An Analysis of AAIR Country Strategy 2012-2017
and
Participatory Baseline Survey

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March 2013
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Dixon Malunda was responsible for the design of the project, the development of the research tools, the training of the research assistants and the supervision of data entry. Olive Kemirembe was responsible for the direction of the fieldwork and the preliminary analysis of the qualitative data. Paul Kalisa was responsible for the supervision of fieldwork and the preliminary analysis of the qualitative data. Pamela Abbott was responsible for the writing of the report.

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<td>M&amp;E</td>
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Executive Summary

ActionAid International Rwanda (AAIR) is implementing a Country Programme in 11 of the poorest sectors in Rwanda from 2012-2017. The programme is grounded in a human rights approach to development and focuses specifically on agriculture and food security, education and women’s rights. It builds on the work that AAIR has been doing in the country since 1982. It is designed to be in line with Rwanda’s long term Vision 2020 and the Government’s implementation strategies as well as the MDGs. The intended long term outcome is to enable the poor and vulnerable to be able to sustainably exit poverty.

Analysis of the Country Strategy shows that it is in line with the Government’s development strategy, the MDGs and the major human rights conventions. The Strategy demonstrates an understanding of what is required to enable poor people to sustainably exit poverty, asset accumulation and risk mitigation, the building of human capital and building of social cohesion. Women’s empowerment is both a specific focus and a cross cutting issue. It has three specific areas of focus: education and youth empowerment; food security and agriculture; and the economic empowerment of women and improving public safety for women. The programme is designed to build social solidarity through enabling communities to work collaboratively to come up with practical solutions to drive their development and to fight for social justice for all members of the community. AAIR seeks to work with other partners in its sectors of focus and build the capacity of local NGOs and CBOs.

The Strategy is strong on rhetoric and short-term outputs but weak on implementation, sustainability and outcomes. There is no explicit Theory of Change linking input to outputs in a sequence to short term, medium term and long term outcomes. While there are potential partners for AAIR to work with in implementation these are mainly national and international NGOs that are working in the sector. There is little evidence of local NGOs and CBOs that can form the basis for building social capital networks and the capacity of the community to take on collective responsibility for its own development and seeking justice for its members.

The absence of a Theory of Change and an implementation logical framework makes it difficult to recommend a detailed M&E or impact evaluation strategy. A logical framework needs to be developed to enable M&E to be carried out; tracking the chain of interventions is essential so that corrective action can be taken if things are not going according to plan. To be able to measure the impact of the Country Strategy is essential to have measurable indicators so that data can be collected at baseline, at other monitoring points and at the end of line. The baseline survey provides the basis for measuring the impact of the programme on the sample of beneficiaries interviewed but national and sector level key performance indicators need to be identified. AAIR is working with communities that are benefitting from interventions from a number of different NGOs as well as the Government. It is therefore not possible to isolate the impact of AAIR and contribution analysis should be used. Contribution analysis asks if there is good reason to think that the interventions of a given agency (in this case AAIR) have not contributed to the outcomes.

Post-hoc evaluation of AAIR’s work in the sectors under its last Country Strategy indicates that it was highly rated by those who perceived themselves as having benefitted a lot but poorly rated by those who did not think that they have benefitted. There was a concern that too few people are able to benefit from the programme. The school building programme, gifts of farm animals and capacity building were specifically mentioned. Training in financial management, managing cooperatives, entrepreneurship and modern agricultural practices was requested. Comparing the knowledge and confidence in claiming their rights of women who had been and had not been sensitised found that the
former were significantly more likely to say they had a good understand and felt able to advocate for their rights. However, the differences were small and the means relatively low for both groups.

Informants generally felt that AAIR was transparent in its work in the communities. Views were divided as to the extent to which the community had been empowered to take on responsibility for its own development. Members of the FGDs said that those who had benefitted from AAIR programme were now able to support others in the community. Specific mention was made of training in women’s rights and the donating of the offspring of a farm animals to other members of the community. However, community leaders thought that AAIR needed to work in the sectors for a further 10 to 20 years before the communities would be ready to stand on their own feet and in the FGD there was some indication that the participants saw community leaders taking on the role that AAIR had been playing if it withdrew.

The baseline survey used an opportunity sample of beneficiaries AAIR programme in the 11 sectors recruited by AAIR. The findings cannot therefore be generalised to the sectors. They do provide baseline data on a group of beneficiaries who can be followed up at end-of-line to measure the extent to which they have benefitted from AAIR’s work in their sectors. A number of findings from the situational analysis are of interest and can be used to inform programme implementation. This is especially the case given that the respondents were selected as beneficiaries.

The vast majority of the respondents’ households owned land and earned their sole or main livelihood from agriculture, mainly as subsistence farmers. In households headed by a married couple the land was generally said to be jointly owned but women are often not able to exercise any influence in decisions about the way the land is farmed. Land holdings are generally relatively small and generally below the size considered necessary to sustain a household above the poverty line.

Financial inclusion is lower than the national average for adults living in rural areas but a higher proportion use formal financial institutions. Saving is marginally higher but credit lower and the use of formal financially institutions for saving and credit noticeably higher. Conversely the AAIR beneficiaries are much less likely to be members of tontines or to have credit from shops. Savings are mainly to have money available in an emergency and credit to cover living expenses. Saving and borrowing for educating children and for medical emergencies were also mentioned. Only seven per cent were saving to have money to invest in income generating activities while 12 per cent had borrowed to invest in their farms and 10 per cent in non-farm income generating activities.

Women respondents were less well educated than male ones and although the AAIR beneficiaries were better were marginally better educated than adults in rural areas generally the differences were small. The vast majority had no education beyond primary school level 28 per cent of male and 42 per cent of female had not completed primary school. The respondents were generally satisfied with the quality of primary and secondary schools in their sector and the ratings are in line with national ratings. Respondents who had participated in the AAIR school build and/or management training were marginally more satisfied than those who not but the differences were very small. Membership of community organisations was relatively high and gender differences small. The highest level of membership was in cooperatives (55%) which is not surprising as one of AAIR’s activities is to support small farmers in forming cooperatives. By contrast regular participation in Umuganda was relatively low with only two-thirds attending every month. Notable reasons for not participating in community development activities included: a perception, especially by male informants, that community leaders are not receptive to members of the community holding them to account; a lack of information about public finances; and a lack of confidence amongst female respondents about their
ability to speak in public. Nearly I in 5 women said that cultural norms preclude their participation and I in 10 that they are too busy doing domestic labour.

The majority of households were mainly or solely dependent on income from agricultural activities. Households that incorporated non-farm income generating strategies were at less risk of poverty than those who did not. The households of respondents were less likely than the nationally to grow a number of different crops, although of those who farmed 91 per cent grew at least two crops and 65 per cent three. Beans is the most frequently grown crop (85.6%), followed by maize (43.4%), cassava (38.9%) and sweet potatoes, 31 per cent. Just under 30 per cent of respondents said that they grow vegetables as a subsidiary crop. Around half of respondents seem to be food insecure and only 17 per cent secure. Those who rely solely on income from agriculture are most at risk of food insecurity.

Women’s awareness of their rights, their confidence in their ability to engage leaders in women’s rights issues and/or their husbands and they perceived ability to exercise their rights was relatively low on average. Women were most aware of their rights in reproductive health and felt best able to exercise these rights. They were least aware of women’s right to expect men to help with unpaid care work. Women who had been sensitised were more aware of their rights and felt better able to exercise them on average than those who had not but the differences were not large. Women from less deprived homes and those who were better educated were also claimed more awareness of their rights and felt more able to influence local leaders and husbands. Awareness of GBV was high and much higher amongst men and women who had been sensitised compared to those who had not. Virtually all the married women had been shouted at by their husband and 41 per cent had experienced at least one form of domestic violence, with 55 per cent of those who had been sensitised saying they had experienced domestic violence.

The analysis of the responses from the AAIR beneficiaries suggests that there is a need to empower parents so that they can demand improved quality in the education their children receive. There is also a need to encourage more households to diversify their income generating strategies and invest in non-farm small enterprises. Small farmers need to be encouraged to use improved seed and fertilizers to increase the productivity of their land. There is a need to sensitisise parents to the nutritional need of their children and especially to the nutritional needs of infants and young children. The importance of using clean water and hygienic sanitation also need to be communicated together with meeting the nutritional needs of pregnant women and nursing mothers. There is a need to sensitisise women as to their rights and to build their capacity to engage with community leaders and their husbands. There is a need more broadly to raise awareness about women’s rights amongst men as well as women. The high levels of domestic violence are of especial concern. Children are being raised in an environment where it is generally seen as acceptable for men to physically and verbally abuse women.

In order for AAIR to put in place a M&E strategy there is a need for the programme to be elaborated, a theory of change linking pre-conditions and the sequential chain of inputs, out puts and outcomes to enable each stage in implementation to be monitored and evaluated. A logical framework needs to be developed and key performance indicators determined. A realist approach to impact evaluation needs to be taken recognising that AAIR is delivering a programme an on-going social situation and one where a myriad of interventions are taking place. It is important that beneficiaries views on how the their quality of life is changing is taken into account alongside more objective indicators. Given that it is not possible to isolate the impact of AAIR’s intervention Contribution Analysis should be considered as the main way of evaluating AAIR’s contribution.
1. Introduction and Country Background

1.1. Introduction
Rwanda is one of the poorest countries in the world and is still recovering from the devastating genocide of 1994 which destroyed the physical, human and social capital of the country. Despite remarkable progress in post-conflict reconstruction it remains a deeply unequal society, with a Gini Coefficient of 0.49. Forty-five per cent of the population are unable to meet their basic needs and cannot exercise or sustain their capabilities and 24 per cent of the population go hungry on a daily basis.

This report provides an account of the findings from research undertaken for ActionAid International Rwanda (AAIR) to inform the implementation and the monitoring and evaluation of their Country Programme 2012-2017. AAIR works in 11 very poor sectors in the five districts of Nyanza (Busasamana, Mukingo and Rwabicuma), Gisagara (Gishubi, Muganza and Kibilizi), Nyaruguru (Ruheru), Musanze (Muko and Shingiro) and Karongi (Gitesi and Murundi). Fieldwork was carried out in November 2012 and focused specifically on the areas of interest to AAIR, namely agriculture and food security, education rights and women’s rights, in the context of an overall aim to end injustice and enable the poor and the excluded to make a sustainably exit from poverty.

1.2. Rwanda Country Context
Rwanda has seen sustained economic growth since 2000, with GDP per capita increasing from US$ 225 to US$ 595 in 2011 (Figure 1). There has been an increase in non-farm employment, in exports, in revenues from domestic taxation, in foreign direct and domestic investment and in domestic savings. However, the economy remains predominantly rural and dependent on rain-fed agricultural production based on small, semi-subsistence and fragmented farms. It is potentially vulnerable to the global economic crisis and the food crisis and to the impact of climate change (Stockholm Environmental Institute 2009). There is a high dependency ratio (49:51) and high fertility rates are driving population growth, which is running at 2.8% a year (NISR et al 2011). This is exerting pressure on the land; with 70% of the land surface already being farmed, most households dependent upon subsistence farming own less than 0.5 hectares (Ministry of Agriculture and Animal Resources 2009), with an estimated 0.7 hectares needed to support a household. Infant and under-five mortality rates are high and there is low life expectancy at birth (NISR et al 2011).

Figure 1: GDP Per Capita 1999–2011 US$ (NISR 2012a).
Development has been driven by a number of factors, including a strong and determined government that has increased domestic revenues, fought corruption, improved the ‘soft’ business climate, established mechanisms to ensure accountability to citizens and improved aid coordination as it strives to create a service-oriented economy. Rwanda has developed a liberalised economy, along with sound governance, which it regards as a precondition for sustained economic growth, and it looks on track to achieve most of its MDG targets (for a more detailed analysis of Rwanda’s progress see e.g. Abbott forthcoming; Abbott and Rwirahira forthcoming; NISR 2012a). There has been a decline in poverty since 2000/1, with a 12 percentage point decline between 2005/6 and 2010/11(Figure 2). Poverty reduction can be attributed to four main factors: significant increases in agricultural productivity, the number of workers with more than one livelihood strategy, non-farm small enterprises and non-farm employment. There is evidence that the exit from poverty is sustainable as it has been accompanied by a significant increase in the proportion of households taking effective risk mitigation measures and adopting more effective risk coping strategies. There has been a large and significant increase in financial inclusion - that is, in the proportion of adults saving and accessing credit (FinScope 2012).

Figure 2: Poverty 1990 -2010-11

The sharp reduction in poverty has been accompanied by dramatic improvements in global indicators for education and health. Virtually all children now attend school, infant, under-five and maternal mortality rates are declining rapidly, and access to healthcare is improving. Access to clean water and improved sanitation is increasing. The gap between members of households from the lowest and highest two wealth quintiles on a number of education and health indicators narrowed between 2005 and 2010, suggesting that that those from the poorest households are benefitting disproportionately from some of the public economic, health and welfare policies (Abbott forthcoming; Abbott et al 2012). Nevertheless there remain inequalities in access to education and social services which limit people’s opportunities to participate in the economic, social and political life of the country.
Rwandan has a low GDP per head, a poorly diversified economy and high reliance on international aid, being the fifth most aid-dependent country in the world (Thomas et al 2011). The IMF has warned that any significant drop in aid flows would have a large and immediate impact on growth and public finances (IMF 2012). The informal economy remains dominant, accounting for 65 per cent of GDP in 2011. In a number of important areas, the gap between the poorest and the more affluent households has actually widened – for example, on education and health indicators. This is especially noticeable for stunting of infants and young children, for participation in secondary and tertiary education, for vaccinations and for giving birth with the assistance of a skilled healthcare attendant. There is also, as yet, little evidence of a decline in inequalities in adult literacy (authors’ analysis of RDHS 2005, 2010 & EICV2 and 3 data; see also Abbott forthcoming; Abbott and Rwirahira forthcoming). Only 78 per cent of men and 67 per cent of women aged 16 years or over have basic literacy skills and 39 per cent of men and 33 per cent of women functional literacy skills (authors’ own calculation on EICV3 data).

Around 73 per cent of the working population are employed in mainly subsistence agriculture, 62.5 per cent have more than one job and 85 per cent cultivate their own farm (NISR 2012a). Only 17 per cent of workers are in non-farm employment and most non-farm enterprises are in the informal sector (NISR 2012c). There is low unemployment but high underemployment: 57 per cent of jobs are seasonal and the median number of hours spent in productive work per week is 17, varying from 40 hours for those employed in non-farm waged jobs to 15 hours for those in agricultural work, independent or waged. Forty-two per cent of young people are either underemployed or unemployed and there is a mismatch between the skills demanded by the labour market and those that young adults can offer. There is a shortage of employment opportunities, with only a third of the number of jobs needed to absorb new entrants to the labour market created each year between 2005/6 and 2010/11 (www.africaneconomicoutlook.org). Whilst there has been an increase in non-farm employment (Figure 3), accelerating the growth of non-farm employment is essential for increasing labour productivity and absorbing new labour market entrants.

Figure 3: Changes in Main Employment Status between 2000–1, 2005-6 and 2010–11

![Figure 3](image)

(Source: National Institute of Statistics Rwanda 2012a)

Social capital and social integration are low and there is a general lack of trust in others, resulting in low social cohesion (Abbott and Mugisha forthcoming; Abbott and Wallace 2012). Civil society is weak, with low active participation in community-based organisations (Abbott and Wallace 2012; Abbott et al 2012c; Abbott and Mugisha forthcoming; Dulal and Foa 2011). Social institutions are one of the main components of national wealth and a major productive asset for societies, with cross-
national research showing that on average a 1 per cent increase in the stock of social capital results in a 1.1 per cent increase in intangible capital compared to a 0.47 per cent increase for additional years in school and a 0.14 increase attributable to remittances. In Rwanda, however, years of education contributes 54 per cent to intangible capital, social capital 45 per cent and remittances 1 per cent. Dulal and Foa (2011) attribute this to very low stock of social capital even compared to other low-income countries and suggest that an increase in social cohesion as a result of increased social capital accumulation would support sustained economic growth through stimulating an increase in physical capital accumulation.

1.3. Terms of Reference
The terms of reference of this study were to:
- provide information about the impact of AAIR development initiatives in Local Rights Programme (LRP) areas;
- provide relevant information on accountability and transparency in AAIR programming;
- provide a situational analysis of the LRP communities in the key strategic areas of AAIR’s work – agriculture and food security, women’s rights and educational rights;
- provide information on the status of community participation in AAIR development initiatives, especially the target group/community members;
- provide information on the number and structure of existing potential partners operating in AAIR’s LRP;
- identify benchmarks and indicators which can be used as a point of reference for monitoring and evaluation of program implementation activities;
- suggest monitoring and evaluation tools that could be used to track the progress and impact of the programme.

1.4. Organization of the Report
The report is divided into three main parts, each with a number of chapters.

Part I, following this introduction, includes a methods chapter and a chapter analysing AAIR’s Country Strategy Paper 2012-2017, together with recommendations for M&E.

Part II provides situational analysis of the areas of AAIR’s strategic priorities. It is divided into five chapters: Demographics, Employment and Socio-economic situation; Empowerment, Education and Capacity Building; Agriculture and Food Security; and Women’s Empowerment.

Part III provides the conclusions and recommendations.
2. Methods

2.1. Introduction
This section sets out the methods used in this report, including the situational analysis carried out in the 11 sectors where AAIR work. Detailed information on impact evaluation and programme monitoring and evaluation is provided in Section 3.7 below. The methods used included:

- Desk research, including the collation of statistical data and the secondary analysis of survey data at a national level in the areas of AAIR’s focus;
- A survey involving structured interviews with a sample of 989 adults selected by AAIR who live in the 11 sectors where AAIR work;
- FGDs with a purposive sample of beneficiaries of AAIR programme in the 11 AAIR sectors;
- Key informant interviews with a purposive sample of beneficiaries of AAIR programme in the 11 sectors.

2.2. Desk Research and Secondary Statistical Data Analysis
Desk research included reviewing the AAIR Country Strategy 2012-17, collating statistical data and other information on the situation in Rwanda in the areas of AAIR focus and, where necessary, carrying out secondary analysis of data sets. For national analysis we use the weighted data from FinScope 2012, EICV3 and the DHS 2010.

2.3. Primary Research in 11 Sectors

2.3.1. Introduction
We carried out primary research in the 11 sectors where AAIR work with local communities, to provide a picture of the situation in the sectors related to AAIR areas of focus at the start of the implementation of the 2012-2017 Country Strategy. Due to cost constraints it was not possible to select a probability sample representative of adults living in the sectors or of those intended to be the main beneficiaries from the programme. Findings therefore cannot be generalised to the population living in the sectors and differences between sectors in the survey data cannot be taken to represent differences that exist between sectors.

2.3.2. Research Tools
The research tools included a structured questionnaire for administration to the survey respondents, an agenda for the FGDs and agendas for the key informants. The tools were developed in English and then translated into Kinyarwanda. Following translation they were piloted and amended in the light of feedback. They were approved by AAIR before fieldwork commenced.

2.3.3. Training of Researchers
The fieldwork was undertaken by a team of especially recruited and trained research assistants supervised by IPAR research fellows. All focus group discussions were facilitated by IPAR researchers and all key informant interviews carried out by them.

2.3.4. Sample

- Survey
  The total sample is 987 adults (aged 18 years and over) living in the 11 sectors where AAIR works (Table 1). The sample for the survey is not a probability sample\(^2\) and therefore the findings cannot be generalised to AAIR beneficiaries living in the sectors. Given this the findings must be

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\(^2\) A probability sample is one in which every member of the target population has an equal chance of being selected.
seen as only indicative and are more likely to provide reliable information on the differences between groups (e.g. gender, age, income generating strategies, and socioeconomic status) than on differences between sectors and may not provide an accurate portrayal of the demographic and socio-economic situation of the sectors. Differences between sectors have been provided at the request of AAIR. The names of the respondents have been retained and this will enable AAIR to interview them for purposes of mid-term and end-of-line monitoring and evaluation.

<table>
<thead>
<tr>
<th>Table 1: Survey Sample by Sector</th>
<th>Number</th>
<th>%</th>
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<tbody>
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<td>91</td>
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<td>Gitesi</td>
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<td>Shingiro</td>
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<tr>
<td>Total</td>
<td>987&lt;sup&gt;3&lt;/sup&gt;</td>
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</tr>
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</table>

### Qualitative

Two focus group discussions were held in each sector, one with male and one with female beneficiaries of AAIR programmes. Twenty-two discussions were held in total involving 220 participants (10 in each FGD). The participants for FGDs were selected to ensure a mix of age and educational attainment.

Key informants included leaders at district and sector level, other development partners working in the sector in areas in which AAIR works and other public sector service providers. Forty key informants were interviewed in total, 3 or 4 in each sector (see Appendix 3 for detailed information).

#### 2.3.5. Conduct of the Research

The structured questionnaires were administered in Kinyarwanda by trained RAs supervised by IPAR researchers. A 10 per cent sample of questionnaires was checked on a daily basis for accuracy and consistency, for quality assurance, and feedback was given to the research assistants as necessary. The FGDs and key informant interviews were led by an IPAR researcher and notes taken by trained RAs. All were conducted in Kinyarwanda. The notes were subsequently transcribed into English in preparation for data analysis.

#### 2.4. Data Analysis and Report Writing

##### 2.4.1. Data Analysis

The survey data were entered into the computer for analysis by SPSS. Where tests of significance are used the minimum confidence level is 95 per cent (p<0.05). This means that we can be 95 per cent certain that observed differences are not due to sampling error alone. Cramer’s V is used for association between two dichotomous variables, Student’s T Test for Independent Samples where one variable is continuous and one a dichotomy, ANOVA where one variable is continuous and one

<sup>3</sup>In this and subsequent tables/chats numbers may not add to 989 because of missing values.
categorical, and Spearman’s $\rho$ for correlations. We should note that as the sample is not a probability sample the findings are not generalizable even where the statistics suggest significant difference or association.

The qualitative data was transcribed and translated into English. They were analysed thematically.

We provide detailed tables and graphs by sector as this was requested by AAIR. We also look at gender, age, educational and socioeconomic differences as appropriate.

### 2.4.2. Scales

A number of scales were constructed from variables designed to measure the same underlying (latent/ not directly observable) construct - for example, social deprivation, knowledge about women’s rights. The meaning of the construct is understood but there is no natural measurement scale, so we constructed the scale from the answers to questions that provide some indication of the underlying latent concept and which can be measured. We theorise that answer to these questions measure a single concept which leads to a number of different manifestations. The scale also evens out variability and so is more reliable than using a single item as a proxy variable to measure a latent concept. The scales are: Social Deprivation Scale; Awareness of Women’s Rights Scale; Ability to Influence Husbands on Women’s Rights Scale; Women’s Rights Practices in Households Scale; Ability to Engage Local Leaders in Advancing Women’s Rights Scale

The scales were constructed using factor analysis with varimax rotation. This enables us to test if the factors (answers to the questions) are unidimensional and whether a scale explains a significant amount of the variation in the answers to the original questions and more than the individual variables alone can explain. Reliability was tested using Cronbach’s Alpha (CA), which is a measure of the internal consistency of the items; in other words, it tests the extent to which all the items are measuring a single unidimensional latent construct. The minimum acceptable CA is 0.7, a CA between 0.8 & = <0.9 is good and one of 0.9 and higher excellent. (See Appendix 1 for full details of the scales).
3. Analysis of AAIR’s Country Strategy 2012-17 and Recommendations for Monitoring and Evaluation

3.1. Introduction
AAIR works to build capability for active participation in the development process by the poor and excluded, building their self-confidence and sense of self-worth and thus enabling them to move sustainably out of poverty. A special focus is on the empowerment of women and girls, in recognition of their marginalised position in the community and household. Encouraging community advocacy for respecting the human rights of the poor, excluded people and women and building the capacity of poor communities to take on collective responsibility for challenging injustice on behalf of its members are also central to AAIR’s work. It seeks to work in partnership with local organisations (Government, private sector, NGOs, civil society) to ensure the most effective and efficient use of resources and expertise. To facilitate this it builds the capacity of local partners so that they can nurture the socioeconomic inclusion of the poorest and most vulnerable. Its planned activities for the period 2012-17 are set out in the Country Strategy for 2012-17.

3.2. AAIR’s Country Strategy 2012-17

3.2.1. Background and Introduction
AAIR Rwanda has worked in Rwanda since 1982 and has been operating a fully-fledged Country Programme there since 1997. It implements a Local Rights Programme with a specific focus on food security, women’s rights and education. The 2012-2017 Country Programme, People’s Action to End Poverty 2012-2017, is in line with the AAIR Global Strategy which is to work with the poor and excluded people to eradicate poverty and injustice. It aims for a world without poverty and injustice in which every person enjoys their right to a life of dignity. There is a commitment to mutual respect, equality and justice, honesty and transparency, solidarity with the poor, courage of conviction, independence and humility. The Programme builds on the work already undertaken by AAIR in Rwanda and has been designed to be in line with the national strategic plan and the MDGs. It is intended to be innovative and use best practice to contribute towards ending poverty, empowering communities, building capacity, improving livelihoods and enabling campaigning for strategic policy change. There is recognition that for the poor to exit poverty sustainably they need to be supported in actively taking control of their own development. The programme is informed throughout by:

- a commitment to a human rights based approach and empowering the poor in the communities in which AAIR works to claim their rights and to work towards common goals for exiting poverty;
- the need to mobilise communities themselves, along with civil society organisations and the media, to recognise that the poor can and should actively participate in poverty eradication by setting their own priorities and goals rather than having these dictated by outsiders;
- the need to support the building of social capital through the development of informal and formal horizontal and vertical social networks of the poor in the areas of women’s and girls’ rights and capacity building, campaigns to end hunger, and the creation of networks of cooperatives of women engaged in farming and linking them with the farmers’ associations at the national level.

AAIR Rwanda also intends to:

- take part in generic campaigns to influence policy and practice in its areas of strategic interest, including women’s rights campaigns, women and unpaid work, aid effectiveness, climate change, increasing funding for agriculture, and Tax justice;
work with other organisations to build networks to campaign for the implementation of the agenda for regional integration, the CAADP Compact signed in Maputo and the reform of unjust terms of trade;

- adopt a research-informed approach to advocacy work by using strategies that work and advocating change away from policies and practices that have the greatest negative impact on the poor. A database of key advocacy and campaign issues will be developed and maintained.

3.2.2. Strategic Objectives

The Country Strategy outlines three strategic objectives, each with expected outcomes:

1. Improve the quality of public education for all children and support youth and the illiterate to become drivers of change in their communities. The intended outcomes for 2017 are:

   1.1. at least 500,000 children (50% of them girls) in communities where AAIR works to be educated in good quality, transformed public schools;

   1.2. to have contributed to national and international campaigns for reforming policies and practices to secure rights to and improve the quality of education in public schools and early childhood development centres, making them locations of transformation for at least 2.5 million girls and boys;

   1.3. to have mobilised 10,000 youth activists and built the capacity of 2,000 youth leaders to participate in a country-wide network of community-based organisations to end poverty and injustice, in line with their strategy.

2. Promote sustainable agriculture and control over natural resources for people living in poverty. The intended outcomes for 2017 are:

   2.1. over a million women living in poverty in the communities where AAIR works to have secured access to and control over land or other natural resources to enable them to make sustainable improvement to their livelihood;

   2.2. to have worked with 3000 female and 2500 male smallholder farmers so as to have increased knowledge of how to leverage their position for a sustainable improvement in their lives. To achieve this through building their capacity to improve their agriculture practices, to demand increased funding for agriculture and to become financially included. Also to enable them to secure their rights to social protection services, quality extension services and access to agriculture inputs.

3. Ensure that women and girls build social and economic alternatives to enable them to break out of the cycle of poverty and violence and take control over their bodies and lives more generally. The intended outcomes for 2017 are to have:

   3.1. contributed directly to ensuring greater safety and freedom from violence in public spaces for at least 5,000 women and girls;

   3.2. supported 5,000 women and girls living in poverty directly to resist harmful traditional practices and make informed choices related to their sexual and reproductive health;

   3.3. supported campaigns to free women and girls from violence, increase their safety, reduce unpaid care work burdens and give them greater access to income-generating activities. The aim is that such campaigns will have improved the lives of 5,000 women and girls.

3.2.3. Strategic Facilitators

AAIR use a human rights based approach (HRBA) working with communities to encourage and support local development processes and initiatives with a specific focus on working the poor and excluded and their organisations. It outlines six strategic facilitators in its Strategy:

- To manage resources effectively and efficiently by strengthening its financial management capacity;
To forge strategic partnerships with NGOs and CBOs in its areas of focus and work cooperatively with government institutions while remaining true to its commitment to promote the interests of the poorest and most vulnerable groups, including women, so as to enable them to be able to exercise their rights and live in dignity;

To increase its fund-raising capabilities by developing a stronger planning process and systems and establishing stronger and more strategic links with potential donors;

To use a Human Rights Based (HRB) approach informed by a commitment to gender equity, sponsoring programmes developed through the active participation of and owned by the community. At the same time to build the capacity of the community, especially the poorest and most vulnerable, women and CBOs, so that they are able to participate more effectively in the development process. To develop horizontal links between LRPs to encourage a culture of dialogue and sharing and to minimise duplication and waste;

To train staff to assess advocacy issues critically and integrate them in all programmes to empower communities to challenge injustice that affect development and undermine the wellbeing of the poor and vulnerable, including women and children;

To build and nurture formal and informal partnerships with CBOs, the private sector and Government to share expertise, work more effectively and build local capacity in the areas of AAIR’s strategic priorities.

3.3. Rwanda’s Development Strategy and AAIR’s Proposed Interventions

AAIR’s aim is to provide interventions that are in line with the Government’s development strategy and the MDGs.

Rwanda’s ambitious development programme is encapsulated in Vision 2020 (Ministry of Finance and Economic Planning, 2000), which sets out the long-term objectives. This has been implemented through poverty reduction strategies, with the Government being in the process of finalising the third strategy, the Economic Development and Poverty Reduction Strategy-2 (EDPRS-2) for implementation from July 2013. It is under this new Strategy that AAIR will be implementing its Country Programme 2012-2017.

Based on an analysis of the achievements of EDPRS-1 the Government has identified two key priorities for EDPRS-2: accelerating sustainable economic growth to an average of 11.5 per cent per annum, essential to meet the target of becoming a middle-income economy by 2020, and accelerating poverty reduction so that the headline poverty figure is below 30 per cent. To drive this it has agreed four thematic areas that will guide policy and investment decisions: Economic Transformation; Rural Development; Productivity and Youth Employment; and Account-able Governance (Table 2). The development of EDPRS-2 was guided by five principles: the need to be innovative and develop new initiatives and strategies; while focusing on emerging priorities to continue to invest in foundation areas such as health and education; to be inclusive of all stakeholders and interest groups at all levels inside and outside of Government; the need for differentiated development plans at District level with strong linkages between District Plans, EDPRS-2 and Sector Strategic Plans; and to ensure that sustainability is built into all programmes.

Six cross cutting issues have been identified: capacity building; regional integration; gender and the family; environment, climate change and disaster management; disability and social inclusion; and

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4 All references to the proposed priorities for EDPRS-2 are based on unpublished briefing papers issued by the Ministry of finance and Economic Planning in 2012 as part of the consultation process.
HIV/AIDS and non-communicable diseases. The MDG Targets and any successor targets after 2015 are incorporated.

Table 2: Priorities for EDPRS-2

<table>
<thead>
<tr>
<th>Economic Transformation for Rapid Growth</th>
<th>Rural Development</th>
<th>Productivity and Youth Employment</th>
<th>Accountable Governance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Diversify the economic base for exports</td>
<td>1. Human settlements</td>
<td>1. Education and skills development</td>
<td>1. Judicial reforms and rule of law</td>
</tr>
<tr>
<td>4. Urbanisation</td>
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<td></td>
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</tr>
</tbody>
</table>

AAIR’s 2012-2017 Strategic Plan is clearly in alignment with EDPRS-2 although it was developed before the priorities were agreed. Its emphasis on supporting the social inclusion of the poorest is aligned with the Government’s pro-poor strategy and its emphasis on gender equality and women’s economic empowerment echoes the Government’s strong commitment to this and its status as a cross-cutting issue. Table 3 maps in more detail the synergies between EDPRS-2 and AAIR’s 2012-2017 Strategic Plan.

Table 3: Mapping AAIR's Country Strategy with EDPRS-2

<table>
<thead>
<tr>
<th>AAIR’s Strategic Objectives</th>
<th>EDPRS-2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improve the quality of public education for all children and support youth and the illiterate to become drivers of change</td>
<td>Education as a foundational issue Gender, Capacity Building and Social Inclusion as cross-cutting issues Productivity and Youth Employment - education and skills development Accountable Governance – citizen-centred approaches.</td>
</tr>
<tr>
<td>Promote sustainable agriculture and control over natural resources for people living in poverty</td>
<td>Gender, Capacity Building, Climate Change and Disaster Management and Social Inclusion as cross-cutting issues Rural Development Productivity and Youth Employment – ensuring a healthy workforce Accountable Governance – citizen centred approaches.</td>
</tr>
<tr>
<td>Ensuring that women and girls build social and economic alternatives to enable them to break the cycle of poverty, violence and take control over their bodies.</td>
<td>Gender, Capacity Building and Social Inclusion as cross-cutting themes Accountable Governance – rule of law.</td>
</tr>
</tbody>
</table>

AAIR’s programme is likely to make a contribution in areas where the Government has strategic 2020 indicators and targets. These can provide guidance to AAIR in the monitoring and evaluation of the programme and setting its own targets for 2017 outcomes (Table 4).
### Table 4: Vision 2020 Targets and Current Status Related to AAIR’s Areas of Intervention

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Current Status</th>
<th>2020 Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life expectancy at birth</td>
<td>54.5 years</td>
<td>66 years</td>
</tr>
<tr>
<td>Population growth rate</td>
<td>2.9%</td>
<td>2.2%</td>
</tr>
<tr>
<td>Women’s fertility rate</td>
<td>4.6</td>
<td>3.4</td>
</tr>
<tr>
<td>Infant mortality rate</td>
<td>50</td>
<td>30</td>
</tr>
<tr>
<td>Maternal mortality rate</td>
<td>476</td>
<td>200</td>
</tr>
<tr>
<td>Under-5 % wasted</td>
<td>3%</td>
<td>0.5%</td>
</tr>
<tr>
<td>Under-5 % underweight</td>
<td>11%</td>
<td>8%</td>
</tr>
<tr>
<td>Under-5 % stunted</td>
<td>44%</td>
<td>15%</td>
</tr>
<tr>
<td>Gender equality in decision making</td>
<td>30%</td>
<td>40%</td>
</tr>
<tr>
<td>Citizen satisfaction with public sector service delivery</td>
<td>66%</td>
<td>80%</td>
</tr>
<tr>
<td>Literacy level (basic)</td>
<td>79.5%</td>
<td>100%</td>
</tr>
<tr>
<td>Gross primary school enrolment</td>
<td>127.3%</td>
<td>100%</td>
</tr>
<tr>
<td>Gross secondary school enrolment</td>
<td>35.5%</td>
<td>98%</td>
</tr>
<tr>
<td>Growth rate of the agricultural sector</td>
<td>5.8%(^7)</td>
<td>8.5%</td>
</tr>
<tr>
<td>Financial credit in the agricultural sector</td>
<td>5%</td>
<td>20%</td>
</tr>
<tr>
<td>Adult population accessing financial services</td>
<td>72% (32% formally includes/30%????informally served)</td>
<td>90%</td>
</tr>
<tr>
<td>Agricultural production kcal/day/person</td>
<td>2,806</td>
<td>2,900</td>
</tr>
<tr>
<td>Food Consumption Score</td>
<td>Poor 4%</td>
<td>Poor 0%</td>
</tr>
<tr>
<td></td>
<td>Borderline 17%</td>
<td>Borderline 5%</td>
</tr>
<tr>
<td>Below poverty line</td>
<td>44.9%</td>
<td>20%</td>
</tr>
</tbody>
</table>

#### 3.3. AAIR’s Programme and Human Rights

AAIR’s underlying philosophy is based on a human rights approach to development (Hamm 2001) which emphasises the interrelation and interdependence of all human rights but pays special attention to economic and social rights. A human rights approach to development goes beyond the empowerment of individuals to claim rights and encompasses the right to be actively involved in decision making process; the right to empowerment for active participation in the planning, the process, the outcome and the evaluation of policies and programmes. The right to development is a collective rather than an individual right which is exercised through a progress of dialogue whereby communities\(^6\) agree outcomes and come up with practical solutions to problems. The process of interaction and cooperation fosters social solidarity and a community that works to secure the rights of all members despite difference. Building social capital, vertical and horizontal (members of communities working together for the common good) is the means for enabling dialogue and cooperation and fostering social solidarity. Social solidarity creates a sense of shared identity and trust and legitimates shared norms and values which underpin social cohesion – a society in which groups work together for a common purpose.

AAIR’s programme is concerned with empowering the poor and vulnerable, with a specific focus on women, so that they can exercise their rights and fight injustice. Whilst governments and others, as duty bearers, have a responsibility to ensure that everyone is able to exercise their rights and where necessary protect the vulnerable rights holder need to be able to hold duty bearers accountable. There

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\(^7\) Average 2000-2020

\(^6\) Community should be taken to mean a group that shares a common interest. In the case of AAIR’s programme it can be taken to mean a geographical community (village, sector), youth, women
are a set of human rights defined in international conventions and protocols which outline the rights to which everyone is entitled. However, the poor and the dispossessed often do not know their rights, and even if they do, they find it difficult to claim/exercise them. Poor communities, for example, find it more difficult to organise around issues and work together for resolutions; and public officials are often less responsive to them than to those in better-off communities. Women and children have been, and still are, regarded as the ‘other’, not human and therefore not entitled to human rights, which are seen as men’s rights. Given the importance that the AAIR County Programme places on human rights it is important to understand what these rights are in the context of the AAIR Country Programme, the extent to which citizens and other residents are able to exercise these rights and the strategies that AAIR intend to put in place to build the capacity for women, children and the very poor and vulnerable to understand and be able to exercise their rights.

There are six international/regional conventions/charters that confer rights central to AAIR’s Country Programme (Table 5). These are the:

- **Universal Declaration of Human Rights (UCHR)1945**;
- **African Charter on Human and People’s Rights (ACHPR) 1981**;
- **Convention on the Elimination of Discrimination Against Women (CEDAW)1979**;
- **Convention on the Right of the Child (CRC)1989**;
- **Protocol to the African Charter on Human and People’s Rights on the Right of Women in Africa (RWA) 2005**;
- **International Covenant on Economic, Social and Political Rights 1966 (ICSEPR)**

Under Article 190 of the 2003 Constitution international conventions/charters, once ratified, become more binding than organic and ordinary laws. Rwanda has ratified the human rights conventions and protocols.

### Table 5: AAIR’s Strategic Objectives Mapped against International Human Rights Conventions

<table>
<thead>
<tr>
<th>AAIR’s Strategic Objectives</th>
<th>Human Rights Conventions</th>
</tr>
</thead>
</table>
| Improve the quality of public education for all children and support youth and the illiterate to become drivers of change. | The right to free and compulsory primary education (Article 26 UDHR, Article 28 CRC)  
The right to secondary education (Article 28 CRC)  
Right to education (ACHPR)  
Girls’ and women’s equal rights to education (Article 12 RWA)  
Right to education to enable effective participation in society (Articles 13 & 14 ICESPR) |
| Promote sustainable agriculture and control over natural resources for people living in poverty. Increase poor women access to and control over land. Work with female and male smallholder farmers to improve agricultural practices, demand increased funding for agriculture and increased knowledge of how to argue for a sustainable improvement in their lives. | The right to work, adequate remuneration and standard of living (Articles 23, 25 UDHR, Article 15 ACHPR)  
Right to an adequate standard of living (Article 27 CRC, Article 11 CESCR)  
Right to work under favourable conditions (Articles 6, 7, 8 CESCR)  
Rights of rural women (Article 14 CEDAW)  
Women’s rights to food security (Article 15 RWA)  
Women’s right to a healthy and sustainable environment (Article 18 RWA) |

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8 [http://www1.umn.edu/humanrts/instree/z1afchar.htm](http://www1.umn.edu/humanrts/instree/z1afchar.htm) 02/03/2013


Ensuring that women and girls build social and economic alternatives to enable them to break the cycle of poverty and violence and take control over their bodies. Specifically to increase safety for women and girls in public space, support poor women and girls in resisting harmful practices and having control over their bodies and support women’s economic empowerment.

<table>
<thead>
<tr>
<th>Rights and Policies</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Right to life, liberty and security of person (Article 3 UDHR)</td>
<td>Right not to be discriminated against but to be treated on an equal basis with men (Articles 1, 2, 3, 4 CEDAW &amp; Article 2 RWA)</td>
</tr>
<tr>
<td>Women’s equal right to employment (Article 11 CEDAW, Article 13 RWA)</td>
<td>Right to access to financial services (Article 13 CEDAW)</td>
</tr>
<tr>
<td>Elimination of violence against women and right to physical and emotional security (Articles 5, 4 RWA, Article 19 CRC)</td>
<td>Sustainable development (Article 19 CRA)</td>
</tr>
<tr>
<td>Elimination of harmful practices (Article 6 RWA)</td>
<td></td>
</tr>
</tbody>
</table>

There are also domestic laws and policies designed to promote rights in the areas in which AAIR is working. AAIR can support communities in developing a knowledge and understanding of their rights both as articulated in international conventions and as they are domesticated in national laws and policies. It can do this by providing training in rights and supporting the building of community networks to campaign for the poor and vulnerable to be able to exercise their rights and protect weak and vulnerable members.

In terms of AAIR’s key areas of intervention there are a number of laws and policies that are of especial relevance. These include:

1. The legal right to free compulsory primary school education and education policies that provide for fee-free 12YBE (see e.g. Abbott forthcoming). There is provision in the Social Protection Policy (Ministry of Local Government 2011) for vulnerable children including those from extremely poor homes to be given help with covering the costs of schooling including uniform, books and material, boarding fees and parental contributions.

2. Vision2020 Umurenge Programme extremely poor households where no one is capable of doing public works have a right to a cash income. Households where someone can do public works are eligible for a member to be offered such work. Those eligible for VUP are also entitled to apply for loans for investment in productive enterprises (Ministry of Local Government 2011).

3. The agricultural policy provides for small farmers to be supported by agricultural extension workers. Government policy is to encourage farmers to use fertilizers and improved seeds, to terrace land on hillsides and requires land consolidation and crop specialisation. The Land Tenure Regularisation Act 2005 ensures that farmers have legal title to the land that they own.

4. The extremely poor are entitled to be exempt from the premiums for Mutual Health (Budget Speech 2011) and vulnerable children are legally entitled to free membership (2011 Law). Parents are legally responsible for ensuring children are covered by health insurance.

5. Health centres weigh and measure infants and young children and provide micronutrients to pregnant and nursing mothers and infants and young children. There are policies designed to improve the nutrition of infants and young children including a school feeding programme. However, these are still in the process of being implemented.

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12 There is some confusion about what free education means. There are direct and indirect costs for children attending school. Even for primary education there are costs for school uniform, text books and materials and the primary school leaving examination. Some primary schools exclude children whose parents do not pay the parental contribution or have uniform etc. For secondary schooling the Government pays the schools a capitation allowance but there is no legal entitlement to free education at this level.
6. Gender equality is guaranteed under the 2003 Constitution. Women’s empowerment is a priority for the Government and there is girls’ education policy and strategic plan. There is also a 30 per cent quota for women in public office and public service. The 2009 Labour Law legislates for equal treatment in employment for men and women, makes special provision for pregnant and nursing mothers, prohibits the employment of children under 16 years of age and provides limits on the hours and types of work that 16- and 17-year-olds can do.

7. The law prohibits gender-based violence in public as well as private space. However, while the law prohibits sexual harassment in private space and the 2009 Labour Law prohibits it in the workplace, it is not prohibited in public space (see Mutesi and Abbott 2013).

3.4. Potential Partners for AAIR in the Sectors
An important element of AAIR’s 2012-17 strategy is to work collaboratively with other organisations in their areas of focus. There are several reasons for this:

- to ensure efficient and effective working and the best use of available resources and expertise by working with NGOs and CBOs that have the same focal areas of interest;
- to build the capacity of local CBOs so that they can develop the skills to deliver LRPs as part of a sustainability strategy;
- to work with local CBOs and NGOs to build horizontal and vertical networks to share good practice and avoid duplication and waste;
- to build the confidence of poor communities and CBOs so that they recognise that they have the capacity to act and make positive changes in their own lives and do not have to depend on experts from outside the community;
- in particular, to build a network of NGOs/CBOs led by youth and campaigning and building capacity across the areas of AAIR focus.

Appendix 4 contains details of all the potential partners we were able to identify by district and sector. The organisations identified include international and local NGOs with a significant number working in a number of sectors, suggesting good opportunities for developing horizontal social networks. Many also work at national level, also providing opportunities for developing vertical networks. However, the lack of CBOs is a concern because social capital is generally build through the activities of voluntary organisations that actively work on behalf of their members and the benefits from which are shared more broadly by the community.

Table 6 shows the main potential partners by Sector and area(s) of share interest. Only those where there is a definitely shared area (s) of focus are included. The first thing to note is that there are no CBOs. Other research in Rwanda has found a lack of CBOs in poor communities and it has been suggested that this may be because the official mechanisms for communities working together (village meetings, Umuganda, women’s National Council, National Youth Council) crowd out CBOs. However, other research has noted low social capital in Rwanda and this has generally been attributed to the Genocide destroying the social fabric which is slowly having to be rebuilt. A second point of note is that we did not manage to identify any NGOs working with youth on issues which were the same as those in which AAIR is interested. This is a concern because AAIR wants to work with youth to form horizontal social networks across the country to promote their interests.

The lack of local CBOs in the 11 sectors suggests that AAIR will need to support the building of informal and formal networks in the 11 sectors if the communities are going to take on responsibility for rights promotion and protection. Partnerships with other NGOs working in the sectors could be leveraged to ensure coordinated interventions in capacity building and empowerment.
<table>
<thead>
<tr>
<th>Sector</th>
<th>Education</th>
<th>Youth</th>
<th>Agriculture</th>
<th>Food Security</th>
<th>Gender and Violence</th>
<th>Women’s Empowerment</th>
<th>General Pro-Poor Development</th>
</tr>
</thead>
<tbody>
<tr>
<td>Murundi</td>
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<td>Shingiro</td>
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<tr>
<td>Muko</td>
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<tr>
<td>Busasamana</td>
<td>Global Fund</td>
<td></td>
<td>Ibakwe R.I.C.</td>
<td>PROXIVET Rwanda</td>
<td>Care International</td>
<td>Care International</td>
<td>COPORWA asbl</td>
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<tr>
<td></td>
<td>Uyisenga N’manzi</td>
<td></td>
<td>Imbarahga</td>
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<td>Red Cross</td>
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<td></td>
<td>Compassion International</td>
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<td>Rwanda</td>
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3.5. Post-hoc Evaluation of AAIR’s Programme 2007-12

3.5.1. Introduction
The main purpose of this project was not to carry out a post-hoc evaluation of AAIR’s last programme but to provide a situational analysis in preparation for the implementation of the 2012-17 programme. However, we did ask some questions in the survey on the respondents’ engagement with AAIR and their level of satisfaction with their involvement. We also asked participants in FGD and key informants about how accountable and transparent they think AAIR is and what would happen if AAIR withdrew from funding a programme in their sector. The latter gives some indications of the sustainability of the programme.

3.5.2. Participation in AAIR Programme
All the respondents to the survey and the participants in FGDs were selected by AAIR as benefactors of their programmes. In the questionnaire we asked them about the extent to which they participated in/benefited from six activities: gifts of livestock; support with using modern farming techniques; support in constructing schools; capacity building for membership of school management committees; sensitization on the importance of girls’ education; and sensitisation on GBV. Informants discussed participation in AAIR projects in the FGDs but participants only mentioned benefiting from support with implementing modern farming methods, the construction of schools, and sensitisation on GBV.

Participants in the FGDs told us in detail about how they worked with AAIR to build schools in their communities. The picture they painted was of the community working in partnership with AAIR to build schools and of taking ownership of the schools once they are constructed. They told us how they helped to identify sites for the schools and contribute to the cost of purchasing land, cleared the land and made bricks in preparation for the construction of the schools by contracted entrepreneurs. Community members also make furniture for the schools. There was clearly a sense of pride in having worked to build schools and of community ownership of the schools.

The participants in the FGDs also told us about how AAIR helps them by providing seeds and fertilizers and uses demonstration projects to train them in modern methods of farming. Women also told us about being trained in women’s rights issues and then in turn training other women in their community. No mention was made in FGDs or by community leaders of training for school management or being given farm animals. However, in a couple of FGDs participants told us that the community took on responsibility for the security and maintenance of schools once they were constructed.

Only 56.4 per cent of the respondents to the questionnaire said that they had had any benefit from AAIR’s programme (Figure 4), 46 per cent of male respondents and 64 per cent of female ones. Forty-three per cent said they had participated in and/or benefitted from support with livestock for their farms, 45.4 per cent from training in modern farming methods, 46.8 per cent from the construction of schools, 38.5 per cent from training in school management, 42.8 per cent from sensitisation on the importance of girl’s education and 43.4 per cent on sensitisation on gender-based violence. There is obviously significant overlap in benefitting/participating from interventions, with 44 per cent saying that they had not benefitted from any intervention by AAIR in their sector and 42 per cent saying that they had benefited a lot from at least one intervention (Figure 4).
Women were more likely than men to have benefitted from at least one intervention ‘somewhat’ or ‘a lot’, 56 per cent compared to 41 per cent. Men reported a higher rate of participation in activities relating to sensitising community members about the importance of girls’ education and GBV and in training for membership of school management committees. Women reported participating more than men in school construction and receiving gifts of livestock (Figure 5). No gender differences were detected in benefitting from support to use modern farming methods.

The proportion of respondents who said that they had benefitted from an Action Aid intervention varied significantly by sector, with only 14.3 per cent of respondents from Murundi saying they had benefitted at one extreme and 91.3 in Gitesi saying they had benefitted at the other. We do not know if this is a difference in activity in the sectors or is due to the sample of respondents. However, in the FGDs a general concern was raised in Murundi that the poor roads in the sector prevent AAIR programmes reaching them.
Figures 6 and 7 show the proportion of survey respondents who said that they benefitted somewhat or a lot from the interventions in each sector. There is considerable variation in the extent to which the respondents we interviewed said they had benefitted by the sector in which they live. There is a clustering by sector, with sectors having a high percentage of respondents benefitting from one intervention also having a high proportion benefitting from other interventions, and vice versa.
### 3.5.3. Evaluation by Beneficiaries

There was a strong and positive correlation between the extent of self-perceived benefit from AAIR’s programme and satisfaction with the organisations interventions. Not surprisingly those who had not benefitted from interventions were very dissatisfied with AAIR and those who said that they had benefitted a lot were generally very satisfied. Table 7 shows the means and SDs for satisfaction with AAIRs Programme for those who said that they had benefitted ‘somewhat’ or ‘a lot’ from interventions. It also shows the correlation between the extent the respondents said they had benefitted from the programme and their satisfaction with it, on nine point scales from ‘very dissatisfied’ to ‘very satisfied’ and ‘very little benefit’ to ‘greatly benefitted’. The correlations are significant and high between extent of benefit and satisfaction; there is a strong relationship between satisfaction and the extent to which the respondents thought they had benefitted.

#### Table 7: Means and SDs for Satisfaction with Selected AA Interventions and Correlations between Participation and Satisfaction

<table>
<thead>
<tr>
<th>Intervention</th>
<th>Somewhat Benefited</th>
<th>Participated a Lot</th>
<th>Correlation of Satisfaction and Participation All</th>
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<tr>
<td>Support with Purchase of Animals</td>
<td>6.5</td>
<td>8.4</td>
<td>0.69</td>
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<tr>
<td>Training in Modern Farming Methods</td>
<td>6.3</td>
<td>8.3</td>
<td>0.67</td>
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<tr>
<td>Construction of Schools</td>
<td>6.1</td>
<td>8.2</td>
<td>0.66</td>
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<tr>
<td>Training of School Managers</td>
<td>6.4</td>
<td>8.1</td>
<td>0.62</td>
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<tr>
<td>Sensitisation re Girls’ Education</td>
<td>6.3</td>
<td>7.9</td>
<td>0.72</td>
</tr>
<tr>
<td>Sensitisation re GBV</td>
<td>6.2</td>
<td>8.1</td>
<td>0.77</td>
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</table>

(Source: AAIR Survey)

In the FGDs and the interviews with local leaders it was evident that AAIR was viewed positively; the main concern was that too few members of the community could benefit from the programme and the needs for additional support. In a majority of the FGDs the participants said that training on women’s rights and GBV should include men as well as women. The view was strongly expressed that women being able to claim their rights involved men changing and supporting women. In a number of FGDs the participants spoke about the way in which ActionAid builds their capacity and how this will help the community in the medium term. Specific reference was made to training in ensuring the security of schools and maintaining them. FGD participants also talked about those who had benefitted from AAIR’s interventions in turn helping other members of the community. We were told that women who have benefitted from training in women’s rights in turn sensitise other members of the community. Those who have benefitted from gifts of farm annals in turn pass on the offspring from their animals to others in the community.

In a number of the FGDs participants made reference to the continuation of AAIR’s programmes if the organisation withdrew. In a few cases the participants felt that they had been trained adequately by AAIR that they could carry on the programme themselves. In other cases it was thought that the local leaders could continue to run a programme. Specific reference was made in some FGDs to training that would help community members, including in financial management, managing cooperatives, entrepreneurship and modern agricultural practices for members of the community so that they could pass their knowledge and skills on to other members of the community.

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13 We excluded those who said they had not benefitted at all.
3.5.4. Transparency and Accountability

AAIR is committed to being transparent in its work and accountable to beneficiaries and the communities in which it works. The beneficiaries and community leaders to whom we spoke generally agreed that AAIR was transparent and accountable. There were, however, some concerns raised about local leaders who were clearly not trusted by all members of the community to act impartially and fairly.

Informants FGD in told us that they (community members) participate in needs assessments, agreeing priorities, planning and implementation. They are involved in regular meetings with the LRP managers to enable their views to be taken fully into account in programme implementation. Budgets are also discussed with beneficiaries. An example of transparency given by FGD informants in Muko was AAIR using community participatory method to identify the poorest households to be the recipients of pigs, goats and cows, while the informants in Gishubi told us about AAIR inviting women and local leaders to a meeting and then transparently carrying out a needs assessment and identifying community members to benefit from the programme.

Community leaders told us that AAIR works with them and the community to identify priority areas for intervention. LRP managers were said to provide feedback to them and beneficiaries Local leaders also told us that they help AA to select cooperatives to be supported and that if there is a large number of cooperatives a random selection method is used. Local leaders also pointed out that the AAIR school building programme is carried out transparently as the building contracts are competitively tendered.

However, some women beneficiaries raised concerns about the selection process for children taking photos for AA programming. They felt that children from rich families are selected and those from that poor households ignored. Women also raised concerns about a lack of transparency in the selection of women leaders to be trained by AAIR staff. Others raised concerns about local officials selecting beneficiaries to form cooperatives without consultation with the community and on occasions selecting from amongst their relatives and friends. An informant in Busasamana gave an example of sector leaders replacing the people selected at village level without consultation.

*I am a leader in my village and I selected vulnerable people who should get AA help and took the list to local official at the sector; but the list that came from the sector office had different names on it, including the names of people that do not exist (FGD Busasamana)*

FGD participants told us about how the funds to be given to cooperatives are deposited in local bank accounts to which sector leaders do not have access. They felt that this was very important and they did not want local leaders to have access to the funds. They felt it important that AAIR continue to monitor the spending of the funds and that this should not become a responsibility of local leaders. Some local leaders also thought it important that the money was put directly into accounts for the cooperatives and that they (leaders) were not involved. However, others thought that AAIR should involve local/sector leaders in managing cooperative funds. One key informant noted, for example, that:

*We local leaders know what our citizens (men, women, and youth) need. If AA allowed us to manage cooperative funds, we would provide advice to cooperative members on how to use funds for long term projects for the whole communities to benefit. But instead you find that*
cooperatives lack advice and use AA funds for short term projects that do not benefit our communities (Key Informant Muko).

3.5.5. Sustainability

Sustainability in the context of the AAIR programme can be taken to mean a number of different things. The outcome of the programme in the long term is for households in the sector to move sustainably out of poverty. A second medium to long term outcome is for the members of the community to be able to exercise their rights, protect weak and vulnerable members of the community, fight injustice and hold duty bearers to account. A specific element of this is women’s and girls’ rights. A short term outcome is members of the community being able to maintain the schools that have been built, run the cooperatives for whose setting up they have been given support, keep the animals they have been given in good condition and implement the improved methods of farming they have been taught.

Beneficiaries thought the programme would continue if AAIR withdrew because they had been involved in design, development and implementation and provided with relevant training. There was also some evidence of community solidarity and an ethic of community identity. Respondents, for example, told us that those who had been given animals would pass on offspring to others. Some also felt that they could pass on the knowledge they had acquired re women’s right to other women in the community. In particular the participants were confident they could maintain the schools that had been built and that AAIR had equipped them with the necessary skills to do so.

However, there was also some evidence of reliance on community leaders; that if AAIR withdrew then community leaders could take over was a view expressed by a number of FG participants. More importantly there was a view from the community leaders that continuing support would be necessary for the next 10 to 20 years if the communities were to sustainably exit poverty.

3.6. Analysis of AAIR’s Country Strategy 2012-17: Supporting the Poor and Vulnerable to Exit Poverty

The Country Strategy is built on an understanding of the need to empower poor people so that they can exit poverty sustainably. It correctly identifies the importance of economic security (through income generation and risk mitigation), human capital (through education and training) and social capital (through building horizontal and vertical networks). It recognises the importance of gender equality and the empowerment of women and of building the capability of poor people to exercise their rights and fight injustice.

However, Strategy is strong on rhetoric and short-term outputs but weak on implementation and sustainability. The 2017 targets are outputs rather than outcomes and there is no clear theory of change linking inputs to outputs and outcomes. It is not evident in what activities/interventions AAIR is going to engage in the 11 sectors or nationally. There needs to be much greater specificity. For example, one objective is to improve the quality of public education for all children and support youth and the illiterates to become drivers of change. No activities are specified designed to improve the quality of education, quality is not operationalized so it is difficult to know how it can be measured and no short-, medium- or long-term outcomes are specified as a result of improving education quality. Presumably, however, educational quality, however specified, is not an end in itself?
This makes it very difficult to recommend an M&E strategy except in very general terms. It is important that AAIR develops a theory of change for its programme and a logical framework linking inputs to outputs and so to short, medium and long term outcomes. This is important because outcomes are often not achieved or at least fully achieved because the chain of inputs and outputs leading to the targeted outcomes and long term goal is not specified and therefore not monitored. The theory of change is important because it sets out the assumptions about how the desired outcomes are to be achieved and the steps/stages that have to be gone through. AAIR, for example, wants to improve the livelihood of small farmers by supporting them in increasing their productivity and marketing produce through cooperatives. To achieve this AAIR has a number of activities it plans to support: training farmers in improved methods of agriculture, encouraging the use of improved seeds, gifts of farm animals, and providing support to cooperatives. The logical links between these activities need to be determined and preconditions determined. Thus, for example, the first step may be identifying those in the community who are going to benefit from the programme, the second step may be training in improved methods of farming and animal husbandry, the third step may be providing inputs and animals, the fourth step training in forming and running cooperatives, the fifth step support in forming the cooperatives; finally there might be training in financial inclusion and saving in order to invest in improving the productivity of their farms and for running the cooperatives. The outputs at each stage are: identified beneficiaries; trained beneficiaries; beneficiaries provided with the means to improve the productivity of their land; increased productivity (surplus to sell); cooperatives to market the produce; beneficiaries who are financially literate; beneficiaries who save/borrow to invest in their farms. The main short/medium term outcome is small farmers who have sustainably improved incomes and the long-term outcome a sustainable reduction in poverty. By identifying the chain of outputs and their sequential relationship it becomes possible to see where the bottlenecks or break-downs in the process may occur and so to apply resource to fix them.

Thus in order to be able to develop an M&E strategy AAIR need to develop the project goal, strategies, objectives and outcomes

This requires:
1. defining the long term goal and the medium term (2017) goals and the main anticipated changes;
2. defining the philosophy underpinning the project and the preconditions for change;
3. determining the strategies that will be used to bring about the desired changes;
4. setting out the specific objectives;
5. identifying the expected results.
6. setting out the expected impact.

The theory of change sets out how the outcomes and goals will be achieved by working backwards to connect outcomes to identified indicators and their corresponding interventions. It explains how the accomplishment of a group of precursor and intermediate conditions set the stage for the achievement of the long-term result, drawing on an analysis of what is known to work. It is based on backward mapping starting with the expected result and identifying the preconditions for each goal. Indicators need to be identified for each outcome and interventions for those outcomes that will not occur at a sufficient level without an intervention (Act Knowledge and the Aspen Institute Roundtable on Strategic Change 2003; Anderson 2004). AAIR has identified the long-term outcome and the target population; it now needs to identify the threshold indicators of change and by when the change will have occurred. Then it is necessary to identify the intermediate outcomes that will be necessary for the long-term outcome to be achieved and finally the preconditions that will have to be achieved for the realisation of the intermediate and the long-term outcome.

3.7.1. Introduction
M&E is essential to ensure that the money being spent by AAIR is having the intended impact and to determine if it is providing good value for what is spent. Without M&E there is no way of knowing if the programme is working as a whole or what elements are working. Whilst a programme is generally developed from what has been shown to work elsewhere or in the past, it is still essential to test if it is working in the here and now. Evaluation of the programme enables improvements in the future.

A baseline survey has been carried out but no M&E framework has been put in place. The basic elements of the M&E framework should be results-oriented, based on human rights and gender principles and incorporate an efficiency analysis and a contribution analysis. M&E should be carried out in a participatory manner involving project partners, beneficiaries/agents of change and stakeholders. Indicators of rates of change should be identified and a monitoring framework developed to track these as well as the results indicators identified in the Theory of Change and set out in a Logical Framework. Until this is done it is possible only to identify possible strategic outcome indicators that AAIR could use along with the output indicators it has identified in its Country Strategy.

3.7.2. Routine M&E
There is a need to distinguish between M&E and impact evaluation. The former is designed to enable regular monitoring of the implementation and progress of the project whilst the latter is intended to measure the impact of the project as a whole. M&E is mainly concerned with asking questions about how things are going and using lessons learnt to inform the development of the programme.

The M&E of the implementation of the programme should be based on three key activities:
- on-going informal contact with the LRP teams;
- quarterly reports from LRP teams providing details of activities over the previous three months against target and a detailed financial summary;
- an annual report providing details of the activities for the previous year against targets, audited accounts and an evaluation of progress. The annual report should be validated at a workshop attended by representatives of local residents, project partners and an evaluator.

3.7.3. Impact Evaluation
Impact evaluation is concerned with measuring the extent to which the project as a whole has achieved the intended outcomes and how efficient it has been. Impact evaluation enables the identification of what has worked using outcome indicators and the determination of value for money.

To measure the impact of the programme it is necessary to have measurable indicators so that data can be collected at the baseline, at other monitoring and evaluation points and at the end-of-line evaluation. The indicators have to measure the phenomena of interest clearly and to be easily available. The impact methodology here has been agreed as a non-experimental pre-/post-test design with a baseline and end-of-line survey. In determining the strategy for the impact evaluation, account needs to be taken of the fact that AAIR’s programme is embedded in an on-going social world and cannot be isolated or kept constant - change is a continuous process. Furthermore, understanding the impact of interventions is about more than measuring changes in indicator; it is about understanding the impact on beneficiaries’ lives and about how they make sense of the changes. The methodological approach should therefore be based on realist evaluation which recognises the complexity of
interventions in the social world and the difficulty of isolating the impact of a single intervention (Pawson and Tilley 1997, 2004). Realist evaluation has an explanatory quest. It sets out to provide findings for the purpose of refining the intervention, improving it and indicating how it might be transferred to other contexts. It does not assume that there will be a simple answer to the question of whether or not outcomes have been achieved. Instead it seeks to explore what works, for whom, in what circumstances and why. Realist evaluation seeks to understand how observed changes in beneficiary’s lives come about in a dynamic system. In this sense the evaluation can only hope to show that the AAIR Programme contributed to improved outcomes, as opposed to demonstrating a simple causal link.

Both qualitative and quantitative methods of data collection should be used for the End-of-Line Evaluation, including a survey, observation, focus group discussions and interviews with local leaders, implementation partners and stakeholders. This will permit the triangulation of findings from different forms of enquiry, giving more depth and ‘credibility’ to conclusions. It will enable what and why questions to be answered and provide opportunities to explore complex issues that are not susceptible to quantification.

Monitoring and evaluating the impact of the AAIR Programme is going to be difficult. AAIR undertakes activities at a national level as well as in 11 sectors, working on a number of activities in three core areas: educational quality, agriculture and food security. Some of its work is direct support but much is about building capacity for advocating change. Given this, AAIR wants spill-over - that is, other members of the sectors benefitting from its interventions, not just direct beneficiaries. Many of the hoped-for improvements - e.g. improved educational quality, implementation of women’s rights - will be at sector level and not solely or even mainly at the level of individual beneficiaries. AAIR is working in areas where there is a lot of on-going development work being undertaken by Government, development partners, NGOs and CBOs across the country. Given this, it will be difficult to isolate the impact of the work AAIR is doing, and contribution analysis should be used (Kotvojs and Shrimpton 2007). That is AAIR should measure its impact by reference to global indicators of change and should assume a contributed to outcomes unless there are good reasons to question that its activities have made a contribution to outcomes.

At national level some indicators can be identified that AAIR can use to evaluate the impact of its programme. These are available for 2010/11 and will be collected again in 20015/6 (Table 8). However, there is no reliable baseline data at sector level for the key areas of interest for intervention. Local officials were unable to provide baseline indicators reliably and consistently even where they should be available, for example children enrolled in school, children passing the primary school leaving examination (P 6), membership of the Mutual Health Insurance Scheme and number of households in Ubudehe categories 1 and 2. The issue of the local collection of data has been a concern at a national level and significant effort is being made to improve it (e.g. Ministry of Finance and Economic Planning 2012). Over the period of the AAIR project more reliable official statistical data should become available. Nonetheless the fact remains that current indicators are not good enough.

The survey undertaken for this report did not use a probability sample and therefore the findings cannot be generalised to the sectors in which the respondents live. However, the names of the respondents have been retained and they can be followed up to measure changes in their lives and those of their household in the areas of AAIR’s interest. However, this will provide information only
on the extent of change, and this may not be due to AAIR’s interventions. Table 8 identifies indicators from the survey that can be used as strategic indicators.

**Table 8: National Level Strategic Indicators**

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<th>AAIR Focus Area</th>
<th>Strategic Indicators</th>
<th>Current Situation</th>
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<td><strong>Education</strong></td>
<td>% of poor children(^{14}) starting primary school on time(^{1})</td>
<td>66</td>
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<tr>
<td></td>
<td>% of 13 year old children from poor households that have completed primary school on time(^{1})</td>
<td>0.7</td>
</tr>
<tr>
<td></td>
<td>% of 16 year old children from poor households that have completed primary school on time(^{1})</td>
<td>15.8</td>
</tr>
<tr>
<td></td>
<td>% of poor 13-18 year olds attending secondary school(^{1})</td>
<td>8.1</td>
</tr>
<tr>
<td></td>
<td>% of poor 20-35 year olds who are attending or have completed higher education(^{1})</td>
<td>0.2</td>
</tr>
<tr>
<td><strong>Agriculture and Food Security</strong></td>
<td>% of population in extreme poverty(^{1})</td>
<td>44.9</td>
</tr>
<tr>
<td></td>
<td>% poor children under-5 that are stunted (Qs 1 &amp; 2)(^{2})</td>
<td></td>
</tr>
<tr>
<td></td>
<td>% of poor that have health insurance(^{1})</td>
<td>53.6</td>
</tr>
<tr>
<td></td>
<td>% of subsistence farmers who are poor(^{1})</td>
<td>44.4</td>
</tr>
<tr>
<td></td>
<td>% of subsistence farmers using improved seeds</td>
<td>18.8</td>
</tr>
<tr>
<td></td>
<td>% of subsistence farmers using fertilizers</td>
<td>38.3</td>
</tr>
<tr>
<td></td>
<td>% of rural population with a formal savings account(^{1})</td>
<td>37.7</td>
</tr>
<tr>
<td></td>
<td>% of rural population with membership of a savings and loans club(^{3})</td>
<td>39.2</td>
</tr>
<tr>
<td><strong>Women’s Empowerment</strong></td>
<td>% of economically active women (16 years and over) working as dependent family workers(^{2})</td>
<td>60</td>
</tr>
<tr>
<td></td>
<td>% of women aged 15-49 in bottom 2 wealth quintiles who think domestic violence is justified for a given cause(^{2})</td>
<td>64.5</td>
</tr>
<tr>
<td></td>
<td>% of men aged 15-49 in bottom 2 wealth quintiles who think domestic violence is justified for a given cause(^{2})</td>
<td>32.3</td>
</tr>
<tr>
<td></td>
<td>% ever married women aged 15-49 experienced physical and/or sexual violence 12 months prior to survey</td>
<td>56.4</td>
</tr>
</tbody>
</table>

(Sources: \(^{1}\) EICV3, \(^{2}\) RDHS 2010, \(^{3}\) FinScope 2012)

\(^{14}\) A child is defined legally in Rwanda as under 18 years of age although 21 years is the minimum legal age for marriage.
Part II: A Situational Analysis in Action Aid’s Areas of Intervention
4. Demographics, Land Ownership and Housing Conditions

.1. Introduction

In this and the following three sections we look at the national situation and discuss the findings from the situational analysis in the 11 sectors where AAIR works.

Great care must be taken in interpreting the findings from the survey. The sample is not a representative (probability) sample of adults living in the sectors and therefore the findings cannot be generalised to the sector, and differences between sectors in the sample figures cannot be taken to mean that there are such differences between the sectors’ populations. Nor is it a probability sample of AAIR beneficiaries, but an opportunistic sample of them, so the same caveat holds for generalising from the sample to the population of AAIR beneficiaries. The findings do, however, enable us to gain an understanding of the situation of representatives of the types of people with whom AAIR generally work, and any reasonably large differences between sectors are likely to reflect differences in the situation of AAIR beneficiaries in them. Differences between sub-groups across sectors also provides valuable information especially differences based on characteristics such as socio-economic status, gender, education, age and household structure (female/male headed households). Generally it is people that differ rather than places.

.2. Demographics

.2.1. National Demographics

Rwanda has a predominantly rural population, with 85 per cent of the population living in rural areas in 2010/11, based on the 2002 classification of urban/rural. There are slightly more females in the population than males, 52.5 as compared to 47.5, mainly due to women’s longer life expectancy. Women make up the majority of the working-age population, 52.6 per cent.

The population is a young one and there is a high dependency ratio, with 48.7 per cent of the population being dependent - that is, aged under 16 on the one hand or 65 or older on the other. Forty-five per cent of the population is under 16 years of age and only 3.3 per cent 65 or over. The male dependency ratio, adding both groups of notional dependents, is 50:50 and the female one 47.4:52.6 (Figure 8).

Figure 8: Dependency Ratio, Male, Female and Total Population.

(Source: EICV3 Data)
The dependency ratio is noticeably higher in rural (49.6:50.4) than urban (44.4:56.6) areas, with rural areas having a higher proportion of both under 16 year olds and people aged 65 years or over than urban areas. The proportion of the working-age population is the same for men and women in urban areas but the proportion of working age women is slightly higher than men in rural areas. The urban/rural differences in dependency ratios are due to a higher fertility rate in rural areas and to rural-urban migration, especially by young adults seeking employment (NISR 2012c).

Figure 9: Male and Female Population Structure by Urban and Rural Areas

(Raw text: 48.3 48.8 41.4 56.6 44.2 51.9 2.9 56.5
(Source: EICV3)

Rwanda is in a good position to benefit from the demographic bonus if it can reduce its total fertility rate rapidly. Reducing the birth rate and thereby the dependency ratio increases the proportion of the working-age population. It also reduces household poverty and the burden of domestic labour on women, enabling them to move into productive work. The proportion of education spending on primary education can be reduced and more invested proportionately in secondary, technical and vocational and higher education.

Nationally a majority of adults (18 years and over) are married or living as married, 63 per cent of men and 51.4 per cent of women. Women are much more likely to be widowed than men (16.1% cf 1.6%) or divorced/separated (5.15 cf 1%) and men are more likely to be single (34.45 cf 27.3%).

2.2. Demographics: Survey Respondents

A majority of the respondents to the survey questionnaire were female - 65.9 per cent. This varied little by sector, with Muko having the highest proportion of female respondents, 68.7 per cent and Ruheru the lowest, 62.6 per cent. However, a majority of the heads of household were male, 73 per cent, with 27 per cent being female headed. Ninety-one per cent of male heads of household were married, 8 per cent single and 1 per cent divorced/widowed, and 20 per cent of the female heads of household were single and 79 per cent widowed/divorced.

Just over two-thirds of the respondents were married/cohabiting, 15.2 per cent were widowed, 6.4 per cent were divorced/separated and 11.3 per cent single. Male respondents were mainly married (81.5%) or single (17%). While a majority of female respondents were also married (59.4%) nearly a third were widowed or divorced/separated (32.1%) – see Figure 10.)
The age of respondents ranged from 18 to 78 with a mean of 39.7 and a median of 39. Female respondents tended to be somewhat older than male ones but two thirds of both men and women were aged between 26 and 35 years (Figure 11).

Figure 11: Age of Respondents per Gender

Figure 12 shows the ages of the AAIR respondents and the ages for adults living in rural areas. The AAIR respondents are more heavily concentrated in mid-life than the national figures, with the main differences between for those aged 18-25 years and 65 years and over, where these age groups are underrepresented in the AAIR sample, and those aged 36-49 years, where they are overrepresented.

Figure 12: Age of AAIR Respondents and Age of Adults Living in Rural Areas
The vast majority of households are headed by a married/cohabiting couple, 78 per cent; 16.4 per cent are headed by a widow, 3.4 per cent are child-headed and 2.1 per cent are ‘other’. The number of people living in a household varies from one to 12 with a mean of 5.4 and a SD of 2.1. The number of children living in a household varied from 0 to nine but only 2.1 per cent of households had no children. The mean number of children per household was 3.6 and the SD 1.9.

3. Land Ownership

Ninety-five per cent of the respondents to the survey have access to land, with 80 per cent of households owning it, 13 per cent renting it and 1.5 per cent having free temporary use of it. There were some differences between sectors in the proportion of respondents whose households owned land and those that rented it (Figure 13), varying from a high of 98 per cent in Ruheru to a low of 70 per cent in Busasamana.

Figure 13: % of Respondents Households that Own the Land the Household Uses per Sector

<table>
<thead>
<tr>
<th>Sector</th>
<th>% of Respondents Own the Land</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>95</td>
</tr>
<tr>
<td>Muganza</td>
<td>97.6</td>
</tr>
<tr>
<td>Gishubi</td>
<td>94.2</td>
</tr>
<tr>
<td>Kibizi</td>
<td>93.9</td>
</tr>
<tr>
<td>Ruheru</td>
<td>93.2</td>
</tr>
<tr>
<td>Rwabícuma</td>
<td>79.2</td>
</tr>
<tr>
<td>Mavingoro</td>
<td>73.1</td>
</tr>
<tr>
<td>Busasamana</td>
<td>69.6</td>
</tr>
<tr>
<td>Muko</td>
<td>70.3</td>
</tr>
<tr>
<td>Shingiro</td>
<td>81.4</td>
</tr>
<tr>
<td>Gitesi</td>
<td>92.2</td>
</tr>
<tr>
<td>Mutundu</td>
<td>90.0</td>
</tr>
</tbody>
</table>

(Source AAIR Survey)

In households headed by a married couple a majority of respondents said that the land was owned jointly by the husband and wife (65%), but in 28.5 per cent the husband was said to own the land and in 6.3 per cent the wife. Twenty per cent of the respondents lived in a household where a woman owned the land but women generally only owned land on their own where they did not have a male partner (16.6%). When men owned land in their own name only they generally had a partner; 70 per cent of men who owned land were married. The fact that in a third of households headed by a married couple only one partner is said to own the land suggests a need for sensitisation about the Land Law and the land tenure regularisation process. Under the law the land should be registered in joint name unless the couple have agreed separate or limited joint ownership of property, which is unusual.

However, average holdings of owned land are very small and well below the seven hectares regarded as necessary to sustain an average Rwandan household. Average (mean) landholdings are 1.9 hectares, with a mean of 1.9 and an SD of 4.9. Land holdings vary from 0.2 hectares to 30.3 hectares, but 33 per cent of informants’ households own less than one hectare of land, 93 per cent less than five hectares of land and 94 per cent less than seven hectares of land (Table 9). Average landholdings vary between the sectors mainly because of a small proportion of fairly large landholders in some sectors. The median value is much the same for all sectors, ranging from 0.3 to 0.6, except in Muganza where it is 2.4.

Table 9: Central Tendency and Dispersion Statistics for Land Ownership by Sector in Hectares

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15 In this section we discuss land ownership of householders; later in the report we discuss the use of land for agriculture.

16 The figures on size of land owned that are reported here and those for land under cultivation reported later are based on the figure given by respondents to the survey and not the independent measurement of the land.
<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>Median</th>
<th>SD</th>
<th>Variance</th>
<th>Range</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>1.9</td>
<td>0.4</td>
<td>4.9</td>
<td>24.3</td>
<td>30.1</td>
<td>0.2</td>
<td>30.3</td>
</tr>
<tr>
<td>Sector</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Murundi</td>
<td>0.8</td>
<td>0.3</td>
<td>1.4</td>
<td>1.9</td>
<td>7.88</td>
<td>0.2</td>
<td>8.1</td>
</tr>
<tr>
<td>Gitesi</td>
<td>0.9</td>
<td>0.4</td>
<td>1.5</td>
<td>2.1</td>
<td>7.8</td>
<td>0.2</td>
<td>8.1</td>
</tr>
<tr>
<td>Shingiro</td>
<td>0.8</td>
<td>0.4</td>
<td>2.4</td>
<td>5.6</td>
<td>20.0</td>
<td>0.2</td>
<td>20.2</td>
</tr>
<tr>
<td>Muko</td>
<td>0.5</td>
<td>0.4</td>
<td>0.5</td>
<td>0.3</td>
<td>3.8</td>
<td>0.2</td>
<td>4.0</td>
</tr>
<tr>
<td>Busasamana</td>
<td>2.3</td>
<td>0.4</td>
<td>6.0</td>
<td>36.0</td>
<td>30.1</td>
<td>0.2</td>
<td>30.3</td>
</tr>
<tr>
<td>Mikingo</td>
<td>0.5</td>
<td>0.4</td>
<td>0.3</td>
<td>0.1</td>
<td>2.2</td>
<td>0.2</td>
<td>2.4</td>
</tr>
<tr>
<td>Rwabicauma</td>
<td>1.9</td>
<td>0.4</td>
<td>5.6</td>
<td>31.2</td>
<td>30.1</td>
<td>0.2</td>
<td>30.3</td>
</tr>
<tr>
<td>Ruheru</td>
<td>0.5</td>
<td>0.4</td>
<td>0.5</td>
<td>0.3</td>
<td>3.8</td>
<td>0.2</td>
<td>4.0</td>
</tr>
<tr>
<td>Kibilizi</td>
<td>2.0</td>
<td>0.4</td>
<td>5.7</td>
<td>32.0</td>
<td>30.1</td>
<td>0.2</td>
<td>30.3</td>
</tr>
<tr>
<td>Gishubi</td>
<td>3.6</td>
<td>0.6</td>
<td>6.9</td>
<td>47.0</td>
<td>30.1</td>
<td>0.2</td>
<td>30.3</td>
</tr>
<tr>
<td>Muganza</td>
<td>6.5</td>
<td>2.4</td>
<td>8.9</td>
<td>78.6</td>
<td>30.1</td>
<td>0.2</td>
<td>30.3</td>
</tr>
</tbody>
</table>

(Source: AAIR Survey)

### 4. Housing Conditions

The sanitation facilities of respondents’ households are poor, and much poorer than the national average, with only 5.4 per cent having an improved latrine compared with a national figure of 74.5 per cent. The proportion having no toilet, two per cent, is lower than the national average of six per cent (NISR 2012a).

Use of potable water is also relatively low. In total only half the sample always uses potable water and nearly 20 per cent never do so. This compares with 74 per cent reporting that they have access to improved water in the EICV3 survey. The questions are not comparable and in terms of access 80.6 per cent of the AAIR sample has access because they at least use it sometimes. The important point is that nearly 30 per cent of the households that have access to improved water do not always use it. There are interesting variations between the sectors with nearly three-quarters of respondents in Kibilizi always being able to afford potable water compared with only 32 per cent in Shingiro. Lack of access to safe water is detrimental to health, especially for children. The poor health of children and other members of the household due to lack of potable water makes additional work for women who already have a heavy burden of productive and reproductive work.

**Figure 14: Constantly or Sometimes having to do without Clean Water by Sector**

(Source: AAIR Survey)
5. Employment and Socio-economic Circumstances

5.1. Introduction: National Work and Livelihood Strategies

As we have pointed out, Rwanda is a predominantly rural country and it is not surprising that a majority of households rely on farming for their livelihood. Households and individuals tend to have more than one source of income, combining farm and non-farm income and income from enterprises with income from paid employment. In 2010/11, using the ILO definition of working (at least 1 hour in the previous week), 78 per cent of those aged 16 years or over were employed with no noticeable difference between men and women. However, women made up 54 per cent of those in employment.

There is a high dependence on agriculture, with 90 per cent of workers deriving at least some income from agriculture although having more than one source of income is common, with 62.7 per cent of workers having more than one job (NISR 2012a). Eighty per cent of workers derive at least some of their livelihood from subsistence farming, 36 per cent from farm labouring, 28 per cent from wages/salaries from non-farm employment, 26 per cent from running a non-farm small enterprise and two per cent from VUP. Thirty-four per cent of those that work on their own farm also do farm labouring, 21.4 per cent run a non-farm enterprise, 18.8 per cent have income from non-farm employment and 1.7 per cent had participated in VUP in the 12 months prior to the survey.

A majority of workers’ main employment is in agriculture, 71 per cent (58 per cent of men and 88 per cent of women). Thirty-one per cent are subsistence farmers, 12 per cent dependent family workers and 10 per cent agricultural labours. Men are significantly more likely to be farmers than women, 36 per cent compared to 31 per cent, and much less likely to be dependent family farm workers, 12 per cent compared to 47 per cent (Figure 15). Seventy-three per cent of married women are dependent family workers compared with just three per cent of married men.

Figure 15: Employment Status 2010/11 by Gender 16 Years and Over

![Employment Status 2010/11 by Gender 16 Years and Over](source)

In Rwanda 45 per cent of the population go without the basic necessities of life on a daily basis and 24 per cent without sufficient food to sustain life (EICV3). The main source of livelihood for the majority of households is agriculture. Forty-eight per cent of those living in rural areas are poor compared with only 20 per cent of those living in urban ones and 26 per cent extremely poor compared with 10 per cent. Children (under 18) are at greater risk of poverty than adults, with 49 per cent being poor compared with 39 per cent of adults, and 27 per cent are extremely poor compared with 20 per cent. In rural areas 53 per cent of children are poor compared to 44 per cent of adults and 30 per cent extremely poor compared to 23 per cent. Children most at risk of poverty are those living

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17 All the national figures quoted in this section are the authors’ own calculation of EICV3 data.
with a single-parent mother, although the largest proportion of poor children live with two parents (Abbott forthcoming).

Women (18 years and over) are significantly more likely to be poor than men (t-test <0.001) but the differences are small, with 40 per cent of women being poor and 37 per cent of men and 21 per cent being extremely poor compared to 19 per cent. The comparable figures in rural areas are 45 per cent of women and 42 per cent of men being poor and 23 per cent and 22 per cent being extremely poor. The risk of poverty also varies by marital status and gender, with the single being at least risk of poverty and the widowed/divorced the most. Married/cohabiting men and women have the same risk of poverty (42%) and the difference between single men and women is not large (31% cf 36%) but only 34 per cent of widowed and divorced men are poor compared to 51 per cent of widowed/divorced women and 16 per cent extremely poor compared to 26 per cent.

Age is also related to poverty, with those in mid-life being at greater risk of poverty than young adults and the elderly; children, as we have already discussed, are at the greatest risk of poverty. Forty-eight per cent of those aged 36-50 are poor compared to 34 per cent of those aged 18-25 and 36 per cent of those 65 or over, 37 per cent of those aged 26-35 and 42 per cent of those aged 51-64. The pattern differs somewhat for men and women, with men aged 50 or younger being at less risk of poverty than women and those over 50 years being at greater risk (Figure 16). The ages of greatest risk of poverty for adults correspond to the ages at which they are most likely to have dependent children.

**Figure 16: Poverty by Age and Gender**

![Figure 16: Poverty by Age and Gender](source: EICV3)

Adults who have completed primary schooling are at less risk of poverty than those who have never been educated or have not completed primary school. Seventy-five per cent of those who have completed primary school are non-poor compared with 53 per cent of those who have no formal education or uncompleted primary school. The education premium is the same for men and women but men are significantly more likely to have completed primary school than women, 40 per cent compared to 32 per cent (Crammer V, p <0.001).

Forty per cent of workers earn a poverty wage, ranging from 13 per cent of those in waged non-farm work to 46 per cent of those whose main occupation is waged farm work if we include dependent family workers. If we exclude dependent family workers then 37 per cent of workers earn a poverty wage with no significant difference between men and women. However, women employed in non-farm work are less likely to earn a poverty wage than men and those employed as farm labourers.
significantly more likely. Thus we can see that, as well as women who do not earn an income because they are dependent family workers, women who are dependent on agricultural labour for their main income are especially vulnerable.

Figure 17: Poverty Status by Main Job Excluding Dependent Family Workers 2010/11

![Poverty Status by Main Job Excluding Dependent Family Workers 2010/11](Source: EICV3)

5.2. Work and Livelihood Strategies in AAIR Survey

Households have strategies for making a livelihood, often with more than one adults contributing to income generation and with individuals frequently having more than one income source. Having income from more than one source reduces risk, and households that combine farm and non-farm income have been found to be at less risk of poverty than those that are dependent on subsistence agriculture (Vinck et al 2009).

The main livelihood strategy of households in the AAIR’s sectors is agriculture, 96 per cent, with three-quarters having income from agriculture as their sole source of livelihood and 20 per cent combine it with non-agricultural income generating activities. The proportion of households solely dependent on agriculture is higher than the national average of two-thirds for rural households but the proportion of households who have no involvement with agriculture is the same, four per cent (author’s calculation of FinScope 2012 data).

Figure 18: Household Involvement in Agriculture

![Household Involvement in Agriculture](Source: AAIR Survey)

The high level of dependency of the respondents’ households on agriculture for their livelihood is common across the sectors in which AAIR works, with the notable exception of Busasamana, where 17 per cent of respondents said their households did not engage in agriculture and only 58 per cent of

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18 We use livelihood and income interchangeably. When we referring to the income sources of farming households we include consumption of own produce as an income source.
household are solely dependent on agriculture for their living. In Muko only 54 per cent of households are solely dependent on agriculture for their livelihood but only three per cent are reliant only non-farm income generation activities (Figure 19). Muganza and Gishubi have a noticeably higher proportion of respondents saying that their households are solely dependent on agriculture for their livelihood, over 90 per cent in both cases.

Figure 19: Household Livelihood Strategy by Sector

![Figure 19](image)

(Source: AAIR Survey)

Just over 80 per cent of the households of respondents to the survey have more than one source of income, but for 87 per cent of household their sole or main income comes from agriculture - 80 per cent from subsistence farming, (66.2% farming, 13.5% from the sale of agriculture produce) and 6.5 per cent from farm labouring. Thirteen per cent of households’ main income is from non-agricultural work, nine per cent waged employment and three per cent a non-farm enterprise. Less than one per cent are reliant on remittances for their main income and less than one per cent on other sources. Only a third of households get any of their income from non-farm work, 23 per cent from waged employment and 12 per cent from running a family enterprise (Table 10).

Table 10: Main and Subsidiary Sources of Income of Households of Respondents

<table>
<thead>
<tr>
<th>Source of Income</th>
<th>Most Important %</th>
<th>2nd Most Important %</th>
<th>3rd Most Important %</th>
<th>Total %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsistence Farming</td>
<td>66.2</td>
<td>15.5</td>
<td>2.3</td>
<td>84</td>
</tr>
<tr>
<td>Regular Salary</td>
<td>9.3</td>
<td>9.9</td>
<td>1.6</td>
<td>22.7</td>
</tr>
<tr>
<td>Income Sale Ag. Produce</td>
<td>13.5</td>
<td>31.7</td>
<td>10.8</td>
<td>56</td>
</tr>
<tr>
<td>Income from Farm Labouring</td>
<td>6.5</td>
<td>16.5</td>
<td>6.5</td>
<td>29.5</td>
</tr>
<tr>
<td>Non-farm Enterprise</td>
<td>3.1</td>
<td>4.6</td>
<td>4.0</td>
<td>11.7</td>
</tr>
<tr>
<td>Assistance from Relatives</td>
<td>0.6</td>
<td>0.5</td>
<td>0.3</td>
<td>1.4</td>
</tr>
<tr>
<td>living outside the Household</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>0.8</td>
<td>2.1</td>
<td>3.8</td>
<td>6.7</td>
</tr>
<tr>
<td>Total % HHs</td>
<td>100</td>
<td>89.8</td>
<td>29.3</td>
<td></td>
</tr>
</tbody>
</table>

(Source: AAIR Survey)
Seventy-three per cent of respondents to the survey were farmers and 15 per cent dependent family workers on the family farm. Five per cent were in paid employment and the same proportion ran their own nonfarm enterprise. In terms of partners, 83 per cent are farmers, 10 per cent run a non-farm enterprise, and two per cent are un/non-employed. There were gender differences in main employment; women were much more likely to be dependent family workers (19.3% compare to 6.3% for men) and much less likely to run a non-farm enterprise (3.8% compared to 8.1%) or to be in non-farm employment (2.7% compared to 10.5%). There were no differences in the proportion engaged in farming, nor were there gender differences in the main occupation of partners. The numbers are too small to make it possible to analyse differences in non-farm employment between the sectors AAIR works in.

5.3. Poverty and Vulnerability

5.3.1. Introduction
Measuring poverty and vulnerability in an economy where a high proportion of the population are mainly dependent on subsistence agriculture for their livelihood is difficult. EICV use a consumption measure which requires repeat visits to households and careful recording of all item consumed, while the DHS uses an assets index. The latter has been shown not to include sufficient items likely to be owned by poor households and does not differentiate sufficiently between the poorer groups, while the former is time-consuming to collect, requiring several visits to households to collect information on consumption.

In this report we look at poverty and deprivation from three perspectives: the subjective views of the participants as to the economic status of their household, the proportion of those in Ubudehe categories 1 and 2, and a Social Deprivation Scale to look at the distribution of poverty within the sample. We start by looking at more subjective measures and then move to more objective ones.

5.3.2. Subjective Poverty
Understanding how people see themselves in relation to others is important, as it influences the space within which they can act and their expectations. The poor often develop learned helplessness; they have learned that they can do little to change their situation and have few expectations that things can change. Just as the very poor need support in accumulating assets, they need to be supported in developing the confidence that their situation can change if they are to move sustainably out of poverty. We asked respondents to both assess the level of poverty of their own household and place their household on a 10-point scale with the lowest point being the poorest households in Rwanda and the highest the wealthiest. Only a fifth of respondents thought that their household had better than an average standard of living in Rwanda and only 16 per cent placed their household above the fifth rung on the ladder. Conversely, only 28 per cent defined their household as poor and only 36 per cent placed their household on one of the bottom three steps of the ladder. The correlation between the two scales was moderately high, 0.6 (p<0.01).

On the six-point scale going from very poor to very comfortable, 53 per cent said that their household was average and a further 13 per cent that it was just getting along. Just over a quarter (28%) said that their household was very poor (2.5%) or poor (25.5%) and only 7.4 per cent thought that their household is very comfortable (0.6%) or comfortable (7.8%). The respondents’ evaluation of the living standard of their household differed across the sectors (Figure 20) (Anova df 10, 968 p< 0.001). However, the post-hoc test, which shows which sectors differ significantly from each other, indicates
that respondents from Muganza are significantly more likely to rate their household as having a lower standard of living and those from Ruheru and Mukingo a higher one but that there is little difference between the other sectors.

**Figure 20: Respondents’ Subjective Evaluation of the Living Standard of their Household by Sector**

<table>
<thead>
<tr>
<th>Sector</th>
<th>Very Poor/Poor</th>
<th>Just Getting Along</th>
<th>Average</th>
<th>Comfortable/Very Comfortable</th>
</tr>
</thead>
<tbody>
<tr>
<td>All ActionAid Survey</td>
<td>25.5</td>
<td>13.3</td>
<td>52.9</td>
<td>8.4</td>
</tr>
<tr>
<td>Muganza</td>
<td>50</td>
<td>2.3</td>
<td>47.7</td>
<td>0.0</td>
</tr>
<tr>
<td>Kibiziri</td>
<td>39.3</td>
<td>7.1</td>
<td>38.1</td>
<td>15.5</td>
</tr>
<tr>
<td>Kibirizi</td>
<td>34.8</td>
<td>4.5</td>
<td>50.6</td>
<td>10.1</td>
</tr>
<tr>
<td>Ruheru</td>
<td>10.2</td>
<td>14.8</td>
<td>63.6</td>
<td>11.4</td>
</tr>
<tr>
<td>Rwabicuma</td>
<td>40</td>
<td>7.8</td>
<td>45.6</td>
<td>6.6</td>
</tr>
<tr>
<td>Mukingo</td>
<td>8.8</td>
<td>12.1</td>
<td>71.4</td>
<td>7.7</td>
</tr>
<tr>
<td>Busasamana</td>
<td>20.2</td>
<td>19.1</td>
<td>48.3</td>
<td>12.4</td>
</tr>
<tr>
<td>Muko</td>
<td>12</td>
<td>24.1</td>
<td>54.2</td>
<td>9.6</td>
</tr>
<tr>
<td>Shingiro</td>
<td>30.1</td>
<td>18.1</td>
<td>44.6</td>
<td>7.2</td>
</tr>
<tr>
<td>Gitesi</td>
<td>22.3</td>
<td>19.4</td>
<td>50.5</td>
<td>7.8</td>
</tr>
<tr>
<td>Murundi</td>
<td>13.2</td>
<td>16.5</td>
<td>65.9</td>
<td>4.4</td>
</tr>
</tbody>
</table>

(Source: AAIR Survey)

On the 10-point scale none of the respondents place their households as amongst the very wealthiest in Rwanda (steps 9 and 10) and only 12 per cent placed themselves as amongst the very poorest (steps 1 and 2). The mean for the scale was 4.1, indicating that it is skewed to the poorer end (Figure 21). The normalised distribution shows the distribution around the mean with negative scores being below the mean value and positive scores above. It indicates that the variance in the population is low (-2 to +2) and that most respondents rate their household as clustered around the mean but skewed to the poorer end.

**Figure 21: Respondents Placement of their Household on a 10 point Ladder from Poorest to Wealest Household in Rwanda Step Ladder**

(Source: AAIR Survey)
There are differences between sectors in the respondents’ report of the relative poverty of their household, but they are not large. Muganza has the lowest mean score, 3.69, and Ruheru the highest, 4.53, and the differences although not large are significant (Anova df 10, 971 p < 0.001). The post-hoc test, as for the standard of living, shows that the respondents from Muganza place their households significantly lower and those from Ruheru and Mukingo higher than the sample average.

Figure 22: Means for Sectors on 10 Point Subjective Socioeconomic Standing Ladder

5.3.3. Participatory Poverty – Ubudehe Categories

In Rwanda clients are identified for social protection through a participatory poverty process whereby local communities allocate households to one of six categories, from indigent to wealthy. Those in the bottom two Ubudehe categories are entitled to social protection benefits such as VUP, exemption from payment for mutual health and the free provision of school uniform and books. Nationally, in rural areas six per cent of households are in Category 1 and 32 per cent in Category 2 (author’s calculation of FinScope 2012). In the AAIR Survey the proportion of households in these two categories was significantly lower, two per cent and 18 per cent respectively. However, there were differences in membership of categories between the sectors in which AAIR works. Muganza, Gishubi, Rwabicuma and Shingiro stand out as having a higher proportion of respondents living in households in Categories 1 and 2 and Mukingo, Ruheru, Gitesi and Murundi as having a higher proportion of respondents in Category 4. Caution should be taken in interpreting these figures,
However. Firstly, households are allocated to categories by trained members of the community but there is bound to be an element of the local level of poverty influencing the categories in which households are placed, and national comparability cannot be guaranteed. Secondly, the proportion in each category for the AAIR survey is based on a non-representative sample and the very poor may be underrepresented. Thirdly, in the FinScope 2012 survey 10 per cent of respondents did not know the category their household was allocated, while there was less than one per cent missing for the AAIR sample.

**Figure 23: Respondents in Participatory Poverty Categories 1 & 2 by Sector**

<table>
<thead>
<tr>
<th></th>
<th>C1</th>
<th>C2</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FinScope 2012</strong></td>
<td>5.2</td>
<td>31.6</td>
</tr>
<tr>
<td><strong>All ActionAid</strong></td>
<td>17.9</td>
<td>30</td>
</tr>
<tr>
<td><strong>Muganza</strong></td>
<td>2.5</td>
<td>29.6</td>
</tr>
<tr>
<td><strong>Gishuhi</strong></td>
<td>10.3</td>
<td>29.6</td>
</tr>
<tr>
<td><strong>Kibilizi</strong></td>
<td>12.2</td>
<td>27.3</td>
</tr>
<tr>
<td><strong>Ruhun</strong></td>
<td>6.8</td>
<td>27.3</td>
</tr>
<tr>
<td><strong>Rwabolicuma</strong></td>
<td>11.8</td>
<td>27.3</td>
</tr>
<tr>
<td><strong>Busasamana</strong></td>
<td>16.7</td>
<td>27.3</td>
</tr>
<tr>
<td><strong>Muko</strong></td>
<td>13.4</td>
<td>27.3</td>
</tr>
<tr>
<td><strong>Shingiro</strong></td>
<td>8.9</td>
<td>27.3</td>
</tr>
<tr>
<td><strong>Gitesi</strong></td>
<td>3.9</td>
<td>27.3</td>
</tr>
<tr>
<td><strong>Murundi</strong></td>
<td>8.9</td>
<td>27.3</td>
</tr>
</tbody>
</table>

(Source: AAIR Survey)

### 5.3.4. Social Deprivation

The Social Deprivation Scale provides a more objective measure of differences between in the poverty status of respondents’ households. It is designed to measure deprivation and does not differentiate between the non-deprived households. As discussed in the methods section, we use a scale as it enables us to measure an underlying construct, evens out random variation in the data and gives greater stability. We constructed the scale from four variables which measure respondents’ ability to afford food, clothing, lighting after dark and fuel for cooking (Figure 24). Together they explain 74.3 per cent of the variance. On each individual variable only a very small proportion of respondents’ households have to constantly do without the item but less than half never have to do without the item, suggesting that just over half the respondents’ households are not deprived.

**Figure 24: Deprivation of Essentials in Respondents’ Households**

- **Basic Food**: 44.6% constantly, 47.9% sometimes, 8.1% never
- **Essential Clothes**: 44.7% constantly, 44.6% sometimes, 10.8% never
- **Lighting After Dark**: 45.6% constantly, 45% sometimes, 9.5% never
- **Fuel for Cooking**: 47.9% constantly, 44.7% sometimes, 7.4% never

(Source: AAIR Survey)
The mean for the nine-point scale is 6.5 (equivalent to 70.2 on a 100-point scale), the median 7 and the SD 2.2. Thirty per cent of respondents are not deprived as measured by this scale, as they never have to go without any of the essential items, while only 1.2 per cent are constantly unable to afford any of them. However, eight per cent of respondents said that their households constantly have to go without essential food and 47 per cent that they sometimes have to go without it – the inability to afford essential food is a good indicator of extreme poverty. This suggests that the majority of the households of respondents are poor and that about half are at risk of extreme poverty.

Figure 25: Social Deprivation Scale

The normalised distribution enables us to see the distribution of the respondents on the Social Deprivation Scale around the Scale mean which is set to zero, with negative scores below the mean value and positive above (Figure 35). The range is from -2.5, the poorest, to +1.1, the most affluent in the AAIR Sample. A range of 3.6 indicates some degree of variation across the sample, with the scores showing a skew to poverty- that is, there is a long tail of relatively more deprived people in the sample.

Figure 26: Social Deprivation Scale Normalised Distribution

There is a difference in social deprivation between the sectors, although the differences are not large, with the means for the 11 sectors varying from a low of 4.0 for Shingiro to a high of 5.6 for Mukingo (Figure 26). The mean differences between the sectors are significant (Anova df 10, 971, p< 0.001).
The post-hoc test shows which district means differ significantly from those in other districts. The test produced four homogeneous sub-sets, with some districts being in more than one sub-set. The means on the Scale for the sectors in each sub-group do not differ significantly from the others in the same sub-set but do differ significantly from sectors not included in the same sub-set. The sectors in sub-set one are the most deprived and those in sub-set four the least deprived. Shingiro stands out as the least deprived district and Mukingo as the least deprived.

Table 11: Anova Post Hoc Test Homogeneous Sub-sets for Social Deprivation Scale by Sector

<table>
<thead>
<tr>
<th>Sector</th>
<th>Sub-set 1</th>
<th>Sub-set 2</th>
<th>Sub-set 3</th>
<th>Sub-set 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shingiro</td>
<td>4.13</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Muko</td>
<td>4.66</td>
<td>4.66</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gitesi</td>
<td>4.93</td>
<td>4.93</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Muganza</td>
<td>4.97</td>
<td>4.97</td>
<td>4.97</td>
<td></td>
</tr>
<tr>
<td>Rwabucuma</td>
<td>5.42</td>
<td>5.42</td>
<td>5.42</td>
<td>5.42</td>
</tr>
<tr>
<td>Gishubi</td>
<td>5.48</td>
<td>5.48</td>
<td>5.48</td>
<td>5.48</td>
</tr>
<tr>
<td>Kibilizi</td>
<td>5.83</td>
<td>5.83</td>
<td>5.83</td>
<td></td>
</tr>
<tr>
<td>Murundi</td>
<td>5.86</td>
<td>5.86</td>
<td>5.86</td>
<td></td>
</tr>
<tr>
<td>Ruheru</td>
<td>5.93</td>
<td>5.93</td>
<td>5.93</td>
<td></td>
</tr>
<tr>
<td>Busasamana</td>
<td></td>
<td></td>
<td>6.29</td>
<td>6.29</td>
</tr>
<tr>
<td>Mukingo</td>
<td></td>
<td></td>
<td></td>
<td>6.55</td>
</tr>
</tbody>
</table>

There are also significant differences in the deprivation level of households by gender of the head of household, gender of respondent, marital status, education and household livelihood strategy, although the differences are not large apart from education. There was no significant difference by land ownership or a significant correlation by size of land owned and deprivation. Male headed households were significantly less deprived than female ones, mean 6.7 compared to 5.8 (t-test, df 445, p<0.001). The female respondents were significantly more likely to live in a poor household than the male ones, the mean for male respondents was 6.4 and for female 5.0 (t-test, df 834, p<0.001). Widowed and divorced respondents were significant more likely to live in a deprived household than married or single respondents but there was no significant difference between single and married respondents. The mean for widowed/divorced respondents was 4.5, for single 5.6 and married 6 (Anova, df 2, 977, p<0.001).

For education there was a step wise relationship between the level of education of respondents and the deprivation of the household with those who were the least educated being the most deprived (Figure 27).
The homogeneous sub-sets show that the those with no education are the most likely to live in a very deprived household and those with completed upper secondary and higher are significantly more likely to live in a less deprived household (Table 8) (Anova, df 4, 975p<0.001).

Figure 28: Means by Highest Education Achievement for Social Deprivation Scale on 9 point Scale

![Figure 28](image)

Table 12: Anova Post Hoc Test Homogeneous Sub-sets for Social Deprivation Scale by Education

<table>
<thead>
<tr>
<th>Level</th>
<th>Sub-set 1</th>
<th>Sub-set 2</th>
<th>Sub-set 3</th>
<th>Sub-set 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>4.46</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Incomplete Primary</td>
<td>5.04</td>
<td>5.04</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Completed Primary</td>
<td></td>
<td>5.54</td>
<td>5.45</td>
<td></td>
</tr>
<tr>
<td>Completed Junior Secondary</td>
<td></td>
<td></td>
<td>6.18</td>
<td></td>
</tr>
<tr>
<td>Completed Senior Secondary and Higher</td>
<td></td>
<td></td>
<td></td>
<td>7.02</td>
</tr>
<tr>
<td>Sig</td>
<td>ns</td>
<td>ns</td>
<td>ns</td>
<td>ns</td>
</tr>
</tbody>
</table>

Those households that rely solely on farming for their livelihood are significantly more deprived than those that include non-farm livelihood activities in their portfolio of income-generating activities or have income only from non-farm sources. There is no significant difference between the latter two groups. The mean for those solely dependent on farming is 5.2 and for those who have farm and non-farm income or only non-farm income 6.2 (Anova df 2, 957, p<0.001).

5.3.5. Conclusions
The analysis of poverty and social deprivation suggests that the households of the respondents to the survey from the 11 sectors are, on average, in the middle group in Rwanda. They are not the poorest and most deprived but they are also not especially advantaged. Around 30 per cent never have to do without any of the four essential items included in the Social Deprivation Scale, suggesting that their
households are non-poor. Conversely only eight per cent have to do without essential food constantly, suggesting that they are extremely poor, although 47.3 per cent have sometimes to do without food, meaning that 54 per cent of households are food-insecure. This general view is confirmed by the proportion of the households in Ubudehe Categories 1 and 2 and ownership of radios and mobile phones by the households. Ownership is high at 75 per cent for a radio and 71 per cent for a mobile phone. This compares with the national average for those living in rural areas of 55 per cent owning a radio and 33 per cent a mobile phone (authors’ own calculation from FinScope 2012 data). The subjective evaluation of the respondents as to their household poverty level also suggests that they are not, on the whole, amongst the poorest but that they are not especially advantaged either.

Households with a widowed/divorced head (98% of whom are female), with less educated members and that rely on agriculture as their only form of livelihood, are on average more deprived than other households. Although the differences between the households across the sectors are not large, respondents from Muganza, Shingiro and Muko households seem to be more deprived on average and those from Ruheru and Mukiingo less deprived. However, this latter difference may be due to selection biases, as the sample is not a probability one.

We should also note that the AAIR respondents are less deprived than the national average for those living in rural areas. This may be because the AAIR sectors are not the most deprived in Rwanda but is equally likely to be because the sample for the AAIR survey was non-random and therefore not representative of all adults and households in the sectors.

5.4. Access to Health Care

Mutual health insurance in Rwanda is designed to provide an affordable means for ordinary Rwandans to be able to get basic health care at the point of delivery for a very small fee. Mutual health insurance is available free for those in the bottom two Ubudehe categories, although not all have been able to take up their entitlement and not all of those with health insurance can always afford the user fees (Abbott et al 2012a). In the AAIR survey, 72 per cent of respondents said that they had mutual health insurance19, a figure virtually identical to that for rural areas of 73 per cent of adults in FinScope 2012 (authors’ calculation on FinScope data). The correlation between the Poverty Scale and having mutual health insurance is not significant, indicating that the poor as well as the better off are able to access the insurance and reduce the risk of having to meet unexpected costs for health care. However, while 78 per cent of respondents whose household are in Ubudehe category 1 have Mutual Heath Insurance only 60 per cent of those in category 2 do so. This may be because the former are having the payment waived in line with government policy. It is of concern that not all those in Categories 1 and 2 are receiving their entitlement to free membership and this merits further investigation by AAIR and sensitisation to entitlement. Membership of the health insurance scheme is a key risk mitigation strategy for the poor.

Membership of Mutual Health Insurance differs between respondents from different sectors, with 80 per cent plus of respondents from Kibilizi, Ruheru, Shingiro, Gitesi and Mirundi compared to only just over half in Muganza and Rwabicuma being insured.

19 Mutual health insurance is taken out for individuals and a number of surveys including EICV3 and DHS2010 have found that not all members of a household are necessarily insured with children being less likely to be insured than adults.
Figure 29: AAIR Survey Respondents with Mutual Health Insurance by Sector

(Source: AAIR Survey)

Figure 30 shows the extent to which respondents to the AAIR survey indicated that they have to do without essential medical care, by sector and for the sample as a whole. Twenty-two per cent say that they constantly have to go without essential medical care and a further 28 per cent that they do so some of the time, meaning that half the respondents have difficulty in meeting the cost of necessary medical treatment. Those who have medical insurance are significantly less likely to say that they have to go without essential medical care. Eighty-nine per cent of those who say they never have to go without essential medical care have mutual health insurance. However, 53 per cent of those who say they constantly have to do without essential medical care and 56 per cent of those who say they sometimes have to do without essential medical care do have health insurance. In total 27 per cent of respondents have medical insurance but always or sometimes have to do without essential medical care, while 22 per cent have no medical insurance and always or sometimes have to go without medical treatment. In other words, 62.6 per cent of those who have medical insurance can always afford treatment compared to 20 per cent of those who do not have insurance. Medical insurance clearly reduces the risk of having to do without essential medical care even if it does not eliminate it entirely.

Figure 30: Frequency of Having to do Without Medical Care by Sector

(Source: AAIR Survey)
5.5. Risk Reduction, Risk mitigation and Coping Strategies

5.5.1. Introduction
The poor face a constant struggle to make ends meet, and emergencies and shocks can be problematic and have a large negative impact on the household. Children may be affected differently from adults, with financial shocks meaning that they are forced to withdraw from school and even engage in productive labour. Poor feeding practices can result in stunting for children between the ages of six months and two years, causing irreparable brain damage and resulting in impaired cognitive functioning.

Saving and access to credit are important for risk reduction, risk mitigation and coping with emergencies and shocks. The main strategy for risk reduction is to increase income. Savings and credit can be used to invest in productive enterprises, farm and non-farm, to increase income. Insurance and savings and access to loans are important for risk mitigation, having the means to cope with financial shocks and emergencies. Savings and access to credit can be important for coping with fluctuating and uncertain incomes, and access to support is important for those who experience emergencies and financial shocks and do not have the resources to cope with them. Supporting people to gain financial inclusion through awareness-raising, financial literacy training and providing financial products tailored to their needs is important.

We have already discussed membership of the Mutual Health Insurance scheme as a risk mitigation strategy. Being able to save and having access to credit are important for risk mitigation and being able to withstand shocks as well as being able invest in children’s education and income generation activities, farm and non-farm. Credit can be a risk for poor households as they may become further distressed struggling to repay loans. However, FinScope 2012 (Abbott et al 2012) found that the ‘policing’ of both formal and informal credit makes it very difficult for those without the means to repay to get credit at all. It also found that despite the large increase in the proportion of adults with credit there was no evidence of distress and that the poorest were excluded from getting credit. Financial inclusion, using formally regulated financial institutions and/or informal mechanisms such as savings and loans clubs or credit from shops is important for the poor as a risk mitigation strategy. The ultimate aim is for adults to become formally served - that is, to use formally regulated financial institutions for savings, credit and other financial transactions.

5.5.2. Financial Inclusion
According to FinScope 2012, 72 per cent of adults are financially included - that is, they use services and/or products provided by formal financial institutions such as banks, MFIs and SACCOS and/or mechanisms provided by informal institutions such as saving and loans clubs and shop-keepers extending credit. Forty-two per cent are formally served and much of the increase in the proportion of adults that are formally served is due to the founding of the Umurenge SACCOS, with one located in every sector, making them accessible to those living in rural areas (Figure 31; the appendix has maps showing the location of banks and MFIs which are generally located in urban centres). They also provide products and a service that meets the needs of the rural population. In total 72 per cent of adults save (formal, informal, self-provisioning) and 59 per cent have access to credit. Only nine per cent of adults have formal credit, but 49 per cent use informal credit mechanisms, mainly shop credit and savings and loans clubs. Savings and credit are used by a substantial proportion of the adult population to manage fluctuating incomes. The majority of poor adults that have savings and credit mainly use informal mechanisms most notably savings and loans clubs and getting good from a shop.
and paying got it later. There is little evidence that savings and/or credit, including formal credit, is used to invest in productive enterprises, farm or non-farm. Just under a quarter of adults, one million people are not saving and are in the bottom two Ubudehe (participatory poverty categories) and are especially vulnerable to shocks. The very poor are also unable to access credit; shop keepers, savings and loans clubs and other informal lenders provide credit only to those judged to have the means to repay loans (Authors’ analysis of FinScope 2012).

**Figure 31: Distribution of Umurenge SACCOS**

Nationally, amongst adults living in rural areas 71 per cent are financially included, with 38 per cent being formally served. The main predictors of formal financial inclusion are education, having non-farm employment, not being poor, being in mid-life and living within an hour’s walking distance of a formal financial institution. The main predictor of financial exclusion is poverty, but women are also more likely to be financially excluded than men, as are those aged 65 years or over (authors’ own analysis of FinScope 2012).

In the AAIR sample a higher proportion than the national figure are financially excluded in rural areas but a significantly higher proportion are formally served. While 36 per cent are financially excluded, 17.4 per cent are informally served and 47 per cent formally included (Figure 32).

**Figure 32: Financially Included AAIR Sample and Rural FinScope 2012**

(Source: AAIR Survey; FinScope 2012)
There is a significant relationship between financial inclusion and social deprivation (the financially excluded being more deprived than the informally included and the formal served being the least deprived) with the means on the nine-point Social Deprivation Scale being 5.6, 6.2 and 7.2 respectively (ANOVA df 2, 979 p<0.001). Other factors that are related to financial inclusion are education, with a linear relationship between educational achievement and financial exclusion; 55 per cent of those with no education are excluded and 16 per cent of those with completed secondary or higher. Male heads of household are less likely to be financially excluded than female ones, 31 per cent compared to 48 per cent, and households that own their own land are less likely to be financial excluded, 33 per cent compared to 46 per cent. Widowed/divorced respondents were more likely to be financially excluded than married/single ones, 47 per cent compared to 32 per cent. Financial exclusion increases with age; around a third of those aged 18-49 are financially excluded but 44 per cent of those aged 50-64 are excluded and 61 per cent of those 65 or over.

5.5.3. Saving and Borrowing Behaviour of the AAIR Respondents

Financial inclusion covers only those who are formally served or informally included, but some people save at home and/or borrow from relatives. They are not considered financially included but nevertheless this can still be considered a risk mitigation strategy.

Fifty-nine per cent of the respondents to the AAIR survey said that they save and 49 per cent that they have borrowed money. The figures are lower than the national average, for those living in rural areas, of 71 per cent for saving and 61 per cent for borrowing. We should note that age is a major predictor of financial inclusion and especially of formal inclusion and that the AAIR sample is biased towards the age groups most likely to be financially included, suggesting higher levels of financial exclusion amongst the respondents to the AAIR survey than in rural areas.

In total 44.1 per cent of the AAIR respondents save and have credit, 18.5 per cent save but have not borrowed and 8.8 per cent have borrowed but do not save, with 28.6 having neither; 61 per cent borrowed or saved (Figure 33). This is in line with the findings from FinScope 2012, which found that savings and borrowings are used to manage fluctuations in income and to deal with emergencies. There was a significant correlation between saving and borrowing and the Social Deprivation Scale but the size of the correlations was low at 0.18 (P<0.01) for savings and 0.12 (P<0.01) for credit.

Figure 33: Savings and Credit All Products and Mechanisms including Self Provision% AAIR Survey Sample

(Source: AAIR Survey)
Savings and credit varied by sector, with respondents from Kibirizi and Mukingo being noticeably more likely to save and those from Rwabicuma and Muganza less likely to do so. Respondents from Mukingo, Ruheru and Murundi were most likely to have credit and those from Shingiro the least likely (Figure 34).

Figure 34: % Savings and Credit by Sector

![Savings and Credit by Sector](image)

(Source: AAIR Survey)

Figure 35 shows where the AAIR respondents save and the national figures for rural areas. The AAIR respondents are more likely to save with a formal institution but less likely to use informal mechanisms or self-provisioning compared to the national average for rural areas and they are also less likely to save overall.

Figure 35: Saving Strand AAIR Survey and Rural FinScope 2012

![Saving Strand](image)

(Source: AAIR Survey)

The Savings Stand records the highest type of savings used but some respondents to the AAIR survey save in more than one way. Figure 36 shows where the AAIR respondents save and adults nationally living in rural areas. The three things of note are firstly the much higher proportion of AAIR
respondents using an Umurenge SACCO for saving, 38 per cent compared with 23 per cent of FinScope respondents. In fact having a SACCO product is nearly twice as high as the national average, 38 per cent compared to 22 per cent. The second thing to note is the much lower use of savings and loans clubs. FinScope 2012 findings suggest that savings and loans clubs are an important savings mechanism for the poor as they can save small sums and have easy access to them. The reasons for low membership of savings and loans clubs warrants further investigation. The third noticeable difference is the proportion saving at home, with the portion of respondents to AAIR survey reporting that they save at home being 24 percentage points lower than the national average for adults living in rural areas.

Figure 36: Saving by Product/Mechanism/Self Provision % of Sample using Provider and Rural FinScope 2012

![Figure 36: Saving by Product/Mechanism/Self Provision % of Sample using Provider and Rural FinScope 2012](source: AAIR Survey)

Figure 37 shows the credit strand for the AAIR respondents and for FinScope 2012. The AAIR respondents are over two times more likely to have credit form a formal financial institution than the national average for adults living in rural areas, 18 per cent compared to eight per cent and even the national average of nine per cent (Abbott et al. 2012). Conversely, adults living in rural areas are much more likely nationally to use informal mechanisms for credit, most noticeably savings and loans clubs and credit from shops, mainly for food and school supplies. As the use of these latter forms of credit seems to be an important way for poor people, especially in rural areas, to manage fluctuating incomes and emergencies further investigation is indicated.

Figure 37: Credit Strand AAIR Survey and Rural FinScope 2012

![Figure 37: Credit Strand AAIR Survey and Rural FinScope 2012](sources: FinScope 2012; AAIR Survey)

As with savings, some respondents have credit from more than one institution. Figure 38 shows the institutions from which the AAIR respondents have credit and those used adults living in rural areas.
nationally. The two main differences are the much higher take-up of formal credit by the AAIR respondents and the much lower use of shop credit. The reported uptake of formal credit is much higher than would be expected, especially from Umurenge SACCOSs, and this needs to be explored further. There is also a much lower uptake of credit from family and friends and this raises concerns about coping with financial shocks and emergencies, as it may indicate that the AAIR respondents do not have anyone to whom they can turn in times of need. Alternatively it may indicate that they have not needed to ask friend/relatives to lend them money but could do so if the need arises. Another possibility is that it is an oddity of the non-probability sample. This needs to be further explored.

**Figure 38: Credit by Product/Mechanism/Self Provision % of Sample using Provider Rural FinScope 2012 and AAIR Survey**

![Credit by Product/Mechanism/Self Provision % of Sample using Provider Rural FinScope 2012 and AAIR Survey](image)

(Sources: FinScope 2012; AAIR Survey)

What people save for and use credit for is important. Rwandan Government policy is to encourage credit for investment for increasing productivity and job creation in farm and non-farm enterprises, thereby reducing the risk of poverty. However, saving and credit are also important for the poor in mitigating risk, being able to cope with irregular incomes, emergencies and financial shocks. FinScope 2012 not only found low uptake of formal credit but also little evidence that credit was being used to invest in improving productivity. Most credit was for meeting daily living expenses, emergencies or school fees (authors’ analysis of FinScope 2012). In other words, savings and credit are being used to mitigate risk rather than to reduce risk.

Figure 39 shows the main reasons given by respondents for saving. Only 7.4 per cent are saving in order to be able to invest in income generating activities. A further 4.5 per cent are saving in order to be eligible for a loan, but this does not necessarily mean that they want to get a loan to invest in income generating activities, as most credit is not used for investment. Twenty-two per cent are saving to invest in their children’s education.
Figure 39: Main Reason for Saving, % of Savers

<table>
<thead>
<tr>
<th>Reason</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>For Interest</td>
<td>1.2</td>
</tr>
<tr>
<td>Other</td>
<td>2.4</td>
</tr>
<tr>
<td>To be Eligible for a Loan</td>
<td>4.5</td>
</tr>
<tr>
<td>Retirement</td>
<td>3.1</td>
</tr>
<tr>
<td>Medical Emergencies</td>
<td>5.7</td>
</tr>
<tr>
<td>Investment</td>
<td>7.4</td>
</tr>
<tr>
<td>Educating children</td>
<td>21.8</td>
</tr>
<tr>
<td>Keep Money Safe</td>
<td>23</td>
</tr>
<tr>
<td>Emergency Funds</td>
<td>31.4</td>
</tr>
</tbody>
</table>

(Source: AAIR Survey)

Figure 40 shows the main reasons for getting credit. Only just over a fifth are using credit to invest in farm and non-farm productive enterprises. Nearly half are borrowing as a coping mechanism to cover living and medical emergencies. Sixteen per cent are using credit to invest in their children’s education.

Figure 40: Main Reason for Credit % of Borrowers

<table>
<thead>
<tr>
<th>Reason</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other</td>
<td>6</td>
</tr>
<tr>
<td>Living Expenses</td>
<td>33</td>
</tr>
<tr>
<td>Medical Emergencies</td>
<td>11.7</td>
</tr>
<tr>
<td>Investment in Farm</td>
<td>11.7</td>
</tr>
<tr>
<td>Investment Non-Farm Enterprise</td>
<td>9.7</td>
</tr>
<tr>
<td>Educating children</td>
<td>15.8</td>
</tr>
</tbody>
</table>

(Source: AAIR Survey)

A majority of AAIR respondents who save and/or have credit use it for risk mitigation and evening out fluctuating incomes. A noticeable majority use credit and/or savings to invest in their children’s education but only a fifth of those with credit have used it to invest in a productive enterprise and only seven per cent are saving to have the funds to invest in an income-generating activity. This means that only 16.5 per cent of the respondents are investing in income-generating activities, including their farms, and 4.3 per cent saving to invest in income-generating activities in the future.

The numbers are too small to do any meaningful analysis of saving and borrowing by sector. However, FinScope 2012 found that it was the characteristics of people that were important in predicting financial inclusion, not the place where they live (Abbott et al 2012). However, the patterns for saving and borrowing by different groups in the population can be looked at. The characteristics of those that save are much the same as those who have credit, not surprising as there is significant overlap. Savers and borrowers are more likely to be male than female, to have post-primary school education, for the household to have non-farm income, for the household to own land, not to be amongst the poorest and not to be elderly.
6. Education and Social Capital

6.1. Education in Rwanda

The level of the education of the population aged 16 years and over is relatively low. Seventy-two per cent of the population have basic literacy skills; that is, they say they can read a simple note (Figure 41). Men are significantly more likely to be literate than women and there is a clear relationship between poverty status and basic literacy skills, with 61 per cent of the extremely poor being literate compared to 78 per cent of the non-poor.

Figure 41: % Population 16 Year and Over that have Basic Literacy Skills by Poverty Status and Gender

![Graph showing literacy rates by poverty status and gender]

(Source: EICV3)

A similar picture is found for having completed primary school, which is taken to indicate being functionally literate. Thirty-six per cent of those aged 16 years and over are functionally literate, 39 per cent of men and 33 per cent of women. Just a fifth of the extremely poor are functionally literate and a quarter of the poor, compared with 44 per cent of the non-poor (Figure 42).

Figure 42: % Population 16 Years and over that have Completed Primary School by Poverty Status and Gender

![Graph showing completion rates by poverty status and gender]

(Source: EICV3)

For children the main concern has shifted from increasing the proportion attending school to the quality of the education. The highest return to individuals and the economy as a whole comes from completing primary school. Attending primary school is now nearly universal, with 96\(^{20}\) per cent of children enrolled in school in 2011, although the completion rate is only 79 per cent (Ministry of Education 2012). Girls are marginally more likely to participate in education than boys, a trend that has been noted since at least 2000 when EICV1 reported net gender parity in primary education. The

\(^{20}\) According to EICV3 the net attendance rate was 92 per cent in 2010/11 which is probably the more reliable indicator. The Ministry of Education figure is used in the Figure, however, for comparability of data.
transition rate from primary to lower secondary is about 71 per cent, although a substantial proportion of children are over age when they complete primary school. The net secondary enrolment rate is low at just over just over a quarter of children, with boys slightly more likely to be enrolled than girls. The transition rate for those who complete junior secondary school to upper secondary school is very high at 94 per cent, with girls who complete junior secondary being marginally more likely to transfer than boys (Abbott forthcoming).

There remains a concern about children starting school late; a quarter of seven year olds and ten per cent of eight year olds are not in school. The main risk factors for not starting school on time are poverty, gender, location and disability; extremely poor children are over twice as likely and poor children nearly twice as likely to be out of school as non-poor children. Boys are 22 per cent more likely to not be in school than girls and children living in rural areas are 50 per cent less likely to start school on time than those living in urban areas (Abbott forthcoming).

Socio-economic inequalities in attending school and progressing though the school system remain, and while they have been narrowing at primary level they have been widening at secondary level. While cost is not evident as a major barrier to children attending and remaining in school, especially at primary level, there is evidence of a lack of understanding of what parents are expected to contribute. There is also evidence that very poor children may experience short-term interruptions to their education when they are temporally excluded through parents not being able to meet costs of education immediately (Abbott forthcoming). These short-term interruptions are likely to impede children’s progress through school and are particularly problematic if they occur at the time of examinations. Children who might well have passed the examination if given an opportunity to take it have to repeat a year.

There is also concern about the quality of primary education, especially in the face of rapid expansion in enrolment. Net on-time completion rates, which have declined over time, are seen as one indicator of the quality of education. In 2010/11 only 6.2 per cent of 13 year olds had completed primary school, and 13 is the age by which they should have done so. Only 0.7 per cent of extremely poor children had done so, 2.6 per cent of poor children and 11 per cent of children from non-poor homes. The Learning Achievement in Rwanda Schools survey found that just over half (55%) of Primary 6 pupils meet or exceed curricular expectations in reading but that a majority do not meet curricular expectations in numeracy (Ministry of Education 2011). DeStefano and Ralaingita (2011) also found poor attainment in Kinyarwanda, English and Mathematics in primary education. The independent evaluation for the British Government concluded that education had been expanded at the cost of quality with the consequence that quality of education being provided to a majority children means that they are failing to gain basic literacy and numeracy skills. They suggest that insufficient attention has been paid to pupil attendance and teacher effectiveness (Independent Commission for Aid Impact 2012).

At Rwf 3,500 (equivalent to US$10), the Government capitation grant per child in primary school is inadequate to deliver an essential learning package (UNICEF 2008). Schools are therefore reliant on parental contributions to increase the resources available to them, most notably to attract teachers by topping up their salaries. Paxton and Mutesi (2012) found urban–rural inequalities in the ability of primary schools to raise additional funding, with Government primary schools in Kigali City able to do so but not schools in remote rural areas.
The pupil-teacher ratio is high - 1:58 in 2011 - although 99 per cent of primary school teachers are qualified. The pupil to classroom ratio is very high at 81:1. DeStefano and Ralaingita (2011) found that children were sharing desks in 43 per cent of classrooms and that 11 per cent had no textbooks. They also found high levels of teacher and pupil absence; 71 per cent of primary schools had had at least one teacher absent on any given day, about 20 per cent of pupils absent and 40 per cent arriving late. Textbooks were not used in teaching and reading materials for children’s use were lacking. The introduction of English as the medium of instruction is another challenge, with 85 per cent of primary school teachers needing to develop their skills in English (Ministry of Education 2010).

As with primary schools the pupil/qualified teacher ratio in secondary education is low - 1:37 in 2011 - but only 64 per cent of secondary teachers are qualified; 66 per cent need to improve their English proficiency and the shortage of qualified science and mathematics teachers and of science laboratory technicians needs to be addressed urgently (Ministry of Education 2010, 2012). The teaching force remains male-dominated, with 72.2 per cent of secondary school teachers being male in 2011. Male teachers are also much more likely to be qualified than female ones - 68% compared with 56% in 2011 (Ministry of Education 2012). The situation looks unlikely to change in the near future given the ratios of male to female trainee teachers, which is 71 per cent male to 29 per cent female for lower secondary. The under-representation of female teachers will mean that girls do not have sufficient female teachers to act as role models and that patriarchal values will continue to dominate secondary schools.

6.2. Education Attainment amongst the AAIR Survey Respondents

The education standard of the respondents was generally low. Just over a third of respondents had incomplete primary or no education and in total over three-quarters (79.4%) had no education beyond primary school. Nine per cent had completed junior secondary education and 12 per cent had completed secondary education or higher. Women were much more likely than men to have no education and men were much more likely than women to have senior secondary education or higher. We should note that the sample is better educated than the national average for adults aged 18 or over living in rural areas, with a smaller proportion having had no education (13.4% compared to 27.1%) and a higher proportion having has some primary education (23.8% compared to 15.9%). There is little difference for completed primary and junior secondary but the male respondents to the AAIR survey were significantly more likely to have completed secondary education or higher (Figure 43: authors’ own calculation from FinScope 2012 data).
6.3. Children and Education in the AAIR survey

Seventy-six per cent of the households of respondents had children of school age - that is, below the minimum age of 16 years, when children can legally be employed. Legally, children have to attend primary school which is provided fee-free in Government schools, but Government policy is for all children to have access to 9 Year Basic Education (Abbott forthcoming). A total of 832 children were reports as being aged between 7 and 16; of these, 636 (76.6%) were said to be attending school. Of those not attending school, 136 were said to be too old or too young. This suggests that 92.1 per cent of children of school age were attending. This does not differ significantly from the national figures for school attendance (NISR 2012 a). The main reasons for non-attendance were financial, children’s lacked interest in school, or that the children were handicapped. This too is in line with the findings nationally (Abbott forthcoming). The numbers are too small for any meaningful analysis by sector.

The respondents to the questionnaire were relatively satisfied with the quality of the schooling in their sectors, with a mean of 7.1 on a 10-point scale for primary schooling and 7.3 for secondary schooling. If we take a rank of 6 and above as minimally satisfied then 83 per cent are minimally satisfied with primary schooling and 88 per cent with secondary. The figure for primary is comparable with the national level of satisfaction, which varied little by location or consumption quintile but was slightly higher than the level for secondary education (NISR 2012 a: see Figures 44 and 45).

![Figure 44: Respondents Satisfaction with Primary Schools on a 10 Point Scale](image1)

![Figure 45: Respondents Satisfaction with Secondary Schools on a 10 Point Scale](image2)

Table 13 shows the means and SDs for the two satisfaction scales by sector. The low SDs indicates quite good agreement amongst respondents as to the quality of schools. There is no large difference in ratings by sector and the differences for secondary schools are not significant.
Table 13: Means and SDs for Satisfaction with Primary and Secondary Schools by Sector

<table>
<thead>
<tr>
<th>Sector</th>
<th>Primary School</th>
<th>Secondary School</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mean</td>
<td>SD</td>
</tr>
<tr>
<td>All</td>
<td>7.1</td>
<td>1.6</td>
</tr>
<tr>
<td>Sector</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Murundi</td>
<td>7.7</td>
<td>1.3</td>
</tr>
<tr>
<td>Gitesi</td>
<td>7.4</td>
<td>1.7</td>
</tr>
<tr>
<td>Shingiro</td>
<td>6.7</td>
<td>1.8</td>
</tr>
<tr>
<td>Muko</td>
<td>6.4</td>
<td>1.8</td>
</tr>
<tr>
<td>Busasama</td>
<td>7.3</td>
<td>1.5</td>
</tr>
<tr>
<td>Mukingo</td>
<td>7.2</td>
<td>1.4</td>
</tr>
<tr>
<td>Rwabicuma</td>
<td>6.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Ruheru</td>
<td>7.7</td>
<td>1.5</td>
</tr>
<tr>
<td>Kibilizi</td>
<td>6.7</td>
<td>1.4</td>
</tr>
<tr>
<td>Gishubi</td>
<td>7.1</td>
<td>1.9</td>
</tr>
<tr>
<td>Muganza</td>
<td>7.1</td>
<td>1.6</td>
</tr>
</tbody>
</table>

For primary schools the post hoc tested found four sub-sets, with Muko having the lowest mean and Mirundi the highest (Table 14) (Anova df 10.966 p<0.001).

Table 14: Anova Post Hoc Test Homogeneous Sub-sets for Satisfaction with Quality of Primary Schooling

<table>
<thead>
<tr>
<th>Sector</th>
<th>Sub-set 1</th>
<th>Sub-set 2</th>
<th>Sub-set 3</th>
<th>Sub-set 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Muko</td>
<td>6.4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rwabicuma</td>
<td>6.6</td>
<td>6.6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kibilizi</td>
<td>6.7</td>
<td>6.7</td>
<td>6.7</td>
<td></td>
</tr>
<tr>
<td>Shingiro</td>
<td>6.7</td>
<td>6.7</td>
<td>6.7</td>
<td></td>
</tr>
<tr>
<td>Muganza</td>
<td>7.1</td>
<td>7.1</td>
<td>7.1</td>
<td>7.1</td>
</tr>
<tr>
<td>Gishubi</td>
<td>7.1</td>
<td>7.1</td>
<td>7.1</td>
<td>7.1</td>
</tr>
<tr>
<td>Mukingo</td>
<td></td>
<td></td>
<td>7.2</td>
<td>7.2</td>
</tr>
<tr>
<td>Busasama</td>
<td></td>
<td>7.3</td>
<td>7.3</td>
<td>7.3</td>
</tr>
<tr>
<td>Ruheru</td>
<td></td>
<td></td>
<td></td>
<td>7.4</td>
</tr>
<tr>
<td>Gitesi</td>
<td></td>
<td></td>
<td></td>
<td>7.4</td>
</tr>
<tr>
<td>Mirundi</td>
<td></td>
<td></td>
<td></td>
<td>7.7</td>
</tr>
<tr>
<td>Sig</td>
<td>ns</td>
<td>ns</td>
<td>ns</td>
<td>ns</td>
</tr>
</tbody>
</table>

There were significant correlations between having participated in AAIR education projects (school construction and school management) and satisfaction with the quality of primary school education. However, the correlations were very low - 0.09 (p<0.01) for constructing schools and 0.07 (p<0.05) for school management.

Although the respondents gave relatively high quality rankings to the schools in line with national ranking figures, the analysis we provided in the Introduction clearly demonstrates the need for education quality to be improved. There is clearly a need to raise community awareness of what they should be expecting schools to deliver if they are to provide a quality education that will ensure that all children achieve their full potential.
6.4. Social Capital and Community Development

One of AAIR’s strategic objectives is to build grass-roots organisations that will enable the members of the communities in which they work to take control over their lives, actively campaign for their rights and fight injustice. This will create horizontal social capital, enabling members of the community to work together actively; it will have a positive spill-over for the whole community and bring an economic return. Cooperatives to enable farmers to work together to improve their livelihoods and working with CBOs and NGOs to build capacity for fighting gender inequality and ensuring women are able to exercise their rights are two specific objectives.

A prerequisite for building social capital is members of the community who are willing to participate in voluntary associations and take on leadership/organisational roles. Amongst the respondents to the questionnaire a high proportion were active members of at least one voluntary organisation, with little difference between men and women (Figure 46). Membership of cooperatives was highest, and this is probably due to the respondents having been selected by AAIR as beneficiaries of its activities in the sectors. However, a third are active members of a CBO, just over a quarter an NGO, a quarter a tontine and a fifth a gender club. This indicates that there is willingness amongst residents of the sector to participate in voluntary associations and some that already have experience and can potentially be targeted for training for leadership and organisational roles.

![Figure 46: % Respondents Active Membership of Community Organizations by Gender](Source: AAIR Survey)

One of AAIR’s specific objectives is to mobilise youth and to train them to take on an active role in leading a nationwide network of voluntary organisations representing the interests of youth. In Rwanda youth covers the age group from 15 to 35. As Figure 47 shows, the respondents aged 18-35 were equally as active as all the respondents in voluntary associations.

![Figure 47: % Respondents aged 18-35 Years Active Membership of Community Organizations by Gender](Source: AAIR Survey)
The Government of Rwanda has put in place a number of mechanisms designed to enable the community to work together cooperatively and participate in its own development. These organisations also have the potential to build social capital and give participants experience of participating actively in community initiatives. Active participation also provides some indication of willingness to be mobilised; attendance at Umuganda is compulsory, and Figure 48 shows that around two-thirds of the respondents attend Umuganda and participate in voluntary community work on a regular basis. Figure 49 shows that regularly attendance at the meetings held after Umuganda to discuss community development issues is much the same. Participation by youth did not differ significantly from that for the respondents as a whole.

**Figure 48: Participation in Umuganda per Gender and All (%)**

![Graph showing participation in Umuganda per gender and all]

(Source: AAIR Survey)

**Figure 49: % of Respondents who Attend Meetings after Umuganda**

![Graph showing percentage of respondents who attend meetings after Umuganda]

(Source: AAIR Survey)

There can be barriers to active participation in voluntary organisations and other community development activities. The reasons given by those who are active in the community should enable AAIR to develop strategies to support community members becoming active. Lack of information and time do not seem to be major barriers, although nearly 1 in 10 women say they lack time. Nearly 2 in 10 women say that cultural norms of gender-appropriate behaviour make it difficult for them to attend meetings and nearly 1 in 3 that they lack confidence in speaking in public. One in three of the male and female respondents say that they do not understand public-sector finances, which presumably related to ability to participate in community planning. However, what is most noticeable, especially among male respondents, are concerns about interactions with local leaders. This resonates with the concerns that were raised in the FGDs about local leaders trying to take control of the cooperatives. Nearly half the male respondents say that the cooperatives fear to engage with local leaders and 1 in 5 that cooperatives are not empowered to engage with local leaders. This suggests that local leaders are not fully trusted and that a significant minority of the respondents feel that local leaders try to dominate rather than encourage community participation.
6.5. Conclusions

The level of education of the respondents is marginally higher than that for adults living in rural areas and there is evidence of active membership of community based organisations and participation in community development activities. This provides a firm foundation for AAIR to build the capacity of local residents to build horizontal social networks, participate actively in development initiatives and organise to fight injustice and ensure that members of the community are able to claim their rights.

We were not able to obtain statistical data on school attendance and primary school completion rates from local officials. However, the picture is unlikely to differ significantly from the national one. Attendance at primary school is now virtually universal. The main issues are ensuring that children start school on time and improving the quality of education. A focus on primary schooling is justified by the high economic return completed primary school brings to the individual and the economy as a whole. There is also a need to ensure that parents understand their rights and duties with respect to their children’s attendance at school. Children have a legal right to (free-?)free primary school education and parents have a legal duty to ensure they attend. There remains confusion as to what costs parents can be expected to meet and these needs to be clarified.

The informants in the FGDs were confident that the community had the knowledge and skills to maintain the physical fabric of the schools that AAIR had provided support for constructing. The focus needs to be placed on building the capacity of the community to campaign and support an improvement in school quality. There are out-of-school factors and in-school factors that impact negatively on children’s progress at school. Parents can play an important role by ensuring that
children start school on time, arrive at school on time and attend regularly. They can also actively campaign for improvements in school.
7. Agriculture and Food Security

7.1. Introduction

Amongst other things, the agricultural policy aims to modernise farming and support small farmers in becoming more productive. Strategies to achieve this include incentives to use modern inputs, land consolidation, terracing and crop specialisation. The land tenure regularisation process, whereby all land owners will be given legal title to their land by 2013, is aimed at encouraging farmers to invest in improving the productivity of their land and enabling them to use it as collateral. These policies have resulted in increased productivity and in a higher proportion of agricultural produce being sold. However, the proportion of small farmers using improved inputs or using their land as collateral for loans remains low (Abbott et al 2012d; Alinda 2012; NISR 2012a).

In 2010/11, 19 per cent of rural farmers used improved seeds and 38.3 per cent organic or chemical fertilisers. Twenty-four per cent had been affected by land consolidation and 85.9 per cent had land protected from erosion. Farming is still mainly non-mechanical, using the simplest tools. Twenty-two per cent had added a crop to their plots in line with regionalisation and 7.5 per cent had removed a crop. Rural households had, on average, sold 16.7 per cent of their crops over the previous year, ranging from 14.5 per cent of Quartile 1 to 24.7 per cent of Q5. The main crop grown were dry beans (91.9%), sweet potatoes (79%), maize (76.5%), cooking bananas (60.2%), cassava (53.9%), Irish potatoes (55.1%), sorghum (44.1%), coffee (10.8%), rice (4.9%) and tea (0.9%). Rural farmers sell virtually all the tea and coffee they produce, just over half the rice, 36 per cent of sorghum and around 10 per cent of all other crops (NISR 2012a).

Rwanda has the policies in place to tackle hunger and ensure food security (AAIR 2011). However, the chronically poor in Rwanda, 24 per cent of the population, continue to go hungry on a daily basis. Children are even more likely than adults to live in households that are unable to generate sufficient income to meet the basic nutritional needs of household members. In 2010/11, 27.3 per cent of children aged 0-17 lived in households with consumption levels below the extreme poverty line (Abbott forthcoming). Poverty and having a poorly educated mother increase vulnerability to malnutrition. Inadequately nourished children are likely to be developmentally delayed and suffer brain damage, meaning they cannot benefit fully from schooling. Inadequately nourished adults are unable to be fully productive. Malnourished children and adults alike are vulnerable to a range of debilitating and in some cases life-threatening diseases.

Malnutrition remains a major issue in Rwanda (Figure 51). Reducing malnutrition is not just a question of increasing the amount of food that children have but improving the quality of their diet. The main issue is ensuring that infants and young children have a balanced diet that provides them with the energy and micronutrients they need for healthy growth. There are three measures of malnutrition - stunting, underweight and wasting - and according to the WHO intervention is necessary when 20 per cent or more of under-fives are stunted, 10 per cent or more are underweight or five per cent or more are wasted.22 While the number of children going hungry has declined dramatically and is now only just above the threshold for intervention, stunting remains very high. Forty-four per cent of Rwandan children under five years are stunted (short for their age) Even in the top wealth quintile just over a quarter of under-fives are stunted. Stunting is a sign of chronic malnutrition over a long period of time and generally occurs between six months and two years.

22 http://www.who.int/nutgrowthdb/about/introduction/en/index5.html last accessed 28/02/2013
Beyond the age of two children have little chance of improving their growth no matter what interventions are made.

**Figure 51: Trends in Nutritional Status of Children Under Five Years, 2005-2010**

The nutritional status of children correlates significantly with the economic circumstances of the households in which they live. Children living in poor households are significantly more likely to be stunted, underweight and/or wasted than those living in non-poor households. In 2010, for example, 54 per cent of children in the bottom wealth quintile were stunted compared with 26 per cent of those in the highest wealth quintile and 15 per cent were underweight compared with five per cent. The gap between the bottom and top two wealth quintiles narrowed between 2005 and 2010 for wasting (1.9% to 0.8%) and underweight (12.4% to 7.6%) but increased for stunting (14.1% to 20%) – see Figure 52.

**Figure 52: Wealth Inequalities in Child Nutritional Status 2010**

7.2. **Income and Farming in the AAIR Sectors**

As we have already discussed, only four per cent of the households of respondents do not gain at least some of their income from farming and 76 per cent are totally dependent on agriculture for their livelihood. Fifty-nine per cent of farming households sell some of their agricultural produce and for 14 per cent of the households of respondents the sale of produce is their main source of livelihood; for 34 per cent it is their second and for 11 per cent it is their third. The 41 per cent of the households that depend solely on farming for their livelihood but do not sell any produce must be considered especially vulnerable. They are dependent on what they produce to survive and are not producing sufficient to have a surplus to sell. Being able to generate income by selling some of the produce is clearly important for risk reduction (being able to invest in improved farming methods) and mitigation (being able to save) as well as providing the household, including infants, with a healthy diet and being able to send children to school.
Figure 53 shows the contribution of farm enterprises to household income for the all the respondents to the survey by sector. It combines the contribution of subsistence farming and the sale of agricultural produce to household income. Muganza, Gitesi and Murundi are the most dependent on farm income and Busasamana, Kibirizi and Ruheru the least dependent. In Busasamana only just over half have farming as the most important source of income, while in Muganza 98 per cent do so and in Gitesi 95 per cent.

Figure 53: Farm Enterprise Contribution to Household Incomes by Sector % Households

The contribution from the sale of agricultural produce to household income, for households that include farming in their portfolio of activities, varied by sector, as did its relative importance to total household income. In Ruheru 71 per cent of respondent farming households have income from the sale of agricultural produce, in Mukingo 70 per cent and in Murundi 68 per cent, but only 27 per cent in Kibilizi and 39 per cent in Busasamana and Gitesi. There is no clear relationship between reliance on farming for livelihood and the sale of produce. Mukingo and Kibilizi’ for example’ have much the same proportion of households reliant solely on agriculture, but while 70 per cent of households in Mukingo sell produce only 27 per cent in Kibilizi do so (Figure 54).

---

Note: Subsistence farming and sale of produce

(Source: AAIR Survey)
Figure 54: Income from Sale of Agricultural Produce by Households that include Farming in their Income Generating Strategy

Figure 55 looks at the contribution to household income of the sale of farm, by sector, for the households where respondents said they are totally reliant on farming for their livelihood.

(Source: AAIR Survey)
Farm labouring is associated with high levels of poverty when it is a household’s main source of income (NISR 2012; Vinck et al 2009). In households where it supplements other sources of income it can reduce risk. In total 6.4 per cent of households are dependent on income from farm labouring as their main source of income. These households, along with households dependent on farming for their livelihood that do not sell any produce, are especially vulnerable. The proportion of respondents’ households that are reliant on farm labouring for their main source of income varied between sectors, with a comparatively high proportion in Busasamana, Shingiro and Kibilizi and a low proportion in Ruheru, Muganza, Murundi and Gitesi.
Rural households that incorporate a household enterprise and/or non-farm paid employment in their portfolio of income-generating activities are at less risk of poverty than those solely reliant on farming (Vinc et al. 2009). Figure 57 shows the extent to which household had income from a household enterprise and Figure 58 the extent of income from non-farm employment. In total 11.6 per cent of the households of respondents incorporated a household enterprise and 20.6 had earnings from non-farm employment. Busasamana stands out as having a much higher proportion of households with income from HEs and non-farm employment. Thirteen per cent have their main income from HEs and 17 per cent from non-farm employment. Kibilizi has the highest proportion of households with income from non-farm employment as its main source but a very low proportion with income from HEs. Muganza stands out as having no households whose main income is from an HE or from non-farm employment.
Given that about a quarter of rural households incorporate an HE in Rwanda there is potential for household which are dependent on farming to be supported to develop non-farm income-generating strategies to reduce risk and enable them to put in place mitigating strategies (Abbott 2011).

Figure 57: Household Enterprise Contribution to Household Incomes by Sector

Non-farm household employment contributing to livelihood provides for the lowest risk of being in poverty (NISR 2010/11). In total only nine per cent of households said that their main source of income was from non-farm employment. The proportion of respondents whose household’s main income is from non-farm employment differed across sectors, ranging from 21 per cent in Kibilizi to

84
none in Muganza. Gitesi had a significantly and much larger proportion whose household’s second most important source of income was from non-farm waged employment, 36 per cent.

**Figure 58: Non-Farm Employment Contribution to Household Incomes by Sector**

7.3. Crops Grown by the Households of Respondents

The dominant crop is beans, with 80.4 per cent of households growing beans as their main crop and 85.6 growing beans as one of their crops. Other relatively important crops are maize (43.4%), cassava (38.9%), sweet potatoes (31%) vegetables (29%), Irish potatoes (26%) and bananas (20.5%). Only 12 per cent produce milk, indicating that most households have not as yet benefited from the Girinka project (one-cow-a-poor-family); only four per cent of households had benefitted nationally by 2011 (NISR 2012).

Compared with the percentages of farming households nationally, the respondents’ households, in aggregate, were less likely to grow every crop, although the importance of different crops was much the same. This suggests that the households of respondents were less likely than farming households in general to grow a number of different crops. This is probably due to small farm sizes. As we have already discussed, land holding s are relatively small. This increases risk, and as we discuss below limits the potential for respondents’ households to have a healthy diet.
Table 15: Crops Grown by Farming Households % Farming Households and EICV3

<table>
<thead>
<tr>
<th>Crop</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>Total</th>
<th>% HHs EICV3</th>
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<tbody>
<tr>
<td>Rice</td>
<td>6.5</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>6.5</td>
<td>4.5</td>
</tr>
<tr>
<td>Beans</td>
<td>80.4</td>
<td>5.1</td>
<td>0.1</td>
<td>0</td>
<td>0</td>
<td>85.6</td>
<td>90.2</td>
</tr>
<tr>
<td>Maize</td>
<td>7.6</td>
<td>34.4</td>
<td>2.3</td>
<td>0.1</td>
<td>0</td>
<td>43.4</td>
<td>75.4</td>
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<tr>
<td>Cassava</td>
<td>1.4</td>
<td>24.1</td>
<td>13.2</td>
<td>0.1</td>
<td>0.1</td>
<td>38.9</td>
<td>52.2</td>
</tr>
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<td>Bananas</td>
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<td>3.9</td>
<td>8.6</td>
<td>6.5</td>
<td>0.9</td>
<td>20.5</td>
<td>59.2</td>
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<tr>
<td>Sweet Potatoes</td>
<td>0.3</td>
<td>6.6</td>
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<td>6.9</td>
<td>3.0</td>
<td>31.0</td>
<td>76.1</td>
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<td>Irish Potatoes</td>
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<td>5.1</td>
<td>7.5</td>
<td>10.1</td>
<td>1.2</td>
<td>25.9</td>
<td>52.8</td>
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<tr>
<td>Vegetables</td>
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<td>1.2</td>
<td>5.4</td>
<td>18.8</td>
<td>3.6</td>
<td>29.3</td>
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<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.1</td>
<td>0.2</td>
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<tr>
<td>Milk</td>
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<td>0.2</td>
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<td>0.5</td>
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<td>12.1</td>
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<td>Sorghum</td>
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<td>1.6</td>
<td>3.1</td>
<td>42.3</td>
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<tr>
<td>Groundnuts</td>
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<td>0.2</td>
<td>1.1</td>
<td>1.1</td>
<td>0.4</td>
<td>2.8</td>
<td>N/A</td>
</tr>
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<td>Eggs</td>
<td>0.2</td>
<td>1.1</td>
<td>0.2</td>
<td>0.4</td>
<td>0.9</td>
<td>2.6</td>
<td>N/A</td>
</tr>
<tr>
<td>Other</td>
<td>0.3</td>
<td>1.6</td>
<td>2.8</td>
<td>2.0</td>
<td>1.3</td>
<td>8.0</td>
<td>N/A</td>
</tr>
<tr>
<td>% HH Growing</td>
<td>100%</td>
<td>91%</td>
<td>65%</td>
<td>31%</td>
<td>16%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Figure 59 shows the crops grown by the households of women farmers and those grown by men. The differences are not large, but women tend to grow subsistence crops more frequently than men. One noticeable difference is in the proportion growing vegetables, with over twice as many women farmers growing vegetables as male ones, although the overall proportion growing vegetables is very low.

Figure 59: % of Men and Women Farmers per Gender Growing Different Crops

(Source: AAIR Survey)
Figure 60 shows the proportion of households of respondents in each Ubudehe category growing each type of crop. The first thing to notice is that households in higher categories are more likely to grow a variety of crops; households in the highest categories grow on average just under four crops per household compared with about 2.5 in Category 3 and 2 households and just over 2 in Category 1. Households in Categories 4 and 5 are noticeably more likely to grow vegetables and produce milk but the proportions are low even then: 28 per cent and 11 per cent respectively. However, they are also the households likely to have sufficient cash income to afford to purchase vegetables and milk for household consumption.

Figure 60: % of Farming Households in Each Participatory Poverty Category Growing Specified Crops

(Source: AAIR Survey)
7.4. Food Security of Households of Respondents

In terms of food security, 80 per cent of respondents said that they were very worried (13.9%), worried (44.5%) or somewhat worried (21.7%) about food security. Our analysis suggests that around half of the households of respondents are food-insecure and that only 16.8 per cent are fully secure.

Just under a quarter (23.8%) said that they have one meal a day and just over two-thirds (67.4%) two meals a day, with the rest having three meals a day. In total only 16.8 per cent of respondents said that their households are food-secure, 7.9 produce sufficient to feed their household and 6.9 per cent purchase all their food with earned income. A further fifty-seven per cent said that their households have sometimes to purchase food during the long dry season. Twenty-five per cent of households are extremely food-insecure. Twenty per cent are reliant on being able to get work in order to be able to purchase food during the dry seasons and five per cent are dependent on food hand-outs for prolonged periods of the year.

Figure 48 shows that eight per cent of respondents said that their households have constantly to do without essential food and a further 47 per cent that their households sometimes have to go without sufficient food. This suggests that in total about 45 per cent of households are food-insecure and eight per cent very insecure.

Levels of food security varied by sector of residence with households in Muganza and Shingiro having comparatively high levels of food insecurity, and when account is taken of not always being able to have basic foods households in Shingiro looks especially vulnerable. Ruheru, Murundi, Mukingo and Busasamana have very low proportions of households that constantly have to do without food and Mukingo and Busasamana stand out as having a comparatively high proportion of households that never have to do without basic food.

Figure 61: Frequency of having to do Without Basic Food by Sectors

(Source: AAIR Survey)
‘Food security’ in the analysis so far has considered the question of sufficient food to avoid hunger, not the nutritional adequacy of the diet. The analysis of food production suggests that a high proportion of households that are reliant on farming for their livelihood will have a poor diet. In total 90 per cent of households total reliant on agriculture for their livelihood grow beans, 79 per cent sweet potatoes, and 36 per cent Irish potatoes. Just over half (55%) grow vegetables, 10 per cent produce milk and 6.5 per cent eggs. This suggests that it will be difficult for those households that are reliant on subsistence agriculture to provide a nutritious diet for their members. Even those that produce vegetables will need to be able to afford to supplement the supply by purchasing them during the dry season and the ability to be able to afford to do this seems unlikely for a majority of the households of respondents. An inadequate diet has a negative impact on health and wellbeing; it reduces the productivity of adults, and results in stunting in infants and young children.
8. Women’s Rights

8.1. Introduction

In this section we look at women’s awareness of their rights, the extent to which gender equality is practiced in households and the extent to which women feel able to engage with local leaders to advocate women’s rights. We also consider the extent to which married women feel able to engage their husbands on women’s rights issues and their experience of gender-based violence.

8.2. Women’s Empowerment in Rwanda

8.2.1. Introduction

Rwanda has progressive laws and policies for promoting gender equality and the empowerment of women; gender is mainstreamed in the development strategy and gender-sensitive budgeting is being introduced. The Gender Monitoring Office is charged with the collection and analysis of gender-disaggregated data to monitor and evaluate the implementation of the gender equality policies. Rwanda remains none the less a deeply patriarchal society with deeply embedded views on the role of women in society. If women are not aware of their legal rights and their entitlement then they are unable to claim their rights and advocate for the enforcement of laws and the implementation of policies. In other words women need to know what their rights are if they are to claim them. They also need to have the capacity to claim their rights; knowing them is not in itself adequate - they have to be able to act to exercise them (Abbott et al 2012). Ensuring equality of opportunity for women means changing men’s behaviour as well as empowering women.

Girls are now slightly more likely than boys to attend primary and secondary school but they still lag behind boys in terms of passing senior secondary school examinations and gaining entry to public sector higher education. They are also less likely than boys to do well in science and technology or take TVET programmes in technical subjects (Abbott forthcoming). In terms of political representation, more than 50 per cent of the members of Parliament are women and women are well represented on the Cabinet and at permanent secretary level in the civil service. Representation at local level has increased but women are heavily concentrated in stereotypical positions such as ‘vice mayor for social affairs’. Women are under-represented in senior positions in higher education, secondary education and the private sector generally (Abbott et al 2012; Gender Monitoring Office 2011).

Women have benefitted less than men from economic transformation and are disproportionally concentrated in agricultural work as small farmers, agricultural labourers and dependent family workers (Abbott et al 2012c; NISR 2012a, b). Men are more likely than women to be in paid employment and women are more likely than men to work as unpaid (family) farm workers. Male non-farm employment growth between 2000/1 and 2010/11 outstripped the growth in non-farm employment for women. The largest numerical change in the workforce structure for women has been the increase in paid agricultural work, while for men it is in non-farm work. Seventy-seven per cent of women work on family farms compared to 65.5 per cent of men and women make up 58 per of those working on family farms. Seventy-six per cent of men who cultivate their own farm are the farmer while only 34 per cent of women are, meaning that 66 per cent of women who work on family farms are dependent family workers as against only 24 per cent of men. Men are three times more likely than women to have non-farm employment as their main job.

Women remain responsible for much of the reproductive work, including collecting water, gathering wood, domestic work and childcare. The consequence of this is that they work significantly longer
hours than men, on average 11 hours more a week, although they spend less time than men in productive work, which reduces their economic bargaining power in the household (Abbott et al 2012; NISR 2012b).

Deeply embedded patriarchal values continue to hold sway and constrain and control women in both the public and domestic spheres. The extent and nature of GBV is still being uncovered as more research is carried out and women (and men) become more prepared to discuss the issue and condemn it (Mutesi and Abbott 2013). However, a majority of women think that wife-beating is acceptable for given causes and there is a lack of awareness of women’s rights not to have to tolerate sexual violence and harassment in public space (Mutesi and Abbott forthcoming; Abbott et al 2012; NISR et al 2011). More than half of all women aged 15 years to 49 years think that a man can be justified in beating his wife. This varies from 66 per cent in the bottom wealth quintile to 40 per cent in the top one (Figure 62). A similar proportion of ever married women have experienced domestic violence, that is they have been abused by their husband. This varies from 61 per cent in Q1 to 47 per cent in Q5.

**Figure 62: Ever Married Women’s Experience of Domestic Violence and All Women’s Tolerance by Wealth Quintiles (15-49 Years)**

Men are less likely than women to say that wife abuse is justified for a given cause, with a quarter of men aged 15 years to 59 years saying this is the case. The proportion varies by wealth quintile from 43 per cent in Q1 to 17 per cent in Q5 (Figure 63). However, there is evidence that men do not even understand what counts as unacceptable behaviour and amounts to wife abuse and as we discuss below sensitisation can lead to men (as well as women) becoming more aware of unacceptable behaviour.

**Figure 63: % of Men aged 15-59 Years that agree that a Husband is Justified in Beating His Wife for Specific Reasons by Wealth Quintile**

(Source RDHS 2010)
8.3. Women’s Situation in the Sectors in which AAIR Works

8.3.1. Introduction

Women’s rights and women’s empowerment are cross-cutting issues for AAIR but one of the main elements of its programme is to sensitisate women and men to women’ rights and to empower women to exercise them.

Under the Rwandan 2003 Constitution women have equal rights with men; discrimination on the basis of gender is illegal. There are rights enshrined in a number of domestic laws, including the right not to be abused by men in the home, inheritance rights, the right to choose a spouse and not to marry until 21, equal education and economic opportunities, equal pay for work of equal value and the rights of pregnant and nursing mothers at work.

Others are part of Government policy, for example equal opportunities in education and women’s rights to benefit equally with men to initiatives to build capacity amongst small famers. Yet others are rights women need to be able to exercise if they are to be able to exercise their rights as women - for example, to make decisions about reproduction, to have equal access to household reproductive resources and for men to take on some of the burden of unpaid care work.

Generally women respondents were least aware about employment rights (equal pay and protection for pregnant and nursing mothers) and about the importance of women being able to exercise their rights to get men doing unpaid care work. Women were most aware of their rights in reproductive health and for young women to choose whom they marry.

8.3.2. Women’s Knowledge of their Rights

The first step in women being able to exercise their rights is knowing what these are. We asked female respondents to rate their knowledge on a ten-point scale ranging from 1 ‘no awareness/knowledge’ to 10 ‘full awareness and knowledge’ in a number of areas of importance to women and especially to those living in rural areas. The responses are the female respondents’ own evaluation of the extent of their knowledge. Some women may have more knowledge than they realise while others may overestimate the knowledge, and others again may not have an accurate knowledge.

We computed the Awareness of the Rights of Women Scale from 11 variables. As we have already pointed out, factor analysis shows that the variables are measuring the same underlying construct and are highly inter-correlated. This means that women who have a good understanding, or at least say they do, on one dimension also have a good understanding of the other dimensions and vice versa. The mean of the scale is 6.2 and the SD 2.3, suggesting a relatively low awareness or at least self-perception of awareness.

Figure 64 shows the normalised distribution for the scale. This enables us to see the variance around the mean for the sample (which is set at zero) with negative values being below the mean and positive ones above it. The range on the scale is 3.9 - from -2.3 to +1.6. This indicates a relatively small variation on the scale and a skew towards lack of awareness and knowledge, although the crowding is around the mean. There is a small peak of women that say they are very aware of their rights. Women who said they had been on training on gender-based violence were significantly more likely to say they were knowledgeable but the difference is small, with a mean of -0.07 for non-sensitised women and +0.1 for sensitised ones (df 532 T<0.05). This suggests that sensitisation is not building women’s confidence that they know about their rights.
The mean differences for the individual domains on a 10-point scales varied from 6.1 for understanding men’s responsibilities for sharing unpaid care work to 7.6 for understanding about women’s rights with respect to sexual and reproductive health. The differences between women who have been on gender sensitisation training and those who have not are not large and are not significant for awareness of Domestic Violence, Sexual and Reproductive Health, right to choose a husband and right to education.
Figure 65: Means on a 10 Point Scale for All Women, Sensitised Women and Non-Sensitised women on Sub-Domains of Women’s Rights Scale

(Source: ActionAid Survey) (Sig Awareness equitable use of productive resources df 604 T<0.001; awareness equal inheritance rights df 607 T<0.01; Awareness freedom re age of marriage df 555 T<0.05; awareness men’s involvement unpaid care work df 553 T<0.01; equal pay df 583 T<0.01; Awareness gender sensitive labour policies df 584 T<0.001; policies empower women farmers df 565, T<0.001)
There is significant difference between the sectors (ANOVA df 10, 537, < 0.001). Murundi had the highest mean, +0.5, and Rwabicuma the lowest, -0.8. The means for the other sectors were Gitesi +0.2, Shingiro -0.3, Busasamana +0.1, Mukingo +0.5, Gishubi -0.3, Muganza-0.1, Kibilizi +0.1, Ruheru +0.1 and Muko -0.6. Differences are not large but the analysis does show a variation in awareness amongst the respondents and suggests that a majority are not fully aware of their rights. Furthermore it suggests that this is an area where AAIR could step up the work it is doing.

Table 16: ANOVA Post Hoc Test Homogeneous Sub-groups for Awareness of Women’s Rights Scale

<table>
<thead>
<tr>
<th>Sector</th>
<th>1</th>
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</tbody>
</table>

(Source: AAIR Survey)

There was no significant difference in women’s awareness of women’s rights issues by age but there was a significant correlation between the Social Deprivation Scale and the Scale of Awareness of Women’s Rights - but it was not large, 0.4 (p<0.01). Women who had completed at least junior secondary education had significantly greater awareness of women’s rights than those who had not (ANOVA df 4, 542 <0.001). However, the differences were not large, with the means ranging from - 0.2 to + 0.7 for those with secondary or higher education.
8.3.3. Women’s Confidence in Engaging Local Leaders in Women’s Rights Issues

An important issue for women in advancing their rights is having the ability to influence local leaders on issues relating to women’s rights that are central to women’s empowerment in rural areas. The Awareness of Women’s Rights scale correlates highly with the scale of Influence Local Leaders (0.74) suggesting that women who are confident that they understand their rights are prepared to engage local leaders and vice versa.

We asked women to rank on a 1-point scale the extent to which they felt able to engage with local leaders in five areas: the empowerment of women farmers, gender equality in schooling and employment, the importance of men becoming involved in domestic work and women’s employment rights. Judgements will be based on the extent to which women think that local leaders will be receptive to their case, their actual experience of trying to engage with local leaders and their own confidence in doing so. As Figure 66 shows, the means on the 10 pint scale all lay between 6.2 and 7.3, with a scale mean of 6.7, suggesting that on average the female respondents felt that they had some ability to influence local leaders on women’s rights issues.

The Scale of Women’s Ability to Engage Local Leaders shows a crowding just above the mean and a long negative tail. So while there are clearly women in the communities who feel relatively confident in tacking up issues with local leaders, there is a significant minority who have little if any confidence in their ability to so.

Figure 66: Scale of Influence Local Leaders

(Source :AAIR Survey)
Overall women who say they have been sensitised re women’s rights issues have greater confidence in their ability to discuss women’s rights with local leaders (Figure 67) but the differences are relatively small even when significant. The scale mean for women who have been sensitised is 7 and for those who have not 6.5. Also the pattern is the same for sensitised and non-sensitised women. Women are the most confident about raising issues relating to gender equality in education and work and least confident about raising issues relating to involving men in domestic work, although the differences are not large. This may be because there is a spill-over effect from training some women; they pass the message about gender equality on to other women in the community. Another possibility is that gender equality and women’s rights issues are discussed at community meetings such as the ones after Umuganda, so that women come to understand their rights through their general participation in community activities where gender equality and women’s rights are discussed.

Figure 67: Means for Ability to influence Local Leaders Scale for Sub-domains for All women, Sensitised women and Non-sensitised Women

<table>
<thead>
<tr>
<th>Labour Policies Meet the Needs Pregnant women</th>
<th>Equal Pay for Work of Equal Value</th>
<th>Involving Men in Domestic Work</th>
<th>Gender Equality in Education and Work</th>
<th>Policies to Empower Women Farmers</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.8</td>
<td>6.9</td>
<td>6.7</td>
<td>7.4</td>
<td>7.3</td>
</tr>
<tr>
<td>6.5</td>
<td>6.4</td>
<td>6.2</td>
<td>7.2</td>
<td>7.1</td>
</tr>
<tr>
<td>6.3</td>
<td>6.1</td>
<td>5.8</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Source: ActionAid Survey) (Labour policies df 530 T<0.05; equal pay df 533 T<0.001; men involved in domestic work df 523 T<0.001; equitable education & work ns; gender sensitive policies ns)

There is a significant difference across the sectors in women’s perceived ability to take up issues relating to women’s rights up with local leaders. However, the post-hoc test shows that the differences are not large (Table 18; see also Table 19), with Rwabicuma having the lowest score on the normalised distribution (-1.1) and Mikingo the highest.
There was no significant difference by age in women’s ability to engage local leaders in women’s rights issues but there was a positive correlation with the Social Deprivation Scale, although it was not large, 0.4 (p<0.01). More educated women felt more confident in their ability to engage local leaders, although the differences in means between education groups were small (ANOVA df4, 508, <0.01), with those with senior secondary education and higher having the highest mean and being significantly different from those with less than completed primary education.

### 8.3.4. Married Women Women’s Ability to Discuss Women’s Rights Issues with their Husbands

The ability of women to claim their rights in the domestic sphere is central to their empowerment and ability to take control over their lives. There was a significant and reasonably large correlation between being aware of gender issues and feeling able to influence the husband, 0.6, and between feeling able to influence local leaders and influence the husband, 0.7 (p<0.01).

We asked women about their ability to discuss with their husband financial decision making, access to the use of household land and finance, what crops to grow and inputs to use, birth control and family planning and the spending of income from the sale of farm produce. The means on each of the 10-point scales varied from 6 for use of land and finances to 6.9 for birth control and family planning. The average mean was 6.3. This indicates that, on average women feel that they have little ability to influence financial decisions in the home.

The range on the normalised scale goes from -2.2 to +1.7 which indicates a relatively low variance with a skew to the negative end. However, as Figure 68 shows, there is a peak just below the mean but also a smaller peak at the top of the scale. Thus while only a minority of women think that they can exert a lot of influence in the home at one extreme, only a small minority of women think that they can exert no influence at the other.
Women who have been sensitised on women’s rights, on average, think that they have greater ability to influence their husband than those who have not; the mean on the normalised scale is -0.1 for women who have not been sensitised and +0.2 for those who have. Although the difference is small it is significant (t-test df 396, <0.01). However, the difference is only significant for three of the five sub-scales: financial decisions, use of land and finances and decisions about crops grown and inputs to be purchased (Figure 69).

(Source: AAIR Survey)
There is significant differences across the sectors (Anova df 10, 387, <0.001) but the differences are again not large, ranging from -0.9 in Rwabicuma to +0.5 in Mukingo. The post-hoc test indicates three homogenous sub-groups

Anova Post Hoc Test Homogenous Sub-Groups for Ability to Influence Leaders Across Districts

<table>
<thead>
<tr>
<th>Sector</th>
<th>1</th>
<th>2</th>
<th>3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rwabicuma</td>
<td>-0.9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gishubi</td>
<td>-0.5</td>
<td>-0.5</td>
<td></td>
</tr>
<tr>
<td>Muko</td>
<td>-0.2</td>
<td>-0.2</td>
<td>-0.2</td>
</tr>
<tr>
<td>Muganza</td>
<td></td>
<td>-0.1</td>
<td>-0.1</td>
</tr>
<tr>
<td>Kibirzi</td>
<td></td>
<td>-0.0</td>
<td>-0.0</td>
</tr>
<tr>
<td>Shingiro</td>
<td></td>
<td>+0.1</td>
<td>+0.1</td>
</tr>
<tr>
<td>Busasamana</td>
<td></td>
<td>+0.1</td>
<td>+0.1</td>
</tr>
<tr>
<td>Gitesi</td>
<td></td>
<td>+0.2</td>
<td>+0.2</td>
</tr>
<tr>
<td>Mirundi</td>
<td></td>
<td>+0.2</td>
<td>+0.2</td>
</tr>
<tr>
<td>Ruheru</td>
<td></td>
<td></td>
<td>+0.3</td>
</tr>
<tr>
<td>Mukingo</td>
<td></td>
<td></td>
<td>+0.4</td>
</tr>
</tbody>
</table>

Sig. ns ns ns

(Source: AAIR Survey)

There was a positive correlation between the Social Deprivation Scale and feeling able to influence husband - 0.5 (p<0.01) - but there were no significant differences between women based on age or education.

8.4. Women’s Ability to Claim their Rights in the Household and the Community

In this section we look at the extent to which women’s rights are respected in the households of respondents and in the community. It enables us to see the extent to which women are able to use their awareness and knowledge about their rights actually to exercise them. Although there were relatively strong correlations between women’s awareness of their rights and their confidence that they could influence local leaders and their husband, the correlation between awareness of rights and actually being able to exercise them in the home is low, 0.2, although it is significant (p<0.01). However, the correlation is somewhat higher for being able to influence the husband, 0.5 (p<0.01)

8.4.1. Violence against Women

There seems to be a relatively high awareness of the issue of violence against women in all the sectors. Eighty-eight per cent of those who attend the meetings after Umuganda said that gender-based violence had been discussed at a recent meeting and 73 per cent sexual harassment. Women were no more likely than men to say that GBV had been discussed but they were significantly more likely to say sexual harassment had been discussed, 78.4 per cent compared to 63 per cent (Crammer’s V p<0.001). Thirty per cent of men said that they had had training in GBV and 39 per cent of women. Training in GBV seemed to result in increased sensitisation to the issue. Forty-nine per cent of those that had been trained said they had witnessed GBV in the sector, compared with 24
per cent of those who had not been trained. Training has a significantly greater impact on men than women; 61 per cent of men who had been trained said they had witnesses GBV compared to 12 per cent of men that have not been trained (Crammer’s V p<0.001). Forty-five per cent of women that had been trained had witnesses GBV compared with 30 per cent of those that had not been trained (Crammer’s V p<0.001).

Less than half the female respondents, 44 per cent, said that domestic violence never occurs in their household, while in over a third of households it happens often or most of the time. To put it in a different way, two-thirds of the female respondents are not able to exercise their right to live in their own homes free of the fear of violence (Figure 70). There is no significant difference in the extent to which women say they are aware of domestic violence by whether they have been sensitised. However, women who have been sensitised are significantly more likely than those have not to say that domestic violence never takes place in their household (Crammer’s V p<0.001).

**Figure 70: Incidence of Domestic Violence in the Home % of Women Respondents, Sensitised women and Non-Sensitised Women**

<table>
<thead>
<tr>
<th></th>
<th>Never</th>
<th>Sometimes</th>
<th>Often</th>
<th>Most of the Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Women</td>
<td>18.3</td>
<td>24.9</td>
<td>43.5</td>
<td>14.3</td>
</tr>
<tr>
<td>Sensitised Women</td>
<td>16.8</td>
<td>21.4</td>
<td>33.6</td>
<td>14</td>
</tr>
<tr>
<td>Non-Sensitised Women</td>
<td>21.5</td>
<td>20.1</td>
<td>49.4</td>
<td>22.3</td>
</tr>
</tbody>
</table>

(Source: AAIR Survey)

Virtually all the married/cohabiting female respondents had been shouted at by their husbands, 98.3 per cent. In total 41 per cent had experienced at least one type of domestic violence at the hands of their partner, 31 per cent had left home because of the domestic violence at some point, 20 per cent had been so badly hurt that they had sought medical help and 17 per cent have reported their partner to the authorities. There were no differences in the likelihood of experiencing domestic violence by age, education, occupation or households’ level of poverty. However, female respondents whose partners contribute more of the income for the household and/or own the land were significantly more likely to say they experience domestic violence than those who said they contribute equally/own the land jointly or that they contribute the most/own the land (χ2 p<0.01). Women who had been sensitised to domestic violence were significantly more likely to say that they had experienced at least one form of domestic violence, 55 per cent compared to 33 per cent of women who have not been sensitised, and that they had been so badly hurt that they had had to go to the health centre, 30.1 per cent compared to 11.6 per cent (Crammer’s V p <0.001). However, there was no difference in likelihood of ever having left home or reported their partner to the authorities. The numbers in the sample are too small to permit an analysis by sector.
8.4.2. Household and Community Equal Opportunity Practices

Figure 72 shows the distribution of respondents on the Scale of Household Equal Opportunity Practices for the sample of female respondents. It indicates that there is a relatively small proportion of households where women are able to exercise their rights fully and a similar proportion where women are unable to exercise their rights. It suggests that AAIR needs to provide more support to women so that they are able to exercise their rights. This means sensitising men to women’s rights as well as women.
There was a significant by education in terms of women being able to exercise equal rights ((ANOVA df 4, 591 <0.01) but the differences in means were small, with those with higher education being significantly more likely to say they could exercise their rights than those with less than completed primary education. There were no differences by age, but there was a positive but small correlation with the Social Deprivation Scale, 0.2 (P<0.01).

8.4.3. Economic Decision Making in the Home

Women’s economic empowerment entails married women being able to influence the use of household income and have their own money that they can choose how to spend on themselves.

In terms of financial decision making in the homes of the married women in the sample the most frequent situation was for husbands and wives to make decisions together. Forty-two per cent of the married female respondents said that they make decisions jointly with their husbands. However, nearly the same proportion, 40 per cent, said that their husbands make the decisions, while only 13 per cent said that they themselves did.

Over a third (36%) of married women have no money of their own to spend, nor do they feel able to spend household money on themselves. Just over half of the married women said that they have money that they can spend on themselves and a similar proportion said that they feel free to spend
some of the household’s money on themselves. Husbands were more likely to have money of their own to spend than their wives, 67 per cent.

However, only 10 per cent of the married women said that their husbands alone make the decisions about personal clothes and cosmetics for them, although only 41 per cent make the decision for themselves. Much the same holds for married women being able to purchase/sell personal assets; 11 per cent say their husband makes the decision and only 31 per cent that they make the decision for themselves.

Decisions about married women taking paid employment are generally made by husbands and wives together (66%), although 20 per cent of husbands were said to make the decision and 15 per cent of the married women said they made the decision alone. Decisions about the use of land were also said to generally be taken jointly by 71 per cent of the married female respondents, with just under 15 per cent of husbands making the decision alone and just under 15 per cent of wives.

8.5. Conclusions

The extent to which women know their rights (or at least think they know their rights), are able to influence their husbands and local leaders and can exercise their rights varies amongst the women in the sample. However, the differences are not large and most women have at least some knowledge of their rights although few have a good understanding. The levels of domestic violence are high, with two-thirds of women are unable to exercise their right to live free of the fear of violence. While only a small proportion of women think that gender equality is never practiced in their homes/community, equally only a small proportion think that it is regularly practiced. The majority of married women think that decisions are made jointly in the home.

Men and women who have been sensitised to GBV are significantly more likely to say that they are aware of GBV. This is in line with other research that suggests that increased knowledge about the nature and forms of GBV increases awareness of its occurrence. Women who have received training on women’s rights, have secondary school education and live in less deprived households are more likely to say that they are aware of their rights, that they can influence local leaders and their husbands and are able to exercise their rights. However, the differences are not large even when significant.
Part III: Conclusions and Recommendations
9. Conclusions

9.1. Introduction
ActionAid International Rwanda (AAIR) Country Programme from 2012-2017 is grounded in a human rights approach to development and focuses specifically on agriculture and food security, education and women’s rights. It is being implemented in 11 of the poorest rural sectors and builds on the work that AAIR has been doing in the country since 1982. It is designed to be in line with Rwanda’s long term vision Vision2020 and the Government’s implementation strategies as well as the MDGs. The intended long term outcome is to enable the poor and vulnerable to be able to sustainably exit poverty.

9.2. AAIR’s Country Strategy
Analysis of the Country Strategy shows that it is in line with the Government’s development strategy, the MDGs and the major human rights conventions. The Strategy demonstrates an understanding of what is required to enable poor people to sustainably exit poverty, asset accumulation and risk mitigation, the building of human capital and building of social cohesion. Women’s empowerment is both a specific focus and a cross cutting issue. It has three specific areas of focus: education and youth empowerment; food security and agriculture; and the economic empowerment of women and improving public safety for women. The programme is designed to build social solidarity through enabling communities to work collaboratively to come up with practical solutions to drive their development and to fight for social justice for all members of the community. AAIR seeks to work with other partners in its sectors of focus and build the capacity of local NGOs and CBOs.

The Strategy is strong on rhetoric and short-term outputs but weak on implementation, sustainability and outcomes. There is no explicit Theory of Change linking input to outputs in a sequence to short term, medium term and long term outcomes. While there are potential partners for AAIR to work with in implementation these are mainly national and international NGOs that are working in the sector. There is little evidence of local NGOs and CBOs that can form the basis for building social capital networks and the capacity of the community to take on collective responsibility for its own development and seeking justice for its members.

The absence of a Theory of Change and an implementation logical framework makes it difficult to recommend a detailed M&E or impact evaluation strategy. A logical framework needs to be developed to enable M&E to be carried out; tracking the chain of interventions is essential so that corrective action can be taken if things are not going according to plan. To be able to measure the impact of the Country Strategy is essential to have measurable indicators so that data can be collected at baseline, at other monitoring points and at the end-of-line. The baseline survey provides the basis for measuring the impact of the programme on the sample of beneficiaries interviewed but national and sector level key performance indicators need to be identified. AAIR is working with communities that are benefitting from interventions from a number of different NGOs as well as the Government. It is therefore not possible to isolate the impact of AAIR and contribution analysis should be used. Contribution analysis asks if there is good reason to think that the interventions of a given agency (in this case AAIR) have not contributed to the outcomes.

9.3. Post Hoc Evaluation in AAIR’s 11 Sectors
Post-hoc evaluation of AAIR’s work in the sectors under its last Country Strategy indicates that it was highly rated by those who perceived themselves as having benefitted a lot but poorly rated by those
who did not think that they have benefitted. There was a concern that too few people are able to benefit from the programme. The school building programme, gifts of farm animals and capacity building were specifically mentioned. Training in financial management, managing cooperatives, entrepreneurship and modern agricultural practices was requested. Comparing the knowledge and confidence in claiming their rights of women who had been and had not been sensitised indicates that the former were significantly more likely to say they had a good understand and felt able to advocate for their rights. However, the differences were small and the means relatively low for both groups. Informants generally thought that AAIR was transparent and involved them in all stages of the development and implementation of interventions. There as a generally view that their capacity to implement development interventions had been increased and that they could take on some responsibility for implementation. The generally view was that AAIR had supported the building of schools and now the community could take over responsibility. Some women informants also felt that they could sensitise other women on their rights and there was also a view that those who had been given farm animals would now give off spring to households that had not yet benefitted. However, there seemed to be some expectation that local leaders would take over responsibility for managing the interventions if AAIR withdrew. Local leaders were of the view that supported was needed from AAIR for a further 10 to 20 years if the communities were to move sustainably out of poverty.

9.4. Situational Analysis in the 11 Sectors AAIR Works In

The survey for the situational analysis was carried out in the 11 sectors and utilised an opportunity sample. The findings from the survey cannot therefore be generalised to all residents living in the sectors or AAIR beneficiaries. The findings do provide information on the situation of a group of residents’ in the sectors that serves as a baseline. The same residents can be interviewed at the end of the programme and changes in their situation measured. On average the respondents were marginally better educated than adults living in rural areas and less deprived. They form a group who seem reasonably placed to benefit from the interventions of AAIR in the sector and improve their social and economic situation and their wellbeing more generally.

Informants generally felt that AAIR was transparent in its work in the communities. Views were divided as to the extent to which the community had been empowered to take on responsibility for its own development. Members of the FGDs said that those who had benefitted from AAIR programme were now able to support others in the community. Specific mention was made of training in women’s rights and the donating of the offspring of farm animals to other members of the community. However, community leaders thought that AAIR needed to work in the sectors for a further 10 to 20 years before the communities would be ready to stand on their own feet and in the FGD there was some indication that the participants saw community leaders taking on the role that AAIR had been playing if it withdrew.

The baseline survey used an opportunity sample of beneficiaries AAIR programme in the 11 sectors recruited by AAIR. The findings cannot therefore be generalised to the sectors. They do provide baseline data on a group of beneficiaries who can be followed up at end-of-line to measure the extent to which they have benefitted from AAIR’s work in their sectors. A number of findings from the situational analysis are of interest and can be used to inform programme implementation. This is especially the case given that the respondents were selected as beneficiaries.
The vast majority of the respondents’ households owned land and earned their sole or main livelihood from agriculture, mainly as subsistence farmers. In households headed by a married couple the land was generally said to be jointly owned but women are often not able to exercise any influence in decisions about the way the land is farmed. Land holdings are generally relatively small and generally below the size considered necessary to sustain a household above the poverty line.

Financial inclusion is lower than the national average for adults living in rural areas but a higher proportion use formal financial institutions. Saving is marginally higher but credit lower and the use of formal financial institutions for saving and credit noticeably higher. Conversely the AAIR beneficiaries are much less likely to be members of tontines or to have credit from shops. Savings are mainly to have money available in an emergency and credit to cover living expenses. Saving and borrowing for educating children and for medical emergencies were also mentioned. Only seven per cent were saving to have money to invest in income generating activities while 12 per cent had borrowed to invest in their farms and 10 per cent in non-farm income generating activities.

Women respondents were less well educated than male ones and although the AAIR beneficiaries were better were marginally better educated than adults in rural areas generally the differences were small. The vast majority had no education beyond primary school level 28 per cent of male and 42 per cent of female had not completed primary school. The respondents were generally satisfied with the quality of primary and secondary schools in their sector and the ratings are in line with national ratings. Respondents who had participated in the AAIR school build and/or management training were marginally more satisfied than those who not but the differences were very small. Membership of community organisations was relatively high and gender differences small. The highest level of membership was in cooperatives (55%) which is not surprising as one of AAIR’s activities is to support small farmers in forming cooperatives. By contrast regular participation in Umuganda was relatively low with only two-thirds attending every month. Notable reasons for not participating in community development activities included: a perception, especially by male informants, that community leaders are not receptive to members of the community holding them to account; a lack of information about public finances; and a lack of confidence amongst female respondents about their ability to speak in public. Nearly 1 in 5 women said that cultural norms preclude their participation and 1 in 10 that they are too busy doing domestic labour.

The majority of households were mainly or solely dependent on income from agricultural activities. Households that incorporated non-farm income generating strategies were at less risk of poverty than those who did not. The households of respondents were less likely than the nationally to grow a number of different crops, although of those who farmed 91 per cent grew at least two crops and 65 per cent three. Beans is the most frequently grown crop (85.6%), followed by maize (43.4%), cassava (38.9%) and sweet potatoes, 31 per cent. Just under 30 per cent of respondents said that they grow vegetables as a subsidiary crop. Around half of respondents seem to be food insecure and only 17 per cent secure. Those who rely solely on income from agriculture are most at risk of food insecurity.

Women’s awareness of their rights, their confidence in their ability to engage leaders in women’s rights issues and/or their husbands and they perceived ability to exercise their rights was relatively low on average. Women were most aware of their rights in reproductive health and felt best able to exercise these rights. They were least aware of women’s right to expect men to help with unpaid care work. Women who had been sensitised were more aware of their rights and felt better able to exercise them on average than those who had not but the differences were not large. Women from less deprived homes and those who were better educated were also claimed more awareness of their rights.
and felt more able to influence local leaders and husbands. Awareness of GBV was high and much higher amongst men and women who had been sensitised compared to those who had not. Virtually all the married women had been shouted at by their husband and 41 per cent had experienced at least one form of domestic violence, with 55 per cent of those who had been sensitised saying they had experienced domestic violence.

9.5. General Recommendations

The analysis of the responses from the AAIR beneficiaries suggests that there is a need to empower parents so that they can demand improved quality in the education their children receive. There is also a need to encourage more households to diversify their income generating strategies and invest in non-farm small enterprises. Small farmers need to be encouraged to use improved seed and fertilizers to increase the productivity of their land. There is a need to sensitise parents to the nutritional need of their children and especially to the nutritional needs of infants and young children. The importance of using clean water and hygienic sanitation also need to be communicated together with meeting the nutritional needs of pregnant women and nursing mothers. There is a need to sensitise women as to their rights and to build their capacity to engage with community leaders and their husbands. There is a need more broadly to raise awareness about women’s rights amongst men as well as women. The high levels of domestic violence are of especial concern. Children are being raised in an environment where it is generally seen as acceptable for men to physically and verbally abuse women. AAIR will need to build CBO in order for communities to develop the capacity to demand justice for all their members.

9.6. Recommended Strategy for Monitoring and Evaluation

Monitoring and evaluating the impact of the AAIR Programme is going to be difficult. AAIR undertakes activities in 11 sectors working on a number of activities related to its three core issues, education quality, agriculture and food security. Some of its work is direct support but much is about building capacity for advocating change. Given this, AAIR wants spill-over - that is, other members of the sectors should benefit from its interventions, not just direct beneficiaries. Many of the hoped-for improvements- e.g. improved educational quality, implementation of women’s rights - will be at sector level and not solely or even mainly at the level of individual beneficiaries. AAIR is working in areas where there is a lot of on-going development work being undertaken by Government, development partners, NGOs and CBOs across the country. Given this, it will be difficult to measure the impact of the work AAIR is doing, and consideration should be given to using contribution analysis (Kotvojs and Shrimpton 2007).

There are no reliable baseline data at sector level for the key areas of interest for intervention. Local officials were unable to provide baseline indicators reliably and consistently even where they should be available - for example children enrolled in school, membership of the Mutual Health Insurance Scheme and number of households in Ubudehe categories 1 and 2. The issue of the local collection of data has been a concern at a national level and significant effort is being made to improve it (e.g. Ministry of Finance and Economic Planning 2012). Over the period of the AAIR project more reliable official statistical data should become available. Nevertheless it remains the case that there is no reliable data available or at least we were unable to obtain such data.

The survey undertaken for this report did not use a probability sample and therefore the findings cannot be generalised to the sectors in which the sampled respondents live. The names of the
respondents have been retained and they can be followed up to measure changes in their lives and those of their household in the areas of AAIRs interest. However, this will only provide information on the changes, and these may not be due to AAIR’s interventions. In order to identify AAIR’s contribution it would be necessary to use a quasi-experimental method and have a control group matched to the sample of respondents living in comparable sectors who are not beneficiaries of the programme. Aside from the ethical issues of asking people to give time to participate in research for a programme from which they will not benefit, however, it would be difficult, if not impossible, to find a sample who are not benefiting from interventions from the Government. In these circumstances the best way forward is to use contribution analysis.

The following are recommended as the main strategies for monitoring and evaluating the impact of the AAIR Country Programme 2012-2015.

1. **Monitoring and Evaluation of Projects** – individual projects (or a sample) should be monitored and evaluated as part of routine implementation to measure the benefit to those who participate. Key indicators should be collected from beneficiaries on entry to the project, at the end of the intervention and six months to one year after the completion of the intervention. The data collection tools can be simple and collect a small number of indicators that will enable outcomes to be measured. Administrative records of number of beneficiaries and their characteristics can also be kept to permit comparison of beneficiaries with known population characteristics.

2. **Mid-Term Evaluation** – this should be carried out to measure progress in implementing the Programme in the 11 sectors. The respondents to the baseline survey should be interviewed using the questionnaire (or selected questions from it) to measure progress in implementation. The findings should be used to make any necessary adjustments to the Programme to ensure it meets the outcomes.

3. **End-of-Line Evaluation** - this should be carried out towards the end of the implementation period to measure the extent to which the intended outcomes have been met or are likely to be met by the end of the programme. It should include replicating the baseline survey with the same respondents interviewed using the questionnaire (or selected questions from it) to measure progress in implementation. In addition is should evaluate the M&E for individual projects and use the Logical Framework to evaluate the extent to which outcomes specified in the Framework have been achieved. It should carry out an efficiency analysis to estimate the value for money of the Programme.

4. **Contribution Analysis** – given the problem of attribution - that is, demonstrating that the AAIR Programme has caused the outcomes - we suggest that contribution analysis is used. In other words an analysis should be carried out to determine if there are any reasons to say that the ActionAid programme interventions have not contributed to the outcomes.

5. **Logical Framework and Key Performance Indicators** – a logical Framework specifying the intended outcomes for each of the areas of intervention needs to be developed to provide a framework for M&E. The Framework should be subject to annual M&E and key performance indicators entered as they become available. For each of the areas of intervention a small number of outcomes should be agreed (not more than 6) and a key performance indicator identified. Baseline data should be identified. This can be from official data available at the
sector or district level of from the baseline survey. Where official data are not available at the sector/district level we recommend using baseline data for rural areas available from EICV3, RDHS 2010 or FinScope 2012. Targets need also to be agreed. So that the Programme monitors its outcomes in line with the Government’s development strategy we recommend where appropriate using the same indicators and targets as the Government - for example, stunting of children, pupil/qualified teacher ratio, financial inclusion.

Until the Logical Framework is developed and the outcomes identified it is not possible to recommend key performance indicators.
References


DeStefano, J. and Ralaingita, (2011). Early Grade Reading and Mathematics in Rwanda. Kigali: USAID.


Gender Monitoring Office


Independent Commission for Aid Effectiveness (2012). DFID’s Education Programmes in Three East African Countries. UK Crown Copyright


Appendices

Appendix 1: Construction of Scales

1. **Social Deprivation Scale**
   
   The answers to five questions was used to construct the scale: How often do you have to limit essential (food, cloths, lighting after dark, fuel for cooking) constantly, sometimes, never measured on a three point. The items in the Social Deprivation Scale are measured on a three point scale, constantly have to go without, sometimes have to go without, never have to go without.
   
   The variance explained by the scale is 63 per cent and the reliability of the scale (CA) is 0.8.

2. **Awareness of Women’s Rights Scale** computed from the answers to 10 questions asking women to rate their knowledge and awareness of women’s rights on a 10 point scale from no awareness to very high awareness. The 10 areas were: violence against women, equitable access to productive resources in the household; reproductive health; inheritance rights; chose of spouse; age of marriage; access to education and economic opportunities; men’s involvement in informal care work; equal pay; and employment policies for pregnant and nursing mothers.
   
   The variance explained is 76 per cent and the CA 0.92.

3. **Ability to Influence Husband’s on Women’s Rights Scale** computed from the answers to five questions on the extent the respondent felt able to engage her husband on women’s rights issues on a scale from 1 not able to at all, to 10, able to full engage with him. The issues were: financial decision making; access to and use of productive resources; decisions about which crops to grow/inputs to purchase; birth control and family planning; and control cash income from the sale of crops and livestock.
   
   The variance explained is 85.8 per cent and the CA 0.95.

4. **Women’s Rights Practices in Households Scale** computed to the answers to six of the questions on the equal rights practices in households on a scale from 1, not implemented at all to 10 fully implemented. The practices were: making decisions about women’s reproductive health; inheritance rights; age of marriage; access to education and economic resources; equal pay for work of equal value; and men’s involvement in care work. (Items on domestic violence and equitable access to productive resources in the household did not factor with the other items and were dropped).
   
   The variance explained is 56.5 per cent and the CA 0.84.

5. **Ability to Engage Local leaders in Advancing Women’s Rights Scale** computed from the answers from five questions on a scale of 1, not at all to 10 fully engage local leaders in advocating that they address issues related to women’s rights. The issues were: empowering women in the agricultural sector; access to education and economic resources; men’s involvement in unpaid care work; equal pay for work of equal value; and implementing labour policies to protect pregnant and nursing mothers.
   
   The variance explained is 76 per cent and the CA 0.92.

---

24 We did not include ability to afford Community Health Insurance of health care because the very poor are entitles to have the costs paid for them and therefore these two variables do not unambiguously deprivation.
Appendix 2: Maps Showing the Location of Banks and MFIs in Rwanda

Figure 74: Geographical Distribution of Bank Branches

Figure 75: Geographical Distribution of Bank ATMs

Figure 76: Geographical Distribution of Microfinance Institutions

\[25\text{ Larger icons indicate a larger concentration of institutions}\]
## Appendix 3: Qualitative Sample

<table>
<thead>
<tr>
<th>District</th>
<th>Sectors</th>
<th>Focus group discussions (FGDs)</th>
<th>Key informant interviews</th>
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<td>Sample</td>
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</table>

### Criteria for selecting participants

Random selection of 10 women and 10 men but also mix in Demographics such as:

- Age (young, middle, older)
- Education level (non-primary school who not provide good information, primary school provide some information, a few secondary school provided useful information)
- Representation of all Utugali/cells in Umurenge/Sector
- Participation in AAIR activities/programs
## Appendix 4: Details of Potential Partners for AAIR in implementing its 2012-17 Country Program by District and Sector

<table>
<thead>
<tr>
<th>Districts</th>
<th>Sectors</th>
<th>Organization</th>
<th>Program area of intervention and activities</th>
<th>Beneficiaries</th>
<th>Year State d</th>
<th>Possible areas of partnership with Action Aid</th>
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<td>ACORD (Agency for Cooperation and Research in Development)</td>
<td>Agriculture and food security(Soil erosion issues), Women’s land rights, HIV and AIDS, Gender or Conflict Management-Peace building</td>
<td>Women, Youth, and Children headed households</td>
<td>Food security, Women land rights</td>
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<td>Women Economic empowerment, Family planning, GBV, literacy and Governance</td>
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**Notes:** Karongi district officials refused to release information on the number and structure of organizations working in the district. No reason was provided to us. Action Aid staff did not arrange with these organizations prior to our coming for a one-on-one interview with them. This structure of organizations was provided by LRP managers.
Appendix 5: Analysis of Qualitative Research Findings by Sector

The findings are structured by Sector for beneficiary FGD and key informant interviews under the following headings

- The status of community participation in AA programmes
- Transparency and accountability in AA programming
- Sustainability of AA programming

MUKO sector

WOMEN & MEN (Beneficiaries) FGDs

Information on Community participation in AA programmes

A larger number of Action Aid beneficiaries (women, and men, youth) stated that they identify sites and contribute money to buy land for school building/construction. They were also responsible for preparing/cleaning pieces of land where schools are to be constructed, moulding/making bricks to build classroom, gathering and carrying stones used in building schools, and making desk, building toilets, water tanks needed in schools. Entrepreneurs contracted by Action Aid build schools. However, some concerns were expressed regarding Action Aid not taking the role of monitoring the contracted entrepreneurs building schools. The failure of Action Aid to follow up with the contracted entrepreneurs’ work and even after they have been paid is serious problem that needs urgent attention. In addition, the community take lead responsibilities of monitoring and supervising the constructed schools and protecting them from being damaged. Majority felt schools are of great value and importance to their children thus taking ownership was the only choice.

Some women stated that trained women leaders in women’s’ and children rights issues travel to all communities in the sector training other women, sensitizing and disseminating information on women’s’ rights.

For agricultural related activities, vast majority of beneficiaries stated they take the responsibility of buying or identifying pieces of land so that Action Aid can provide them with improved seeds. They plant and grow grass for cows donated by Action Aid program.

The sector/local leaders’ role is to identify cooperatives that need urgent help and support of Action Aid. Local leaders also work and help women, men, and youth in processing documents needed to form new cooperatives and provide them with guidance.

Information on Accountability and Transparency in AA programming

A large number of respondents stated that Action Aid program/activities are implemented in transparency because their (respondents/beneficiaries) participate in the planning, decision making, needs assessment and prioritization procedures. An equally large number of respondents stated that, before any program is implemented Action Aid organize meetings to include views of beneficiaries, and after the implementation for beneficiaries to make programs their own. They stated that Action Aid does not implement any program without involving the community members where it operates. In addition, AA discusses its budget with beneficiaries and sector/local leaders and funds given to cooperatives are directly put on bank accounts and that sector local leaders do not have access to them. Once funds/money is on the cooperative bank accounts transparency is measured by the use and management of funds- the activities done/completed, when, and how through the monthly reports produced by the cooperative administrations/leaders.
One example noted by a significant number of respondents (beneficiaries) is that AA in collaboration with the sector local leaders choose poorest families and give them pigs, goats and cows. Beneficiaries regard this method and a way of transparency.

Action Aid work and collaborate with local leaders at the sector level to communicate with community members. Local leaders help in identifying program priority areas in line with Action Aid programming. Local leaders also help AA in selecting active cooperatives in communities and sometimes random selection method is used in cases where there is a big number of cooperatives. AA local rights program (LRP) managers provides feedback to the local leaders and beneficiaries of program implementation process/procedures.

Some women beneficiaries raised concern regarding selection process of children taking photos for AA programming. More than one respondent stated that only children from rich families are selected and that poor families are ignored. Also, many women stated that there is no transparency in selecting women leaders going to be trained by AA staff, i.e “training of trainers”.

**Information on Sustainability of AA programming**

For sustainability of AA programs, a significant number of respondents (beneficiaries) felt that they can continue working on their own even when the AA programming has phased out in their communities. Beneficiaries stated that AA provided trainings/capacity building to cooperatives leaders, so they are able to carry on AA projects. In addition, respondents noted local leaders’ involvement in implementation of AA activities will help to work with beneficiaries when AA programming has phased out. Also, AA hold monthly meetings with parents sensitizing them in ownership and protecting schools and other activities done by Action Aid. However, in order AA programs to be sustainable beneficiaries provided a number of suggestions:

- Provide them with enough animals, goats, cows, pigs so that each beneficiary is able to have an animal in her/his household.
- Provide enough trainings to all women so that women rights AA programs/activities keep on-going even after it has left
- Include men in the trainings (men and women together) so that men can know and understand, but also help out in supporting the sustainability of women rights programs. Without including men in trainings women rights program cannot work.

Majority women and men reported that Action Aid program/activities can stay working in MUKO sectors for a period of more 5 years maximum. Even if AA folds their tents and leave, beneficiaries will be able to keep hold of the programs. However, women and men reported having training needs in order to be able sustain AA program:

- Programme management trainings- so that women in cooperative are able to manage current/on-going programs
- Entrepreneurship trainings- women want to engage in new innovations that can help their cooperatives and families
- Modern agriculture practices/methods- in order to improve productivity
- Also, for sustainability, AA should sensitize beneficiaries on ownership- making AA programs their own

A significant number of beneficiaries stated that the possibility of scaling-up AA programs is not yet. Reason being that all programs are still in the initial phase, their impact has not yet been felt
by beneficiaries. All agreed that scaling-up would be possible after more 5 years of AA programme implementation in the area.

KEY INFORMANTS Interviews

Information on Accountability and Transparency in AA programming
Several key informants stated that AA education programs are carried out in transparency through tendering. Majority noted that schools are built through competing/ tendering process and whoever apply and is selected does the work.

Even though AA programs are implemented in transparency, a few key informants stated that, AA would even be more transparent if it involved local/sectors leaders in managing cooperative funds. One key informant noted that “We local leaders know what our citizens (men, women, and youth) need. If AA allow us to manage cooperative funds, we would provide advise to cooperative members on how to use funds for long term projects for the all communities to benefit. But instead you find that cooperatives lack advice and use AA funds only for short term projects that do not even benefit our communities.”

Information on Sustainability of AA programming
Majority of key informants stated that sustainability of AA programmes in MUKO sector is possible if AA provide trainings to beneficiaries (women and men). One key informant recommended that Action Aids trainings on women’s rights issues should focus on Women and Men so that both they can keep the momentum of women rights in their communities. This will help men value and understand women’s rights.

In addition, key informants noted different need of trainings for the MUKO beneficiaries:
- Training in modern agricultural practices like crop intensification and land consolidation will help them to increase agriculture production.
- Action Aids should provide trainings to beneficiaries in ownership and protection of the AA activities.

All most all of the key informants stated that Action Aids should extend its program implementation in MUKO sector at least more 10 years, after which beneficiaries’ would be able to continue AA programs on their own without support.

SHINGIRO Sector

WOMEN & MEN FGDs

Information on Community participation in AA programmes
A large number of Women & men (beneficiaries) stated that they contribute money to buy land for school construction, preparing/cleaning the pieces of land/ground on where schools are to be constructed, participate in moulding/making bricks to build classroom, carry building stones, and that the trained women leaders in women’s rights issues move around the community training other women and disseminating women’s rights information.

Information on Transparency and accountability in AA programming
A large number of respondents (women & men) stated that, before any program is implemented Action Aid organize meetings to include views of beneficiaries, and after the implementation for beneficiaries to make programs their own. They stated that Action Aid does not implement any program without involving the community members where it operates. In addition, AA discusses its
budget with beneficiaries and sector/local leaders and funds given to cooperatives are directly put on bank accounts and that sector local leaders do not have access to them. Once funds/money is on the cooperative bank accounts transparency is measured by the use and management of funds - the activities done/completed, when, and how through the monthly reports produced by the cooperative administrations/leaders.

**Information on Sustainability of AA programming**

Majority stated that sustainability is possible because the community owns AA activities by contributing to community work, schools construction and providing infrastructures.

Most of them expressed the need of AA to stay implementing programs in their sector for at least more 5 years. In that way they would gain more knowledge and improve their handling of AA activities when it has left working in the sector.

Majority stated that follow ups are done and possible - cooperatives give reports at the sector in order to evaluate AA performance. Also beneficiaries stated that there is need of AA programmes to be expanded to other communities/cells in SHINGIRO sector. However, women and men reported having training needs in order to be able sustain AA program: Training related to the agronomic practices, Trainings on post harvest handling, Trainings related to agriculture marketing and cooperatives.

**KEY INFORMANTS Interviews**

**Information on Sustainability of AA programming**

Most of the key informants interviewed stated that sustainability is possible because the community (beneficiaries) owns the AA activities through contribution to community work, schools construction and providing infrastructures.

Most of the key informants interviewed expressed the need of AA to stay implementing programs in SHINGIRO sector for at least more five years. In that way beneficiaries would gain more knowledge and improve their handling of AA activities when it has left working in the sector.

**Information on Transparency in AA programming**

Most key informants stated that AA programmes are implemented through transparency. One key informant noted that “there is always a meeting with beneficiaries before AA start implementing their activities after which Action Aids make a decision on which priority areas to start with”.

Majority of key informants stated that, AA would even be more transparent if it involved local/sectors leaders in managing cooperative funds. One went on saying “unfortunately we do not understand why Action Aid staff doesn’t want to include local leaders in anything related to money”.

**GITESI Sector**

**WOMEN & MEN FGDs**

**Community participation in AA programmes**

A significant number of respondents (women and men) stated that local leaders in GITESI engage in monitoring all the activities supported by Action Aid. Also they (beneficiaries/women men) find land for agricultural related activities so that Action Aid can provide them with improved seeds. However, most of them noted the problem of bad roads in their sector that prevent Action Aid programs to reach them, hence reducing their participation in programs.
Transparency and Accountability in AA programming

A fair number of respondents (women & men) stated that Action Aid discusses its budget with them (beneficiaries) and sector/local leaders, then funds given to cooperatives are directly put on bank accounts and that sector local leaders do not have access to them. Once funds/money is on the cooperative bank accounts transparency is measured by the use and management of funds- the activities done/completed, when, and how through the monthly reports produced by the cooperative administrations/leaders.

Sustainability of AA programming

Majority of beneficiaries (women & men) pointed out that AA need to extend their programs in GITESI sector more 10-15 years. The reason provided for such long period is that Action Aid programs are at their start in the sector- not many activities have been done or completed. A vast majority noted that sustainability of AA programs would be at risk if Action Aid leaves operating in the sector.

A strong majority of beneficiaries expressed a need of training in accountant, formation/creating cooperatives, training in modern agricultural practices, trainings in womens’ and children rights for both women and men, encouraging youth to form cooperatives, and clubs.

KEY INFORMANTS Interviews

Transparency and accountability in AA programming

More than one key informant stated that Action Aid staff sits together with women and men beneficiaries in planning proposal and doing a needs assessment. One key informant explained that every year AA does a Participatory Review Reflexable Process (PRRP). It involves getting together all AA beneficiaries and AA staff to do need assessment through participatory process. In this process, beneficiaries’ prioritize areas they think are urgent and in line with AA program objectives for implementation. In addition AA work with local leaders to communicate or reach out to beneficiaries and that this is a way of working in transparency, they discuss budget issues with local leaders together with beneficiaries, and LRP managers provides feedback to show how money was used.

Sustainability of AA programming

All most all of the key informants stated that for sustainability’s sake Action Aid should extend its program implementation in GITESI sector. One key informant stresses that Action Aid provided 76 cows for all cooperatives, provide funds for early child development centers (EDCs) and teachers’ salaries. The informant noted that such programs should continue for more 10-15 years so that their impact is felt among beneficiaries. More than one informant stated that AA should sensitize beneficiaries in program ownership- to make AA programs their own.

The local rights program manager stated that AA funding remains to be a disturbing issue. He explained that Action Aid gets funds from Greece, Italy, and UK but with the current Euro crisis AA is turning to Asia countries for funding. In search of other sources of funding, another informant stated that AA should propose in-country proposals and then submit to funders to increase funds.

Most of informants noted that possibility of scaling-up programs is not yet doable in GITESI sector. All programs are still in the initial phase; their impact has not yet been seen by beneficiaries. Possibility of scaling up would be after more 5 years of implementation in the sector.
MURUNDI Sector
WOMEN & MEN FGDs
Community participation in AA programmes
A significant number of respondents (women and men) stated that local leaders in MURUNDI sector engage in monitoring all the activities supported by Action Aid. Also they (beneficiaries/women & men) find land for agricultural related activities so that Action Aid can provide them with improved seeds. However, most of them noted the problem of bad roads in their sector that prevent Action Aid programs to reach them, hence reducing their participation in programs.

Transparency and Accountability
More than one informant stated that AA discusses its budget with beneficiaries and sector/local leaders and funds given to cooperatives are directly put on bank accounts and that sector local leaders do not have access to them. Once funds/money is on the cooperative bank accounts transparency is measured by the use and management of funds- the activities done/completed, when, and how through the monthly reports produced by the cooperative administrations/leaders.

Also one informant stated that AA collaborates with the sector local leaders in choosing poorest families that are given animals (pigs, goats and cows). Beneficiaries regard this method and a way of transparency.

Sustainability of AA programming
Majority of beneficiaries stated that they will protect AA (their) activities like the water tanks, schools, farming activities, and distribute animals like cows and goats to other members in their communities. Most of them expressed a need of AA extending its programme implementation period to 10 years maximum.
However, beneficiaries stated that there is need of more training in languages, marketing, report writing, meeting preparations, women and men inheritance law in Rwanda. They need to study languages especially English and French which will help them read and have access to agriculture developmental activities.

KEY INFORMANTS Interviews
Transparency /Accountability
All most all informants stated that transparency involves getting together all AA beneficiaries and AA staff to do need assessment through participatory process. In this process, beneficiaries’ prioritize areas they think are urgent and in line with AA program objectives for implementation. In addition AA work with local leaders to communicate or reach out to beneficiaries and that this is a way of working in transparency, they discuss budget issues with local leaders together with beneficiaries, and LRP managers provides feedback to show how money was used.
More than one informant stated that funds given to cooperatives are directly put on bank accounts and that sector local leaders do not have access on them.

RUHERU Sector
WOMEN & MEN FGDs
Community Participation in AA programming
A larger number of Action Aid beneficiaries (women, and men, youth) stated that they identify sites and contribute money to buy land for school building/construction. They were also responsible for
preparing/cleaning the pieces of land/ground on where schools are to be constructed, moulding/making bricks to build classroom, carrying building stones used in building schools. In addition, beneficiaries find themselves plots of land for agricultural demonstrations and AA provides fertilizers and seeds.

**Sustainability of AA programming**

There were a number of comments by informants: Beneficiaries will protect their schools as the owners when action aid ending their programs. Also they (beneficiaries) continue the process of distributing and sharing goats, pigs, cows to improving wellbeing of their families and the community.

Majority women farmers stated that they will continue to sensitize their husband on the rights of women and children in their communities. Also, they will distribute improved seeds in a way of in scaling farming activities. Beneficiaries suggested that AA continue working in the RUHERU sector for more 15 years for programme to have impact.

There were a number of training needs like business, keeping farm records, use of new agriculture methods/practices including artificial fertilizers, and crop intensification and land consolidation.

**Transparency/ accountability**

Some women beneficiaries raised concern regarding selection process of children taking photos for AA programming. More than one respondent stated that only children from rich families are selected and that poor families are ignored. Also, many women stated that there is no transparency in selecting women leaders going to be trained by AA staff, i.e “training of trainers” method. Majority stressed that in selecting women to be trained by AA staff in women rights issues, cooperative leaders do not use transparency.

**KEY INFORMANTS Interviews**

**Sustainability of AA programming**

All most all of the key informants stated that for sustainability’s sake Action Aid should extend its program implementation in RUHERU sector. The informant noted that such programs should continue for more 20 years so that their impact is felt among beneficiaries. More than one informant stated that AA should sensitize beneficiaries in program ownership- to make AA programs their own.

**Transparency**

Action Aid work and collaborate with local leaders at the sector level to communicate with community members. Local leaders help in identifying program priority areas in line with Action Aid programming. Local leaders also help AA in selecting active cooperatives in communities and sometimes random selection method is used in cases where there is a big number of cooperatives. AA local rights program (LRP) managers provides feedback to the local leaders and beneficiaries of program implementation process/procedures.

**GISHUBI Sector**

**WOMEN & MEN FGDs**

**Community Participation**
Majority beneficiaries participate in project implementation by: purchasing building materials like stones, sand, brick making, and man power through community works Umuganda. Beneficiaries do not participate in construction which is done by entrepreneurs who paid cash money. But unfortunately, these entrepreneurs do not respect the terms of agreement they have with AA, even when they have already received money. Entrepreneurs can build schools the way they want without AA supervision. AA needs to supervise their programs in implementation process.

**Sustainability**
A significant number of beneficiaries affirm that activities of Action Aid will be continued over time. Example give was that the class rooms constructed will be properly maintained by all beneficiaries; in agriculture, banana plantation will be maintained for to provide high yield record. Beneficiaries suggested 10 year duration of AA to continue its programs in the GISHUBI sector. After 10 years, beneficiaries would be able to stand on their own without any support to sustain the AA programs.

**Transparency and accountability**
Action aid invite women and local leaders to a meeting, Action Aid staff then assess beneficiaries’ needs and allocate funds to priority areas in their presence. Action Aid works closely with cooperatives leaders because leaders have to provide/show detailed reports of how the funds were used or managed.

**KEY INFORMANTS Interviews**

**Community Participation**
Beneficiaries participate in project implementation by: purchasing building materials like stones, sand, brick fabrication and man power through community works Umuganda. Beneficiaries do not participate in construction which is done by entrepreneurs paid in cash money. But unfortunately, these entrepreneurs do not respect the terms of agreement, although they have already received money as payment.

**Sustainability**
Most informants suggested that when Action Aid decides to close its programs it should hand-over its programs to districts/sector offices who follow up with sustainability. All informants suggested duration of 10 years for AA to continue implementing its programs in the sector. To ensure the sustainability of programs informants suggested that Action Aid must introduce a Monitoring and Evaluation process for its short, mid, and long term project. One informant states that AA must provide funding of capacity building and supervision for its programmes in the sector.

**Transparency and accountability**
Most key informants stated that Action Aid program/activities are implemented in transparency because their beneficiaries participate in the planning, decision making, needs assessment and prioritization procedures. One informant noted that sector officials do not have access on cooperative funds, because funds are directly given to the beneficiaries.

**MUGANZA Sector**

**WOMEN & MEN FGDs**

**Community Participation**
Majority women play a big role in helping Action Aid implement its programs such as: preparing/cleaning areas/pieces of land/ground on where schools are to be constructed, participating in moulding/making bricks to build classroom, the trained women leaders in women’s rights issues move around the community training other women and disseminating women’s rights information.

**Sustainability**
A big number of women and men (beneficiaries) suggested that when Action Aid decides to close its programs it should hand-over its programs to districts/sector offices who follow up with sustainability. The districts and sector official would then work in the beneficiaries provide advise and networks that would help their programs. Majority suggested duration of 15 years for AA to continue implementing its programs in the sector.

**Transparency and accountability**
A larger number of beneficiaries stated that AA discusses its budget with them (beneficiaries) and the sector/local leaders and funds given to cooperatives are directly put on bank accounts so that sector local leaders do not have access to them. Once funds/money is on the cooperative bank accounts transparency is measured by the use and management of funds—the activities done/completed, when, and how through the monthly reports produced by the cooperative administrations/leaders.

**KEY INFORMANTS Interviews**

**Sustainability**
Most key informant recommended that Action Aids trainings on women’s rights issues should focus on Women and Men so that both they can keep the momentum of women rights in their communities. This will help men value and understand women’s rights.
In addition, key informants noted different need of trainings for the MUKO beneficiaries:
- Training in modern agricultural practices like crop intensification and land consolidation will help them to increase agriculture production.
- Action Aids should provide trainings to beneficiaries in ownership and protection of the AA activities.

**KIBILIZI Sector**

**WOMEN & MEN FGDs**

**Sustainability**
Beneficiaries stated that the activities of Action Aid will continue whenever AA decides to stop operating in KIBILIZI sector. The reasons provided are:
- Beneficiaries are grouped in associations and cooperative members are well trained in their work and that ensures the sustainability of programs. The activities have been expanded to reach more beneficiaries in the sector.

**Transparency and accountability**
AA work with local leaders to communicate or reach out to beneficiaries and that this is a way of working in transparency, they discuss budget issues with local leaders together with beneficiaries, and LRP managers provides feedback to show how money was used.

**KEY INFORMANTS Interviews**

**Transparency and accountability**
Most informants stated that Action Aid collaborates and works with local leaders to communicate and reach out to beneficiaries and that this is transparency, they discuss budget issues with local leaders together with beneficiaries, and LRP managers provide feedback to show how money was used. More than one informant stated that funds given to cooperatives are directly put on bank accounts and that sector local leaders do not have access to them.

**BUSASAMANA Sector**

**WOMEN & MEN FGDs**

**Community participation**

A larger number of Action Aid beneficiaries (women, and men, youth) stated that they identify sites and contribute money to buy land for school building/construction. They were also responsible for preparing/cleaning the pieces of land/ground on where schools are to be constructed, moulding/making bricks to build classroom, carrying building stones used in building schools. In addition, beneficiaries find themselves plots of land for agricultural demonstrations and AA provides fertilizers and seeds.

**Sustainability**

Majority stated that sustainability is possible because the community owns Action Aid activities by contributing to community work, schools construction, and providing infrastructures. Most of them expressed the need of AA to stay implementing programs in their sector for at least more five years. In that way they would gain more knowledge and improve their handling of AA activities when it has closed it work in the sector.

Majority stated that follow ups are done and possible - cooperatives report at the sector and the sector evaluate AA performance. Also beneficiaries stated that there is need of AA programmes to be expanded to other communities/cell in the sector. However, women and men reported having training needs in order to be able sustain AA program: Training related to the modern agricultural methods, Trainings on post harvest storage and handling, Trainings related to agriculture marketing and forming cooperatives.

**Transparency**

A relatively small number of beneficiaries stated that there is transparency in working with Action Aids because they (beneficiaries) participate in planning, decision making and needs identification. Beneficiaries and local leaders meet with Action Aid and decide on which projects are to be implemented first.

However, a large number of respondents stated that there is no transparency with sector officials when it gets to selecting beneficiaries to form cooperative. Sector official select only their family members, relatives and friends. One respondent stated that “I am a leader in my village and I selected vulnerable people who should get AA help and take the list to local official at the sector; but the list comes out different from the sector office with different names on it, even with names that do not exit”. Majority of respondents do not want Action Aid to used local official in selecting who should benefit of AA programmes.

**KEY INFORMANTS Interviews**

**Transparency**
Most all informants stated that there is transparency in working with Action Aids because they (beneficiaries) participate in planning, decision making and needs identification. Beneficiaries and local leaders meet with Action Aid and decide on which projects are to be implemented first. In addition, cooperative money/funds from Action Aid are directly deposited on cooperative accounts. Local officials have no access on the account.

**Sustainability**

All informants stated that it is very important sensitize beneficiaries to making Action Aid activities their own- ownership. One way of doing so is involving them to participate in developmental activities, thus creating a way of sustainability of programs. Informants suggested a 10 year timeframe for AA to continue implementing programmes in the sector. However, informants noted a number of training needs such as:

- Agricultural marketing and job creation
- Training in cooperative management so that women in cooperative are able to manage their own
- Entrepreneurship in new innovation for cooperative members
- New agriculture methods/practices
- Nutrition and how to make good food choices for their health.

**MUKINGO Sector**

**WOMEN & MEN FGDs**

**Community participation**

Beneficiaries (Women and men) play a big role in helping Action Aid implement its programs such as: preparing/cleaning areas/pieces of land/ground on where schools are to be constructed, participating in moulding/making bricks to build classroom. In addition, have responsibilities of monitoring and supervising schools and protect them from being damaged.

**Sustainability**

Majority women and men reported that Action Aid program/activities can stay working in MUKINGO sectors for a period of 10-15 years maximum- then AA can think of closing their programmes. However, women and men reported having training needs in order to be able sustain AA program:

- Programme management trainings- so that women in cooperative are able to manage current/on-going programs
- Entrepreneurship trainings- women want to engage in new innovations that can help their cooperatives and families
- Modern agriculture practices/methods- in order to improve productivity
- Also, for sustainability, AA should sensitize beneficiaries on ownership- making AA programs their own

A large number of beneficiaries stated that the possibility of scaling-up AA programs is not yet. Reason being that all programs are still in the initial phase, their impact has not yet been felt by beneficiaries.
Transparency & accountability
A majority of respondents stated that Action Aid programming in the sector is transparent. AA organizes meetings with beneficiaries and local officials in planning, identifying needs and making decisions.

Actions Aids funds/money planned for cooperatives is directly put on the cooperative account without involving local officials. It is the responsibility of the cooperatives to manage the funds and use it as needed. Cooperatives write reports and report to sector officials.

A relatively small number of respondents (women & men) stated that there is no transparency with sector officials when it gets to selecting beneficiaries to form cooperative. Sector official select only their family members, relatives and friends. One respondent stated that “I am a leader in my village and I selected vulnerable people who should get AA help and take the list to local official at the sector; but the list comes out different from the sector office with different names on it, even with names that do not exit”. Majority of respondents do not want Action Aid to use local official in selecting who should benefit of AA programmes.

KEY INFORMANTS Interviews

Transparency and accountability in AA programming
More than one key informant stated that Action Aid staff arranges meetings together with beneficiaries in planning and doing a needs assessment and decision making. Beneficiaries’ prioritise needs without AA imposing them. One key informant explained that every year AA does a Participatory Review Reflexable Process (PRRP). It involves getting together all AA beneficiaries and AA staff to identify needs through participatory process. In this process, beneficiaries’ prioritise areas they think are urgent and in line with AA program objectives for implementation.

Transparency
Most key informants stated that even though programs are implemented in transparency, AA would even be more transparent if it involved local/sectors leaders in managing cooperative funds/moneies. Key informants explained that only sector official are much more familiar with cooperative management than the beneficiaries (women and men or youth), and so, they have capability and knowledge of using the funds wisely and appropriately on projects that can benefit all communities in the sector.

RWABICUMA Sector

WOMEN & MEN FGDs
Information on Community participation in AA programmes
A large number of beneficiaries explained that they (women and men) play a big role in helping Action Aid implement its programs such as: preparing/cleaning areas/pieces of land/ground on where schools are to be constructed, participating in moulding/making bricks to build classroom, the trained women leaders in women’s’ rights issues move around the community training other women and disseminating women’s’ rights information. In addition, beneficiaries also have responsibilities of monitoring and supervising schools and protecting them from being destroyed by natural disasters.
Sustainability of AA programming
A larger number of beneficiaries stated that Action Aid does not follow up with their program implementation. AA provides funds/money to cooperatives and entrepreneurs but does not mind about the quality of the activities carried out on the ground. For sustainability of its programs AA should provide training to beneficiaries, get them more involved in project implementation processes. Also, monitoring of AA activities should involve beneficiaries so as to maintain projects active instead of only local officials. A 10 years maximum of AA program implementation in the sector was suggested. Majority of beneficiaries suggested that Monitoring of activities should be a constant process while evaluation should be done every 3 months.

Transparency and accountability
A small number of beneficiaries stated that Action Aid has no transparency in selecting cooperatives to benefit from their programs. Beneficiaries expressed that they do not know the criteria used by AA staff and the sector/local officials in selection process. One person narrated that “in our cell/akagali we have a total of 10 cooperatives, but Action Aid sent sector officials to come and choose only 1 cooperative”. Another respondent stated that “when there are study tours, Action Aid and local officials choose same people always; we do not know why; we feel as if we not part of AA beneficiaries”.

KEY INFORMANTS Interviews
Sustainability
Most informants suggested that when Action Aid decides to close its programs it should hand over its programs to sector offices that follow up with sustainability of programs. All informants suggested duration of 10 years for AA to continue implementing its programs in the sector. Also, to ensure the sustainability of programs informants suggested that Action Aid must introduce a Monitoring and Evaluation process for its short, mid, and long term project. Monitoring should be done frequently while evaluations done every 3-6 months.

Transparency and accountability
Key informants stated that Action Aid program/activities are implemented in transparency because their beneficiaries participate in the planning, decision making, needs identification and prioritization procedures.

All informants explained that Action Aid collaborate with sector official to reach out to beneficiaries. Local leaders help in identifying program priority areas in line with Action Aid programming. Local leaders also help AA in identifying/selecting active cooperatives in communities. AA local rights program (LRP) managers provides feedback to the local leaders and beneficiaries on program implementation process/procedures.
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