



CREATING OFF-FARM RWANDAN ENTERPRISES (CORE) PROJECT IN RWANDA



**Gender Equality and Social Inclusion (GESI)
Promising Practice**

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Content Development

World Vision Rwanda

Frank Muhwezi

Senior Strategy and Programs
Quality Assurance Manager

Doreen Muzirankoni

Advocacy, Gender and
Social Inclusion Advisor

Maria Kaitesi

Communications and
Public Engagement Manager

Jacqueline Natukunda

Communications Officer

World Vision U.S.

Leticia Nkonya, PhD.

Senior Technical Advisor
Gender Equality and Social Inclusion

Dr. Jacqueline Ogega

Senior Director
Gender Equality and Social Inclusion

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CREATING OFF-FARM RWANDAN ENTERPRISES (CORE) PROJECT IN RWANDA

This document presents promising practices on the integration of Gender Equality and Social Inclusion (GESI) in Creating Off-farm Rwandan Enterprises (CORE) Project that was implemented in Rwanda from 2015 through 2021. Funded by the Swedish International Development Cooperation Agency (SIDA) in partnership with World Vision, the Project was designed to respond to the challenges of limited access to market information and financial services for women and youth. The overall goal of the CORE Project was to significantly increase household off-farm income for women and youth in the districts of Rusizi and Nyamasheke. The project primarily targeted women and youth with interventions designed to address market failures and improving business competitiveness. Key interventions included capacity development targeting youths and women to equip them with vocational skills, strengthening of women and youth cooperatives. The CORE Project also improved access to finance by establishing, supporting, training and empowering savings and loans groups and working with banks to provide loans to target groups.

This documentation is based on data gathered from secondary sources such as annual reports and other Project documents as well as reflections of key stakeholders including Project participants, implementing partners, local government officials and World Vision staff. Evidence suggests that the CORE Project was instrumental in improving participants' access to vocational skills, ICT tools, digital marketing knowledge, and financial resources. This improved participants' lives and roles at household and community levels. The CORE Project further equipped participants with the ability to make informed decisions and opened economic opportunities which improved their lives.

The Context

Rwanda is a small, hilly landlocked country located in the East and Central Africa. It borders the vast Democratic Republic of Congo (DRC) to the West, Uganda to the North, Tanzania to the East and Burundi to the South. In 1994, the country experienced the genocide against the Tutsi resulting in the death of over a million people, massive displacement of people and destruction of homes, communities, and families. Rwanda has since emerged from the horrors of the genocide to become one of the fastest growing economies in the world.

The country reached an average growth of 7.2% per annum up to 2019 while per capita income grew by 5% over the same period¹. With support from international development partners, Rwanda is one of the few African countries to achieve all health Millenium Development Goals (MDGs). Infant mortality rate declined from 107 per 1000 live births in 2000 to 49 deaths per 1000 live births in 2012². Maternal mortality rate fell from 1071 deaths per 100,000 live births in 2000 to 210 deaths per 100,000 live births in 2015³. The country has also made strides in terms of empowering women where 61% parliamentarians are women⁴ who by law must have at least 30%⁵ representation at every decision-making level.

The Government of Rwanda has put in place policies and legislations that support disability inclusions in education and employment. The National Policy of Persons with Disabilities Four-Year Strategic Plan (2021-24) for instance, aims to among others “improve school enrolment and employment opportunities, improve the provision of assistive devices, and promotes digital inclusion, participation in agriculture, and inclusion in income support programmes.”⁶ However, evidence suggests that people with a disability are often excluded from employment and education due to implementation challenges, lack of assistive devices, stigma, discrimination, and funding challenges⁷. It is estimated that more than 6% of the population aged 5 years and above have a disability in Rwanda. Gender inequalities still exist especially at the household and community levels with women lagging behind men on almost all indicators. For example, the labour force participation rate of women stood at 49% in 2021 compared to 63% for men. Only 23% of women were in wage and salary employment in 2019 compared to 44% of men. Majority of Rwandan women (71%) and men (53%) are employed in subsistence agriculture sector with limited land rights disproportionately affecting women.

Despite impressive development progress registered over the last three decades, Rwanda still faces obstacles that need to be addressed to achieve upper middle-income status (per capital income of between US\$1,036 and US\$4,045) by 2035. The economy is still vulnerable to external and climate change shocks due to overdependence on cash crops (coffee, and tea). Although poverty rate declined from 75% in 2000 to 54% in 2013, the decline has stagnated with 2016 estimates showing that 52% of Rwandans were living below the poverty line⁸.

The 2020 statistics showed that only 0.1% of women owned land both alone or jointly with their husbands in contrast to 17% of men who owned land alone. The situation is exacerbated by limited land available for cultivation because of population pressure. Rwanda has the highest population density in Africa with 503 people per square kilometre.

¹The World Bank (2023) The World Bank in Rwanda- overview published by The World Bank and retrieved from <https://www.worldbank.org/en/country/rwanda/overview#:~:text=Rwanda%20was%20one%20of%20two,in%20access%20to%20modern%20contraception>).

²National Institute of Statistics of Rwanda (NISR). 2012.

³Government of Rwanda. 2015. Rwanda's Report on MDG Implementation and Domestication of the SDGs. <https://www.minecofin.gov.rw/index.php?eID=dumpFile&t=f&f=15326&token=3f50e67804168295fc49c40ef03de1718f5bdaf2>

⁴The World Bank. 2022. <https://data.worldbank.org/indicator/SG.GEN.PARL.ZS?locations=RW>

⁵https://www.constituteProject.org/constitution/Rwanda_2015

⁶International Centre for Evidence in Disability et al. 2022.

⁷https://mastercardfdn.org/wp-content/uploads/2022/12/Phase-1-Rwanda_Understanding-the-Context.pdf

⁸The World Bank 2023 (Ibid)

Cognizant of land bottleneck, the Government of Rwanda is focusing on off-farm enterprises to create employment for women and the young population who constitute the majority – 67% of the population is under 31 years⁹. Under the National Strategy for Transformation (NST 1) economic pillar, the government is committed to creating 1,500,000 jobs over a period of seven years from 2017 through 2024. Agro-processing, horticulture, manufacturing, tourism and knowledge-based services are some of the priority sectors expected to create productive and decent off-farm jobs.

World Vision has been working in Rwanda since 1994 and currently operates in all 30 districts of the country. The Creating Off-farm Rwandan Enterprises (CORE) Project was implemented in two districts of Rusizi and Nyamasheke located in the Western Province, closer to the border with Democratic Republic of Congo. The project was well aligned to the government of Rwanda's priorities including creating off-farm jobs for the youth, women, and people with a disability

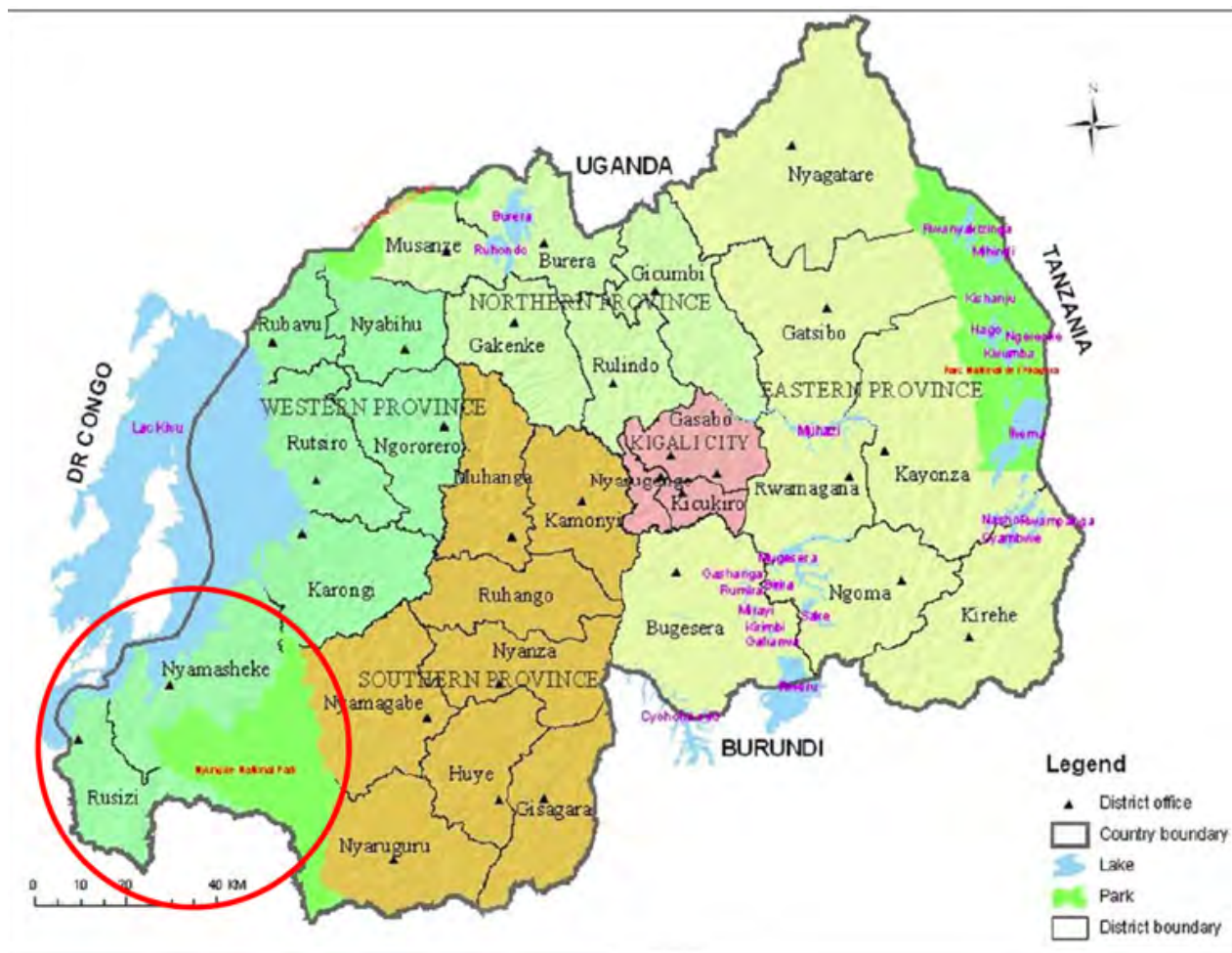
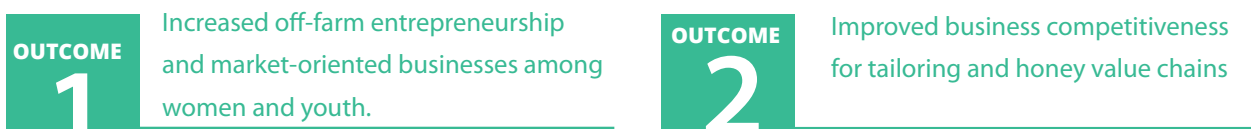


Figure 1: Core Project intervention areas (in red circle).

⁹ NISR (2022) Fifth Population and Housing Census

1.OBJECTIVE OF THE CORE PROJECT

The CORE Project aimed to increase off-farm entrepreneurship and market-oriented business skills among women and youth and improve business competitiveness for tailoring and honey value chains. The goal was to significantly increase household off-farm income for women and youth groups in the target areas. More specifically, the Project intended to achieve two outcomes in the medium to long-term.



2.THE STRUCTURE OF THE CORE PROJECT

The CORE Project was implemented by World Vision in partnership with Africa Evangelistic Enterprise (AEE), International alert, the private sector, and the Government of Rwanda. During the implementation phase, World Vision Rwanda signed Memorandum of Understanding (MoU) agreements with different partners including the local governments, the Anglican Church Cyangugu Diocese, Faith Victory Association, and Réseau Interdiocésain de Microfinance (RIM) to support the Project in the mobilisation and access to finance among other interventions. The CORE Project was implemented in two phases. The first phase covered the period from July 2015 through September 2018 after which the second phase commenced with a greater focus on market system. The second phase ended in December 2021. In the two phases, World Vision and partners undertook several interventions including:

- » Strengthening the environment for the successful management of women and youths.
- » Increasing access to financial services for women and youth entrepreneurs and for women and youth-run cooperatives and village savings groups.
- » Increasing capacity of youth and women to be more capable of earning a livelihood, through vocational training opportunities, value addition, and business facilitation skills.
- » Improving access to and utilization of information technology for youth and women to support off-farm businesses.
- » Strengthening tailoring and honey value chains.
- » Implementing market-based solutions to fill gaps in the selected value chains implemented by lead firms.
- » Increasing access to new and better markets for Project participants (individuals, VSLA's and SME's etc.) involved in tailoring and honey.
- » Equipping project staff, LFs and Stakeholders with skills and knowledge on Market Systems Approach to enhance business competitiveness for the selected Value chains.

However, due to COVID-19 pandemic, Women and youth's MSMEs were affected. Movements between districts were restricted including cross border trade, leading to a slow growth of the off-farm businesses that had been established¹⁰. To respond to the challenges brought by the COVID-19 pandemic, World Vision in collaboration with the local government authorities identified and supported 8,238 small entrepreneurs with cash transfer of RWF 50,000 equivalent to US\$50 each. Among 8,238 participants supported, 6,954 were small entrepreneurs and 1284 were teen mothers.

¹⁰ World Vision, CORE Project final Report (Reporting Period: October 2018 – December 2021)



3. EVIDENCE OF IMPACT



World Vision prioritizes Gender Equality and Social Inclusion (GESI) approach across all the programs. The GESI approach promotes equal and inclusive access, decision-making, participation, systems, and well-being of the most vulnerable. It transforms systems, social norms, and relations to enable the most vulnerable to fully participate in programs and benefit equally from development interventions. The GESI approach builds individual and collective agency, resilience and action. It promotes the empowerment and well-being of vulnerable children, their families, and communities. The approach supports sustained, transformational change at individual, household, community, and societal levels so that all persons can enjoy the fullness of life. The CORE Project adopted GESI approach in its implementation through primarily targeting the most vulnerable women, youth, people with a disability and other disadvantaged groups in the community.

ACCESS

The CORE Project improved access to marketing and business information skills, financial resources, and income. Through coaching and training, the Project equipped participants with vocational and entrepreneurship skills such as managing individual businesses and cooperatives using Information and Communication Technologies (ICT). Consequently, the Project participants were able to access markets and secure loans from financial institutions to grow their investments and penetrate competitive markets.

The exposure to new technologies opened new opportunities for women and people with a disability to generate more income, access new market opportunities and reach a wide range of customers that they couldn't access otherwise. For instance, 440 women and 269 men in cooperatives and entrepreneurs used social media, especially Facebook, to market their products and services in 2019. This helped them to gain new customers through digital marketing. Emmanuel, one participant from Rusizi district, reported during the interview that he was getting new customers for his products from Facebook, and that his customer base and income had grown as a result.

“When I was introduced to social media, I realised that social marketing has the potential to transform my life. I decided to master social media skills to transform my life... through capacity building and trainings, CORE enabled me to understand how I can use ICT tools to grow my business and gave me access to these tools. The Community Knowledge Centre provided an opportunity to learn, access ICT tools and start advertising my services.”

The CORE Project contributed to an improvement in women's access to capital through savings groups. Access to capital had long been identified as a major barrier to the engagement and welfare of women. In 2018 and 2019, the CORE Project conducted training on financial management, literacy and entrepreneurship targeting vulnerable women. This resulted in the creation of 1045 new village savings and loans associations (VSLAs). These VSLAs combined with the already existing groups recorded savings of RWF 822,145,580 (US\$89,8520) and internal loans of RWF 650,313,840 (US\$710726) for 1223 VSLAs during this period. In the same period, the CORE Project facilitated access to loans totaling RWF 152,590,000 (US\$166765) for 742 VSLA members through a partnership with the Reseau Interdiocesain de Microfinance (RIM). Jeannette, a female participant from Rusizi district had this to say about access to finance:

“I decided to venture into manufacturing wood-efficient stoves. Since I lacked enough capital to start this business, I joined hands with others and we started a cooperative. I requested and received a loan from the cooperative and started the production of stoves since the Project was assisting us throughout the production process to ensure that we have necessary skills. We were also supported to acquire skills on the best strategies to approach the market and access customers. My business grew and at one time I was employing up to 15 people. The CORE Project helped us to acquire knowledge and skills that helped us to plan and venture into businesses. We are now well equipped!”

¹⁰¹World Vision CORE Project annual report (2020)

The Project also supported men through training, toolkits and access to loans. For instance, while 1600 women accessed loans to implement their businesses, an estimated 426 men were also able to get loans from RIM Bank the CORE Project access to finance partner. Through the introduction and initiation of digital applications to improve financial management, men and women participants were able to access financial management tools and sustainably use their savings to invest in small businesses. Enathe, another participant from Rusizi, observed:

“Through the CORE Project, we learnt how to do business and efficiently use our resources. We were also provided with knowledge on accessing markets and clients. We were trained on using digital tools, such as online platforms, to market our products. For instance, I regularly take photos of the shoes I sell and share them using online platforms to reach many clients and I am able to secure sales in that way. We were also trained on using our telephones to make savings and request loans, which is quick and saves us time. Thankfully, over the years I have transformed my life to the point where I have been able to acquire a piece of land worth FRw 1.5 million.”

The CORE Project ensured that people with a disability benefited from Project interventions. It is in this regard that, the Project worked with six (6) cooperatives of people with a disability. These cooperatives are engaged in shoe making, tailoring, and soap making. An assessment of the membership of these six cooperatives indicated that 58% of their members had disability. The CORE Project ensured that people with a disability from the identified cooperatives had the opportunities to contribute not only to the success of their cooperatives but also to the well-being of their families, as explained by Godberthe, a participant with a disability:

“The CORE Project equipped us with the skills to work together and we were empowered to be innovative in whatever we do. People with a disability face a lot of challenges in the community, including discrimination and poverty. Working with others in a cooperative has opened the door to more opportunities as we learn from each other and think and work together as a team. In addition, the CORE Project has also enabled us to access enough toolkits to produce more products that we sell and generate more income.”

The improvement in market access enabled participants to increase their income and make savings. Participants were also equipped with knowledge on how to manage their finances and businesses and diversify their sources of income. By facilitating access to loans and finances, and by availing savings platforms, participants were empowered to discover their entrepreneurship abilities, expand their income sources by investing in small scale business ventures and accessing markets through digital channels.

More than 25,910 women in Rusizi and Nyamasheke districts were able to access formal and informal loans that they later invested to generate more income. For example, access to informal loans increased from US\$169,287 in 2019 to US\$ 68,771 in 2020, as highlighted in the Project final evaluation. The CORE Project final evaluation indicated a significant increase in the average household monthly income from RWF 23,900 (Approximately US\$23) at baseline to RWF 50,000 (approximately US\$50). Additionally, participants reported improvements in access to financial services through Village Saving and Loan Associations (VSLAs). This access to resources helped them to establish their own business enterprises. Women and girls made slightly over 63% of all members of the 241 cooperatives that were formed. With increased incomes, women, youths, and people with a disability improved their ability to contribute to basic household expenses and this enhanced respect and cooperation from their partners and other household members.

DECISION-MAKING

The CORE Project conducted a series of activities aimed at empowering women and men in respect to household decision making processes. This was done through Village Saving Groups where women were empowered to be financially independent and contribute to the household welfare. Most saving group members were women who occupied executive positions. The CORE Project also organised gender based cross-border trade dialogues in which 57 groups and 345 cross border traders gained awareness of the importance of gender and conflict management in business. Gender equity dialogues were also organised involving 1,284 couples. As a result of these dialogues, both men and women understood the complexities of gender equality, roles and responsibilities, the benefits of sharing responsibilities between men and women.

Testimonies gathered from a cross-section of the CORE participants indicated that, through the gender dialogues and the empowerment of both men and women in entrepreneurship, cross-border conflict management among others, the Project empowered both male and female participants to jointly make decisions. The society's perceptions of women also shifted - from the view of men as sole decision-makers to that of women as actors in making family decisions. The gender equity and cross-border gender based dialogues were critical in changing perceptions both at household and community levels. Thacien, a participant from Kagano Sector, Nyamasheke district shared his transformation journey.

"Before I attended CORE trainings, I believed that decisions regarding the management of family assets and finances was the man's sole responsibility. I was convinced that women have no say in the management of family affairs. I was the sole decision-maker and the wife had to follow my decisions. But, after attending the trainings, I understood that women too have a say in decisions that affect our family. No one owns a goat or a cow or a plot of land; they belong to our family. We plan and work together in the best interest of our family. Everything we do we always ensure that we find a consensus and have a common understanding on what we are doing, share responsibilities and work as a family. We are now happier and we complement each other." - Thacien

Women also shifted mindsets and expectations about decision-making after getting empowered to make decisions at individual, household and community levels. At business and cooperative levels, women gained confidence to stand up for elected positions and some cooperatives are led by women. Enathe, a female participant from Rusizi district, explained how the CORE Project training empowered her to take leadership roles in her community.

"Before the CORE Project, I lacked self-confidence. Because of the trainings, capacity building and exposure we had under CORE Project, we discovered our abilities and strengths. Today, I am the leader of 3 VSLAs and together with other members, we are working to improve our lives. In addition, I was elected as a sub-village leader (Mutwarasibo) something I couldn't have done in the past. Being in a decision-making position enables me to influence what happens within the VSLAs or at the neighbourhood level." - Enathe

There were shifts in mindsets and perceptions around decision-making for people with a disability too. After getting empowered to discover their full potentials, some People with a disability are leading cooperatives, VSLAs, MSMEs and holding elected local leadership positions in their communities where they influence decisions. Godberthe, a person with a disability and a member of Abiyitaho Knitting & Tailoring Cooperative explained how the Project empowered her to make decisions at the individual level and to take leadership roles.



“As people with a disability, we had no contributions in most decisions affecting our lives. Others had to make decisions for us in every aspect of our lives. Financially, our abilities were limited and even to subscribe to the health insurance, we had to rely on other family members. This affected our ability to take decisions or even contribute to decisions that affect our lives. But the CORE Project trained us and equipped us with the necessary skills that helped us to improve our lives and thus grow our self-trust and self-confidence. Currently, I am the Deputy-Chairperson of the National Council of Persons with disabilities at sector level, a position that I couldn’t hold without the contributions of CORE which made me understand that I have the capacity to lead others.”

PARTICIPATION

The CORE Project undertook several activities aimed at improving the participation of women and youths in the running of their affairs. Through activities such as coaching, mentorship, cross-border and gender equity and conflict dialogues, the civic competences of participants were improved. As a result of these interventions, the participation of women and people with a disability in Micro, Small, and Medium Enterprises (MSMEs), savings, cooperatives and income generating activities increased. For instance, 206 members out of whom 120 had disabilities were actively participating in tailoring and shoe making businesses where they were contributing to the welfare of their households. The exposure to mentorship, coaching and training also boosted the confidence of participants some of whom got elected to leadership positions at community levels.

There was an observed change in the perceptions around the role of women and people with a disability in society particularly vis-à-vis their participation in economic and productive activities. Before The CORE Project, People with a disability were seen as a burden to families because of their perceived inability to partake in income generating activities. Goldeberthe from Rusizi one of the participants had this to say:

“The CORE Project instilled in us a strong work ethic despite our disabilities. Through the training provided by the CORE Project we learnt to value ourselves, our abilities, thinking and mindset changed. As a result, the community perception of us has shifted from being seen as a burden to valued community members”

SYSTEMS

Prior to the commencement of the CORE Project, there were harmful social norms, beliefs and systems that impeded the development and improvement of the welfare of vulnerable groups, especially women. For instance, women involved in cross-border trade faced gender-based violence from their husbands over fears that they were indulging in cross-border prostitution. Women were perceived as incapable of making meaningful contributions to the household expenses as this was believed to be a responsibility of men. There was also limited knowledge on Market Systems Approach (MSA) championed by the CORE Project across the board from local leaders, Project participants and implementing partners. To address this gap, the Project trained 52 stakeholders drawn from local leaders and implementing partners. Project participants were able to access new markets and develop new products such as candles and cooking stoves. Through gender dialogues organised by the CORE Project and local leaders, incidences of domestic violence reduced thus enabling women to engage in cross-border businesses. This was confirmed by one local leader from Rusizi who had this to say:

“We had families that faced domestic violence simply because a woman is involved in cross-border trade and some men thought their wives were crossing the border to engage in prostitution. But the CORE Project worked with these families and held extensive discussions with both men and women. These dialogues improved their understanding of the role and contribution that a woman can play in a family's welfare. These discussions and capacity building sessions were important in the removal of these barriers and women found the opportunities to work outside the home. Today they have formed women cross-border trade cooperatives and have the full support of their husbands”

WELL-BEING

The CORE Project undertook several interventions that improved the participants' dignity, confidence, safety, and overall well-being. Through gender equity dialogues and cross-border gender-based trade meetings organised by the CORE Project in conjunction with the local leaders, the problem of husbands subjecting their wives to domestic violence over accusations of cross-border promiscuity was addressed, thus ensuring the safety of women and overall well-being of families. Couples who attended the gender equity dialogue meetings reported greater harmony and respect from their partners. Fabrice, an experienced mechanic from Nyamasheke District is one of the husbands who disrespected their wives because of their perceived limited contributions to the household expenses.

“I used to come home in a moody state, uttering bad words towards my wife because I thought she was at home doing nothing. However today, her contribution is appreciated even others in the community can now see that I have a working wife,” he recalled.

He now thinks “a woman does not belong to the kitchen”. This transformation happened after the couple attended entrepreneurship and gender equity training. Following the training, Annonciate (Fabrice’s wife) ventured into tailoring. The couple has since completed their house after pooling resources from both their earnings. They also bought furniture and paved their house. Annonciate has the respect of her husband and the community because of her contribution to the household. She also feels valued and respected which has increased her self-worth. It has also increased trust between the two as summed by Annonciate:

“I felt like I could not trust him with many things and perhaps he felt the same way towards me. However, after the training, we are now able to have a meaningful conversation about how best to plan for the family based on what each person has contributed through their work.... After noticing that I was making money, he started trusting me and we started making joint plans.

Other women participating in savings groups reported that they used their loans to pay school fees and buy school supplies for their children. They said they are now able to provide food, clothes, health insurance, and contribute financially to meeting other basic needs of their families. Miriam is one of the many women who now contribute to school fees for the children and pay health insurance for the household members. Previously before the CORE Project, she depended on her husband for everything – from school fees for the children to clothes, medical insurance among others. This often caused tension in the family whenever the husband failed to raise money for household basic needs. After undergoing business entrepreneurship training organised by the CORE Project, she ventured into bricklaying and commodity trading business. She was proud of what her group had achieved.

“We make, sell bricks and make money. Every one of us now has a house they call home, can now easily afford to pay health insurance and school fees for our children. We are able to meet basic needs of our families.”

The evaluation of the CORE II revealed that the Project contributed to an increase in household off-farm income for women and youth in Nyamasheke and Rusizi districts. Household income almost doubled from RWF 24,856 (About US\$23) and RWF 22,944 Frw (US\$22) in 2018 to RWF50,000 (US\$50) and RWF49,500 (US\$49) in Rusizi and Nyamasheke Districts respectively in 2021. In particular, the respondents reported changes in behaviours about saving habits, personal financial management, self-reliance, greater self-esteem, improved position, and power dynamics within the household. Nine in ten (91%) indicated that were members of a VSLA and accessed financial services to run their micro-small and medium enterprises.



3. LESSONS LEARNED & RECOMMENDATIONS

Over the course of the implementation of the CORE Project, World Vision and partners gained valuable lessons regarding the empowerment of women, youths, and people with a disability. Evidence suggests that the Project had a transformational effect on the livelihood of individuals, households, and communities, with women, youths, and people with a disability benefiting most from the interventions rolled out. The Project shifted harmful gender and social norms about what women and people with a disability can and cannot do especially in respect to entrepreneurship. Most importantly, their voice, value and agency were changed, through targeted capacity building and mainstreaming of behaviour change interventions in the Project. This positively impacted on their business acumen, wellbeing of their households and communities. By tackling market failures, negative social norms, skills gaps among others, the Project contributed to increasing access, participation decision making, systems and wellbeing of communities, women, persons with disabilities and their families.

FAITH BASED APPROACH

Majority of Rwandans (98%) subscribe to at least one religion where 7 in 10 subscribe to Christian faith, according to the 2022 census. Religion can therefore be a vehicle to mobilize communities and households to take part in initiatives designed to improve access, decision-making, participation, systems, and well-being of the most vulnerable especially women and people with a disability. The implementation of the CORE Project activities was done through faith-based organisations that include Africa Evangelistic Enterprises (AEE) and Faith Victory association. These partners were responsible for doing grassroots mobilisation as well as organising training and dialogue sessions. Réseau Interdiocésain de Microfinance (RIM) which is affiliated with the Catholic Church provided finance solutions. The crucial involvement of faith-based organisations contributed to the shifting of gender norms and cultural beliefs in the targeted communities. They used the training, gender equity dialogue and other platforms to ensure positive changes in gender roles in the household and respect for human rights.

John from AEE said: “We always try to make sure that we promote the women and girls’ voice through encouraging them to speak out for their rights and educate them on different things to really ensure that they know their rights and they stand for their rights.”

The key takeaway is that engagement with faith actors plays an important role in transforming the lives of the most vulnerable by transforming negative social norms.

SUSTAINABILITY

Although the market system approach was introduced in phase two of the Project, it had an impact on sustainability of businesses that were supported during phase one. Through saving groups, participants especially women and people with a disability got access to finance from both the saving groups and micro-finance institutions which supported their business growth and sustainability. By the end of the Project, they were a sizeable number of success stories of women and people with a disability who had gained business acumen and no longer needed handholding. They were able to analyse the market and produce the products on demand.

The local leaders were involved in the selection of Project participants. They maintained an active interest during phase one and phase two which resulted in Project ownership and efficiency especially regarding the selection of the most vulnerable.

REPLICABILITY

Following the introduction of ICT training, several businesses emerged in rural districts. New businesses in the music industry emerged with youths taking advantage to trade their newly acquired skills. The use of social media to market products helped women enterprises to tap into new markets outside their business areas of operations. The utilisation of phones to track savings and lending also increased financial literacy for women as they were able to track all financial transactions on their devices. The integration of ICT training is recommended for replication due to associated benefits reported by the CORE participants.

While The CORE Project made every effort to include people with a disability throughout its interventions, there is still room for more disability inclusion. Prioritising disability inclusion in the next phase of programming is recommended. In its future planning and interventions, World Vision should ensure that disability inclusion is not just a goal, but rather a fundamental aspect of all its interventions.





CONTACTS



KG 9 Ave, Nyarutarama



P. O. Box 1419 Kigali-Rwanda



(250) 788308924/6/7/8



www.wvi.org/sweet



GESITeam@worldvision.org



World Vision Rwanda



@WVRwanda



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