



# ZOE

Empowerment beyond charity.

## Urukundo "Love" Empowerment Group, Kigarama, Rwanda Partnered with St. Luke's UMC Serve Ministry, January 2018 – December 2020

**Name List:** Before an empowerment group name list is created, ZOE staff members take time to get to know the youth. They make home visits to record information about the children, their dependents, and caregivers. They assess if any emergency interventions are required to alleviate health issues, abusive conditions, or inadequate shelter. Once they have confirmed who is eligible for the ZOE program, and have allowed time for children who are not interested to drop out and others to join, then the staff creates the name list. Please note, children joining the ZOE program often have no parents or birth documentation, and have suffered multiple traumas in their young lives. Sometimes they are suspicious of the outsiders asking questions. For these reasons, the children occasionally provide erroneous information which we later correct.

On the following page is the list of names and a picture of your specific group. The names in bold are heads of household, followed by their siblings and dependents. Although ZOE records both first and second names, we use only first names in public lists to preserve the privacy of children in the program. The ages of the orphans and vulnerable children in the ZOE program range between infant and college age; however, the youth who is the head of household must be old enough to manage a small business and so is usually between 14 and 21 years old.

Some of the children live with an elderly grandparent or disabled caregiver. Most often such arrangements include shelter only and the caregiver is unable to provide food, education, health care or other support which children need. Child rights are especially important in such situations so that the children are not abused.

***The children are encouraged and strengthened by the knowledge that their partner, a ZOE Angel Investor, is not only supporting them with resources, but also with prayer and in the belief that they are capable of great things. Thank you for making this journey of transformation with them.***

**Urukundo Group, Rwanda**  
33 households and a total of 102 children



**Adeline (f) 17**  
Jean (m) 14  
Appolinaire (m) 13  
Styven (m) 10

**Aline (f) 21**  
Impano (f) 19  
Donatha (f) 19

**Angelique (f) 18**

**Augustin (m) 19**  
Daniel (m) 15  
Donatha (f) 10

**Beatrice (f) 20**  
Emmanuel (m) 19  
Angelique (f) 7  
Fiston (m) 1

**Benoit (m) 20**  
Valens (m) 18  
Felix (m) 12

**Clarisse (f) 20**  
Sawuda (f) 16  
Jeanette (f) 13

**Claudine (f) 21**  
Jean bosco (m) 19  
Daphrose (m) 15

**Dalia (f) 18**  
Ranguida (f) 13  
Charlotte (f) 10  
Filemon (m) 8  
Islon (m) 4  
Sarah (f) 1

**Damascene (m) 19**  
Clarisse (f) 11  
Denyse (m) 8

**Dativa (f) 17**  
Cecille (f) 8  
Jean deDieu (m) 19

**Elie (m) 17**  
Alexis (m) 13

**Elias (m) 19**  
Danniel (m) 10

**Emmanuel (m) 19**

**Emmanuel (m) 21**  
Monique (f) 18  
Joseph (m) 13  
Pierre (m) 10

**Emmanuel (m) 19**  
Emmanuel (m) 18  
Jacqueline (f) 13  
Florence (f) 10

**Eric (m) 17**  
Elam (m) 15

**Eugenie (m) 18**  
Donatha (f) 16  
Valens (m) 14  
Jean Paul (m) 7  
Patrick (m) 6

**Genevieve (f) 19**  
Prisca (f) 18  
Yvette (f) 17

**Kevin (m) 17**  
Nsenga (m) 8  
Benjamin (m) 13  
Parfaite (f) 10

**Jacqueline (f) 20**  
Valens (m) 14  
Jean deDieu (m) 12  
Marie (f) 8  
Wellars (m) 6  
Stiven (f) 2

**Japhet (m) 16**  
Benitha (f) 7

**Jean deDieu (m) 20**  
Clarisse (f) 18  
Jacqueline (m) 14

**Jean Claude (m) 21**  
Jean deDieu (m) 18

**Landuard (m) 20**  
Emmanuel (m) 13  
Gabrielle (m) 8

**Louise (f) 16**  
Soline (f) 12  
Solange (f) 11  
Josiane (f) 9

**Luth (f) 17**

Karanganwa (m) 13  
Monique (f) 10

**Jean Baptiste (m) 17**  
Jean M. Vianney (m) 12

**Jean Bosco (m) 21**

**Lucy (f) 18**  
Lucien (m) 15  
Janette (m) 13  
Salomon (m) 10

**Theodette (f) 17**  
Jean Claude (m) 10  
Patrick (m) 7  
Valentin (m) 3

**Valentine (f) 17**  
Janette (f) 12  
Leatitia (f) 9

**Violette (f) 21**  
Janette (f) 14

**The following is an overview of how ZOE empowers children and helps them move beyond charity by comprehensively addressing their challenges and the conditions of their poverty.**

### **Group Formation**

When ZOE first enters a community to help children, we begin by engaging the local leaders. Staff members explain how ZOE is an empowerment program, enabling children to move from crippling poverty and dependency to economic and social self-sufficiency. Although different from the usual relief approach, it resonates with leaders who want to see sustainable change in their village. Since staff are indigenous to each country in which ZOE operates they understand local customs, challenges, and resources available.

During the first meeting the youth elect leaders, make rules to guide their meetings, choose a group name, and decide when and where to hold weekly gatherings. The youth complete training on topics of food security, health and disease prevention, business management, and child rights within the first six months. If they have access to land they receive seeds to start gardens and plant crops. If siblings are not attending school, ZOE provides uniforms and other resources to get them back into classes. Children who have skills are provided grants so that they can start small businesses, others begin vocational training. Most importantly, all begin to experience God's love and they realize that though many are orphans, they have a Father in heaven who loves them.

### **The Dream**

One of the first tasks new members complete is the creation of their "Dream" chart. Most orphans and vulnerable children entering the ZOE empowerment program face a daily struggle to survive; there is neither time to think about the future nor reason to hope for something better. But through ZOE and your partnership, the children learn to imagine a new life and prepare to make it a reality.

The ZOE program facilitator leads members through an exercise called the Dream process where they examine their current situation and then set their goals. After considering their family's hopes and needs, the youth who is considered the head of the household and is the primary member of their empowerment group creates a poster of responses to a standard set of questions.

This youth then presents the Dream to the rest of the group members who express support and give feedback, especially concerning the primary goal. These Dream documents help the program facilitators better understand the conditions of the children's lives so they can address specific needs or traumas suffered. The family keeps a copy of their Dream, often displaying it in their home to provide daily motivation as they strive to create their new life. As they progress through the empowerment program they will often update their Dream.



### **Connections**

One of the biggest disadvantages orphans and vulnerable children face is isolation from peers and the larger community. Struggling on their own, the children lack moral support, access to community resources, and a network of people to help them progress and face challenges. ZOE creates connections.

Peer group. The youth served by ZOE have often dropped out of school and stopped attending church or community events. They do not even realize how many others share their plight, but at the first group meeting, when each new member tells their story, the bonding process begins. By working together on group projects and helping each other make improvements to their homes, friendships form and the group becomes an extended family committed to helping each other face challenges and achieve their dreams. New ZOE group members are also introduced to youth who have graduated from ZOE or been a member of another group for a couple years. These relationships provide advice based on experience, networking possibilities, and inspiration.

Program facilitator and mentor. ZOE program facilitators usually hold a diploma in social work or related fields and have experience working with children. They care deeply about the children and are available to provide counseling as needed, but they do not fill a role of guardian nor do they attend all the group meetings. This is important so that the youth develop their own problem solving abilities and can become fully self-reliant. Each group has a local mentor which they select to help represent and guide the group within their community. Mentors receive training from ZOE and then attend weekly meetings, make home visits, and help resolve challenges in the community.

Community leaders and government officials. This includes school administrators to help children return to classes; local leaders who can address cases of abuse and improperly seized property; government officials and specialists who can provide expert advice on business development, agriculture and higher education; and health service providers. In Rwanda, many government programs exist to promote better use of land for agricultural purposes, support entrepreneurship, and recognize innovation. ZOE staff works closely with the groups to increase awareness of these opportunities and make sure the youth know how to take advantage of them.

And a powerful connection is you! All ZOE groups know the opportunities they receive are from God, through the love and concern coming from their partners far away. They are amazed that you would care for them without ever having met them. This powerful connection is further strengthened if a partner can visit the country to witness what the youth have achieved.

### **Child Rights**

A major focus of ZOE's empowerment program is teaching children about the rights their local government and international laws promise. Such training is often conducted by the local officials in charge of enforcing child rights so the children get to know those who are responsible for their protection. Additionally, ZOE's group-based model creates crowd support through which the youth can defend each other from all forms of abuse; physical, financial or emotional.

In the many communities where ZOE works, young girls are particularly vulnerable to abuse and often feel they are powerless to resist. Protecting the rights of girls includes educating the entire community about the dangers and harm inherent in all forms of mistreatment, especially child marriage, sex trafficking, and female genital mutilation. ZOE's emphasis on forming gender-mixed groups strengthens the support available to girls within their groups and creates leaders who will encourage fair and just treatment for all.

ZOE's goal is to ensure that all children are able to stand up for themselves and their rights in the community. Often children in the ZOE group learn these lessons so well that they not only defend their own rights, but also the rights of others who may be abused or neglected in their communities.

## **Food Security**

Children entering the ZOE empowerment program struggle every day to alleviate their hunger. Usually they try to find work, but because they lack status or an adult advocate in their community, they are paid extremely low wages or small amounts of food. They might try growing their own food, but they do not have the resources or knowledge to succeed. It is not unusual for these children to go two or three days without eating. Occasionally they must resort to begging or even taking from a neighbor's field just to survive. Even those children who do manage to eat daily suffer health consequences from the poor nutritional quality of their meals.

With guidance from ZOE program facilitators, new groups learn what foods they need to eat as well as explore different ways to attain a stable food source. Because ZOE is an empowerment program, the children are not told what to do, but are instead given options and training so that they can devise their own approach to becoming food secure and self-sufficient.

Children in rural areas who can access land will learn about the best agricultural practices for their region and then be given the seeds, fertilizer, and tools to begin vegetable gardens and/or plant crops like corn. Other ZOE households might start with raising small animals, like rabbits or chickens, after learning about animal husbandry. All children are encouraged to begin earning money as soon as possible to increase their food security.

## **Income Generation**

ZOE helps the children generate an income at both the group and household level. A group project might involve growing a cash crop, raising small livestock, or producing and selling a product like soap. These projects provide experience, foster group cohesion, and produce profits for the group's savings and loan fund. Individual households also start small income generating-activities like buying and reselling food items, phone calling cards, clothing, etc. Some youth who are already skilled immediately receive resources to begin businesses in trades like tailoring, auto mechanics, or hairstyling. ZOE urges youth to continue growing their wealth and financial security by completing vocational training, expanding their business into new markets, or starting multiple businesses.

Before distributing resources, ZOE trains all empowerment group members on how to craft a business plan and manage money. After this training, the group members take the following steps:

- Brainstorm what businesses could succeed in their community
- Create individual and group business plans and present these to the group for discussion
- Vote to approve the proposals or help the members create a better plan

Once the business plan is approved, the individual receives a micro-grant and/or a start-up kit. Throughout this process the ZOE program facilitator is available to provide guidance but does not tell the group what to do or make decisions for them. If a poor decision is made, the youth will learn from the experience, but still have the support of their group and ZOE to try again.

## **Merry-Go-Round Funds and Table Banking in Rwanda**

In many African countries, informal cooperative societies exist that are used to pool and invest savings. Merry-go-round funds are used by nearly all ZOE groups to promote savings and are established soon after income from individual or group projects becomes available. At each meeting, all group members contribute a small amount into a single pool of money which is then given in full to a different member each time. A variation of the merry-go-round concept used most often in Rwanda involves saving the money until there is enough to make bulk purchases of small livestock, groceries, or housewares to be distributed to each member.

With table banking, all group members contribute the same amount then the money is immediately given out as short terms loans. Interest is paid up front and also made available for loans. By the end of the meeting all money is distributed. These short term loans are most commonly used to quickly expand businesses and the principal is returned by the next meeting. The fund grows fast, and dividends are paid to all members. In Rwanda, laws restrict the very poor from taking out loans to protect them from exploitation. As a result, families joining ZOE cannot participate in table banking until they have reached a level of success with their businesses and family assets. Once the children are doing well enough that they can join a table banking group, they often prefer to join one of the groups that already exist in their village instead of starting one within their empowerment group. They feel the village groups, made up of local business owners, are more stable. Joining one of the groups in their village also helps with their reintegration into the community. One of the goals of the ZOE program in Rwanda is for every family to join a community banking group by their third year.

### **Health and Disease Prevention**

ZOE's goal is to address immediate health needs, teach the children how to live healthy lives, and connect them to medical resources. Preventative education includes:

- Basic hygiene practices such as hand washing, boiling water, and keep their home and surroundings clean
- Nutrition, especially important since the children have often had very limited diets
- Diseases transmission and treatment; especially for malaria and HIV/AIDS
- Dangers of substance abuse
- Specialized training for girls' personal health and safety

Many of the children have lost a parent to HIV infection and often the children too are suffering from the virus. Because of the associated stigma, they are usually reluctant to discuss their status and sometimes even avoid treatment. ZOE provides supportive opportunities for children to be tested, helps them access medications, and educates to counter the many misconceptions held in the community.

After youth achieve basic health and hygiene standards in their homes, ZOE provides the first distribution of items like mosquito nets, sleeping mats, blankets, and hygiene products. ZOE helps families enroll in health insurance plans and/or access medical care by providing assistance. For continued self-care, the youth learn to budget their own money for insurance, emergencies, and health related products.

Training also includes teaching the children about the importance of improving their physical appearance and keeping their home clean and attractive in order to increase their status in the community. When the children look "smart" their confidence increases, they feel better about themselves, and others in the community begin treating them with respect and acceptance. In the second and third years of the program it is possible to pick out the once-ragged ZOE children because they are often the cleanest looking children in the village and carry themselves with pride and dignity.

### **Housing**

Often, children entering ZOE are living in houses left by their deceased parents that are in disrepair. At other times the orphans and vulnerable children work in exchange for a room, this leaves them vulnerable to abuse and with little time for other activities or to earn money for food. ZOE does not provide housing for the children, but it does give the group funds which they can use to help out those members in greatest need by providing temporary rent assistance or materials to make emergency repairs. Individually, the youth save money to improve their housing and the group provides labor assistance as needed. In some areas ZOE is able to partner

with local governments or villages to find housing for these children or to supply land and other resources. ZOE's emphasis is on helping the children find appropriate housing while also teaching them how to save money to repair or purchase their own home. Sometimes this means they move in with another group member or find a reasonable renting situation while they save profits from businesses to buy land and build their own home.

### **Education**

ZOE does not need to teach the children and young caregivers who join empowerment groups about the importance of education. These children desperately want to attend school. Prior to joining ZOE, many children participated in school, but were forced to drop out due to chronic illness, hunger, social ostracism, lack of clothing, and/or lack of money. Once in the program, the young heads of households (many of whom have been out of the educational system for too long to be reintegrated) are eager to see their younger siblings back in school as soon as possible.

So that children can quickly return to school, ZOE will meet with school administrators and assist with some of the expenses such as uniforms, fees, and materials. The group may also pay for some of these materials when there is a special need. As with all other aspects of the ZOE program, the emphasis is on empowering the children to pay for their own educational expenses. It is a great source of pride and self-esteem for the youth who are the heads of their households to be able to share how they are able to work to send their younger siblings to school. It is like hearing parents brag about the accomplishments of their children and it is very moving to see in a sibling.

### **Faith**

Often the isolation that the children feel when they begin the ZOE program extends to their thoughts about God. Because they are abused and discriminated against by their community - and often this includes Christians in their village - they believe God has also abandoned or even cursed them. At other times they believe that maybe God does not exist, or if God does exist that they are somehow beyond God's love. In the very first meeting a ZOE staff member often shares the Lord's Prayer with the children, and talk about how they are not truly orphans because they have their heavenly Father who loves them.

Meetings begin with Scripture readings, prayer, and devotions led by a group member, but while this is available to the children they are never coerced into the Christian faith. ZOE's program is religiously non-restrictive, yet offers a compelling view of the love Christians show to others. One of the most powerful parts of the empowerment program is the way these children put their faith into action in their own community. They forgive those who have harmed them; feed others who are even poorer than themselves; adopt other children and share their resources and knowledge with them; pray and care for one another; and pay fair wages to those who had once taken advantage of their situation with hard labor and poor pay. These children return good for evil and can be examples to all of what it means to live as Christians.