Have saved in past two weeks <u>if</u> member of savings group	19	35.85%	53
	Mean (Frw)	Std. Deviation	Observations
Total savings if saved in past two weeks (Frw)	18,731.25	21,051.30	32
Total savings in total population (Frw)	7,379.40	16,924.99	182
Loans	Frequency	Percent	Observations
Have ever taken a loan	23	12.64%	182
Have ever taken a loan <u>if</u> member of savings group	9	16.98%	53
If ever taken a loan, currently have outstanding loans	12	52.17%	23
	Mean (Frw)	Std. Deviation	Observations
If outstanding loan, initial amount of largest loan (Frw)	16,400.00	22,325.53	12

Transfers (Gifts)

The AGI Evaluation measures respondents' cash and in-kind transfers – both gifts given (or expenses on behalf of other people) and gifts received from others in the past month. On average, respondents spend the most on children (Frw 2,839.01) in the past month. Respondents spend significantly less on their husband or boyfriend (Frw 199.45) than they receive (Frw 1,508.24). On the other hand, respondents spend slightly more on relatives (Frw 1,750.00) than they receive (Frw 1,470.88) and spend roughly the same amount as they receive on non-relatives, such as friends, religious and community organizations and NGOs.

¹⁷ Access to Finance Rwanda (AFR), funded by DFID, World Bank and KfW, notes the importance of savings groups in social protection and financial inclusion. <http://afr.rw/index.php/our-work/micro-finance>

¹⁸ 63 respondents report a savings amount (savings_amount>0) but no savings in the past two weeks (savings=0)

Table 13: Gifts

Gifts Given (past month)	Mean (Frw)	Std. Deviation	Observations
Children ¹⁹	2,839.01	9,725.31	182
Husband or boyfriend ²⁰	199.45	1,020.91	182
Other, relatives	1,750.00	4,259.92	182
Other, non-relatives (friends, religious/community organizations, NGOs)	414.56	1,256.46	182
Gifts Received (past month)	Mean (Frw)	Std. Deviation	Observations
Husband or boyfriend	1,508.24	4,269.90	182
Other, relatives	1,470.88	4,052.13	182
Other, non-relatives (friends, religious/community organizations, NGOs)	421.43	1,928.94	182

E. Time Use at Home

The AGI evaluation seeks to explore the “double burden” of responsibility faced by many women and girls, as they balance paid work and unpaid domestic duties. In total, respondents allot 6.29 hours in a day to domestic responsibilities, including collecting fuel materials, fetching water, cooking and cleaning and childcare. On average, respondents report spending 2.51 hours a day on cooking and cleaning, more than any other domestic activity.

Respondents who report no involvement in an IGA (denoted as unemployed) spend approximately 7.75 hours daily on domestic activities, whereas respondents who report some involvement in an IGA (denoted as employed) spend approximately 5.88 hours daily. Not surprisingly, “unemployed” respondents spend approximately 2 more hours daily on domestic activities than “employed” respondents. When disaggregated by domestic activity, unemployed respondents on average spend more time on each activity than employed respondents.

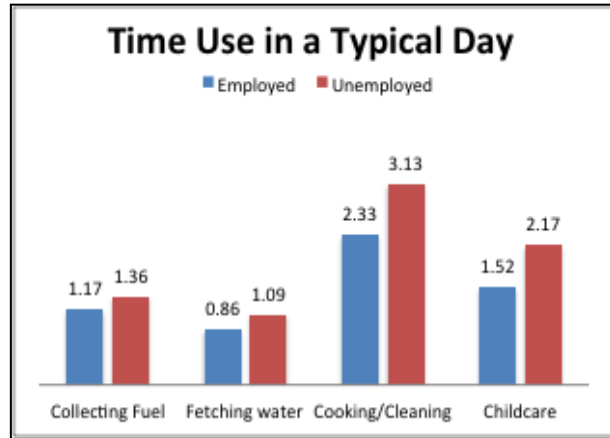
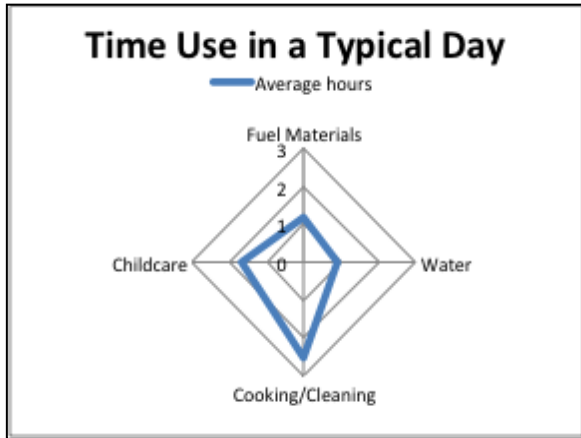
It will be interesting to note how time use on domestic activities is affected by an increased engagement in paid work, following completion of the AGI program.

Table 14: Time Use in a Typical Day

		Mean (hours)	Std. Deviation	Observations
Pooled	Collecting fuel materials	1.20	0.97	182
	Fetching water	0.90	0.63	182
	Cooking and cleaning	2.51	1.23	182
	Childcare	1.68	1.87	182
	Total domestic activity	6.30	3.00	182
Employed (iga_yesno=1)	Collecting fuel materials	1.17	0.95	139
	Fetching water	0.86	0.63	139
	Cooking and cleaning	2.33	1.13	139
	Childcare	1.52	1.73	139
	Total domestic activity	5.87	2.66	139
Unemployed (iga_yesno=0)	Collecting fuel materials	1.36	1.02	38
	Fetching water	1.09	0.61	38
	Cooking and cleaning	3.13	1.35	38
	Childcare	2.17	2.21	38
	Total domestic activity	7.75	3.51	38

¹⁹ Although the question specifies spending on own children, 13 respondents who have never been pregnant report positive spending on children. Spending on children is therefore not conditional on having own children.

²⁰ This value includes respondents that do not have a husband or boyfriend, but still answer the question.



F. Social Assets

Family and Friends Support

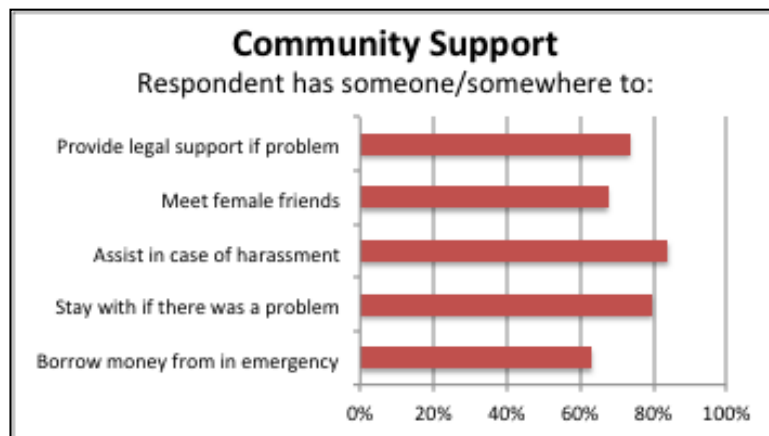
AGI respondents are asked how supportive they feel their parents or guardians are of different activities they partake in. While respondents perceive their parents to be extremely supportive of professional activities – such as vocational training, wage employment and self-employment (all over 93%) – and socializing with friends (88%), they feel their parents are slightly less supportive of dating (approximately 46.4%).

AGI respondents are also asked how supportive they feel their husband or boyfriend is about them working outside the home – 91.3% of respondents report that their husband or boyfriend is either somewhat or very supportive.

AGI respondents report having approximately 4 friends on average. The majority (three quarters of respondents or more) have spoken to their friend(s) about their education, their future hopes and plans, household problems, issues with males and rape or violence against women.

Community Support

AGI respondents are asked about the extent of community support outside of their family and report that their community is generally supportive in times of emergencies and problems. They report being most confident about having someone to assist in instances of harassment and least confident about having someone to borrow money from in an emergency.



Mentorship

Mentorship is common among AGI respondents. Approximately 73% indicate having a mentor that can provide advice on business or work-related matters. 74.4% of respondents with a mentor report meeting at least once a week while 18.1% of respondents report meeting once or twice a month.

Table 15: Social Assets			
Family Support ²¹	Frequency	Percent	Observations
Respondent feels parents are supportive of:			
Socializing with friends	146	87.95%	166 ²²
Dating	71	46.41%	153
Vocational Training	155	93.37%	166
Wage employment	157	94.58%	166
Self employment	158	95.18%	166
Respondent feels husband/boyfriend is supportive of:			
Working outside the home	126	91.30%	138
Community Support	Frequency	Percent	Observations
Respondent has:			
Someone to borrow money from (emergency)	115	63.19%	182
Someone to stay with if there is a problem	145	79.67%	182
Someone to assist with harassment	153	84.07%	182
Somewhere to meet female friends	123	67.58%	182
Someone to provide legal support	134	73.63%	182
Mentorship	Frequency	Percent	Observations
Has a mentor	133	73.08%	182
If yes, respondent meets mentor:			
Once a week or more	99	74.44%	133
Once or twice a month	24	18.05%	133
Every two or three months	6	4.51%	133
Once a year or less	4	3.01%	133

Conflict Exposure

Ongoing armed conflict and the Rwandan genocide, which formally ended in 1994, has had devastating effects on the country's economy and people. As it is well known that these events resulted in mass displacement of Rwandan people, the AGI evaluation considers the possibility that exposure to the genocide might affect training participation or outcomes.

As 53% of the respondents were born after 1994, they may not have been personally affected by the genocide. Therefore, the baseline survey asks if their families were displaced by the genocide. Surprisingly, only 13% of respondents report that their families were displaced by the 1994 genocide. While it is unclear why this is the case, potential explanations for the underreporting include misinterpretation of the question and/or fear of being associated with génocidaires who fled to Congo.

G. Empowerment

Quality of life

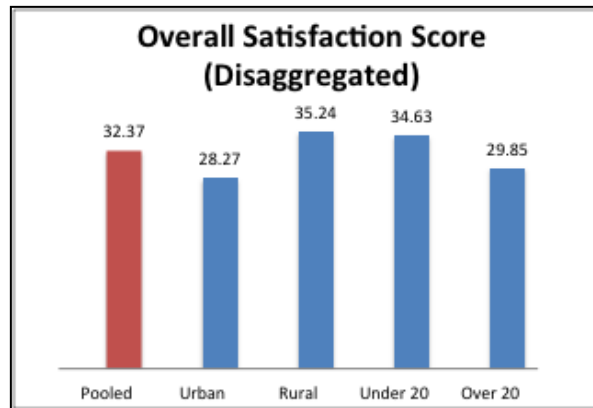
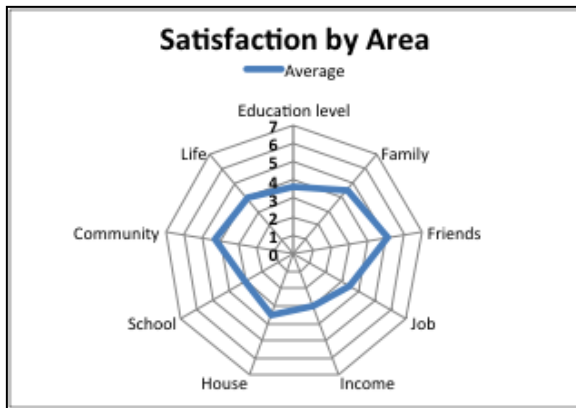
²¹ Respondents are asked to answer if they perceive parents/husband or boyfriend to be very disapproving, somewhat disapproving, neutral, somewhat supportive, or very supportive. Parental support includes all "somewhat supportive" and "very supportive" responses.

²² 16 respondents who report no living parents do not answer these questions.

AGI respondents' overall satisfaction with their lives is measured by aggregating self-assessed satisfaction in 9 areas of life: education level, family, friends, job, earnings, housing, schooling, community and life in general. Scores for each area range from 1 (completely unhappy) to 7 (completely happy).²³ Respondents report being most satisfied with their friends and families, and least satisfied with their incomes and schooling.

Respondents' total satisfaction score ranges from 9 to 63. A mean of 32.37 indicates that on average, respondents are scoring a ~3.6 per question - slightly skewed towards being unhappy.

Area of Life	Mean	Std. Deviation	Observations
Education level	3.62	1.72	182
Family	4.54	1.91	182
Friends	5.15	1.55	182
Job	3.46	2.08	182
Income	3.00	2.09	182
House	3.58	2.08	182
School	3.04	2.49	46 ²⁴
Community	4.31	1.76	182
Life in general	3.94	1.80	182
Total Satisfaction Score	32.37	10.73	182



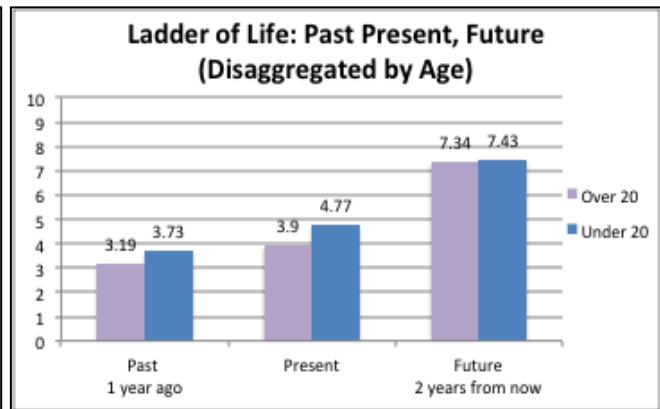
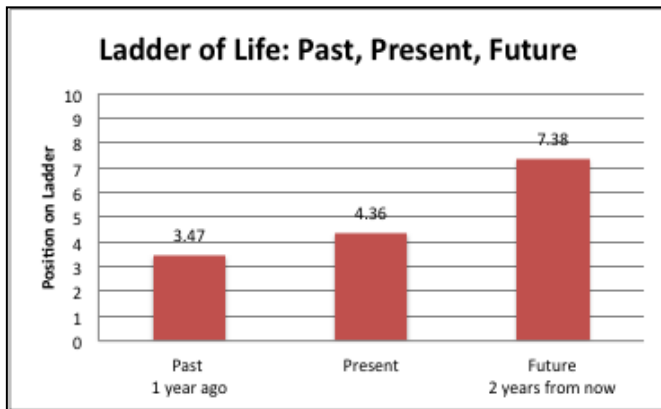
AGI respondents are also asked to rank their position on the “ladder of life,” with 1 being the worst possible life one can have and 10 being the best possible life one can have. Respondents report being at a higher position in life than they were a year ago and appear to be highly optimistic about their position in the future. While younger respondents appear to be slightly more satisfied with life in the past and present, older and younger respondents seem equally optimistic about the future.

		Mean	Std. Deviation	Observations
Pooled	Past: 1 year ago	3.47	2.06	182
	Present	4.36	2.36	182
	Future: 2 years from now	7.38	2.06	182
Under 20	Past: 1 year ago	3.73	2.32	96
	Present	4.77	2.57	96

²³ Originally, a score of 1 meant respondent was completely happy and a score of 7 meant respondent was completely unhappy. This has been reversed to maintain consistency of reporting.

²⁴ There are a large number of missing responses for the area *school respondent goes to (if currently studying)* with only 46 responses.

	Future: 2 years from now	7.43	2.23	96
Over 20	Past: 1 year ago	3.19	1.70	86
	Present	3.90	2.02	86
	Future: 2 years from now	7.34	1.86	86



Entrepreneurial Self-Confidence

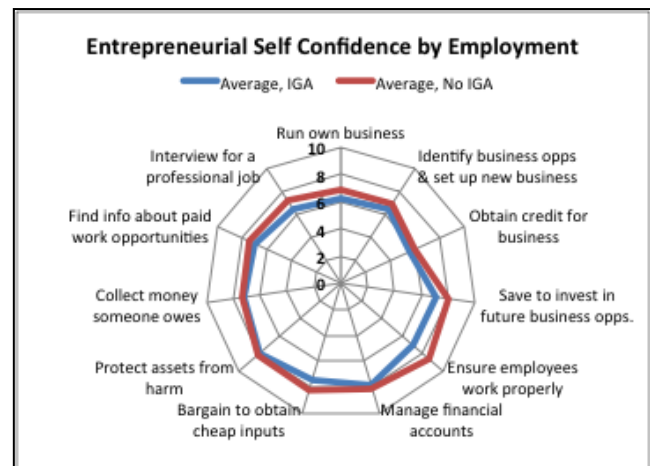
Entrepreneurial self-confidence is measured by respondents' perceived ability to do 11 entrepreneurship-related tasks. On a score of 0 to 10, a 0 means the respondent feels she cannot do this activity and a 10 means the respondent feels she definitely can. On average, respondents feel they are fairly able to do all entrepreneurial activities. They are most confident about their ability to protect assets from harm and least confident about their ability to obtain credit for their business. Respondents' total entrepreneurial self-confidence score is 77.21 out of a maximum 110 indicating that on average, they are scoring ~7 out of 10 for each activity.

	Mean	Std. Deviation	Observations
Run own business	6.25	2.85	182
Identify business opportunities/Set up new business	6.53	2.43	182
Obtain credit for business	5.63	3.24	182
Save to invest in future business opportunities	7.26	2.73	182
Ensure employees work properly	7.27	2.67	182
Manage financial accounts	7.81	2.37	182
Bargain to obtain cheap inputs	7.60	2.18	182
Protect assets from harm	7.93	2.26	182
Collect money someone owes	7.21	2.47	182
Find information about paid work opportunities	7.02	2.73	182
Interview for a professional job in office	6.68	2.94	182
Total Entrepreneurial Self-Confidence Score	77.21	20.02	182

When disaggregated by employment, "unemployed" respondents (no current IGA) report higher entrepreneurial self-confidence scores than "employed" respondents (with IGAs) in every task. This can potentially be explained by their lack of professional exposure and/or experience.

	With IGA			No IGA		
	Mean	SD	Obs.	Mean	SD	Obs.
Run own business	6.21	2.77	139	6.87	2.95	38
Identify business opps. /Set up new business	6.50	2.33	139	6.92	2.72	38
Obtain credit for business	5.60	3.12	139	5.95	3.62	38

Save to invest in future business opps.	7.12	2.80	139	8.03	2.24	38
Ensure employees work properly	7.01	2.77	139	8.53	1.86	38
Manage financial accounts	7.82	2.34	139	8.05	2.42	38
Bargain to obtain cheap inputs	7.48	2.20	139	8.21	2.07	38
Protect assets from harm	7.88	2.28	139	8.11	2.23	38
Collect money someone owes	7.21	2.43	139	7.34	2.60	38
Find information about paid work opps.	6.93	2.73	139	7.45	2.82	38
Interview for a professional job in office	6.47	3.03	139	7.29	2.64	38
Total Entrepreneurial Self-Confidence Score	76.22	19.87	139	82.74	20.07	38



Self-Esteem

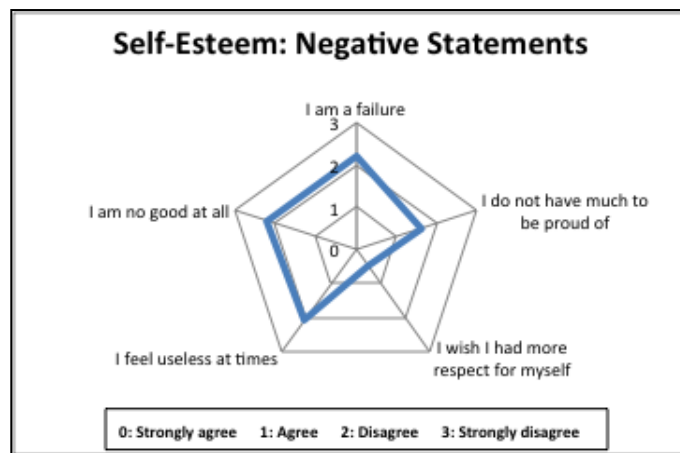
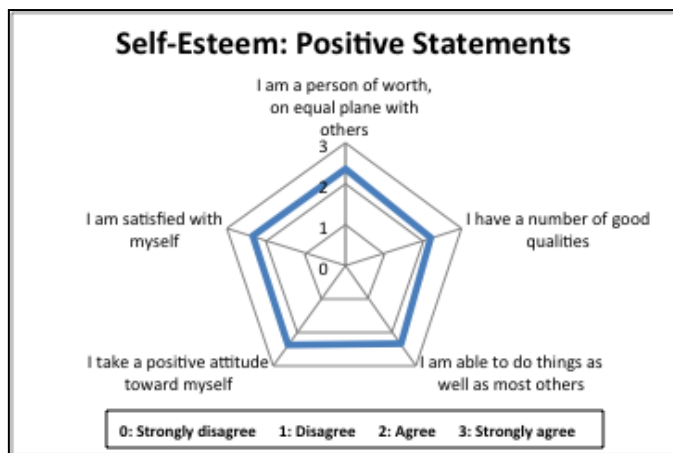
The Rosenberg Self-Esteem Scale (RSES), the most commonly used measure of self-esteem requires respondents to rate statements on a 4-point Likert-type scale, based on whether they strongly agree, agree, disagree or strongly disagree. Responses are awarded points (3=strongly agree, 2=agree, 1=disagree, 0=strongly disagree for positive statements and reversed for negative statements) and then summed to generate a total self-esteem score, with higher scores indicating higher self-esteem.

Respondents report highest levels of self-esteem to statements such as: *I am a person on equal plane with others, I take a positive attitude toward myself and I am satisfied with myself.* While scores are generally consistent across statements, respondents report a very low score (0.48) to the statement: *I wish I could have more respect for myself* (all respondents report that they either strongly Agree, or agree with this statement).

The total self-esteem score for AGI respondents lies at 20.21, on the higher end of the 0-30 point scale, indicating that general self-esteem is fairly high. Scores range from 12-26 points. There is little variation in self-esteem scores when disaggregated by age groups, employment status and rural/urban districts.

Positive Statements	Mean (RSES)	Std. Deviation	Observations
I am a person of worth on equal plane with others	2.36	0.71	182
I feel I have a number of good qualities	2.23	0.67	182
I am able to do things as well as most others	2.31	0.57	182
I take a positive attitude toward myself	2.36	0.56	182
On the whole, I am satisfied with myself	2.36	0.59	182
Negative Statements	Mean (RSES)	Std. Deviation	Observations

I am inclined to feel that I am a failure	2.21	0.66	182
I feel I do not have much to be proud of	1.63	0.71	182
I wish I could have more respect for myself	0.48	0.50	182
I certainly feel useless at times	2.08	0.81	182
At times I think I am no good at all	2.19	0.68	182
Total Self-Esteem Score	20.21	2.87	182



H. Program Expectations

AGI respondents are asked what their primary motivation for participating in the AGI program is and also, how they believe life will change following the program²⁵. The majority of respondents are motivated by the opportunity to learn a new skill (45.6%) or how to run a business (15.4%), or by the desire to be healthier and have a better life²⁶ (21.4%). Respondents also appear optimistic about the effect of the AGI program on their life, with large numbers expecting positives changes on their lives following the program.

Table 21: Program Expectations and Interests

Motivation	Frequency	Percent	Observations
To learn a new skill	83	45.60%	182
To learn how to run business	28	15.38%	182
To have more self-confidence	2	1.10%	182
To have more money in savings	4	2.20%	182
To have a better job	3	1.65%	182
To take better care of family	9	4.95%	182
To be healthier and have better life	39	21.43%	182
To be happier	2	1.10%	182
Other	12	6.59%	182
How will life change?			
Will know a new skill	86	27.13%	317
Will know how to run a business	56	17.67%	317
Will have more self-confidence	12	3.79%	317
Will have more money in savings	19	5.99%	317

²⁵ Respondents are allowed to provide up to 4 responses for how they believe life will change after the program. Responses are added up, making up a total of 317 responses.

²⁶ A large number of respondents report wanting “to be healthier” which could be attributed to a translation (Kinyarwanda-English) issue. In Kinyarwanda, to be healthier does not necessarily mean to be physically healthier, and could also mean, “to have a better life” in general. It is unclear what respondents are referring to in their response.

Will make new friends	8	2.52%	317
Will gain more respect from others	2	0.63%	317
Will have a better job	23	7.26%	317
Will be able to take better care of family	25	7.89%	317
Will be healthier and have better life	65	20.50%	317
Will be happier	9	2.84%	317
Life will not change	3	0.95%	317
Other	9	2.84%	317

Conclusion

- 1. The AGI project was successful in selecting and recruiting participants that fit the intended beneficiary profile for the project.** The respondents are between 16 and 24 years old, out of school, and have some primary education.
- 2. AGI respondents are a diverse group, representing different age groups, geographic locations, educational attainment and employment status.** All ages between 15-24 years are equally represented with an equal split between respondents who are aged over 20 and under 20 years old. Educational attainment is also evenly distributed as approximately half of the population has primary education or below, while the other half has some secondary education or above. Lastly, while over three-quarters of respondents are employed, they are involved in different types of activities such as household agriculture, wage employment, non-farm businesses and internships or apprenticeships.
- 3. While AGI respondents are similar to adolescent girls and young women in Rwanda in certain characteristics, they are not representative of the general population.** This can be partially attributed to AGI program criteria; for example, while educational attainment is quite low among young Rwanda women, the AGI program requires that respondents have some primary education in order to participate. As a result, the AGI survey population appears to be more educated than young women in Rwanda overall. Furthermore, while a very low number of Rwandans live in urban areas (under 20%), approximately 40% of the AGI survey population is from urban districts.
- 4. At baseline, a large share of AGI trainees report having at least one Income Generating Activity (IGA).** Many of the respondents report having more than one IGA. Only 21% of respondents report having no IGA. To show results, the project will need to not only increase young women's employment (e.g. the number who report having an IGA), but will also need to improve the intensity of young women's employment and the earnings received from their IGAs.
- 5. AGI respondents are highly optimistic about the AGI project.** Respondents report expecting to be at a much higher position in life two years from now compared to where they are now and less than 1% feels that their lives will not change following the training. They are particularly interested in opportunities to learn a new skill, learn how to run a business and hope to be healthier and have a better life following their participation in the AGI project.