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AJPRODHO-JIUKIRWA

## THE YOUTH ASSOCIATION FOR HUMAN RIGHTS AND DEVELOPMENT

# YOUTH EMPLOYABILITY IN THE INFORMAL SECTOR (YEIS) PROJECT

## END OF PROJECT EVALUATION REPORT

### FINAL REPORT

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## **FOREWORD**

We are happy to note that the end of project evaluation for the YEIS Project affirms that the project achieved its set objectives. The YEIS Project had indeed an ambitious purpose of contributing towards the elimination of poverty among youth in Rwanda with a special focus on those in the informal sector. AJPRODHO and its implementing partners namely; YWCA and CARE relentlessly pursued this purpose over the four years' project duration (from February 2015 to January 2019). Many thanks to the European Union (EU) and Austrian Development Cooperation for their financial support.

As presented by the evaluation findings, the project was impactful in improving the income levels of its 9,323 beneficiaries surpassing the project target of 8,000 Youth. They have acquired productive assets; a significant number have formalized their businesses and they have become employers themselves. Youth have joined cooperatives and VSLAs and consequently their voice and agency in national development can no longer be minimized.

Considering the project design and implementation experience we are confident that the project results will be sustained and that the YEIS Model will be scaled-up owing to its success story. We are willing to learn from the lessons learnt in order to ensure even better results in future programming.

On behalf of the implementing partners, let me take the opportunity to thank all key stakeholders whom we worked together during the course of implementing the YEIS Project. These include; District authorities in all the seven districts of project intervention, line ministries especially MIFOTRA and MINICYOUTH, the NYC, various FDP civil society partner organizations, VTCs and MFIs, different consultants who provided different forms of technical support in form of research, baseline and mid-term surveys, only to mention a few.

We are also grateful to the entire project machinery; field coordinators, supervisors and the Project Steering Committee who worked tirelessly to ensure the smooth coordination of the project.

Last but not by no means the least, I would like to acknowledge the work of **LEGACY CONSULTS** who conducted this end of project Evaluation.

To all of you, I say Thank you.

**Louis MUHIGIRWA**

President, Administration Council, AJPRODHO-JIJUKIRWA

## **ABBREVIATIONS AND ACRONYMS**

**ADC:** Austrian Development Cooperation

**AJPRODHO:** *Association de la Jeunesse pour la Promotion de Droits de l' Homme et le Développement*

**BDF:** Business Development Fund

**BDU:** Business Development Unit

**BDE:** Business Development Enterprise

**CESTRAR:** *Centrale des Syndicats des Travailleurs du Rwanda (Trade Union Centre of Workers of Rwanda)*

**EICV:** *Enquête Intégrale sur les Conditions de Vie des Ménages (Integrated Household Living Conditions Survey)*

**EOP:** End of Project

**EU:** European Union

**FDP:** Forum for Dialogue on Policy

**FGD:** Focus Group Discussion

**GOR:** Government of Rwanda

**KII:** Key Informant

**ILO:** International Labour Organisation

**LODA:** Local Administrative Entities Development Agency

**MIFOTRA:** Ministry of Public Service and Labour

**MINIYOUTH:** Ministry of Youth

**MFI:** Micro-Finance Institution

**NYC:** National Youth Council

**RCA:** Rwanda Cooperative Agency

**RDB:** Rwanda Development Bank

**ROM:** Results Oriented Monitoring

**RRA:** Rwanda Revenue Authority

**SACCO:** Savings and Credit Cooperatives

**SMEs:** Small and Medium Enterprises

**YEIS:** Youth Employability in the Informal Sector

**YWCA:** Young Women Christian Association

**WDA:** Work Development Authority

**TOR:** Terms of Reference

**TVET:** Technical Vocational Education and Training

**VSLA:** Voluntary Savings and Loans Association

**VTCs:** Vocational Training Center

## 1. EXECUTIVE SUMMARY

This report presents the findings of the End of Project (EOP) Evaluation of the YEIS Project. The purpose of the EOP Evaluation was to ascertain the extent to which the project achieved its objectives and results. The Evaluation focused on the following aspects: (i) relevance, (ii) effectiveness (iii) impact (iv) efficiency (v) innovation, (vi) scalability and reliability, (vii) sustainability, (viii) project lessons learned and best practices, (ix) sensitivity to gender, women's rights and inclusion of persons with disabilities, (x) project's implementation architecture.

The overall objective of the YEIS project was to contribute to the elimination of poverty of youth between (16-30 years) dependent on the informal sector in Rwanda with a specific geographical coverage of seven districts namely; Nyarugenge, Kicukiro in Kigali City, Rulindo, Gakenke in the Northern Province, Nyabihu, Rubavu and Ngororero in the Western Province. The project was implemented by AJPRODHO in partnership with YWCA and CARE International in Rwanda with funding from the European Union and Austrian Development Agency for a period of four years running from February 2015 to January 2019.

### Key Findings

In terms of **relevance**, the evaluation findings show that the project's design and interventions were fully aligned to the GoR's strategic goals and were relevant to the priorities of the implementing partners as well as relevant stakeholders. The project also addressed the real needs and issues of the youth as targeted beneficiaries. Contributing towards the elimination of poverty among youth in the informal sector is a national priority as embedded in different macro policy frameworks such as Vision 2020, EDPRS 2 and its successor, the NST 1. Specific interventions of the project such as promoting the culture of group savings and loans using the VSLA methodology, formation of youth cooperatives, skills development and facilitating linkage of youth projects to financial institutions are all in tandem with different micro-policy aspirations such as the National Youth Policy, the National cooperatives policy and the TVET Policy. However, the project's *niche* in terms of advocacy, could have been better aligned to more pressing issues and needs of youth in the informal sector namely; taxes and fees for start-up businesses, access to capital and access to markets.

In terms of **effectiveness**, the project achieved the majority of the targets/indicators set for its specific objectives and expected results and in some instances even surpassed them. For example, incomes of project beneficiaries increased by 28% against the set target of 20%. 214 cooperatives were formed surpassing the target value of 200. The number of youth mobilized under VSLAs is 9,323 VSLA surpassing the target of 8,000 of whom 75.1% are women higher than

the initial target of 70%. A total of 1,445 (377 males and 1068 females) TVET graduates against the target value of 910 were reached by the project. 27% (58/214) cooperatives formed had fully registered (had acquired legal personality granted by RCA) and the remaining ones had secured registration up to the district level. AJPRODHO through the project actively engaged the GoR regarding the ratification of the ILO Convention 189 on domestic workers. The GoR committed to ratify the Convention once the GoR met all the necessary pre-conditions, which the GoR is progressively working to achieve.

The **impact** of the project is visible at the individual level of the targeted project beneficiaries in terms of increased incomes, acquisition of productive assets, and more self-esteem and confidence. However, the project's impact indicator target of reducing poverty by 10% at national level was off target. Comparing the findings of EICV 4 and EICV5, poverty at national level insignificantly reduced by 0.9%. This assessment noted that there was an oversight in project design by setting a national target with national level mean of verification, which was far beyond the project sphere of influence.

In terms of **efficiency**, there was overall value for money for the project. On average, 227 Euros was spent on each beneficiary for the entire project duration of four years. However, this assessment observed that the project was overstaffed and therefore, some project staff did not add much value to the project implementation and realization of project outcomes and impact.

In terms of **innovation**, the project successfully piloted a novel implementation arrangement where a national NGO leads a consortium composed of both international and national NGOs. Also the integrated model deployed in implementing the project involving solid partnerships and ownership of the project at district level and well sequenced interventions involving VSLA formation, TVET and cooperatives formation laid a strong foundation for the project's sustainability.

As regards to the project's **scalability and reliability**, the project is viable for scale-up with modest adjustments. Broadly the scalability of the project may be conceived vertically or horizontally. Vertically, the project could still work in the same districts but deepen its outreach to new sectors. This can ensure remote support and follow-up on the formalization process of established businesses and cooperatives. On the other hand, horizontally, the project may be scaled up in new districts as well to compare learning experiences.

In relation to **sustainability**, the evaluation finds that the project interventions will be sustained owing to the commitment and buy-in expressed by the district leadership and relevant key stakeholders especially the NYC. Moreover, the

Mainstreaming of the project's interventions such as youth cooperatives, and VSLAs into the district's development plans and performance contracts is a strong basis for sustainability.

The project has a strong **gender, women and inclusion dimensions**. Over 75.1 % women were reached as beneficiaries. 78 (43 females and 35 males) youth with disabilities were reached and the project's balance of rural and urban geographical coverage ensured inclusion to the extent possible.

The project has a sound **management arrangement, a strong M&E, stakeholder's engagement as knowledge management**. This contributed greatly to the success of the project.

Many **lessons were learnt** during the project's implementation. The evaluation provides **recommendations** in addressing them.



## 1. INTRODUCTION

The End of Project (EOP) Evaluation report presents the findings of an evaluation conducted to assess whether the Youth Employability in the Informal Sector (YEIS) Project achieved its objectives or not. The YEIS Project was implemented by AJPRODHO in partnership with YWCA and CARE International Rwanda with funding from the European Union and Austrian Development Agency.

The overall objective of the YEIS project was to contribute to the elimination of poverty of youth aged 16-30 years dependent on the informal sector in Rwanda. Specifically, the project had four results areas namely; (i) Youth dependent on the informal sector have increased their productivity, employability and market access; (ii) the legal and policy framework is improved to be more appropriate for and more efficient in reaching youth dependent on the informal economy; (iii) youth dependent on the informal economy are able to successfully engage with duty bearers and private sector actors through cooperatives and other representative organizations; and (iv) youth dependent on the informal sector are enabled to take steps towards the regularization or formalization of their enterprise or working relationships.

The project had seven core areas of intervention namely; (i) rolling out the VSLA methodology among youth, (ii) skills development through TVET, (iii) formation of youth cooperatives for both TVET and VSLA members, (iv) facilitating linkage to financial institutions and access to credit by project beneficiaries, (v) awareness raising on different laws and policies, (vi) evidence based advocacy and (vii) facilitating formalisation of informal businesses through linkages to trade unions, markets, and private sector.

The project was implemented in seven districts namely; Nyarugenge, Kicukiro in Kigali City, Rulindo, Gakenke in the Northern Province, Nyabihu, Rubavu and Ngororero in the Western Province.

The project duration was four years, running from February 2015 to January 2019. The project aimed at reaching 8,000 direct youth beneficiaries of whom 70% are women.

This EOP Evaluation focused on assessing the project performance vis-a-vis its logical framework, with a special focus on its results - chain namely; the impact, outcomes, and outputs. Specifically, the Evaluation interrogates the following variables; (i) relevance, (ii) effectiveness (iii) impact (iv) efficiency (v) innovation, (vi) scalability and reliability, (vii) sustainability, (viii) project lessons learned and best practices, (ix) sensitivity to gender, women's rights and inclusion of persons

with disabilities, (x) project's implementation architecture. The Evaluation sums up with a set of recommendations addressed to different stakeholders.

The TOR for the evaluation laid out the following questions:

- To which extent have the project approaches increased youth productivity, employability and access to markets?
- How did the project contribute to facilitate youth to transform from informal to formal businesses?
- To analyse the extent to which legal and policy framework is improved to be more appropriate for and more efficient in reaching youth dependent on the informal economy
- To assess the level at which the youth dependent on the informal economy are able to successfully engage with duty bearers and private sector actors through cooperatives and other representative organizations
- Have youth in Voluntary Savings and Loans (VSL) groups had more access to bank loans as opposed to youth that are non VSL group members in the target areas?
- To which extent has the advocacy component of the Project influenced policy change?
- To which extent has the project contributed to institutional capacity building to support more to move from informal to formal economy?
- How did the integration of VSL methodology with other social components improve the performance of VSL groups compared to the performance of the traditional VSL methodology with adults?
- Are the social and economic changes self-sustaining or do they require continued intervention?
- Has the project contributed to the financial inclusion of women?
- What improvements have been registered on gender equality in incomes?
- To what extent will the project results or outcomes sustain after withdraw?
- Are there any innovative or creativity practices that this project can be proud of?
- What were the main challenges of this project?
- What are the main lessons of this project?
- What are the best practices of the project? Why are they best practices?
- What recommendations can be drawn for better results in case of project's scale-up or re-design?

This report is structured under 5 Sections namely; (i) Introduction, (ii) Methodology, (iii) Key findings, (iv) Conclusion and (v) Recommendations.

## 2. METHODOLOGY

### 2.1. Overview

The evaluation employed both quantitative and qualitative data collection methods. Quantitative Data was collected through administering a questionnaire while Qualitative data was collected through Focus Group discussion with project beneficiaries and other stakeholders, interviews with relevant Key Informants (KIs) and observation through field visits. Data was generated through literature review of all relevant project documentation including project documents, annual work-plans, project progress reports, annual project reports, mid-term evaluation report etc. Besides, law and policy instruments, policy and strategic planning documents, research reports and all relevant literature was consulted.

### 2.2. Study area and sampling procedures

The evaluation was conducted in seven districts namely; Kicukiro and Nyarugenge in Kigali City, Rulindo and Gakenke in the Northern Province and Nyabihu, Rubavu and Ngororero in the Western Province. A total of 720 beneficiaries (527 female and 185 male) sampled from seven districts participated in the evaluation. In addition, key informants were involved.

Given that the target population consists of young men and women, and that sampling frames in each District existed, simple random and stratified sampling techniques were used. In addition, purposive sampling methods were employed in selection of key informants.

### 2.3. Methods and tools of data collection

The following participatory research approaches were employed to collect data; during desk review, focus group discussions, interviews with KIs and **Desk review:** the following documents among others were reviewed: project documents including the project proposal document, its budget and logical framework, baseline and medium term evaluations, project M&E document, Results Oriented Monitoring (ROM) evaluation report, quarterly and annual interim project reports, research reports conducted, radio programs and documentary films produced. In addition Policy and legal framework documents were reviewed namely; Vision 2020, NST 1, EDPRS 2, GOR Seven years Action plan and NST 1, social protection policy, youth policy, TVET policy, Cooperatives policy and law, to mention a few. In addition, various pieces of research were consulted for example the EICV 4 and 5, labor survey, etc. The literature review was not only informative in terms of benchmarking the project results and achievements but were helpful in terms of understanding and

making informed comparisons in terms of the overall impact and relevance of the project.

**Interviews** were held with a number of resource persons to gather information on different aspects of the project. Key informant interviews were guided by an interview guide with both general questions applying to all key informants as well as specific questions customized to specific key informants' mandate. Key informants included: implementing partners, district level stakeholders, central government agencies, civil society organizations and donors. A list of respondents is attached as annex one of this report.

### **Observation**

The Evaluation team also used the observation method. The observed tangible/physical features accruing to project's results such as productive assets acquired by the project's beneficiaries (e.g. tailoring workshops, houses, shops, hair salons, etc.) an non- physical features such as self-confidence and self-esteem, outside appearance/smartness as indicators of change in the livelihoods of the project's beneficiaries

### **Questionnaire**

A questionnaire was administered to project beneficiaries (female and male youth) to get their perceptions on the progress of project activities. The respondents were selected from the seven districts where YEIS project operated using both random and purposive sampling techniques. Special consideration was made to include respondents interviewed during both the baseline survey and Mid-term review to ensure consistency of results. On average, questionnaires were administered to 50 respondents per district of whom at least 70% were women. Gender and other aspects such as nature of the activity that the project beneficiaries were engaged in (VSLAs, TVETs, Cooperatives.) were considered when selecting the respondents.

### **Focus Group Discussions**

In each district, 4 FGDs were conducted. Each FGD constituted 10-12 members of whom at least 70% were women. Discussions were based on key logic interventions outlined in the TOR such as entrepreneurial skills, access to business-related information, access to business services, capacity to unite in cooperatives, capacity to unite in Voluntary Savings and Loans Associations (VSLAs), steps taken towards formalization of their activities among others. But above all, the FGDs were aimed at listening to and collecting first hand success stories from the project beneficiaries.

## 2.4. Data analysis

After collecting data, questionnaires were coded to facilitate data input for processing and analysis. Reality checks were made to identify errors in coding or data entry. Key decisions were made in dealing with incomplete survey forms and missing data. Descriptive statistics for quantitative data analysis was used to gain sufficient insights to feed the evaluation. Specifically, data was entered and triangulated using SPSS software to produce relevant info-graphs and tables.

Furthermore, secondary data was analysed by examining some preliminary data to identify potential categories, and then testing them for consistency. We also analysed the comments of open-ended responses then grouped similar comments together to gain a sense of the most frequent ideas, which we used in the analysis of qualitative info for the report. Careful thought was also given to coding responses to open-ended items in the questionnaire.

2. Finally, careful thought was given to coding responses to open-ended items in the questionnaire. This was crucial because qualitative responses constituted useful information sources as well. This process involved examining some preliminary data to identify potential categories, and then testing them for consistency.

### **3. EVALUATION FINDINGS**

The Evaluation findings are grouped under the following sections; (i) relevance, (ii) impact, (iii) effectiveness (iv) efficiency (v) innovation, (vi) scalability and reliability, (vii) sustainability, (viii) project lessons learned and best practices, (ix) sensitivity to gender, women's rights and inclusion of persons with disabilities, (x) project's implementation architecture. Each variable was evaluated according to the specific evaluation questions as elaborated in the interview guide for KIs.

#### **3.1. Relevance**

The project document specifies that YEIS project's overall objective was to contribute to the elimination of poverty of youth (16-30 years) dependent on the informal sector in Rwanda. This overall objective would be achieved by directly improving the situation of 8,000 youth (70% women) in the informal sector by increasing their technical, financial and entrepreneurial skills, ensuring access to information and financial and business services, facilitating them to unite in Voluntary Savings and Loans Associations (VSLAs), cooperatives and trade unions, and enabling them to take steps towards the regularization or formalization of their activities. Below are key areas of project relevance to the GoR's priorities, relevance to the strategic vision, priorities and approaches of AJPRODHO and its implementing partners, relevance to the beneficiaries in terms of addressing their needs and Relevance of the approaches and interventions used.

##### **3.1.1. Alignment to GoR's strategic priorities**

The YEIS project fit well within the GoR's strategic priorities and strategies. The project contributed towards different GoR aspirations as embedded in different macro-policy framework underpinning Rwanda's development trajectory namely; Vision 2020, EDPRS II and its successor 7 years Government Programme: National Strategy for Transformation (NST 1) and SDGs among others. The project contributed towards achieving pillar 2 and 3 of vision 2020 namely; human resource development and a knowledge based economy; and a private - sector led economy respectively. It also contributed to gender equality as a cross cutting area of vision 2020.

The YEIS project was in line with EDPRS 2' pillar on 'productivity and youth employment' and its two priorities under namely; 'critical skills and attitudes for services and industrial sectors' and 'entrepreneurship, access to finance and business development.

Further, the project fully contributes to the implementation of EDPRS's successor strategy, the National Strategic Transformation plan (NST1) especially pillar 1 on

economic transformation. One of the key priority areas for this pillar is to create 1.5m (over 214,000 annually) decent and productive jobs for economic development. In order to achieve this target one of the key strategies includes; support and empower youth and women to create business through entrepreneurship and access to finance.

The project also contributes towards achieving Sustainable Development Goals (SDGs) especially; SDG 1(no poverty), 5 (gender equality), 8 (decent work and economic growth and 10(reduced inequalities).

At micro-policy level, the project contributes towards the achievement of national youth policy (2015). In particular, it contributes to its strategic objective no.1 namely; “enable Youth to utilize their full potential and tap onto existing opportunities for gainful employment, productivity and economic transformation”.<sup>1</sup> The project specifically contributed to the following key policy areas and policy actions of the National Youth Policy; Youth Education and Skills Development (3.4.1) and Supported and encouraged Youth to acquire employable skills and change attitudes towards work (3.4.3.). Some of the policy actions under these policy areas include but not limited to; pursuing a holistic programming approach for skills development and specifically focusing on TVET; promoting the culture of saving among youth through a strong mobilization for Youth group saving, investment groups and tontines (*ibimina*) at Village level (*Umudugudu*); mobilizing Youth to establish Youth cooperatives and companies at cell level, to ease financial inclusion and promote opportunities for youth startups.

The project is further is relevant towards the implementation of a couple of other national policies namely; the National Employment policy (2007), the National Policy on Promotion of Cooperatives (2006) and the TVET Policy (2015) and the national gender policy (2010) only to mention a few. For example, the project is aligned to the implementation of NEP's priority areas on Private Sector and Entrepreneurship Development Support (4.1.2) and Youth and Women Employment Promotion (4.1.3). Some of the policy actions include; putting in place reforms with a view of establishing a mechanism for enterprise promotion and creation; measures for encouraging youth and women to create enterprises in various sectors of the formal economy; equal opportunities for young girls and young boys.

The project is also aligned to the cooperatives policy specific objectives especially (i) To increase the numbers of Cooperatives formed countrywide; (iii)To build a strong cooperative movement which will be able to serve; its members efficiently, will contribute significantly to poverty alleviation as well as

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<sup>1</sup> National Youth Policy ,P.22.

to social integration and will fully participate to the economic and social development of the country and , (vi) To encourage active participation of the youth, women, the handicapped and demobilized soldiers in the cooperative movement.

In terms of the TVET Policy, the project responded towards addressing the constraint of increased equitable and inclusive TVET through targeting youth especially women.

The project also contributed towards the implementation of the national gender policy through the realization of its core programs namely; economic empowerment for employment, growth and markets (4.2), education and vocational training (4.4), and private sector (4.8).

### **3.1.2. Project implementation in line with the strategic vision, priorities and approaches of AJPRODHO and its implementing partners**

YEIS project was designed by the implementing partners to enable them pursue their vision of empowering youth and women. The economic empowerment of Youth especially female youth is at the heart of what all the three implementing organizations do. Moreover the project's model of interventions builds upon their accumulated experience over the last 20 years (of all the implementing partners). The focus of AJPRODHO since 1997 has been youth's socio-economic participation and rights protection. The organization has strong experience in using the VSL model, in enabling the set-up of small enterprises and in facilitating linkage to formal financial institutions. In addition, AJPRODHO has undertaken several successful advocacy campaigns for youth rights, including for informal workers, e.g. ensuring that moto-cyclists continue to be allowed in the city centre, one of their major areas of operation.

CARE's focus in Rwanda since 1984 has included the Protection and economic empowerment of vulnerable youth especially female youth among its main programmatic areas. Some of the interventions undertaken in the past include evidence-based advocacy on the protection of children and youth (e.g. contributing to the preparation of alternative reports on Rwanda's implementation of the Convention on the Rights of Children as submitted to UN). For many years, CARE implemented the VSLA model in Rwanda both with adults and adolescents. Indeed, VSLAs is one of CARE's flagship models in all CARE International programming.

YWCA's intervention and experience in Rwanda since 1999 focus on the support of youth's economic empowerment – with a focus on women and girls – as well as the support to value-chain based cooperatives, VSLAs and psychosocial



support networks. Owing to the above, the YEIS Project adds great value to the priorities and approaches of the implementing partners.

### **3.1.3. Relevance to the beneficiaries in terms of addressing their needs**

There is a general consensus among project beneficiaries and local government authorities that YEIS Project was on spot in addressing the fundamental problem of youth employability especially; those in the informal sector. Some policy analysts have described the high unemployment rate of youth as a ticking bomb for developing economies. Despite the numerical significance of the youth population (aged between 16-30 years) – making up 26.6 % of the total population, they are worst victims of unemployment.<sup>2</sup>

According to the findings of the recent Labor Force Survey (LFS) results released in February 2018, unemployment rate in Rwanda was estimated at 16.0%. The share of youth (16-24 years old) neither in employment nor in education or training (NEET) stood at 32.2 percent in February 2018. Unemployment rate for youth aged 16-30 is relatively higher than that of adults.<sup>3</sup> 3.1% of youth have attended technical or vocational school, with more female (3.3%) attending technical or vocational school than male (2.9%).<sup>4</sup> More females (2.9%) are domestic workers across all age groups compared to males (1.8%).

The Rwandan informal economy is large, both in absolute and relative terms: almost one million people depend mainly on the informal sector; 88% of small and medium-sized enterprises are informal.<sup>5</sup> Especially young people are excluded from reasonably paid formal employment and rely on the informal economy for their livelihood.<sup>6</sup> Work in the informal sector in Rwanda implies a much higher likelihood of poverty and underemployment<sup>7</sup>: close to 50% of those in informal economy earn less than 0.5 USD/day, and women earn significantly less than men.<sup>8</sup>

The YEIS project unequivocally contributed towards addressing the aforementioned challenges. This was pursued through improving the situation of 9,323 youth, 7,009 women (75.2%) compared to 8,000 youth (70% women) in the informal sector targeted (from a diversified dichotomy namely; urban/ rural,

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<sup>2</sup> EICV5 Report, p. v.

<sup>3</sup> Ibid. Page 15.

<sup>4</sup> Ibid.

<sup>5</sup> AfDB, OECD, UNDP, UNECA, African Economic Outlook 2012; Rwanda & Republic of Rwanda, Economic Development and Poverty Reduction Strategy 2013-2018; Shaping our Development.

<sup>6</sup> International Youth Foundation, Rwanda Labor Market and Youth Survey, 2011.

<sup>7</sup> Rwanda Civil Society Platform, Social Security in the Informal Sector in Rwanda, 2013.

<sup>8</sup> Institut National de la Statistique du Rwanda, Enquete sur le secteur informel 2006 & Micro et Petit Entreprises au Rwanda, 2007.

women/ men, and self-employed/informal employer-employee relationships) by increasing their technical, financial and entrepreneurial skills, ensuring access to information and financial and business services, facilitating them to unite in Voluntary Savings and Loans Associations (VSLAs), cooperatives and trade unions, and enabling them to take steps towards the regularization or formalization of their activities.

#### **3.1.4. Relevance to other key stakeholders**

The project was relevant to other key stakeholders namely; Districts, NYCs, CSOs, donors, and the private sector. The project was in line with the priority areas for District implementation plans conceived under the framework of EDPRS II (2013-2018) namely; Private sector development, youth, education and social protection. The flagship interventions of the project such TVET, cooperatives, savings, are already under Districts' general performance contracts targets as well as the special youth performance targets. Therefore, the project contributed greatly towards the realization of the districts development and performance contract targets.

Specifically, the project was aligned towards the realization of NYC's mandate especially; (i) to consult on and advocate for policies that are responsive to the problems facing the youth, (ii) to implement youth economic empowerment strategies, (iii) to sensitize the youth to take technical, vocational and technological training and embrace entrepreneurship and to contribute in supporting and monitoring the functioning of youth cooperatives, associations and other youth organizations. Most CSOs which support youth economic empowerment can learn from the model applied for scale-up without necessarily "reinventing the wheel." The project is in line with the private sector vision of formalizing all businesses.

#### **3.1.5. Relevance of the approaches and interventions used**

The project implemented an innovative and integrated model tailored to address the issues at hand. It involved formation and training of VSLA, TVET training, formation of cooperatives, legal and policy awareness, advocacy and facilitating access to markets, finance and trade unions. The logical sequencing of the interventions was done meticulously to yield the expected project results. The VSLA model was relevant to beneficiaries because it is mostly tailored to rural setting. Cooperatives are relevant because they are a national priority.

Specifically, the two advocacy targets pursued under the project namely the GoR signing ILO Convention 189 on domestic work and allowing 16 and 17 year

olds to sign legal contracts – were not the top priorities for youth in the informal sector and moreover were modestly achieved.

The evaluation established that the advocacy issues/campaigns focused on by the project were not exhaustive enough to cover the most pressing issues related to the transitioning from the informal to the formal sector. It was echoed during FGDs and KIs that advocacy focusing on issues such as to access to finance/loans for start-ups, access markets through access to local tenders and Tax breaks, could have strengthened the project impact.

### **Box 1: Key highlights: Relevance**

- *Over all, the project's design and interventions are fully aligned to the GoR's strategic goals.*
- *The intervention logic was coherent and resulted into tangible benefits.*
- *The interventions on advocacy could have been better targeted on issues or challenges related to the transitioning from the informal to the formal sector such as; tax waiver for start-ups, access to capital, access to tenders and markets, etc.*
- *The project was relevant to key stakeholders but sharing with them the best practices and lessons learned is crucial for increased up-take of the model used and subsequent scale-up.*

## **3.2. Effectiveness**

Effectiveness of the project was determined by assessing the extent to which planned results and objectives have been achieved. In general, the project made significant progress towards the achievements of the outcomes and objectives. The ensuing observations have been made for each objective/outcome:

### **3.2.1. Effectiveness in terms of project's specific objectives**

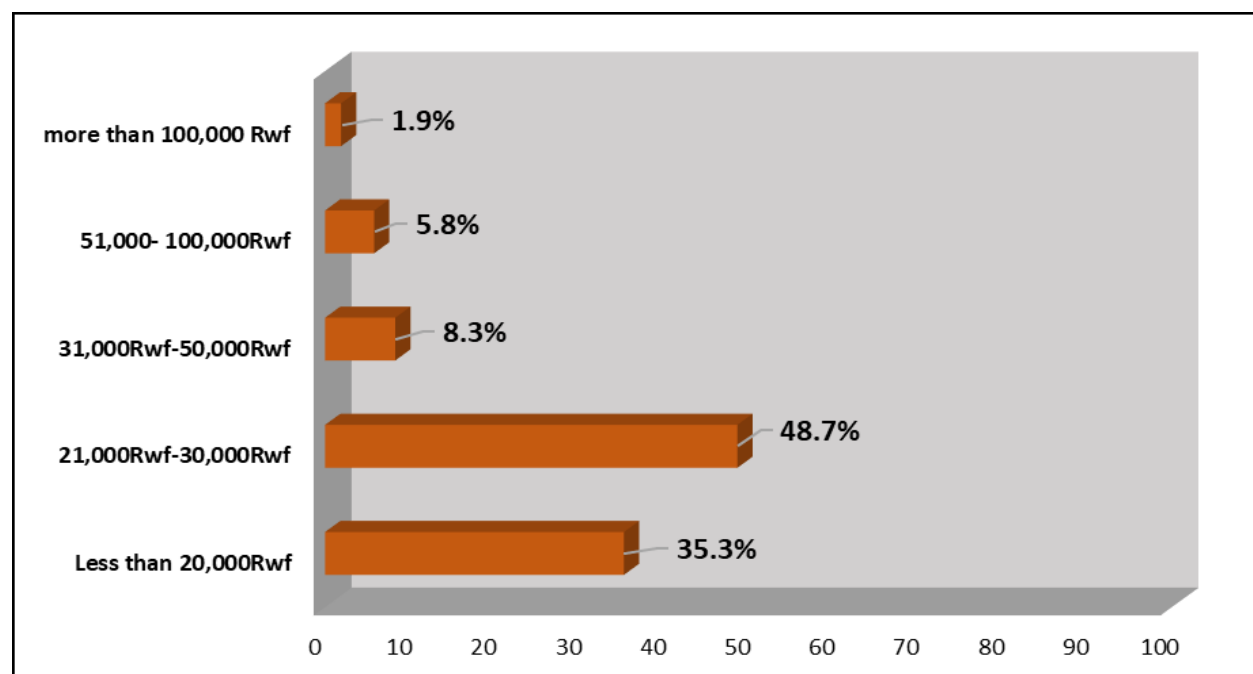
**Specific objective 1: 90 percent of 8,000 project beneficiaries have increased their income over the project period by 20 percent.**

The evaluation finds that the target set in the project was achieved. The findings show that on average, all the respondents sampled (100%) had increased their incomes by 28 percent, which implies that the target was achieved and surpassed. The baseline value was 0 percent, midterm value stood at 95% while end of project evaluation indicated 100% against 90 percent (the target). This was largely attributed to the grouping of project beneficiaries into VSLAs, which enabled them to invest in income generating activities and/or productive assets. Many testimonies from project beneficiaries across all districts of project

interventions were documented testifying how the project increased their incomes.

Nonetheless, whereas the project target was achieved, the evaluation noted that the indicator was not realistic. The increment in revenue/earnings was not a sufficient variable to measure elimination of poverty among the youth. There is a considerable proportion of the sampled project beneficiaries (35.3%) which was still under poverty line (earning less than 20,000Rwf per month, see Figure 1 below).

**Figure 1: Average monthly income earned by respondents**



**Source: Primary data (2019)**

**Specific objective 2: 40 percent of 8000 project beneficiaries are part of the formal sector at the end of the project**

According to the monitoring, evaluation and learning plan of the YEIS project, being part of the formal sector entails the following: if employed, the project beneficiary should have signed a contract; if self-employed, have their businesses registered at the district or RDB and if it is a cooperative, it should be registered with RCA.

In view of the above, it is evident that there has been a significant upsurge in the proportion of project beneficiaries graduating from informal to formal sector during the project life. At the start of the project, only 2 percent of the project beneficiaries had formalized their activities, but the end of project evaluation value stood at about 23.4 %. A total of 178 cooperatives (83%) out of 241

registered their group or individual income generating activities at the district and 58 cooperatives (27%) out of 214 registered at RCA.

Review of the project final interim narrative report show that overall, 1506 project beneficiaries formalized their activities and had trading licenses. This constitutes a proportion of about 19 % project beneficiaries against 40% (the target). Although both the project report and evaluation show that there has been a significant upsurge in the percentage of project beneficiaries who have formalized their businesses, the target was not fully achieved. The process of business registration was still going on and some businesses were registered at sector level and therefore not fully formalized. In addition, insufficient start-up capital coupled with the requirement to pay multiple local level taxes and levies for example for security, cleaning and so on, makes it difficult for some project beneficiaries to fully formalize their income generating activities. There was need for advocacy to the district authorities and RRA to exempt small businesses transitioning from the informal to the formal sector.

**Specific Objective indicator 3: The protection and empowerment of young people in the informal economy is taken into consideration by government institutions, labour unions, employers, TVET centres and private sector actors.**

The project contributed towards engaging both duty bearers and rights holders in order to increase protection and empowerment of youth in the informal economy/sector. A study on 'Implications of domesticating ILO Convention 189 for Rwanda' and 'An analysis of capacity to contract for 16 &17 years old in Rwanda' was conducted and the recommendations of the report informed the advocacy interventions. In particular, round table discussions on the study findings bringing together different key stakeholders on both issues were held. Advocacy position papers were developed and submitted to relevant government institutions and follow-up discussions were made. One of the key results of the advocacy campaign was to secure political buy-in and commitment to ratify ILO Convention 189 as soon as the country is ready. In addition, the new labor code recognizes that the minimum wage shall also apply to the informal sector laborers including domestic workers.

Through different awareness raising campaigns, using radio talk shows, community discussions and use of brochures/booklets, there was increased awareness on existing social protection programs, relevant applicable laws to the informal sector such as the new labor law provisions, and broadly on the protection and empowerment of young people in the informal economy.

Besides, the project beneficiaries have been linked with labour unions and business development units at Sector level in all districts of project intervention.

### 3.2.2. Effectiveness in terms of Expected results

Besides specific objectives, the evaluation also assessed the level of achievement of the expected results of the project as provided in the project document and the findings are discussed below.

**Expected result 1: 8,000 youth dependent on the informal sector have increased their productivity, employability and market access. This expected result was assessed based on the indicators as described below:**

**Indicator 1.1:** 100% of 8,000 project beneficiaries are members of a VSLA. The baseline value of the indicator was 0% and the target value of the indicator was 100%. The end of project evaluation value stood at 100% and review of the reports show that overall, the indicator was achieved at 116.5%. There was an increment of about 16.5 percent making a total of 9323 VSLA members against the target of 8000. Disaggregated by gender, three quarters of the members (75.1%) are women and nearly a quarter (24.9%) is men. On average, each VSLA group has 29 beneficiaries' members and the project target was 25 members per VSLA group.

In fact, across FGDs, participants reported having increased their productivity, which is largely attributed to VSLA groups where they borrow money and invest in productive activities. It was also found that some project beneficiaries (1,066) have expanded their income generating activities and are employing other people. They have increased their market bases by actively participating in trade fair events, producing good quality hand craft products such as shoes and well as agricultural produce. Discussing how they have benefited from VSLAs, one of the FGD participants narrated that:

*...YEIS project has been operating here in Jomba sector (Nyabihu district) for the last four years. I'm so grateful for the project because it changed my life positively. First, I gained knowledge about the importance of joining VSLAs, saving and working in cooperatives. Personally the project started when I had completed secondary school with no schools fees to continue my studies and with no capital to start any business. Through the project, we were organized in VSLA where we started saving 200frw per week. From the VSLA savings, I have started up a canteen, which is now worth 500,000Rwf. From this canteen, I earn 100,000 Rwf per month. From this income, I have bought goats, sheep and I'm now paying school fees for my younger sister who is in secondary school. I have also bought a plot of land and I'm hopeful I will be starting construction in the near future. We have also formed a cooperative called Abahuza and the cooperative is now providing MTN Mobile Money Services where we specialized in services of sending and receiving money as well as selling airtime.*

**Indicator 1.2: 5,600 project beneficiaries access financial services (including credit, bank account mobile money)**

The evaluation shows that there was a significant increase in the number of project beneficiaries accessing financial services at the end of the project compared with the baseline. Out of 1045 respondents sampled at baseline, only 63 (6%) accessed bank loans and at end of project it was 93 (12%) out of 720. Similarly, the number of project beneficiaries with bank accounts was 434 (41%) at baseline and 510 (70%) at end of project. With respect to mobile money registration, at baseline the indicator value was 0 and at the end of the project it stood at 642(89%). FGDs revealed that number of project beneficiaries who accessed bank loans dwindled at the end of the project because most of them resorted to borrowing from VSLA groups where they get loans. The evaluation findings show that although the target value for each specific indicator variable (access to credit, bank account and mobile money) was not provided, the indicator target was achieved. In fact, review of the final project interim report indicate that overall, 679(8%) project beneficiaries accessed bank loans, 4748(59%) have bank accounts and 7446 (93%) registered with mobile money companies.

Furthermore, across many FGDs, participants reported that the project has economically empowered women at grass roots level where women and young girls have bank accounts bearing their names. Women can freely operate their accounts through deposits, withdrawals and can access finances from finance institutions. There are cases where women have opened up saloons, sewing machines, Mobile money business and other income generating activates. In fact, the project is demystifying the patriarchal mindset relating to gender roles where only men are believed to have access to and control over resources. It was a different case at the beginning of the project where men were very opposed to this arrangement. This mindset has since changed and it has had a positive impact on the cases of domestic and gender-based violence. Anecdotal evidence from project reports corroborated by testimonies from respondents interviewed in focus group discussions indicated an increase in marital cohesion, mutual respect among married couples where a spouse was a beneficiary of the project.

**Indicator 1.3: 60% of 4,000 self-employed project beneficiaries have invested in productive assets and/or hired staff during the course of the project.**

The target was achieved. The baseline value of the indicator was 29%and 68% at MTR. At end of the project it stood at 85% against the target value of 60%.

The table below provides proportions of the respondents who invested in different types of productive assets.

**Table 1: Productive assets invested in by sampled project beneficiaries**

<b>Assets</b>	<b>Percentage of respondents</b>
Goat/pig/sheep	40.9
Hens	37.2
Sewing machine	31.9
Cow	16.1
Land for cultivation	13.2
Bicycle for vending	5.1
Motorcycle	0.5
Others (welding machine)	0.5

**Source: primary data (2019)**

Furthermore, project reports review shows that overall, project beneficiaries invested in 291 cows, 2997 goats, 1664 pigs, 961 sheep, 2081 rabbits and 2171 chicken. Other productive assets invested in include 397 bicycles for vending, 330 sewing machines, and 364 plots of land for cultivation. This implies that after establishing VSLA groups, project beneficiaries were encouraged to invest in productive assets.

**Indicator 1.4: 910 beneficiaries have accessed TVET centre services and considered them of added value to their livelihoods.** As indicated in Figure 2, review of project reports revealed that by the end of project, a total of 1445 of the project beneficiaries had accessed TVET centre services and acquired knowledge and skills in different trades. *These statistics show that the indicator target was achieved at a rate of 159%. The target was topped by 59% and this was because of efforts made by the project staff to sensitise the project beneficiaries to share the cost for TVET training. This resulted in many project beneficiaries soliciting 25% for TVET training hence surpassing the target.*

**Table 2: Access to TVET centre services**

<b>District</b>	<b>Number of beneficiaries</b>
Nyarugenge	222
Kicukiro	222
Rulindo	247
Gakenke	242
Rubavu	184
Nyabihu	184
Ngororero	144



FGD participants who received TVET training underscored the benefits of accessing TVET service centres. They pointed out that TVET training empowered them with skills in trades such as tailoring, welding and shoe making among others. Besides, the project gave them start-up kits and formed cooperatives. One participant remarked that:

*“YWCA introduced YEIS project in our sector Rambura about four years ago. Through YEIS project, I was given a six months scholarship to study hairdressing at Jomba Vocational Training Center (VTC). After completing the training, we formed a cooperative Abahuje umugambi and YEIS project provided us with hairdressing materials as a start-up capital to start Keza saloon in Rambura sector. The saloon has changed my life. On a day, I earn 15000RWF. Averagely, I earn 100,000 net profits per month after deducting rent, and all other related expenses. In addition, I have managed to establish my own tailoring workshop after undergoing a training on self- sponsorship, where I have 12 tailoring machines, two workers and one teacher who teaches 15 students in tailoring. From this business, I earn more than 50000 per month after all expenses. Before I was jobless and it was very hard to meet basic needs but today, I pay for my family health insurance, I pay school fees for my children, I have bought a cow and even my husband no longer undermine me because I contribute to the development of our family. The saloon has changed a lot in the community since members of the community no longer leave our village to travel long distances in search for hairdressing services. In addition to this private business, we formed a cooperative “Abahuje umugambi” which is operating very well in our community. As a cooperative, we make students’ uniforms. I am so grateful to YWCA/YEIS Project for having rooted out my ignorance and provided me with the opportunity to change my life”— FGD Participant, Nyabihu District*

**Indicator 1.5: 90 % of 8,000 project beneficiaries are aware of relevant laws, policies and social protection programs.** As indicated in Table 1, slightly more than 90 % of the respondents were aware of the labour code, GBV law, and the law governing cooperatives in Rwanda and the target (90%) in this respect was achieved. Nonetheless, with respect to Penal code related to illegal business, social protection policy and financial inclusion strategy, the target was not achieved, but a substantial proportion of the respondents (on average close to three quarters) were aware of these. Nearly all the respondents were more knowledgeable about GVB laws, law governing cooperatives in Rwanda, and penal code related to illegal business than others. In general, the rate of awareness of relevant laws, policies and social protection programs among

project beneficiaries greatly improved. It rose from 32% at baseline to 83% on average at end of project evaluation.

**Table1: Awareness of relevant laws, policies and social protection programs**

Item	Percentage of respondents
Labour code	91
GBV law	94
Penal code related to illegal business	70
Social protection policy	75
Law governing cooperatives in Rwanda	92
Financial inclusion strategy	76

FGD participants reported that they became aware of the laws, policies, and social protection programs through radio talk shows, brochures and meetings with project staff and peer educators.

**“80% of project beneficiaries (8000) have diversified or expanded their income generating activities.”**

This indicator does not have baseline and midterm values because it emerged during the course of project implementation. Nonetheless, review of the project reports shows that generally all project beneficiaries are diversifying and expanding their businesses by help of loans either borrowed from VSLA's or MFI's. The number of beneficiaries, who have diversified or expanded their businesses, has also been increasing. By the end of the project, all the project beneficiaries (9,323) had invested in income generating activities. In fact, some of the beneficiaries had more than one income generating activities.

**Table 3: Income Generating Activities created since the start of the project**

District	IGA created
Rubavu	1,927
Nyabihu	1,706
Ngororero	1,579
Nyarugenge	1,208
Kicukiro	1,199
Rulindo	1,086
Gakenke	996
<b>Total</b>	<b>9,701</b>

From the above table, there has been an increase in the number of project beneficiaries who have been diversifying or expanding their businesses.

**Expected result 2: The legal and policy framework is improved to be more appropriate for and more efficient in reaching youth dependent on the informal economy. The result's indicators were achieved as described below:**

**Indicator 2.1: Adoption of the ILO's convention on domestic workers is placed on the agenda of the Rwandan government.** By the time of the baseline study, Rwanda had not yet adopted the ILO's convention on domestic workers and the target value of the indicator was its adoption by the end of the project. At the end of the project, the ratification of ILO 189 had not yet taken place. However, the political will to ratify the convention was secured through a number of advocacy initiatives. These included the engagement with MIFOTRA, through submission of a position paper elaborated in consultation with different civil society organizations informed by a study conducted by AJPRODHO on the **"Implications of Ratifying International Labor Organization Convention no 189 on domestic workers for Rwanda.** The current feedback from the GoR is that *"Rwanda as a country is not yet ready for ratification ILO 189. As soon as the country is ready, ILO 189 will be ratified. The Government's political will is guaranteed."*—KII at MIFOTRA.

According to AJPROHO's Programs Manager, AJPRODHO through its advocacy Platform, the Forum for Dialogue on Public Policy, will continue to engage with relevant Government institutions until ILO 189 is ratified.

**Indicator 2.2: GoR discusses the inclusion of a provision for 16 and 17 year olds to sign a contract for work or business purposes.** At the time of the baseline study, plans were underway to engage Government and the target was adoption by the end of the project.

The end of project evaluation revealed that the target was not achieved. Despite the engagement with MIFOTRA, through submission of a position paper elaborated in consultation with different civil society organizations informed by a study conducted by AJPRODHO on the **Analysis of Capacity to Contract for 16 and 17 Years Old in Rwanda**", the new labor adopted in 2018 maintained the status quo in relation to signing of employment contracts with children aged between 16 and 17. While the law permitted employing such children, the contract law still cannot allow direct contracting with children under majority age. Therefore, in practice, a contract with under 18 year's employees can only be signed on behalf of the child, by a parent or guardian exercising parental authority over the child.

However, on a more positive note, the different advocacy campaigns undertaken by the project led to more unintended positive results in terms of improving the broader policy and legal framework underpinning the informal sector in Rwanda. For example, the new labor law promulgated in 2018 recognises and offers full protection of the informal sector including domestic workers. The new law did not only repeal article 3 of the 2009 labor law which in principle, excluded the informal sector out of the confines of the law unless in exception cases relating to **social security, the trade union organizations and those relating to health and safety at workplace**<sup>9</sup>, but formally recognized in principle, the informal sector in a much wider perspective to include the following circumstances; a) occupational health and safety; b) the right to form trade unions and employers' associations; c) the right to salary; d) the minimum wage in categories of occupations determined by an Order of the Minister in charge of labour; e) the right to leave; f) social security; g) protection against workplace discrimination; h) protection from forced labour; i) prohibited forms of work for the child, pregnant or breastfeeding woman.<sup>10</sup> Such legal protection mechanism is crucial for improving livelihoods and welfare of youth in their transition from the informal to the formal sector.

Through a tax exemption for start-up businesses has been granted under the new law establishing income taxes. *Art. 47 stipulates that companies and cooperatives that carry out micro finance activities approved by competent authorities pay corporate income tax at the rate of zero percent (0%) for a period of five (5) years from the time of their approval.*<sup>11</sup> Taxation of start-up businesses had been raised in a number of advocacy meetings organized by AJPRODHO or forums in which AJPRODHO was invited to participate.

While appreciating the positive impact of income tax exemption, taxing small start-up businesses was considered a very big challenge by project beneficiaries and district leaders. The project could have equally focused its advocacy efforts targeting district local authorities and Rwanda Revenue Authority to ensure that local taxes and levies are not an impediment to youth led start-up businesses.

### **Indicator 2.3: Increased capacity and role of the National Youth Council at District level to advocate for youth in the informal sector**

According to the baseline study, at the beginning of the project, the National youth council had limited capacity concerning advocacy skills. To address this challenge, two (2) trainings were conducted targeting representatives of NYCs in all 30 districts upon the request of the National Youth Council on policy

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<sup>9</sup> Article 3 of Law N° 13/2009 of 27/05/2009, regulating labor in Rwanda

<sup>10</sup> Article 2 of Law N° 66/2018 of 30/08/2018 regulating labor in Rwanda

<sup>11</sup> Article 46 Law N° 016/2018 of 13/04/2018 establishing taxes on income

advocacy, analysis and communication, surpassing the original 7 districts planned in the project.

The end of project evaluation noted an increased active role of the National Youth Council and in terms of advocating for youth in the informal sector. One of the key informants of the project partner institutions also observed that:

... The project has enriched the National Youth Council representatives at different levels with more knowledge about relevant youth policies particularly national development policies that should economically empower the youth. For example, many of them were not aware of the BDEs, labour rights stipulated in the Rwandan labour laws as well as in ILO conventions.

**Key informant**

The National youth council in collaboration with project implementing partners developed advocacy road map and has been actively involved in advocacy programs for the youth in the informal sector. One of the example of successful advocacy campaign by the NYC is that the,

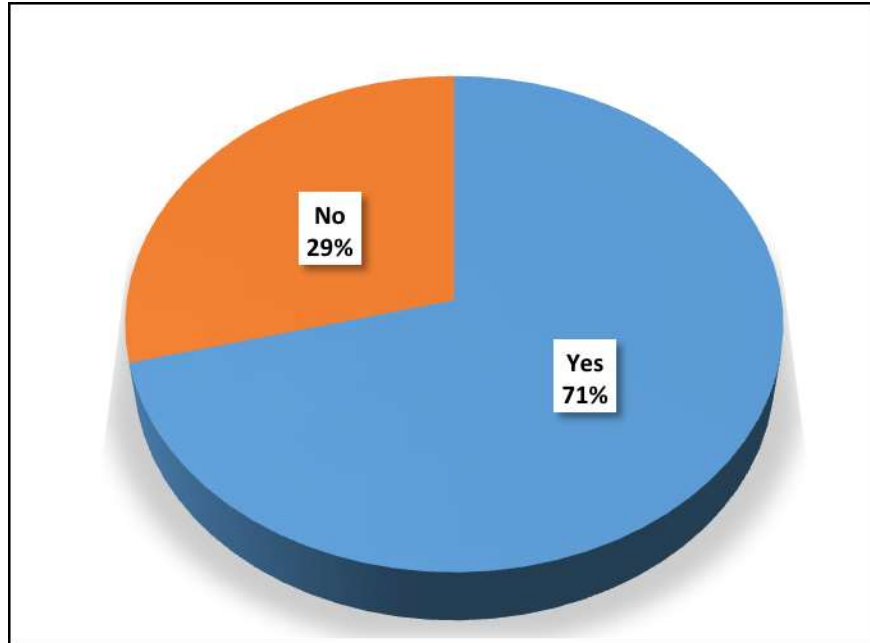
*“NYC has entered into partnership agreement with Kenya Commercial Bank (KCB) to support 100 youth cooperative per year. So far, 100 cooperatives have received grants worth 3 million Rwanda Francs per cooperative.-- National Youth Council Executive Secretary’s speech at the End of project official closing ceremony”.*

**Expected result 3: 4,000 youth dependent on the informal economy are able to successfully engage with duty bearers and private sector actors through cooperatives and other representative organizations.**

The result's indicators were achieved as described below:

**Indicator 3.1: 4000 project participants are members of newly established 200 functional cooperatives.** The baseline value of the indicator was 0 and the target value of the indicator was 4,000 project beneficiaries and 200 cooperatives. As indicated in the figure below, it is evident that a significant proportion of the respondents (71%) were members of newly formed and functional cooperatives. Nevertheless, some (29%) were not members and the main reason given was that they had not yet got the subscription fees because they had just joined VSLAs.

**Figure 3: respondents' responses on whether or not they are members of any newly functional cooperatives**



Review of the project reports revealed that overall; there are 214 newly established functional cooperatives (both from VSLA's and TVET) with 4945 members. The number membership of cooperatives formed constitute 107% and 123% of the target value respectively. This implies that the target (200 cooperatives and 4000 members) was achieved and surpassed and this is due to the commendable efforts made to educate project beneficiaries on the importance cooperatives. However, out of 214 functional cooperatives, 58 acquired Rwanda cooperatives agency registration while 156 had acquired district level registration and had as well applied for RCA registration. FGD participants and key informants reported that RCA registration takes longer than the project may have anticipated because the applicant cooperatives must meet all the necessary requirements and supervision / assessment processes by RCA officials which the project has no control over. Nevertheless, key informants indicated that a cooperative with district level registration has the mandate to fully function and transact using the district certificate within the district of registration until National level certification is issued by RCA.

**Indicator 3.2: 50% of cooperatives formed are in regular contact with labour unions.**

The baseline value of the indicator was 0% and the target value of the indicator was **50%**.

According to project reports, a total of 428 cooperative leaders representing all the established cooperatives were trained by Labour Union (CESTRAR) officials in each district of the project intervention, on the importance of labour unions.

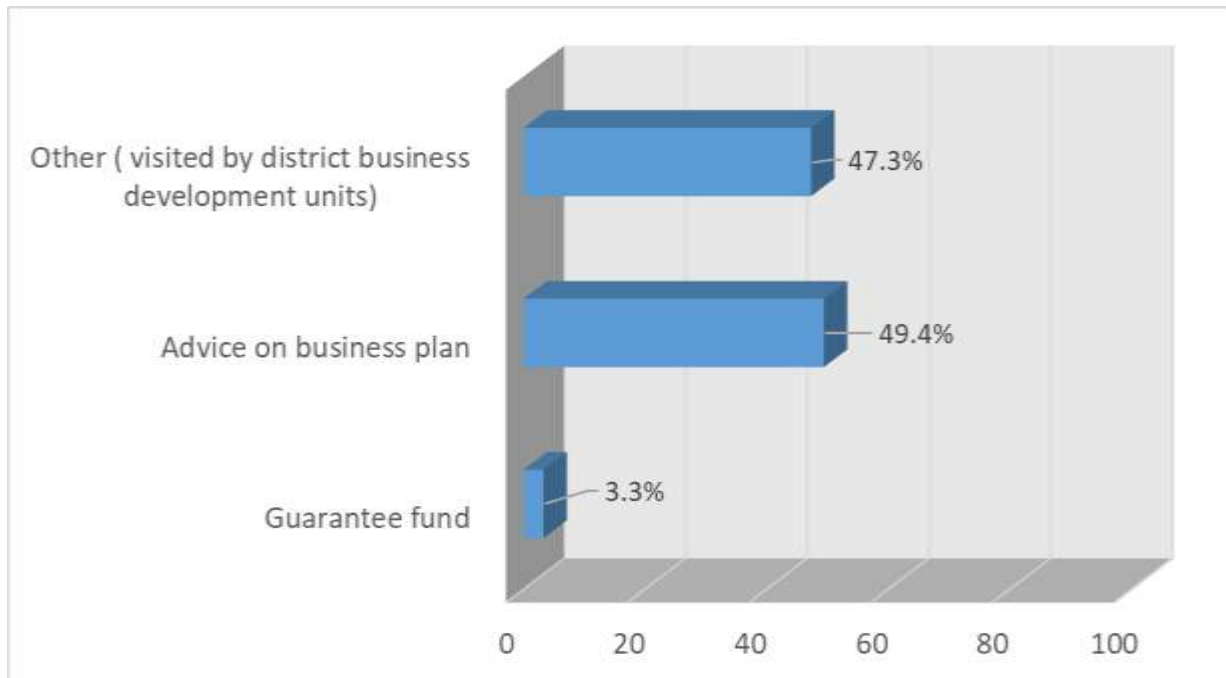
However, during field interviews, no cooperative was in in regular contacts with CESTRAR as a trade union or any other labor union because most of them are still in their infancy period with not employees on contract, have no staff associations and overall, they are not faced by labor disputes which require contacts or consultations with the labor unions.

**Indicator 3.3. 50 % of cooperative members are accessing government-provided business services, such as Business Development Centres.**

The baseline value of the indicator was 0% and the target value of the indicator was **50%**.

As indicated in the figure below, it is evident that all cooperative members (100%) accessed different services at varying levels. The proportion of those who accessed district business development units was 47.3%, beneficiaries who got advice on their business plans constituted 49.4% and those who received guarantee fund were 3.3%.

**Figure4 Access by cooperatives members to government provided business services**



According to the findings, access to guarantee fund services offered by BDF was the least scored. Beneficiaries testified that they are out of touch with BDF. They have little information or misinformation about its services. *“We do not have much information about BDF. We are told, BDF only support university graduates”* FGD participant, Gakenke. *“For me I cannot even give a 10% score for BDF, it is not relevant to youth”*, Project beneficiary testimony at the official closing ceremony of YEIS Project.

**Indicator 3.4. 80 cooperatives formed have increased their market, by linking to private sector actors and/or accessing trade fair events**

This indicator emerged during the course of project implementation therefore, the baseline and midterm values are not provided. Nonetheless, interviews with key project staff and review of the final project interim report revealed that the end of project value was 59 against the target of 80. The target has not been achieved. According to one of the key project staff, cooperatives started gaining momentum towards the end of the final year of the project implementation and this is one of the reasons why some activities related to cooperatives such as linkage to private sector actors have not been accomplished.

Nonetheless, the 59 cooperatives that were linked to private sector actors took part in annual EXPO Trade Fair for local business community, which enabled them to increase their exposure and making contacts with potential clients. One of the FGD participants testified that:



*... We have been participating in expo trade fair especially at rejoin level. Last year, I, and some members of our cooperative participated in a provincial EXPO trade fair that took place in Rusizi District where we exhibited our products, which helped us to increase market.*

**FGD participants, Ngororero District**

**Expected result 4: 8,000 youth dependent on the informal sector have been enabled to take steps towards the regularization or formalization of their enterprise or working relationship.** The results were achieved as described below:

**Indicator 4.1:** 7200 project beneficiaries and 250 employers have increased awareness of relevant policies, the advantages and the importance of the formalization/ regularization of informal activities, and the process to formalize.

The baseline value of the indicator was 56 beneficiaries and the target values of the indicator were 7,200 project beneficiaries and 250 employers.

The level of awareness of relevant policies, the advantages and the importance of the formalization/ regularization of informal activities, and the process to formalize increased from 56 (5%) at baseline to 348 (48%) at midterm review. Similarly, it rose from 348 at midterm review to 692 (96%) by end of project.

Additionally, FGD participants revealed that trainings and radio talk shows enriched many project beneficiaries with more knowledge on relevant policies, the advantages and the importance of the formalization/ regularization of informal activities, and the process to formalize. One of the participants remarked that:

*...I joined Dukundane group (VSLA group) three years ago and I have attended trainings in different aspects including access to co-operative information. We were trained to train others and educate them on the importance of making our activities formal. I shared what we got from the training with some of the group members present here Truly, I did not know the importance of formalizing business not until I joined YEIS project.*

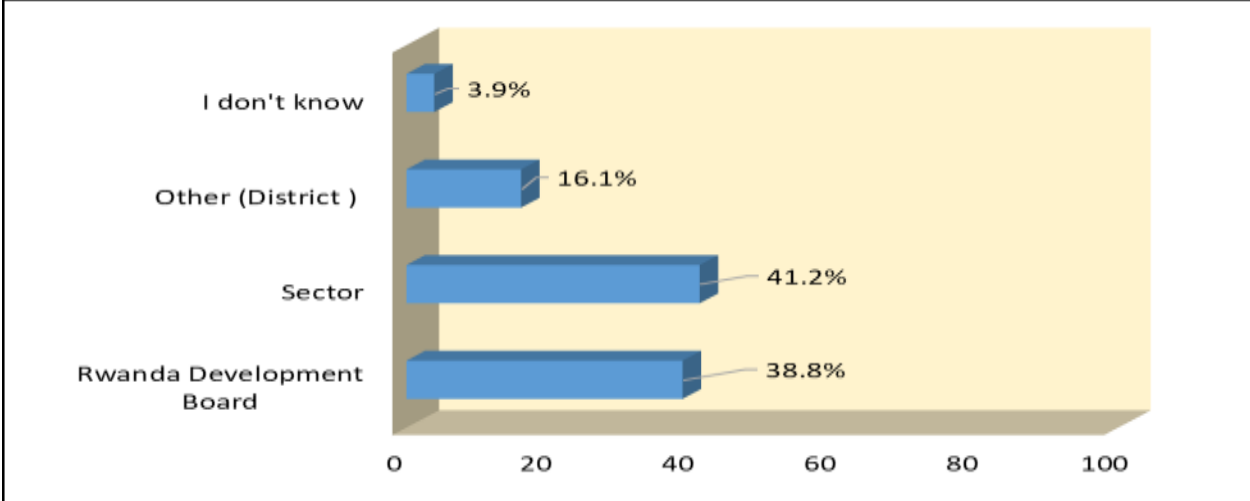
**FGD Participant, Kicukiro District**

Furthermore, respondents' knowledge about where to register a business was assessed. As can be seen from the figure below, it is evident that almost all the respondents (96.1%) were aware of the processes of formalizing business. It should be noted that business registration is done at different levels depending on the nature and size of the enterprise. Some enterprises especially small ones

may be registered at district whereas large and medium enterprises may require legal status from Rwanda Development Board and Rwanda Cooperative Agency for cooperatives.

This indicator was somehow complex to evaluate and therefore not all elements in the indicator were evaluated. The Indicator has many variables and each variable does not have targets.

**Respondents' awareness of where to you register a business (n= 720)**



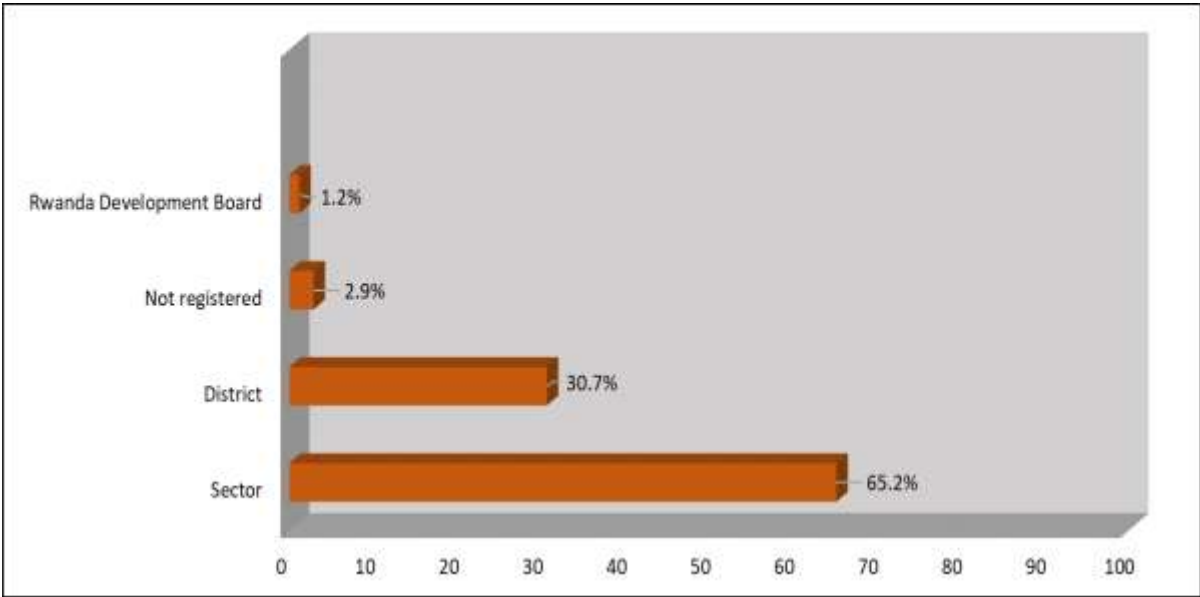
**Indicator 4.2:** Tangible steps have been made to make registration of businesses and cooperatives easier. There was neither a baseline value of the indicator nor the target values of the indicators set by the project document. At the baseline survey, the project beneficiaries had not made any initiative to formalize their businesses and cooperatives. However, during interviews with Key informants and FGDs, it was reported that the project staff facilitated and supported almost all the project beneficiaries to formalize their businesses and cooperatives. Project beneficiaries were educated on the processes and requirements of registering business and cooperatives as well as the benefits of formalizing their enterprises. As a result, out of the 214 cooperatives formed, 36 had obtained legal personality from Rwanda Cooperative Agency. The rest (83.2%) are at different levels of registration process including complying with sector, district requirements or have submitted their files at Rwanda Cooperative Agency but have not obtained legal personality yet. Most of the established cooperatives have been approved at the district level and Rwanda Cooperative Agency is very positive to support them in securing the final legal status. There is direct engagement and consideration of these cooperatives in Imihigo planning and it is hoped that by end of year (2019), all cooperatives will have secured their final registration certificate with Rwanda Cooperative Agency.

The complete cycle of a cooperative is obtaining legal personality granted by Rwanda Cooperative Agency and officially published in the official Gazette. The fact that this was not clearly mentioned as the target, led to some complacency. Mindful of the fact that registration process of a cooperative takes time and requires different processes, this required to have been started earlier. But the hope for continuity is there. Business Development Unit are fully in control and in ownership of the cooperatives formed. They committed readiness to continue following up the registration process.

**Indicator 4.3: 70 % of project beneficiaries has undertaken steps towards formalization of their activities.**

The baseline value of the indicator was 0%, while at end of project respondents who reported to have formalized their activities stood at 97.1%, which is indicative of the achievement of the indicator target. Closely related data from the project reports indicated that 3067 beneficiaries had formalized their income generating activities, while 4947 were members of cooperatives registered at the different levels; sector, district and national levels, which makes a total of 8012 out of a total of 9323. FGDs further revealed that many beneficiaries have trading license. Those who had been street vending stopped and moved to market stalls.

**Respondents' responses on where their individual/group income generating activities are registered**



... I had been street vending and I could not expand my business because most of the time *panda gari* (the police) could confiscate my commodities.

I started street vending business with a capital of 15,000 Rwf and I had accumulated 40, 000 Rwf from street vending but I lost all the money because they took all my commodities. When I joined the VSLA group under YEIS project, † my friends told us the advantages of doing our small businesses in a formal way not in hiding. I borrowed money from the group and went to the market stall to sell vegetables and fruits. I am now among grocery whole sellers at Mutagana building Nyabugogo.

**Former street vender**

FGD participants cited peer education and radio talk shows to have been instrumental in increasing awareness raising on policies, laws and advantages accruing to formalization and the process formalizing business.

However, the evaluation observed that formalization is beyond official recognition by local authorities and paying patent tax. When scored broadly to include decent working conditions, contracts, working hours, minimum wage, etc,<sup>12</sup> most of the businesses created and cooperatives are yet to fulfill them. In other words, they still have a long way to transition from the informal to the formal sector.

### **Box 2: Highlights: Effectiveness**

- *The specific objectives and expected results of the project were achieved highly, with many targets surpassed.*
- *Few targets, which were not achieved as planned by end of project time frame, were on track to be realized beyond the project's time frame.*

### **Indicator Matrix Showing Baseline, MTR and EOP Values Vis-à-vis Targets**

The ensuing table provides indicator value matrix summary depicting baseline, MTR and EOP values in comparison with the project targets. The green colour indicates achieved targets while yellow shows targets that have been partially achieved and need more effort to be fully achieved (see the key below the matrix).

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<sup>12</sup> Transitioning from the Informal to the Formal Sector, ILO, *ibid.*

Intervention logic	Indicator	Baseline value	MTR value	EOP value	Target value
<u>Specific objectives</u> 8,000 Rwandan youth dependent on the informal economy (16-30 years, 70% women) have enhanced, sustainable livelihoods	SO.1: "xx% of 8,000 project beneficiaries have increased their income over the project period by 20%."	0 %	96%	100%	90%
	SO.2: "xx% of 8,000 project beneficiaries are part of the formal sector at the end of the project."	2%	97 % (were in the process of formalizing their businesses)	83 % (had fully formalized their businesses)	40%
	SO,3: "The protection and empowerment of young people in the informal economy is taken into consideration by government institutions, labour unions, employers, TVET centres and private sector actors".	ILO's convention on domestic workers was not yet ratified but strategies were in place to empower the youth.	Labour law was amended to cater for domestic work conditions.	<ul style="list-style-type: none"> <li>Labour law was amended to protect domestic work conditions.</li> <li>Project beneficiaries increased awareness and knowledge on social protection and the new labour law.</li> </ul>	Target achieved

Result 1: 8,000 youth dependent on the informal sector have increased their productivity, employability and market access.	1.1 "xx% of 8,000 project beneficiaries are members of a VSLA."	0%	116.5%	116.5%	100%
	1.2: xx project beneficiaries access financial services (including credit, bank account, mobile money)"	63 Accessed bank loan 434 had bank accounts	189 accessed loans from MFIs, 3867 had accounts in banks/MFIs 7141 use mobile money services	<ul style="list-style-type: none"> <li>• 679, accessed loans from banks/MFIs</li> <li>• 4748 were mobile money services users</li> <li>• 7446 had accounts in banks/MFIs.</li> </ul>	5600
	1.3. % of self-employed project beneficiaries have invested in productive assets and/or hired staff during the course of the project	29%	68%	85%	60%
	1.4: XX beneficiaries who have accessed TVET center services and considered them to be of added value to their livelihoods.	0	1445	1445	910
	1.5: 'xx% of 8,000 project beneficiaries are aware of relevant laws, policies and social protection programs'	32%	51%	83% average but half of the indicator variables had a score of slightly more than 90%	90%

Result 2: The legal and policy framework is improved to be more appropriate for and more efficient in reaching youth dependent on the informal economy	2.1 Adoption of the ILO's convention on domestic workers is placed on the agenda of the Rwandan government.	Rwanda has not yet adopted the ILO's convention on domestic workers	Evidence based advocacy towards government on positive implications of domesticating ILO convention 189 has been done	The labor law has been amended to take into account concerns of informal sector workers including domestic workers who do not reside at the premises of work. Government has agreed to continually enhance decent work conditions for domestic workers as the economy allows	ILO's convention on domestic workers was placed on the agenda of the Rwandan government
	2.2: GoR discusses the inclusion of a provision for 16 and 17-year-old to sign a contract for work or business purposes.	Plans were underway to engage Government	Steps have been taken to engage the government	Capacity to contract for 16 & 17 years old is provided under the new labor law with safeguards regarding hazardous work	The government recognized some topical issues related to work conditions for the youth in informal sector especially impediments to capacity to contract for 16 and 17 years old
	2.3 Increased capacity and role of the National Youth Council at District level to advocate for beneficiaries in the	Had limited capacity concerning advocacy skills	Training of NYC on Advocacy and Policy Analysis has been done.	Recognized increase in capacity and active role to advocate for beneficiaries in	NYC Increased capacity and role at District level to advocate for beneficiaries in the informal sector.

	informal sector.			the informal sector.	
Result 3: 4,000 youth dependent on the informal economy are able to successfully engage with duty bearers and private sector actors through cooperatives and other representative organizations	3.1: XX project participants are members of newly established functional cooperatives	0	4945 project beneficiaries are members of cooperatives 214 cooperatives	<ul style="list-style-type: none"> <li>4945 project beneficiaries are members of cooperatives</li> <li>214 cooperatives.</li> </ul>	<ul style="list-style-type: none"> <li>4,000 project beneficiaries members of cooperatives</li> <li>200 cooperatives</li> </ul>
	3.2: "xx% of cooperatives formed are in regular contact with labour unions."	0%	Negotiations have been made to link cooperatives formed with labour unions	Initiative to link cooperatives with labour has been made and it is still being done in all districts of project intervention.	50%
	3.3: XX % of cooperative members who are accessing government-provided business services, such as Business Development Centres.	0%	12 %	100%	50%
	3.4 XX cooperatives formed have increased their market, by linking to private sector actors and/or accessing trade fair events	0	0	29	80
Result 4: 8,000 youth dependent on the informal sector have been enabled to	4.1: "xx project beneficiaries and xx employers have increased awareness	56 project beneficiaries of the baseline	348 project beneficiaries of the MTR sample	692 Out of 720 (96%) which is if used to estimate number reached	7,200



take steps towards the regularization or formalization of their enterprise or working relationship.	of relevant policies, the advantages and the importance of the formalization/regularization of informal activities, and the process to formalize."	sample		compare to the target of 8,000, is equal to 7,680 youth who have increased awareness on policies, advantages and importance of formalization	
	4.2 Tangible steps have been made to make registration of Businesses and cooperatives easier	None	Businesses and cooperatives were at sector level of registration process	Businesses and cooperatives registration process had reached district (155) and RCA levels (59).	Target value was not specified
	4.3 XX % of project beneficiaries have undertaken steps towards formalization of their activities.	0%	22%	97.1%.	70%





### 3.3. Project Impact

In order to benchmark the desired impact of YEIS project, it is crucial to infer to the overall objective of the project namely; **to contribute to the elimination of poverty of youth dependent on the informal economy in Rwanda.** Equally important, measuring the success of the overall objective was assessed within the broader benchmark of its pre-determined indicator as set in the project logical framework namely; **a reduction by 10% of the population living below poverty line and extreme poverty line in target districts.**

#### 3.3.1. Short and medium impact of the project on its beneficiaries

According to the baseline survey conducted at the beginning of the project, 53.8% of the beneficiaries surveyed earned less than 20,000 Rwf per month (below the poverty line). At the end of the project, the % of the project beneficiaries earning below the poverty line decreased to 35.3 %. (Reducing by 18.5%). And on a positive note, the number of beneficiaries earning between 21,000-30,000 Rwf per month (slightly above poverty line) increased from 28.8 % to 48.7% (an increase of 19.9%).

More evidence of reduction of monetary poverty at individual level can be justified with the following indicators;

- 9323 youth between the ages of 16-30(of whom 75.1% are women) were mobilized into Village Savings and Loans Associations (VSLA). Under these VSLAs, youth saved and transacted about 776 Million RWF during the entire lifespan of the project and an estimated per capita saving of 62,000 Frw per year per individual)
- Members of VSLA have managed to start- up businesses, which have improved their lives. At least each member has an income generating activity.
- Youths between 16-30 years (70% young women and 30% young men) formed 214 cooperatives through which they are now directly involved in various income generating activities such as tailoring, mobile money services, trade, farming, livestock rearing, etc.

*Therefore, one can deduct that at the beneficiary level, the project reduced poverty.*

The following human stories testify better, the improvement in lives of the project's beneficiaries:

“YWCA introduced YEIS project in our sector Rambura about four years ago. Through YEIS project, I was given a six months scholarship to study hair dressing at Jomba Vocational Training Center (VTC). After completing the training, we formed a cooperative Abahuje umugambi and YEIS project provided us with hairdressing materials as a start up capital to start Keza saloon in Rambura sector. The saloon has changed my life. On a day, I earn 15000RWF. Averagely, I earn 100,000 net profits per month after deducting rent, and all other related expenses. In addition, I have managed to establish my own tailoring workshop after undergoing a training on self sponsorship, where I have 12 tailoring machines, two workers and one teacher who teaches 15 students in tailoring. From this business, I earn more than 50000 per month after all expenses. Before I was jobless and it was very hard to meet basic needs but today, I pay for my family health insurance, I pay school fees for my children, I have bought a cow and even my husband no longer undermine me because I contribute to the development of our family. The saloon has changed a lot in the community since members of the community no longer leave our village to travel long distances in search for hairdressing services. In addition to this private business, we formed a cooperative “Abahuje umugambi” which is operating very well in our community. As a cooperative, we make students’ uniforms. I am so grateful to YWCA/YEIS Project for having rooted out my ignorance and provided me with the opportunity to change my life”--**Nasabyimana Marie Claire, Nyabihu District, Rambura Sector**

In another story, Gilbert had this to say:

“YEIS project has been operating here in Jomba sector (Nyabihu district) for the last four years. I’m so grateful for the project because it changed my life positively. First, I gained knowledge about the importance of joining VSLAs, saving and working in cooperatives. Personally the project started when I had completed secondary school with no schools fees to continue my studies and with no capital to start any business. Through the project, we were organized in VSLA where we started saving 200frw per week. From the VSLA savings, I have started up a canteen, which is now worth 500,000Rwf. From this canteen, I earn 100,000 Rwf per month. From this income, I have bought goats, sheep and I’m now paying school fees for my younger sister who is in secondary school. I have also bought a plot of land and I’m hopeful I will be starting construction in the near future. We have also formed a cooperative called Abahuza and the cooperative is now providing MTN Mobile Money Services where we specialized in services of sending and receiving money as well as selling airtime”-- **Iraguha Gilbert, Nyabihu district, Jambo sector.**

Gorreti from Rubavu district also shared her story below:

*"I have benefited a lot from YEIS project. Some benefits such as the knowledge we acquired and use everyday can't be quantifiable. Before, I used to do tailoring on my own. I had one tailoring machine. I struggled very hard and lived by the day. When the project started, myself and other women were mobilized to start savings through VSLAs. We were given trainings on how to save and we started small saving of 200frw per week. Today, it is a different story. We are now saving 5000RWF per week. How many people do you think can save 5000RWF per week in this country? Moreover, I have managed to complete my house; I have put cement, painted it and brought tapped water to my compound. I live in a beautiful house. Furthermore, my husband never had a job. But I have managed to set him a boutique in the neighborhood worth 800,000 FRW. And I have improved my tailoring skills, I have a bank account and generally, I do smart business. I have now bought three tailoring machines and I'm now training young. I don't know what to say and what to leave but to thank YWCA/YEIS project for having thought of young women and girls and supported us to be who we are".* **Nyirasabimana Gorreti , Rubavu District, Rubavu Sector**

In another testimony, a former cyclist narrated the following testimony:

*"I was a bicycle cyclist after completing my senior six when I was enrolled as a beneficiary of the YEIS project. I had no sense of the culture of saving. I spend my daily income of around 1,000 RWF, on non-productive expenses such as airtime. My experience with VSL was life changing. I learnt how to save and invest. The first loan I got of 40,000 RWF, was to buy a piglet. It marked the beginning of my dream to establish a piggery farm. Today, I have over 25 pigs.*

*I was also enrolled for TVET and did welding. After graduation, we formed a cooperative of 11 members and we were given tool kits. Today, we provide welding services in our community. Our cooperative has recruited more 50 new members and has trained them as well.*

*YEIS Project has assured me that my dream of becoming rich is possible and I am confident of a bright future. I am now a respected member of the society. Today, I have constructed my own house, bought a plot of land and own my piggery project with 25 pigs now. I employ two youth whom I pay 20, 000 RWF per month. As I speak now, I have 600,000 Rwf in saving on my personal account and our cooperative has 500,000 RWF in saving. Many thanks to YEIS Project, AJPRODHO and EU"—***Uwiringiye Deo, Kicukiro District, Masaka Sector**

In another story, Jeanette had this to say:

*“When the YEIS Project was introduced in our Sector, I was involved in petty business of eggs selling. I had 2 trays of eggs worthy 4,000 RWF. We started by saving 200 RWF per week. The first loan I acquired from VSLA was 10,000 RWF. I used it to expand my business of selling eggs to 10 trays. Then I used the next loan from VSLA of 20,000 RWF, to buy a goat. I got good returns from the goat as it produced. Then following the trainings of financial education and entrepreneurship, I felt confident to apply for a bank loan of 500,000 Rwf, which I received. I used the money to start up a small shop and a restaurant. Then I enrolled into TVET and did hairdressing. Upon graduation from TVET, I was offered a permanent salaried job as a trainer of the TVET School. Consequently my life has changed for good. I have a nice house, which I properly renovated; I employ two people whom I pay on a monthly basis. My net worth value in assets is not less than 2.5 Million RWF. I am respected by my husband and we are living in harmony”.* **Akimana Jeanette, Rulindo District, Shyorongi Sector.**

Nonetheless, whereas the project target was achieved, the evaluation found that a considerable proportion of the sampled project beneficiaries (35.3%) were still under poverty line (earning less than 20,000 Rwf per month, (see Figure 1 above (Average monthly income earned by respondents)). This insinuates that the overall objective of the project, which is contributing to elimination of poverty among the youth dependent on the informal sector in Rwanda, was not fully achieved.

### **3.3.2. Indirect impact of the project – project scale over effect**

The impact of the project can also be measured in non- monetary effects. These include;

- The reduction of unemployment. All the 9323 youth project beneficiaries are considered as self -employed.
- All the project beneficiaries have been able to pay for themselves medical insurance commonly known as *mutuelle de santé*. In Nyarugenge District, project beneficiaries paid *mutuelle de santé* for 70 poor persons. It was also testified by Key Informants at district level (in Rulindo and Gakenke) that in Sectors and Cells where YEIS project is active, the rate of *mutuelle de santé* subscription is higher compared to those where the project does not operate from.
- There is reduced number of teenage pregnancies among youth in the project's zone of intervention. For example, without highlighting the number of reduced teenage pregnancies, the Vice-Mayor in charge of Social Affairs, Gakenke District testified, *“When YEIS project started, we had high prevalence of teenage pregnancy. But since then, the numbers*

*have significantly reduced, thanks that the highest number of project beneficiaries are female youth project targets”*

- Target beneficiaries who had dropped out of school acquired life changing technical skills in different domains. Their life has changed for good and their future is brighter.
- The project has reduced the number of youth vagabondage, and youth crime rate For example, the In-Charge of youth in Gakenke District testified that “ *this project has made the youth busy, forward looking with hope. For example, “Today, we have no case of our youth in Iwawa rehabilitation center or transit center.* The project promoted self-esteem confidence among the youth especially female youth. This was expressed assertively by both female and male members across all VSLA FGDs held.
- The project promoted social cohesion and youth solidarity through the solidarity fund created under VSLAs. “*When one of our member lost a family relative, we contributed to the funeral expenses. This keeps us as a family in our VSLA group*”—FGD participant, Gasiza, Rulindo District.
- The project demystified the gender stereotypes and addressed some gender issues that were based on patriarchal mindsets. For example, at the beginning of the project, men were very opposed to the idea of women having bank accounts and consequently, women required consent from their husbands to open up bank accounts. They insisted that accounts be opened in husbands names or be joint accounts. Women were equally not opposed to this masculinity dominance. Indeed, some cases of domestic violence were reported in Rubavu as a result of these misunderstandings. However, this end of project evaluation noted that about 90% of women in the areas where the project was implemented have their own accounts and both women and men recognize the value of empowering women.

### **3.3.3. Contribution to long-term political, social, economic outlook**

The impact of the project is also tangible in terms of the broader macro and micro outlook. The advocacy campaigns carried out by the project has amplified the youth voice, demand for more accountability and the broader youth agency in improving both the macro and micro architecture in favor of improving youth livelihoods specifically those in the informal sector.

Due to different advocacy initiatives undertaken under the project, there is more protection of the informal sector under the new labor law. Also corporate tax holiday for five years, which may be renewable for youth start-ups, has been granted for under the new law establishing tax on income.

Issues of access to credit and finance of youth initiatives, ease of setting up and running youth led businesses, etc. have seen significant improvements at both national and district level.

Partnerships and collaborations in terms of different stakeholders in favor of supporting youth employability programs have taken root in the project's implementation zones. Decentralized entities in charge of youth such as the NYCs at all levels, the in-charge of youth at district level, the in-charge of BDUs and BDEs, are more committed and engaged in mainstreaming youth issues and concerns into local development. For example, the BDU Director, Gakenke District testified that:

*"We are going to mobilize youth cooperatives to compete for the next round of grants under the LODA program."*

In Rulindo, the District leadership has already engaged MINICOM to support *Ambara Uberwe* Cooperative to establish a local textile plant bringing together all the TVET graduates in tailoring in the district. The In-Charge of Cooperatives and SMEs at the District revealed that *"high-level engagement is underway between the District, MINICOM and BDF to secure tailoring equipment for the cooperative. The district has already secured physical space for the cooperative and the textile industry is one of the flagship projects under the district development strategy."*— Rulindo District.

The National Youth Council structures are more engaged and active in terms of advocating for youth employment

#### **3.3.4. Off-target impact at national level**

The 10% reduction of poverty at national level target was off-target. Comparatively assessing the results of EICV 4 & 5 as elaborated in the table below, poverty reduced insignificantly in comparison to the 10% estimate from 39.1% to 38.2% (-09%) and extreme poverty from 16.3 % to 16% (-04%).

In terms of the geographical pattern of poverty, in the project's catchment areas (western province, Northern Province and City of Kigali), Poverty reduced above the national average. For example in Kigali city, the total poverty reduced by -6.9 and extreme poverty by -5.2% while in Northern Province, total poverty reduced by -3.6% and 2.8%. However, the statistics points to an unpleasant outlook in the western province where to the contrary, poverty increased. The total poverty increased from 45.2 % to 47.1% (1.9%) and extreme poverty from 21.5% to 21.6% (0.1%).



	TOTAL POVERTY			EXTREME POVERTY		
	2014 EICV 4	2017 EICV5	Change % Points	2014 EICV 4	2017 EICV5	Change % Points
National level (Rwanda)	39.1	38.2	-0.9	16.3	16	-0.4
Kigali city	20.9	13.9	-6.9	9.4	4.2	-5.2
Western	45.2	47.1	1.9	21.5	21.6	0.1
Northern	45.9	42.3	-3.6	20.1	17.4	-2.8

**Source: EICV 5, P.115**

This evaluation notes that the project set very ambitious targets at national level, which were far beyond its scope and reach given its geographical coverage and target beneficiaries. .

### **Box 3: Highlights: Impact**

- *The project increased income among its beneficiaries but had insignificant impact on overall reduction of poverty countrywide.*
- *There are impressive non-momentary effects of the project in terms of improving the quality of life of youth especially those in the informal sector and youth in general.*
- *The policy and legal framework influenced sets a firm foundation for more results in the future.*
- *The project had a significant impact on influencing different key stakeholders to become more pro-active in improving youth livelihoods.*

## **3.4. Efficiency**

In terms of efficiency, the evaluation assessed the over overall value for money, cost effectiveness and resource maximization, efficiency of project management and coordination systems, financial management and procedures, and timelines of inputs. The evaluation findings are detailed below:

### **3.4.1. Value for money, cost effectiveness and resource maximization**

Broadly, owing to the total budget of the project namely **2,114,023 EUROS** and the total number of project final beneficiaries namely; **9,323** it means that **227 Euros** was spent on each beneficiary for the entire project duration of four year. In our view, there was value for money owing to the results realized by the project.

In general, there was maximum and effective use of budget lines. As a result, the budget line for TVET was able to support more beneficiaries. The project had planned to benefit 910 TVET beneficiaries, however the project managed to benefit 1,445 (535 over the target).

Also the budget for tool kits was well utilized through efficient procurement procedures and as a result more tool kits were procured.

However, the project did not maximize its resources in terms of human resource deployment. Some project staff did not add much value to the project implementation.

The project would have still been implemented with a leaner staff under strong coordination and supervision. While the idea of having field-based coordinators in all the 7 districts of project's intervention was justified, the idea of having a Supervisor underneath the overall project coordinator was not necessary.

#### **3.4.2. Efficiency of project management and coordination systems**

The project had a solid project management and coordination framework to steer forward the project's implementation. There was a clear division of tasks and responsibilities between all the implementing partners namely; AJPRODHO, CARE AND YWCA

#### **3.4.3. Timeliness of inputs**

The timeliness of inputs was fair. The project activities were delayed during year one and two. This was mainly attributed to delays in streamlining the internal project management structures and procedures between AJPRODHO as the lead partner and CARE International. The delays slowed down the implementation of project activities in year one and two. However, measures were put in place to fast-track all the planned activities and as a result all the project's activities were fully implemented.

#### **3.4.4. Financial management processes and procedures**

The project was subjected to rigorous financial procedures and systems. There was an isolated incident of disallowed cost during YR3 involving mission allowance for 3 field staff operating in Kigali city catchment area of the project which was not repeated in the subsequent year . All project's assets were procured subject to pre-established standards and tendering processes. All project's assets and services were procured following strict tendering procedures in order to guarantee value for money. For example, as a result of

strict tendering processes, the project procured more tool kits for TVET graduates than estimated in the bidding document.

#### **Box 4: Efficiency: Highlights**

- *There was overall value for money for the project. The project had solid financial management procedures and systems to ensure maximum use of project's resources.*
- *The sequencing of inputs was slow in year one and two but measures were put in place to fast-track all delayed activities and ensure that all project's activities are implemented as planned...*

### **3.5. Innovation**

YEIS project was innovative in the following ways:

- ✓ It is the first kind of project in size and set-up funded by the European Union in Rwanda where a local organization is designated as a leading partner of a consortium composed of both international and local organizations. The model albeit its own challenges, has demystified the issue of low capacity usually attributed to local/national NGOs by donors. The successful completion of the YIES project is a living testimony that national NGOs can lead successful consortia involving international organization provided the trust, and appropriate capacity building. Moreover, the project contributed significantly to the capacity building of the lead implementing partner namely, AJPRODHO to manage such a large-scale EU-funded project. Also, both AJPRODHO and YWCA as local implementing Organizations benefited a lot from technical capacity support provided by CARE notably in the areas of financial management, M&E, knowledge management, VSLA methodology and advocacy. Consequently, donor trust, and efficiency has increased for local organizations to access further international funds. The gained capacity will need to be tested in the future by allowing local organizations to manage grants independent of international NGOs.
- ✓ Solid partnership and ownership with relevant District's institutions in charge of youth development: The Success of YEIS Project is grounded into the solid, transparent and mutual partnership between AJPRODHO and YWCA as the district implementing partners as well as the district authorities in the project zone of intervention. The District leadership especially the Vice Mayors in charge of social affairs and Economic affairs, various district agencies especially the BDU Directorate and the Directorate in charge of youth were all fully involved in the project's

implementation. The Vice Mayor In- Charge of Social Affairs, Gakenke District commenting on the partnership testified that:

*“AJPRODHO is a unique partner. They are not like the majority of implementing partners who are not transparent about what they do in the district. For AJPRODHO, they fully involved us in every step of the project and we are happy to say that the district is aware of where the project has stopped and we are engaged to continue with supporting the project's interventions especially completing the registration process of the cooperatives*

- ✓ The third innovation of the project is its integrated model. The project model involved a complete package of inter-connected set of interventions; (i) rolling out the VSLA methodology among youth, (ii) skills development through TVET, (iii) formation of youth cooperatives for both TVET and VSLA associations, (iv) facilitating linkage to financial institutions and access to credit by project beneficiaries, (v) awareness raising on different laws and policies, (vi) evidence based advocacy and (vii) facilitating formalisation of informal businesses through linkages to trade unions, markets, and private sector. The model is holistic, multifaceted and consistent. One of the key positive outcomes is that the project beneficiaries have developed a common bond through a series of interventions, which binds them together. For example, the in-charge of cooperatives in Rulindo District testified that;  
*“the cooperatives formed under YEIS are so far conflict free. This is because they are naturally born from people who share the same vision and bond through VSLAs and similar vocational trainings.”*

#### **Box 5: Innovation: Key highlights**

- *Successful leadership of a consortium of both international and national NGOs of a project*
- *Solid partnership and ownership of the project at district level.*
- *Integrated model of the project.*

### **3.6. Scalability and reliability**

The YEIS model project has been tested and has proved that it works. Therefore, its scalability is viable and would be reliable.

Broadly the scalability of the project may be conceived vertically or horizontally. Vertically, the project can still work in the same districts but deepen its outreach to new sectors. *“We wish that the project cover the remaining sectors because only a small fraction of our sectors was covered by the project. The project was implemented in only 5 out of 12 sectors”*, **Vice-Mayor, Social Affairs Rulindo District**

It can also expand the TVET component in the same areas it worked in. Some of the beneficiaries are still waiting for a new in-take of TVET. Out of the 9,323 beneficiaries only 1,445 youth were enrolled for TVET, living out a bigger number interested to enroll for TVET. *“We are still waiting for any chance for AJPRODHO to provide us with a scholarship to join TVET. We are ready to make our contribution.* **FGD Participant, Gasiza Sector, Rulindo District.**

On the other hand, the YEIS Project may be extended horizontally to other parts of the country. According to one of the Key Informants, *“The success story of YEIS project should be expanded to other districts.* In fact the desire for YEIS has extended beyond the political borders. During one of the radio talk shows on radio Voice of America, youth from DRC and Burundi called for extending the project to their respective countries.

However, while considering to scale up the project the following adjustments may be made:

- ✓ Consider trainings and business projects in the sector of agro-processing industry. This applies to many rural districts whose livelihood is based on agricultural activities. This is based on the existing problems in handling food. Moreover, this would complement districts' priorities in agri-business especially agro-processing.
- ✓ The project should consider a longer cycle of accompanying informal businesses as they transition to formal businesses and ultimately medium enterprises. A stronger partnership with the private sector will be crucial in this framework.
- ✓ Trainings for other relevant stakeholders especially local leaders is very important. These trainings should be tailored to sustainability strategy to ensure that when the project is phased out, local government structures have the capacity to support beneficiaries.
- ✓ There should be more focus on facilitating linkages to finance institutions, markets, and new technologies.
- ✓ There should be more emphasis on policy advocacy and influencing interventions regarding existing structural challenges affecting youth employability.

### **Box 6: Scalability and reliability: Key highlights**

- *Owing to the success of the project, and the dire need on part of the project targets (youth in the informal sector), the project is viable for scale-up either vertically or horizontally.*
- *Appropriate adjustments may be warranted in the areas of linkages and advocacy.*
- *Longer accompaniment should be ensured after the set-up of business ventures until they are fully operational.*

### **3.7. Sustainability**

Although it is not clear from the project documentation how the gains realized by the YEIS Project will be sustainable, it is evident that the project results shall be sustainable. Commenting on the sustainability of YEIS Project, the ES, and YWCA summarized it all in one statement: *“We have taught the youth how to fish instead of giving them the fish”*, ES, YWCA speech in an end of project documentary video.

#### **The sustainability of the YEIS Project is grounded on the following assumptions:**

- ✓ The VSLA methodology deployed that it is widely known to be sustainable as it focuses on changing peoples' mindset, providing knowledge to the local communities/beneficiaries etc. One innovation added to the VSLA methodology under the YEIS project was the concept of using peer VSLA animators instead of hiring external animators on a project basis. This guarantees more continuity beyond the project's lifespan.
- ✓ There is more ownership of the project by relevant district level stakeholders. In particular, the BDU and NYC machinery are fully engaged to ensure the follow-up of cooperatives created, VSLAs as they fall under their primary responsibilities. For example, the district has brought together different actors to construct a sewing textile industry and cooperatives formed under YEIS project have been considered in this project. This is part of the GoR's policy of *“Made in Rwanda.”*
- ✓ Collective ownership, good management of cooperative structures will be critical to sustaining the outcomes of the project. *“I can assure that the cooperative structure and the materials provided such as machines can last for even 50 years.”* KII, Nyabihu.
- ✓ The project achievements especially the VSLA results were spilled over to other communities (indirect beneficiaries of the project) in neighboring

Sectors and cells replicating the VSLA methodology. Other beneficiaries acquired knowledge or new practices from the beneficiaries, and formed 'self-made VSLAs' for collective savings, loans and improvement of livelihoods. *"We want to share what we have learned in the VSLA methodology. We hope that it will be useful for other communities using little money. We are doing it although we do not have enough materials and good experience in forming VSLAs but with a hope for success"*, FGD participant, Bushoki, Rulindo District.

- ✓ The gains registered through advocacy will outlive the project. Youth are yet to benefit from the dividends of tax holidays, recognition of the informal sector including minimum wage due to be adopted.

#### **Box 7: Sustainability: Key highlights**

- *The project interventions are sustainable in themselves.*
- *Ownership of the project by district machinery and other key players at the district will ensure that the project is sustainable*
- *The relevance and mainstreaming of the project's interventions into the district's development plans and performance contracts is a strong basis for sustainability.*

### **3.8. Project challenges, lessons learned and best practices**

During the implementing of YEIS Project some challenges were encountered and lessons learnt. It also generated learning in form of success stories and best practices

#### **3.8.1. Main challenges**

The following challenges were encountered during the implementation of the Project:

- Access to markets and clients. Local products produced by cooperatives are still faced with the issue of marketing. There is need for a sustained way to sell the products produced especially for cooperatives in rural areas. One major avenue is to train cooperatives in tendering procedures and or advocate for affirmative action to link local tenders to local cooperatives especially for products produced locally such as furniture, institution garments for different institutions such as schools, factories, hospitals, etc.
- The roll out of TVET was challenging. In the first place, identification of TVET service providers was quite complex. Another challenge was that of access to Internship programs. While it is a requirement for TVET students to enroll for internship before graduation, there were few internship

placement institutions for the students in rural areas. It required some to travel far to main towns hence constraining the students. As a result, some students never had the opportunity to do internships.

- Access to finance was a challenge. Regardless of the existing MOUs between AJPRODHO and some micro-finance institutions (DUTERIMBERE IMF and UMUTANGUHA MFI) to facilitate the project beneficiaries with access to finance through friendly soft products for youth, the latter were reluctant to provide such soft loans to project beneficiaries without the classic collateral security. As a result the project beneficiaries (individuals, VSLA groups and cooperatives) who had no collateral security were unable to access loans. However, this challenge was also exacerbated by limited follow-up and engagement with micro-finance institutions, limited scope of coverage of the micro-finance institutions selected as the miss out of Umurenge Sacco, which is now the most spread financial institution in rural areas. Some beneficiaries were not aware of any incentives they were entitled to with some micro-finance institutions, which had been engaged to facilitate them with credit.
- Most of the businesses created so far are still in the informal stage even when they are registered by RRA and have paid trading license/ annual registration tax, they are far from fulfilling basic conditions provided by the labor law such as contract, leave, respect of working hours and social security.
- All cooperatives formed had not been connected to trade unions. This is mainly because most of them are still informal status of the established cooperatives. The majority have not obtained Legal personality but even those which obtained legal personality do not have employees in accordance with the provisions of the labor code.

Streamlining the institutional coordination framework of the project - There were challenges associated with the project coordination mechanism because of the new roles of AJPRODHO (as the applicant and Care as one of the co-applicants, particularly associated with the pre-teaming arrangements (Engagement letter between care & AJPRODHO) and tripartite agreement negotiations between Care and AJPRODHO, after the EU contract award. The new mandates also required a drastic mindset shift from either side. At the beginning, this affected the broad decision-making process on the project, nevertheless, streamlining the role of each partner took full shape by the end of year one of the project implementation, to some extent leading to unnecessary delays in the implementation of some of the project activities. In addition, the retroactive inclusion of CARE US in the contract as co-applicant and



disagreements regarding the tripartite agreement between AJPRODHO and CARE absorbed significant staff capacities and caused delays.

- There was also limited staff turnover at AJPRODDHO, CARE & YWCA including the project's M&E, and field officers.
- TVET graduates managed to set up their businesses in terms of rent and start up materials such as clothes for tailors. The tool kit did not include any facilitation beyond the machines. Some TVET graduates never received tool kits. According to the project management this was mainly attributed to the following reasons; some cooperative members were too few or the kits were not on market for example, the shoe making cooperative of Ngororero was only composed of one person and therefore did not receive a kit. Other cooperatives that did not receive the kits were the knitting cooperative, the photography, ICT among others
- Taxes have been a burden to the youths starting up business and transitioning from informal to formal and this has been a challenge for the youths. In addition to paying patent taxes, youth starting up small businesses are required to pay security charges, cleaning charges, yet the capital base is low to support these taxes and regular expenses

### **3.8.2. Best practices**

The best practices could be shared:

- There is full ownership and continuity of VSLA. One of the key ingredients of this full ownership and continuity is the use of peer educators recruited within the VSLA members contrary to the traditional tendency of hiring external VSLA educators.
- Existing VSLAs have inspired the birth of new VSLAs. During evaluation, we came across some new VSLAs formed by youth who were not project target beneficiaries. They were inspired by their fellow youth and have learnt about VSLA methodology from peer to peer coaching and mentorship.

*"We have been inspired by our fellow peers. We found the VSLA model useful and decided to approach our peers for educating us on how it works. Now we have initiated our own VSLA and every Thursday, we convene alongside AJPRODHO VSLA groups at this play ground."*- member of newly formed VSLA in Gashenyi, Gakenke District.

- Cost share of TVET. All youth who enrolled under the TVET program contributed 25% of the total cost of tuition. This increased commitment from the beneficiaries.

- VSLA model works very well with youth and in an urban setting contrary to the traditional rural women customized approach. One of the fears for mobilizing the youth especially those in urban areas into VSLAs is their mobility. However, it worked to the contrary. *Even where a youth relocated to another place, the bondage of VSLA kept them together. This did not stop them from attending saving sessions. Moreover, the risk appetite and the entrepreneurship spirit among youth is very high and Youth are believers. Consequently, VSLAs in Kigali city had the highest share values estimated between 1000 and 2000 Frw — Executive Secretary, AJPRODHO*
- Cooperatives were formed in relation to the trades learnt. There was maximization of tools kits provided because they were handed out to cooperatives instead of on individual basis. According to Nyabihu District Cooperatives Officer, cooperatives established under YEIS project were very well prepared. “Normally, it is very hard for most cooperatives to survive a year without conflicts, these conflicts are mainly sparked by poor management and lack of understanding of cooperatives functioning. We have not received any case of conflict from any of the cooperatives established under YEIS project. Better preparation of cooperatives is a big lesson learnt for RCA”
- The dividends of involvement of different key stakeholders in the project design and implementation were high. It is crucial for sustaining the project results beyond the project's life span. The YEIS project was multi-stakeholder in terms of partners ranging from districts, relevant ministries (MIFOTRA and MINICYOUTH), government agencies (WDA, NYC) and private sector, civil society organizations, the media. Each partner added his/her contribution in ensuring the success of the project. For example, the in-charge of cooperatives at district level participated directly in trainings organized for cooperatives. This initiated direct contacts and linkage between the new cooperatives and the district authorities. The district was actively involved at different stages of the project. “We work as a team, RCA trained cooperatives on cooperatives law and management, BDE trained on project development, the in charge of finance institutions trained on loans, and there is collective monitoring and direct engagement with beneficiaries including regular follow-up.
- Specific focus on empowering duty bearers. The project trained the NYC leaders in all districts, far beyond than the project's target (initially, the project targeted to train NYC leaders in the project's zone of intervention). They were trained on advocacy skills and strategies in favor of addressing youth concerns. Some of the effects of such training have started bearing fruits. For example, the NYC has entered into a partnership with KCB Bank to provide grants to youth cooperatives with innovative projects. Also, the VSLA model is being replicated at cell level for youth in all districts, a new

income tax law grants a five - years grace period for start - ups companies and cooperatives.

- The partnership model despite some challenges in the 1<sup>st</sup> year, was a best practice. It allowed a local NGO (AJPRODHO) to successfully lead a consortium of local and international NGO partners with a sizeable amount of funding. The project was probably the most effective example of local capacity enhancement, an opportunity for a local NGO to demonstrate local capacity, enhanced donor trust and local ownership of development programming by local CSOs, but it was also a good example of effective knowledge transfer from a more experienced international NGO to local NGOs (AJPRODHO&YWCA).

### 3.8.3 Challenges

- Low capital and taxing start up businesses makes it very difficult for the youth and women small businesses to stand the test of time. In addition to paying trading license, youth starting up small businesses are required to pay security charges, cleaning charges, yet the capital base is low to support these taxes and regular expenses.
- The applicant and co-applicant are advised to sustain advocacy initiated to the district authorities and Rwanda Revenue Authority for tax breaks for the small business transiting from informal to the formal sector. RRA set targets that they must achieve irrespective of the negative implications that taxes may have on long-term benefits. Moreover, the District and RRA have not collaborated enough to design strategies of supporting formal businesses. The BDE's have initiated discussions with RRA but efforts are constrained by targets that RRA must achieve which leaves little room for flexibilities for young formal enterprises.
- Following the success story of VSLAs, AJPRODHO has made VSLA a crosscutting program in all its interventions. The NYC has also adapted the VSLA model to be a national level program. *"We have decided to establish a VSLA in at least every cell country wide"*— ES, NYC during his speech at the closing ceremony of YEIS Project. Other organizations and institutions intervening in the youth sector can emulate.

### 3.8.4 Lessons learned

The following lessons were learned during the project implementation:

- The sequencing of activities/interventions produced coherence. Starting with VSLAs, the TVET, and then Cooperatives built a rock foundation for the intervention's sustainability.
- More innovative models of facilitating access to credit for youth programs needs to be crafted. The BDF guarantee fund of 75 % still is not comprehensive enough. The 25 % own funding still pause daunting

challenges. But more challenging is the issue of access to information and outreach of BDF services to youth. In our interview with the Manager of Gisakura Umurenge SACCO, “there are more innovative ways to support youth VSLAs or cooperatives with solidarity savings with our bank to serve as the matching 25% collateral requested by BDF. Everything is processed on-line. As much as the project is viable, we can then provide the loan. This is an approach worthy testing”.

- Dissemination and externalization of learning and best practices should be a critical component of the project. To begin with, the project should consider inviting beneficiaries and other relevant stakeholders to showcase their experiences, best practices and challenges such that there is learning for improvement and replication.
- Future TVET programming shall require budgeting for internship- ES, AJPRODHO.
- In future, the partner that is in charge of building capacity should be given access to VSLA MIS and other monitoring data in order to effectively measure and track the impact of its capacity building activities-- KII, CARE.

#### **Box 8: Project lessons learned and best practices: Key highlights**

- The implementation of the project was a learning process. Several challenges were met and a couple of lessons learned.
- Overall, measures were in place to mitigate different challenges in order to mitigate their impact on the project.
- Future programming should learn from the best practices and lessons learned.

### **3.9. Gender equality, women’s rights and inclusion of persons with disabilities**

The project had a strong gender dimension. It was explicitly stated during the project design that the project beneficiaries would be 70% women. The target was not only reached but surpassed. At the end of the project, women beneficiaries were 75.1%. Naturally, all the project’s beneficiaries across different interventions were predominantly women.

The project demystified the gender stereotypes and addressed some gender issues that were based on patriarchal mindsets. For example, at the beginning of the project, men were very opposed to the idea of women having bank accounts and they women required consent from their men to open up bank accounts. They insisted that accounts be opened in men’s names or be joint accounts. Women were equally not opposed to this masculinity dominance. Indeed, some cases of domestic violence were reported in Rubavu as a result of these misunderstandings. However, this end of project evaluation noted that

about 90% of women in the areas where the project was implemented have their own accounts and both women and men recognize the value of empowering women.

Besides women, the project also left no one behind. In terms of disability inclusion, 78 youth with different disabilities were reached as direct beneficiaries. Owing to the fact that the PWDs constitute 4% of the total population this was a modest inclusion of PWDs in the project.

The project had a fair blend of targeting both urban and rural youth. Out of the 7 districts targeted, 5 were rural based and 2 urban based. Project staff were trained on mainstreaming gender in all project's interventions. The project monitoring and evaluation framework provided a basis for collecting gender-disaggregated data.

In the training curriculum for VSLAs, issues of gender equality and women's rights, reducing gender-based violence were covered. In addition, Bi-annual discussion sessions on gender equality held bringing together different project stakeholders. To further equip project staff with capacity needed to ensure gender sensitivity and consideration in the project implementation, a gender equality and diversity training was provided by Care. All the above have contributed tangibly to the results on women empowerment registered by the project. This is contained in different testimonies of the project beneficiaries.

*"I am living harmoniously with my husband. He supports me in my work because the revenue I get from my business has impacted positively on our household. I was able to renovate our house, and I have supported him in setting up his own business. We respect and support each other". –*  
**A project beneficiary in Gashenyi Sector, Gakenke District.**

The project confirmed that most women were enrolled for the trades which are predominantly for women; tailoring, and hair dressing and men preferred trades like welding, carpentry. While this could have also been by the available courses provided by TVET institutions in the project's zone of intervention, it could be a result of the pre-existing mindset and attitudes of entrenched gender roles in society.

The project interventions were purposively targeted to cover 2 urban districts and 5 rural areas in order to fairly serve youth in both rural and urban settings. However, the main area of improvement for the project is accurate gender disaggregated data highlighting male and female beneficiaries, persons with disabilities and rural –urban target beneficiaries.

**Box 9: Sensitivity to gender equality, women’s rights and inclusion of persons with disabilities: Key highlights.**

- *The project was sensitive to gender equality women’s rights and inclusion of persons with disabilities.*
- *The rural-urban coverage was one of the innovations of the project.*
- *Disability inclusion was modestly taken care of.*
- *However, the project documentation could do more in terms of capturing gender disaggregated data all project’s interventions.*
- *The project had a less impact on influencing the traditional gender roles in society as depicted in the choice of TVET vocations.*

### 3.10. Project Implementation Architecture

The project’s implementation architecture in terms of management arrangements, project Monitoring and evaluation, stakeholder engagement and capacity building has been assessed as follows:

#### 3.10.1. Management arrangements

YEIS project piloted a novel model of implementation involving a designated national organization to lead a consortium of both national and international organizations. However, at the beginning of the project implementation, there were challenges associated with streamlining the *modus operandi* of the project especially in terms of responsibilities and decision-making. Although the project document provided the basis in terms of these two aspects, the operationalization, the practice required a change in mindset between the lead organization and Care international with regard to their new found roles that they were not used to (local NGO as lead applicant and an international NGO as a co-applicant).

Following an open dialogue in dealing with the challenge, this was streamlined. AJPRODHO took full charge over coordination of the project, of ensuring its successful implementation. However, this affected the implementation timelines during the first year of the project owing to the delay in disbursement of funds by the EU.

CARE’s role was clarified as that of providing technical support to AJPRODHO in order to dispense its obligations as the lead partner. YWCA’s role was clarified in terms of responsibility to implement the project activities in the three districts (Rubavu, Ngororero and Nyabihu) while AJPRODHO implements in the remaining 4 districts (Nyarugenge, Kicukiro, Rulindo and Gakenke. “In 2016 CARE US operating in Rwanda as “CARE International in Rwanda” was retro-actively included as co-applicant in the contract with the European Union. Consequently, the Tripartite Agreement between AJPROHDO, CARE Rwanda

and CARE Austria covering years 3 and 4 was adjusted to reflect the change in roles and responsibilities of the parties." Thus, issues of reporting lines and decision-making processes were clarified.

The project's Steering committee provided a useful forum to periodically review the performance of the project on a quarterly basis and providing strategic guidance on the functions of the respective implementing partners. A Quarterly implementation plan, report and budget were discussed in the steering committee and approved, while mitigating measures were taken on any implementation or partnership issues and challenges faced..

### **3.10.2. Monitoring and evaluation**

AJPRODHO as a leading implementing partner was designated as the overall in-charge for the M&E of the project and donor reporting, with the technical support of CARE. YEIS project had a solid monitoring and evaluation system. The basis of the project monitoring and evaluation was the logical framework.

The project had a clear M&E framework and plan that describes the project results, indicators, and means of verification, how data will be collected, frequency and responsible person/agencies. Data analysis plan etc.

The project had a monitoring plan developed based on the logical framework and endorsed by all the implementing partners. Both qualitative and quantitative data was collected during project's monitoring visits. Routine field monitoring visits were always conducted to 323VSLAs and 214 cooperatives as well as following up on other project activities. Quarterly and monthly monitoring visits were done by AJPRODHO, CARE Rwanda and YWCA project staff. These regular visits contributed a lot to assuring quality implementation of the VSLA methodology as well as the quality of cooperative movements. The visits also ensured good record keeping, resolving internal VSLA conflicts, routine advice on investment of loans, loan recovery, guidance on business investments and risk assessment. Through such visits, the technical support was also provided especially with regard to linking beneficiaries to Micro-Finance Institutions (MFI) agents.

The project provided for a baseline survey which was conducted to determine baseline value of all indicators in order to track progress in relation to achieving the targets set under the project's logical framework. At mid-term, a Medium-Term Evaluation was conducted to measure progress towards the realization of the set indicator targets. The findings of the MTR were very positive because most of the indicators were on track and some had even been surpassed. The

project also provided for an end of project evaluation to measure the end line results.

A review of indicators was done following the findings of the baseline survey and Mid-Term evaluation. For example new indicator for expected result 1 was introduced namely; "80% of the project beneficiaries (8000) have diversified or expanded their income generating activities and another indicator for result 3 namely; 80 cooperatives formed have increased their market, by linking to private sector actors and/or accessing trade fair events".

During the first year of project implementation, the action plan was adjusted and some activities fast tracked or shifted to second year. This contributed to effective implementation of the project activities.

The project had a monitoring and evaluation coordinator to lead on the project Monitoring and evaluation.

On a monthly basis, AJPRODHO and YWCA staff met with each other at their respective organizations to share project progress, challenges, lessons learned and best practices as well as to improve planning and reporting for project progress, learning from previous implementation experiences, and drawing strategies to manage and control changes for effective operation of the project. These meetings provided the opportunity to discuss monitoring information so far, to identify challenges or delays and, if any are identified, to discuss how to tackle these. The same meetings also served to discuss informal feedback and questions from beneficiaries and stakeholders.

Specifically, MIS data was systematically collected in relation to the performance of VSLAs.

Besides, there were technical meeting organized. Technical/steering planning meetings were held by both AJPRODHO and YWCA and these improved the quality of reporting and planning. Such planning meetings helped to improve TVET implementation planning like beneficiary selection guidelines, strategies for enrolment of selected TVET beneficiaries, capacity building plan, working with key actors like National youth council to advocate for youth in the informal sector, content development for brochures, awareness raising messages like radio spots; reviewing and adopting quarterly action plans; and fast-tracking implementation of year 3 activities.

Monitoring and evaluation was based on an M&E plan, which was developed, jointly by AJPRODHO and its partners at the beginning of the project. The M&E plan specified each logframe indicator and defined key terms, the means of verification, the primary responsible for data collection, the frequency of data



collection (monthly, quarterly or annually), the tool to be used for data collection, the overall target, and annual targets. Based on the M&E plan, monitoring tools were developed and this evaluation noted that they were used consistently throughout the project lifespan. Monitoring also included tracking of outlined risks and implementation of mitigation measures. Despite project implementation process monitoring by the project team. CARE Austria from the technical assistance perspective provided once in a year routine monitoring visits in the project catchment districts, met with the project team and management to provide additional M&E support and feedback on YEIS project implementation performance.

Despite the above, this evaluation observed that indicators set for the overall objective (10 % reduction of poverty at national level) was unrealistic.

### **3.10.3. Stakeholders' engagement**

The project had a strong component of engagement with different key stakeholders namely; district authorities, national youth councils, line ministries (MINIYOUTH and MIFOTRA), WDA and TVET Institutions among others.

Through JADFs, the project coordinators always updated district level stakeholders about the progress of the project.

Local authorities were engaged in different project's activities such as selection of project beneficiaries, supporting trainings, official launch of the project activities, etc.

More so, the project provided advocacy training to national youth council representatives in order to increase their effectiveness in conducting effective advocacy.

TVET directors were engaged in the selection and placement of youth in different vocations informed by the TVET survey.

Micro finance institutions were engaged in order to facilitate linkage by youth or their VSLAs or cooperatives to their respective financial institutions.

Also Bi-Annual learning events/ workshops were conducted and facilitated jointly by AJPRODHO, YWCA and CARE team. They brought together implementing partners and external key stakeholders. These learning events provided an opportunity to share the project progress with key stakeholders, lessons learned and challenges to inform improvements needed in the project implementation.

Through learning events, best practices were also shared with stakeholders and other key actors in the project. These events strengthened stakeholder

engagement around project interventions and contributed to the realisation of intended project objectives. The testimonies of project beneficiaries were shared against each intervention, and questions were asked by participants to have a good understanding of the project. Panel discussions were held and a number of pertinent questions were responded to. In such events, it was revealed that the messages relayed over the radio helped the youth to know about and understand the various laws and social protection programs.

### **3.10.4. Capacity building**

CARE led on the capacity building component of the project. Capacity building was based on an agreed capacity development plan. The capacity development plan was based on identified gaps at both organisational and project level.

At Organisation/institutional level, CARE focused efforts on ensuring that AJPRODHO as the lead partner had the capacity in terms of systems and procedures such as procurement procedures, human resource management and administrative systems, e.g. audit committees and donor compliance. The aim of this technical support was to train and develop the implementation / managerial capacities of AJPRODHO and YWCA's staff, peer educators, and other stakeholders like the district officials, cooperative leaders and the business managers through: a) Induction training for key staff as agreed between Parties; b) Learning and exposure visits as agreed between Parties; c) Regular visits by CARE RWANDA staff; d) Any other method deemed fit by all the Parties.

At the project level, CARE provided technical support to AJPRODHO on Village Savings and Loan Associations (VSLA) methodology, national level advocacy, monitoring and evaluation, knowledge management and learning systems, as well as management systems development to include finance, human resources and administrative technical support. In addition, CARE International also supported AJPRODHO to develop knowledge management and learning systems e.g. training on needs assessment, M&E tools, reporting, documentation, Gender Equality and Diversity (GED), advocacy etc. through organized training sessions, coaching, advice and technical field visits.

Capacity development also concentrated on the aspect of reporting: reviewing and providing constructive feedback on the reports for improvement, Sustainability of outcomes is sustained through feedback on reports, Knowledge management and learning especially on capturing MSC stories, communicating the success stories, Gender equality and diversity was part of the capacity building package to AJPRODHO. Trainings were also provided on programme quality and learning (e.g. VSL MIS). This involved for example how to use MIS data, to analyses and be able to explain project progress vs milestones.

All the above greatly contributed to successful implementation of YEIS project ensuring compliance, quality, efficacy and effectiveness.

The evaluation observed that capacity development approach was very impactful to the project. For example, the reports that were received before trainings and after trainings were reviewed and a significant improvement was observed. The level of analysis, gender disaggregated data, documentation of significant change stories were noted as key improvements.

Moreover, by the end of the project, AJPRODHO was able to manage the MIS by themselves to produce evidence-based reports. Regarding the procedures, monitoring indicates that there are minimal errors.

However, there were some challenges and gaps in terms of capacity building. CARE could have supported more in terms of advocacy and influencing strategies at both national and district level.

There was also another challenge of some trained staff turn-over hence creating some capacity vacuum especially in the areas of M&E and field coordination. This challenge was bridged by swift recruitment processes and catch up- induction of newly recruited staff.

### **3.10.5. *Bi-annual discussions on gender equality were conducted***

To main stream gender in YEIS programme implementation, capacity in form of trainings were given to project implementing staff. The evaluation feedback revealed that the participants improved their understanding on gender aspects. One of the project supervisor revealed, "The training enabled me to avoid some bad practices that could be qualified as GBV. The knowledge acquired from the trainings helped me and the project staff to effectively facilitate the project beneficiaries about gender and power dynamics". Indeed the evaluation noted a number of instances where at the beginning of the project, men were strongly opposed to women opening up bank accounts and starting up their own businesses. Capacity building in gender at the inception of the project was key in demystifying these issues.

### **3.10.6. *Biannual learning events***

In addition, all YEIS staff were trained on ways to collect and analyze data in the most effective and efficient ways. The staff were trained on how to summarize and visualize data, present, report and disseminate the findings to key stakeholders, the donor among others. This M&E capacity building workshop

was also conducted by CARE with aim of equipping staff with skills to capture and report the actual project achievements with regard to outcomes.

#### **Box 10: Project Implementation Architecture: Key highlights**

- The project had a solid implementation framework.
- The M&E framework was solid and rigorously followed.
- The project capacity building component at both institutional and project level was robust
- CARE capacity building component was crucial to the successful implementation of the project.
- Capacity development in the areas of advocacy was not effective.

## **4. CONCLUSION**

In conclusion, the YEIS project broadly achieved its objectives and results. In fact, some of the set targets were surpassed for example, the number of VSLA associations and cooperatives formed, the number of TVET graduates, the % of women targeted by the project. However, at impact level, although the project contributed significantly in increasing incomes among the target beneficiaries, the project's impact on reducing poverty at national level was insignificant due to its limited scope in terms of beneficiaries and geographical coverage.

In terms of policy advocacy, whilst the ILO Convention 189 ratification was not achieved, significant advocacy steps were made in terms of engaging the GoR and mobilizing relevant key stakeholders towards its ratification. Moreover, there were other advocacy initiatives achieved outside the project targets such as tax holidays for start-up companies and cooperatives. Also there is more recognition of rights of workers in the informal sector in the revised labor law.

However, it should be reiterated at this point that there are still more policy issues which need systematic advocacy in order to protect the youth in the informal sector or support their transitioning into the formal sector. One of them related access to loans from financial institutions, protection of street vendors, access to tenders/markets of their produce, etc.

In terms of protecting the youth in the informal sector and facilitating their transitioning to the formal sector, cooperatives have been formed through which they can collectively voice their issues. In addition, an increasing number of youth, erstwhile conducting businesses informally, have now started working in gazzetted business premises like markets, shops as well as carpentry and welding workshops, among others that are accessible to government regulation and support from different government programs. A minimum wage has been introduced in the new labor law that also includes informal sector workers. However, protection for domestic workers was still challenging because of low uptake into the project due to the restrictive nature of the employer-employee

relations in domestic work settings. As such, by and large domestic workers are still operating informally, except those who abandoned domestic work and started own individual businesses. Government commits to continue enhancing decent work conditions for domestic workers as the economy allows. As a pilot project funded by EU and implemented by a consortium of both international and national organizations led by a national organization, its successful implementation is a key success in itself. It shades off fears and limited trust of the potential capacity of national NGOs in managing projects of its kind. The collaboration and implementation framework although challenging in the start, there were solid mechanisms in place to address any emerging challenges. The partnership arrangements worked very well.

The collaboration between different partner organizations, government agencies and above all the district level machinery was crucial to the success of the project as well as sustaining the results achieved.

Despite the success of the project in the project zone of intervention, poverty remains a big challenge especially among the youth. The number of youth in the informal sector remains huge. Therefore, the challenges that justified the elaboration of the YEIS are still prevalent. Therefore, scaling up the project's interventions in the same districts where the project was implemented but expanding in new Sectors and or scaling up the project in new districts of the of the country, , is equally recommended.

Scale up of the project calls for learning from the lessons learnt and best practices. Buy-in from other partners (government, civil society organizations, private sector, and donors) is key to scale-up the project in order to make tangible in-roads to the existing daunting challenges of youth especially those in the informal sector.

## **5. RECOMMENDATIONS**

The following recommendations are made to different key project stakeholders:

### **Implementing partners (AJPRODHO, YWCA, and CARE)**

As the lead architects of the YEIS Project, they should:

- Conduct post-project periodic monitoring visits and where necessary provide technical support to districts in order to sustain project's results. Specifically, the process of registering cooperatives the remaining cooperatives at national level should be followed -up.
- Engage different donors including EU for scaling up the YEIS Project. Both vertical and horizontal scale-up is recommended.

- Documents the project's best practices and success stories for not only knowledge management but also influencing purposes of other partners to ensure project buy-in.
- Continue to undertake different advocacy campaigns aimed at unlocking the remaining challenges such 100% cover of guarantee by BDF for youth viable business ideas without collateral security, affirmative action to access local tenders by youth led companies and cooperatives, provision of tax subsidies for youth led businesses transitioning from the informal to the formal sector.

### **Project stakeholders (Districts, NYCs, WDA..)**

- Sustain the YEIS project results by mainstreaming them into their usual programs.
- Collaborate with implementing partners to mobilize more resources for scaling up YEIS project in District and Sectors which were not targeted by the project.
- Support the process of transforming formal businesses to become medium enterprises. One of the crucial areas of support is to link them with Rwanda Bureau of Standards to ensure that some products that require standardization are facilitated to acquire them. This would open regional and international markets for these formal enterprises.

### **Donors (EU and other donors active in supporting youth employability)**

- Learn from the success story of YEIS Project and its challenges to inform the scale-up of the YEIS Project and or design of new programs to support youth employability.
- Continue supporting consortium projects involving both national and international NGOs under the leadership of national NGOs.
- Work with the private sector and the civil society to supplement government efforts under the BDF scheme to raise the 25 % contribution of guarantee fund for viable businesses without collateral security in order to supplement the 75% cover by BDF hence facilitating viable businesses by youth to be able to receive 100% cover of guarantee fund for their loans from different finance institutions.

### **Policy makers (MINIYOUTH, MINICOM, MIFOTRA, MINECOFIN..) and specialized government agencies( NYC,WDA..)**

- Continue implementing policy and legal reforms to address challenges of youth employability. Specifically,
- Continue Streamlining the outreach and capacity of the BDF in responding to the needs of youth seeking guarantee funds to access to loans.

- Continue working in synergy and in collaboration with the civil society to find innovative and long lasting solutions to youth employability challenges.

#### **Private sector and finance institutions**

- Develop customized, youth friendly loans for youth enterprises. These could include allow groups savings to be used as collateral security to fund youth groups/cooperatives.
- Promote more collaboration with civil society organizations in finding innovative solutions for youth employability.

#### **Civil society organizations (national and international organizations)**

- Harness collaboration, trust and promote working in synergy/consortium in implementing meaningful and impactful programs.

## 6. ANNEXES

### Annex 1. List of key informants interviewed

<b>NAMES</b>	<b>TITLE &amp; INSTITUTION</b>
Catherine Uwimana	Vice-Mayor, in-charge of Social Affairs, Gakenke District
John GASARABWE	Director, BDE, Gakenke District
Jean Bosco Iryagaragaye	In-Charge of Youth, Sports and Culture, Gakenke District
Ildephonse Nizeyimana	In-charge of Cooperatives and Small and Medium Enterprises (SMEs), Gakenke District
Janet Uwimana	Manager, Umurenge SACCO, Kivuruga
Claire Gasengayire	Vice-Mayor, in-charge of Social Affairs, Rulindo District
Nepomuscene Rukeramihigo	In-charge of Cooperatives and Small and Medium Enterprises (SMEs), Ruliindo District
Anthony Businge	Executive Secretary, AJPRODHO
Ejid Mupenzi	Program Manager, AJPRODHO
Florence Kabatesi	Project coordinator
Augustin Safari	Project Monitoring and Evaluation coordinator
Gashugi Theonest	Director Business Development Enterprise/Nyabihu District
Theodore	Rwanda Cooperative Agency /Nyabihu District
Munzuyarwo Pierre Celestin	In charge of start-ups for youths and women/Nyabihu District
	Executive Secretary YWCA
	YWCA YEIS project Coordinator (Ngororero, Nyabihu and Rubavu)
	In charge of Cooperatives Ngororero District
	In charge of BDE unit, Nyarugenge District



Providence	In charge of cooperatives Kicukiro District
	Rwanda Cooperative Agency, Rubavu District
	JADF Officer, Rubavu District
Geofrey Kayijuka Munyaneza	CARE International



## Annex 2. Questionnaire for project beneficiaries/ ibibazo bigenewe abagenerwabikorwa

Gender/ <b>Igitsina</b>	Male/ <b>Gabo</b>	1
	Female/ <b>Gore</b>	2
District/ <b>Akarere</b>	<b>Nyarugenge</b>	1
	<b>Kicukiro</b>	2
	<b>Rulindo</b>	3
	<b>Nyabihu</b>	4
	<b>Ngororero</b>	5
	<b>Rubavu</b>	6
	<b>Gakenke</b>	7
Geographical location/ <b>Aho atuye</b>	Rural/ <b>Mu cyaro</b>	1
	Urban/ <b>Mu muji</b>	2
<b>FORMALISATION OF ACTIVITIES AND AWARENESS OF LAWS, POLICIES &amp; SOCIAL PROTECTION PROGRAMMES</b>		
1. If you want to do business, where do you register it? <b>Uramutse ushaka gukora ubucuruzi wabwandikisha hehe?</b>	I do not know/ <b>Simbizi</b>	1
	Rwanda Development Board(RDB)/ <b>Mu kigo cy' Igihugu gishinzwe iterambere</b>	2
	Rwanda Revenue Authority (RRA)/ <b>Mu kigo cy' Igihugu gishinzwe imisoro n'amahoro</b>	3
	Rwanda Social Security Board (RSSB) <b>Mu kigo cy' Igihugu cy'Ubwiteganyirize</b>	4
	At the sector/ <b>K' Umurenge</b>	5
	Other (specify) <b>Ibindi bivuye</b>	99
2. Do you have a group or an individual income generating activity / <b>Waba ufite itsinda ubarizwamo cyangwa ibindi bikorwa bikwinjiriza amafaranga ?</b>	Yes/ <b>Yego</b>	1
	No/ <b>Oya</b>	2
a) if yes, Where did you register it? <b>Niba ari yego</b>	Not registered/ <b>Ntabwo byandikishije</b>	1
	At the sector/ <b>Ku murenge</b>	2
	At the District/ <b>Ku karere</b>	3

wa bwandikishije hehe?	RRA/ <b>Mukigo cy' Igihugu gishinzwe imisoro n'amahoro</b>	4	
	RDB) <b>Mukigo cy' Igihugu cy'Iterambere</b>	5	
	Other/ <b>Ibindi</b>	99	
b) If no, what are the limitations for registration? <b>Niba ari oya ni izihe mbogamizi zituma mutandikisha?</b>			
3. Which of the following laws, policies and social protection programs do you know? <b>Kuribi bikurikira nibihe uzi kubijyanye n'amategeko, imirongo migari ngenderwaho ? na gahunda zo kurengera abantu baba nyantege nke?</b>			
		Yes / <b>Yego (1)</b>	No/ <b>Oya (2)</b>
a)	Labour code/ <b>Itegeko ryumurimo</b>		
b)	GBV law / <b>Itegeko rihana ihohoterwa iryo ari ryo ryose rishingiye ku gitsina</b>		
c)	Penal code related to illegal businesses/ <b>Ingingo z'amategeko ahana ubucuruzi butemewe</b>		
c)	social protection policy/ <b>Imirongo migari ingenderwaho yo kurengera abantu</b>		
d)	Law governing cooperatives in Rwanda/ <b>Itegeko rigena amakoperative</b>		
e)	Financial inclusion strategy/ <b>Gahunda yimari idaheza</b>		
<b>INCOME GENERATING ACTIVITY AND ACCESS TO FINANCIAL SERVICES &amp; GOVERNMENT PROVIDED SERVICE</b>			
1. What productive asset(s) do you have that is/are attributed to YEIS project?/ <b>Niyihe mitungo ufite ibyara inyungu ukeshya AJPRODHO</b>		Hens/ <b>Inkoko</b>	1
		Cow/ <b>Inka</b>	2
		Goat/pig/Sheep/ <b>Ihene/Ingurube/Intama</b>	3
		Land for cultivation/ <b>Ubutaka bwoguhingamo</b>	4
		House for renting/ <b>Inzu yogukodesha</b>	5

	A shop/ <b>Botike</b>	6
	Sewing machine/ <b>Imashini idoda</b>	7
	Hair dressing saloon/ <b>Salo ikorimisatsi</b>	8
	Restaurant/ <b>Resitora</b>	9
	Bicycle for vending/ <b>Igare ryokunyonga</b>	10
	Motorcycle/ <b>Moto</b>	11
	Other (specify)/ <b>Ibindi bivuge</b>	99
2.What is your average monthly income after expenses? <b>Ugereranije usanga winjiza amafaranga angahe ku kwezi ?</b>	<b>Munsi yi</b> 20,000 FRW <b>Hagati yi</b> 21,000-30,000FRW <b>Hagati yi</b> 31,000-50,000FRW <b>Hagati yi</b> 51,000-100,000FRW More than / <b>Arenze</b> 100,000	1 2 3 4 5
3.Are you registered in any mobile money company? <b>Wiyandikishije muri Mobile money, Tigo cash cyangwa Airtel money?</b>	Yes / <b>Yego</b> No/ <b>Oya</b>	1 2
b) If no, why? / <b>Niba nta nahamwe wiyandikishije, kubera iki?</b>	I don't know how and where to register/ <b>Sinzi uburyo bikorwa n' aho biyandikisha</b>	1
	I fear they can steal my money/ <b>Nfinya ko banyiba amafaranga yanjye</b>	2
	I don't have enough information about how it works/ <b>Simfite amakuru ahagije kuburyo bikorwa</b>	3
	I don't have a phone/ <b>Nta telephone ngira</b>	5
	I am not interested/ <b>Numva ntabikeneye</b>	6
	Other/ <b>Ibindi</b>	99
4.Do you have an individual or group savings account in a bank? <b>Waba ufite konti wizigamaho mu kigo cy' imari (Banki cg SACCO) ?</b>	Yes / <b>Yego</b> No/ <b>Oya</b>	1 2

If yes, how much have you saved so far?/ <b>Niba uyifite umaze kuzigama a mafaranga angahe?</b>		
a) If no, why?/ <b>Niba nta konti ufite kuberiki?</b>	I have no money for saving/ <b>Nta mafaranga mfite yo kuzigama</b>	1
	I fear risks associated with banks/ <b>Ntinya ingaruka mbi zijyanye no gukorana nama banki</b>	2
	I don't have information about saving/ <b>Nta makuru mfite kubijyanye no kwizigama</b>	3
	I have no access to banks/ <b>Ntibinyoroheye kugera aho amabanki/SACCO akorera</b>	4
	I am not interested/ <b>Numva ntabikeneye</b>	5
1. VSLA/cooperative from the bank? <b>Wigeze ubona inguzanyo ya Banki/SACCO kugiti cyawe cyangwa nki'tsinda?</b>	Have you ever received a loan as an individual or a	Yes/ <b>Yego</b> No/ <b>Oya</b>
		1 2
If no, why?/ <b>Niba ari oya, kuberiki?</b>	I have no collateral security/ <b>Nta ngwate mfite</b>	1
	Fear of getting a loan/ <b>Gutinya guhabwa inguzanyo</b>	2
	I have no information about loans/ <b>Nta makuru mfite ku bijyanye n'inguzanyo</b>	3
	I do not want/ <b>Numva ntabikeneye</b>	4
	I have no capacity to repay/ <b>Nta bushobozi mfite bwo kuyishyura</b>	5
	Other/ <b>Izindi impamvu</b>	99
2. <b>umunyamuryango w'itsinda ryo kuzigama no kugurizanya?</b>	Are you a member of any VSLA?/ <b>Waba uri</b>	Yes / <b>Yego</b> No/ <b>Oya</b>
		1 2
3. Are you a member of any cooperative?/ <b>Waba uri umunyamuryango wa</b>	If yes, specify the type of cooperative----- No/ <b>Oya</b>	Yes / <b>Yego</b> 2

<b>koperative iyo ari yo yose ?</b>		
b) If you are not a member of cooperative, why? <b>Niba utari umunyamuryango wa koperative, kubera iki?</b>	I have no subscription fee/capital to register/ <b>Nta mikoro mfite yo yo gutanga umusanzu</b>	1
	I have no time to engage in the activities of the cooperative because of the work I do/ <b>Nta gihe mfite cyo kujya mu makoperative kubera akazi nkora</b>	2
	I have no information about cooperatives <b>Nta makuru mfite ku bijyanye n'amakoperative</b>	3
	I have no interest in cooperatives/ <b>Ntabwo mbikeneye</b>	4
	I like working privately/ <b>Nkunda gukora njyenyine</b>	5
	Other/ <b>ibindi</b> -----	99
b) If you are a member of a cooperative, where is it legally registered?/ <b>Niba uri umunyamuryango wa koperative ni kuruhe rwego yandikishijwe ?</b>	At sector / <b>K'umurenge</b>	1
	At district/ <b>Ku karere</b>	2
	At RCA/ <b>Ku kigo cy'igihugu gishinzwe amakoperative</b>	3
	Not registered anywhere/ <b>Ntanahamwe yandikishijwe</b>	4
c) If it is not registered, why? / <b>Niba itanditse, kubera iki ?</b>	I don't know/ <b>Simbizi</b>	1
	It is still new/ <b>iracyari nhya</b>	2
	We in the process of registering it/ <b>Turi muri gahunda yo kuyandikisha</b>	3
	We don't know the process of registering/ <b>Ntituzi uburyo yandikishwa</b>	4
	Other/ <b>ibindi</b>	99
e) Is your cooperative affiliated to any labour union? <b>/ Ese Koperative yanyu yaba ifite imikoranire na Sendika</b>	Yes / <b>Yego</b>	1
	No/ <b>Oya</b>	2
	Don't know/ <b>Simbizi</b>	99

<b>y'abakozi?</b>	If yes, specify/ <b>Niba ari ari yego, iyihe?</b> -----				
4. Which of the following government provided services have you received? / <b>Muri izi serivisi z'ibigo bya Leta bifasha abikorera wabonye izihe ?</b>				Yes (1)	No (2)
	Guarantee fund / <b>Gihabwa ingwate</b>				
	a)	Advice on business plan/ <b>kugirwa inama</b>			
	b)	Grant fund/ <b>inkunga</b>			
5. How do you rate your skills in the following? <b>Ubumenyi ngiro ufite buri kuruhe rwego kuri ibi bikurikira?</b>	Poor / <b>Nibucye</b>	Fair/ <b>Buraringaniye</b>	Good/ <b>Nibyiza</b>	V.good/ <b>Nibyiza cyane</b>	
a) Making a business plan/ <b>Uko utegura umushinga wogucuruza</b>					
b) Managing business calculations( recording of income & expenditure/ <b>Kubara amafaranga yinjira nasohoka( kubyandika)</b>					
c) Customer care/ <b>Ubumenyi bujyanye no kwita ku baguzi</b>					
<b>EMPLOYMENT</b>					
6. Are you self-employed? / <b>Uri korera kugiti cyawe</b>			Yes / <b>Yego</b> No/ <b>Oya</b>		1 2



a)	If yes, how many workers do you have?/ <b><i>Niba wikorera kugiti cyawe, ufite abakozi bangahe?</i></b>	None/ <b><i>Ntabo Hagati ya 1-2 Hagati ya 3-5 Barenze 5 /More than 5</i></b>	
7.	If you are employed by someone or an organisation, do you have a contract?/ <b><i>Niba uri umukozi, waba warasinye kontaro ?</i></b>	Yes / <b><i>Yego</i></b> No/ <b><i>Oya</i></b>	1 2
b) If no, why? <b><i>Niba nta contaro kuber'iki?</i></b>	I never asked for it / <b><i>Ntayo n'igeze nsaba</i></b>		1
	I have a part time job for a short period / <b><i>Nkora akazi k'igihe gito</i></b>		2
	Asked but the employer did not give it to me/ <b><i>Nayatse umukoresha ntiyayimpa</i></b>		3
	I have no idea about contract issues/ <b><i>Ntacyo nzi kubyerekeranye na Kontaro</i></b>		4
<b>ACCESS TO TVET CENTRE SERVICES</b>			
8.	Have you had any training in a TVET Centre or an individual's technical workshop under the support of AJPRODHO YEIS project? / <b><i>Waba warigeze amahugurwa y'ubumenyi ngiro mu rwego rw'umushinga wa YEIS?</i></b>	Yes / <b><i>Yego</i></b> No/ <b><i>Oya</i></b>	1 2
9.	If yes, how has the training benefited you?/ <b><i>Niba ari yego, ayo mahugurwa yakumariye iki?</i></b>		

### Annex 3: FGD interview guide for project beneficiaries

1. Umushinga YEIS wa AJPRODHO n'abandi bafatanyabikorwa mwa wumenye mute? Cyangwa mwabaye abagenerwa bikorwa bawo mute?
2. Uyu mushinga ni iki umaze kubagezaho?
3. Mutugereranyirize uko mwari mumeze mbere yo kuba abagenerwabikorwa b'uyu mushinga. Ni iki gikomeye musanga warabagejejeho?
4. A)Amahugurwa mwahawe hari icyo yahinduye ku bikorwa byanyu? B)Ni izihe mbogamizi mwahuraga nazo mutarongererwa ubumenyi ku bijyanye no kwihangira imirimo, kwiteza imbere no gushinga za koperative cyangwa amashyirahamwe?
5. Ibyo mumaze kugeraho, mufite icyizere cyo kubikomeza ntimusubire inyuma no mu gihe AJPRODHO n'abandi babafashaga muri uyu mushinga bazaba batagikorana namwe ? mubyiteguye mute?
6. Haba hari ibyifuzo mwumva mwageza kubo mwakoranye muri uyu mushinga?
7. Mu gusoza, niba hari ikindi mwumva mushobora kongera kubyo tumaze kuganira mwakitubwira muri aka kanya.

**Murakoze.**

## Annex 4: Interview guide for key informants

### GENERAL QUESTIONS

1. How would you describe the macro-outlook of youth unemployment in Rwanda?
2. In your view what are the main challenges of youth in the informal sector?
3. What broad recommendations can you make to overcome them?
4. Specifically, how can youth in the informal sector be better supported to graduate from the informal to the formal sector?

### SPECIFIC QUESTIONS TO SPECIFIC KEY INFORMANTS

#### 1. Project implementing partners (*AJPRODHO, YWCA & Care International*)

##### a. On project's Relevance

- ✓ How was the project helpful to beneficiaries in terms of addressing their needs?
- ✓ Was the project implementation in line with the strategic vision, priorities and approaches of AJPRODHO and its implementing partners?
- ✓ How relevant was the project to target groups', including Governments', needs and priorities?
- ✓ To what extent was the project aligned to GoR's strategic priorities?
- ✓ How relevant was the project to other key stakeholders' Government, civil society, donors etc, needs and priorities?

##### b. On efficiency

- ✓ Were the resources and inputs converted to outputs in a timely and cost-effective manner?
- ✓ Was the project management, coordination and monitoring structure efficient and appropriate?
- ✓ Was the process of achieving results efficient? Specifically did the actual or expected results (outputs and outcomes) justify the costs incurred?
- ✓ Were the resources effectively utilized?

- ✓ Did project activities overlap and duplicate other similar interventions (funded nationally and /or by other donors)?
- ✓ Are there more efficient ways and means of delivering more and better results (outputs and outcomes) with the available inputs?
- ✓ Could a different approach have produced better results?
- ✓ How was the project's collaboration with key relevant partners and stakeholders?
- ✓ How efficient were the management and accountability structures of the project?
- ✓ How did the project financial management processes and procedures affect project implementation?
- ✓ What are the strengths, weaknesses, opportunities and threats of the project's implementation process?

**c. On effectiveness**

- ✓ Were the planned objectives and outcomes in the project document achieved?
- ✓ What are the results achieved beyond the logical frame?
- ✓ Have the activities/outputs been implemented as planned? (was there a delay in the start –up or some activities took longer than expected to implement)
- ✓ Could some activities/outputs have been further defined or revised after the baseline?
- ✓ Were the inputs and strategies identified, and were they realistic, appropriate and adequate to achieve the results?
- ✓ To what extent did the Project's M&E mechanism contribute in meeting project results?
- ✓ How effective were the strategies and tools used in the implementation of the project?
- ✓ How effective has the project been in responding to the needs of the beneficiaries, and what results were achieved?

**d. On Scalability and reliability**

- ✓ To what extent can the project be scaled up ( in terms of geographical coverage, target beneficiaries etc)
- ✓ Can the project be scaled up in whole or in part?
- ✓ What needs to be adjusted before scale -up?

**e. On Innovation**

- ✓ What innovations did the project generate?

- ✓ How feasible can they be scaled up?

#### **f. On Impact**

- ✓ What are the Positive and negative effects of the project?
- ✓ What are the primary and secondary long-term effects produced by the project?
- ✓ What are the direct or indirect results of the project?
- ✓ What are the intended or unintended results of the project?
- ✓ What are some of the immediate, short term and long-term effects produced by the project intervention?
- ✓ Has the project contributed or is likely to contribute to long-term social, economic, technical, environmental changes for individuals, communities, and institutions related to the project?
- ✓ What difference has the project made to beneficiaries?

#### **g. On Sustainability**

- ✓ To what extent are the project results (impact if any, and outcomes) likely to continue after the project?
- ✓ Is stakeholders' engagement likely to continue, be scaled up, replicated or institutionalized after external funding ceases?
- ✓ To what extent are the benefits of the projects likely to be sustained after the completion of this project?
- ✓ What is the likelihood of continuation and sustainability of project outcomes and benefits after completion of the project?
- ✓ How effective were the exit strategies, and approaches to phase out assistance provided by the project including contributing factors and constraints?
- ✓ What are the key factors that will require attention in order to improve prospects of sustainability of Project outcomes and the potential for replication of the approach?
- ✓ How were capacities strengthened at the individual and organizational level (including contributing factors and constraints)?
- ✓ What are the main lessons that have emerged?
- ✓ What are the recommendations for similar support in future?

**h. On Project lessons learned and best practices.**

- ✓ What were the main challenges of this project?
- ✓ What are the main lessons of this project?
- ✓ What are the best practices of the project? Why are they best practices?
- ✓ What recommendations can be drawn for better results in case of project's scale-up or re-design?

**i. On Sensitivity to gender equality, women's rights and inclusion of persons with disabilities**

- ✓ To what extent did the project's gender results framework targets been realized?
- ✓ What factors, if any, militated against the project's gender results framework targets?
- ✓ What can be done to realize its gender results frame work targets?
- ✓ To what extent were youth with disabilities served by the project?

**j. On Project Implementation Architecture.**

The following aspects of project implementation will be assessed: management arrangements, work planning, project-level monitoring and evaluation system and stakeholder engagement.

- **Management arrangements:** The consultants will compare current project management arrangements with arrangements laid out in the Project documents. The following questions will guide assessment of management arrangements:
  - ✓ Where there any changes made to the project design? If yes, how effective were they?
  - ✓ Were responsibilities and reporting lines clear?
  - ✓ Was decision-making transparent and undertaken in a timely manner?
- **Project-Level Monitoring & Evaluation System:**
  - ✓ Was the M&E plan sufficiently budgeted and funded during project preparation and implementation?

- ✓ Were sufficient resources allocated to M&E?
- ✓ Did the project have M&E tools that provide the necessary information?
- **Stakeholder engagement:**
  - ✓ To what extent did the project develop and leverage the necessary and appropriate partnerships with direct and tangential stakeholders;
  - ✓ To what extent did Local authorities have an active role in the project decision-making and project implementation;
  - ✓ How stakeholder involvement has contributed to the progress towards achievement of project objectives/outcomes;
  - ✓ Were there Limitations in terms of stakeholder participation?, if any, what were they and how were they mitigated?

## 2. District level partners in the 7 districts of project intervention

- ✓ How would you describe the key successes of the YEIS Project?
- ✓ How do you rate your participation in the project's implementation? Were there limitations towards your participation? If yes, explain.
- ✓ How would you describe your role in the project decision-making and project implementation?
- ✓ How can the gains of the YEIS Project be owned and mainstreamed in existing local initiatives?
- ✓ If the YEIS Project was to be scaled-up or re-designed, what should be included?

## Government institutions

- ✓ What policies, laws, programs, and strategies has the government put in place to support youth employability especially in the informal sector?
- ✓ What strategies are in place to facilitate smooth graduation of youth from the informal to the formal sector employment?
- ✓ What are the key challenges?
- ✓ What is your agency doing as part of the government machinery to address them?

### 3. Civil society/International Organisations

- ✓ How relevant is the YEIS project to your strategic priorities?
- ✓ Are there schemes you support or have supported in the past aiming at curbing youth unemployment? If yes, explain.
  - ✓ What do you consider as the main bottlenecks to unlock in terms of youth unemployment?
  - ✓ How can employability of the youth in the informal sector be increased?
  - ✓ Given the YEIS model of increasing employability of the youth in the informal sector, is there any possible linkages, replication, scale-up your institution can support?

### 4. Donors

- ✓ Are there schemes you support or have supported in the past aiming at curbing youth unemployment? If yes, explain.
- ✓ What do you consider as the main bottlenecks to unlock in terms of youth unemployment?
- ✓ How can employability of the youth in the **informal** sector be increased?
- ✓ Given the YEIS model of increasing employability of the youth in the informal sector, is there any possible linkages, replication, scale-up your institution can support?