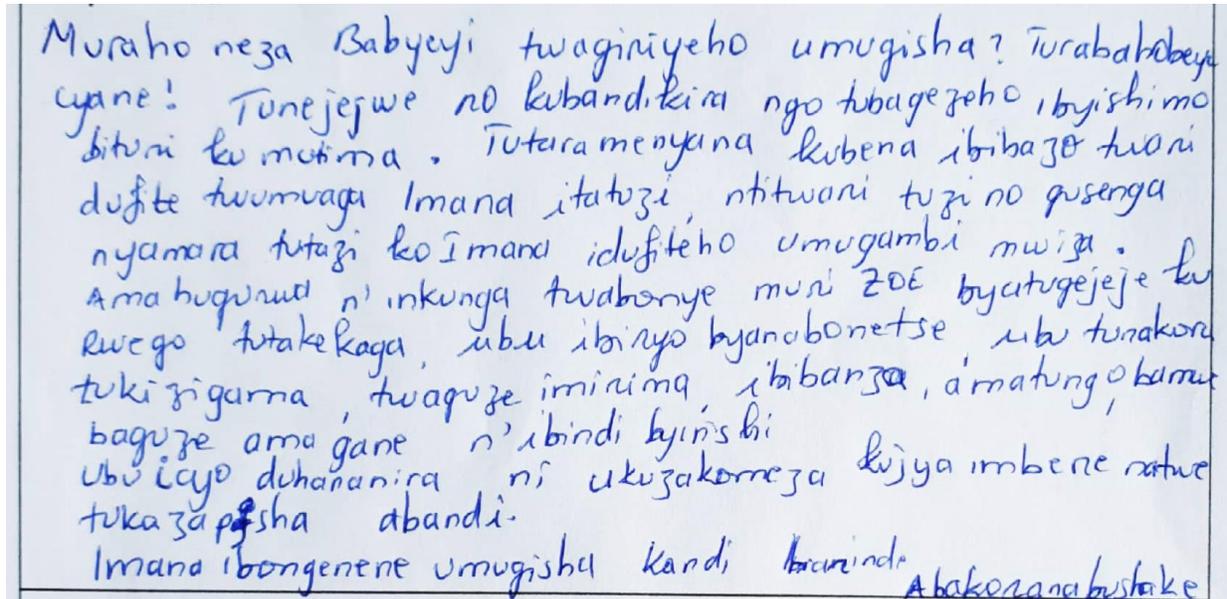


**Abakoranabushake "Committed" Empowerment Group, Nyamagana, Rwanda
Partnered with St. Luke's UMC, July 2017 – June 2020**

Graduation!!



Our blessing friends St Luke's UMC,

Kindly receive our warm greetings.

We are so happy to send this note to you in order to share with you a message of joy and gratitude, from the bottom of our hearts.

We used to think that God did not know us, and we ignored how beautiful was his plan about our lives until the time you have come to us. Thanks to your support, our lives have changed; we have food, we go to school, we have medical insurance, and we can provide whatever is needed for ourselves and our families.

What we ask of God is to help us every day so that we can help other people in the community as a way to recognize your generosity.

May God bless you abundantly.

The Abakoranabushake Group

Graduation is a time of celebration of the accomplishments of the families at the end of the three-year Zoe empowerment program. In Rwanda, the young family leaders and their siblings, Zoe staff, and community leaders would all gather for a special day filled with prayer, speeches, testimonies, thanksgiving, and dancing. Like most of the rest of the world, Zoe Rwanda groups were not able to hold their graduation ceremonies in the usual manner this year. It is still important to recognize this important milestone and the incredible progress the families have made.

The COVID-19 pandemic caused most of the country of Rwanda to shut down for a period, and many restrictions are still in place. The structure of the empowerment groups remained intact even as their ability to meet as a whole or

with other groups was limited. Each group was quickly divided into “pods”: sub-groups of about five families. Representatives from each pod stayed in contact with each other, the Zoe program facilitator, and their mentor. Even when the governmental restrictions were the most severe important information could still be shared. For empowerment group members in their third year, the business and entrepreneurship training they had earlier in the program helped them to quickly evaluate their current businesses and shift resources when needed. Some of the hallmarks of the Zoe program - diversification, saving money, keeping livestock, and having a store of nonperishable food – have meant that these young people were often better able to adjust to changing conditions than some of their neighbors.

Although there is still a lot of uncertainty and many challenges remain, this difficult situation has shown both the resilience and the generosity of the newest class of Zoe graduates. Even as they rebuild their own businesses many are helping others, from members of first-year Zoe empowerment groups to vulnerable people in their villages. The strong bonds that have been forged in the last three years between group members and with their communities will help them to weather the trials they will face, not only from the Coronavirus but from any other future hardships.

All members who began with the group in 2017 were still active at the time of graduation. This is a testament to how the children helped each other face the difficult task of overcoming their many challenges. It was their goal that no one should be left behind.

One new person, Clementine, was adopted into the group during the third year of the program. The name list at the bottom of the cumulative report has been updated to reflect this. At the time of the Abakoranabushake Group’s graduation, Clementine was still early in the empowerment process. Her program facilitator provided an update in November 2020. The group continues to support her; they gave her a grant to start a business and helped her with home repairs in October. She is making remarkable progress on her empowerment goals. The final counts include these updates.

The information below is a summary of your group’s accomplishments, provided by the Rwanda staff, to document the results of your financial, prayerful, and moral support.

How Your Partnership Changed Lives Forever

Resource Distribution Overview:

- Agricultural inputs:
 - Year 1: all households received vegetable seeds, fruit trees seedlings, hoes, watering cans, and a goat. All households were trained in food security, nutrition, and animal husbandry, and given technical support and training for planting kitchen vegetable gardens and crops.
 - Year 2: they received vegetable seeds for replanting their kitchen gardens and training on new farming techniques
- School materials, fees, and uniforms
- Medical insurance expenses initially paid for all 33 original families in the group
- Grants to begin income projects given to all heads of households
- Funds to create a group project
- Materials for house and latrine repair/construction

Group Activities

Cassava and vegetable farm: The Abakoranabushake Group invested in vegetable and cassava growing projects, which help them to raise their families’ income and foster group unity. Zoe initially provided cassava and vegetable

seeds, sprayers, watering cans, and technical support, while the group members supplied the labor and shared in the profits. The group members gained valuable experience in agricultural techniques and used their share of the profits to boost their businesses. Group members who sell vegetables can buy their products from the group farm. This project will continue after graduation.



Members of the Abakoranabushake Group grow cassava (above) and weed tomatoes (below) on their group farm

Merry-go-round fund: At each weekly meeting, all group members contribute a fixed small amount to the fund. The collected amount is given to one of the group members, with everyone getting a turn. They used the money to buy small livestock (rabbits, hens, and piglets), boost their businesses, or pay for medical insurance fees or school expenses. The group also used money from this fund to start a table banking project.

Table banking: The group created this fund, with profits from their individual businesses and money from their merry-go-round fund, to facilitate access to low-interest loans. The youth put together their contributions at weekly meetings; the collected amount is then distributed to those who have applied for loans. Members have used their loans to invest in their businesses or started new ones.

Group mutual help activities: Each week, members select which families in the group or the community to help. Their projects include preparing fields, planting, or harvesting crops; establishing kitchen gardens; house construction, repair, or cleaning; and toilet construction or repair. All families in the group have been supported through this activity.



Individual Income Activities and Businesses: Typically, the heads of the households begin simple businesses in their first year and then enlarge that business and/or begin additional income activities as they progress through the three-year empowerment program. Younger siblings are often supported or trained by the older sibling (or sometimes directly by the group) to start businesses of their own. The below charts summarize the main businesses that have been started, the vocational training the youth attended, and the businesses that employ others in the community. Note: “selling food stores” means buying food staple crops such as beans, sorghum, maize, and flour from farmers at harvest time, storing them for few months, and then reselling when they will fetch a higher price.

Individual income projects started by group members (each member can have more than one business)	#
Breeding and selling goats, poultry, rabbits	6
Farming: cassava, groundnuts, sorghum	12
Selling fruit and vegetables	19
Selling food stores (beans, groundnuts, sorghum)	1
Selling bananas, eggs, and samosas	3
Roasting and selling maize	1
Gathering and selling firewood	1
Bicycle taxi services	2
Selling women’s handbags	1
Weaving and selling shopping bags	3
Barbershop	3
Tailor shop	7
Carpentry shop	3

Vocational training	#
Tailoring	7
Hair cutting	3
Weaving shopping bags	3
Carpentry	3

Small businesses started by siblings	#
Breeding and selling hens and rabbits	5
Selling fruit and vegetables	7
Bicycle taxi services	2
Barbershop	3

Businesses that employ people in the community	
Types of business	# of workers
Farming	8
Breeding and selling animals	2
Selling food stores	1
Roasting and selling maize	1

Financial Security: All 34 families in the group are saving money in the group table banking fund and have savings in the form of livestock. Additionally, 8 families have accounts in local banks, 33 have joined village savings groups, and 27 are using mobile banking. The following significant investments were made by group members: 3 bought parcels of land for home construction, 2 bought plots of land for farming, 4 families bought bicycles, and 1 bought a cow.

Food Security and Agriculture: Before Zoe, these children struggled with hunger. Most of them only had food to eat every other day. Their “meals” at this time consisted of meager portions that were of poor nutritional value. With Zoe’s empowerment program, the children and their families were taught about food security and learned how to grow their own food and prepare balanced meals. Those that did not have land for growing crops have been able to rent or buy fields. All 34 families now keep livestock and have kitchen gardens. They eat at least two balanced meals each day and eat as much as they want. The tables below show the crops that are grown and the current livestock holdings for the families in this group.

Type of livestock	# of livestock	# families
Cows	1	1
Goats	121	33
Pigs	20	5
Hens	90	16
Turkeys	12	3
Rabbits	53	26

Kind of crops	# families
Cassava	33
Sweet potatoes	28
Beans	34
Soya	25
Groundnuts	13
Maize	12
Market garden*	4

*A market garden provides a wide range of vegetables from a relatively small plot of land.

Health and Hygiene: During the first year in the program, Zoe assisted all of the group members with medical insurance. All families in the group (including Clementine) can now pay for their own medical insurance and can access medical treatment when needed. Early in the program, the families were all trained in good hygiene practices and disease prevention, and all households now use clean and safe water. Further training on health-related topics was provided throughout their time in the program.

Housing

Current housing conditions for the group: 6 families built new homes, 24 families completed significant home repairs, 4 moved to better rental housing, 20 repaired their latrines, and 9 constructed new latrines. All 34 families now have adequate toilets and safe housing.

Assistance provided:

- Zoe provided windows, doors, iron sheets, nails, cement, and masonry fees to the families constructing new houses, while the group members helped with some of the labor.
- The group members assisted with home repairs and with cleaning and plastering the houses.
- Zoe gave iron sheets and nails to those building toilets and group members helped each other with the labor.

Education: Zoe supported 27 primary and 13 secondary school students with school materials, fees, and uniforms. Since joining Zoe, these children now attend school regularly.

Spiritual Strengthening: Before Zoe, some major hurdles prevented these youth and children from feeling connected with God. They were too uncomfortable to attend church programs due to their isolation from the community and their physical appearance: they were dirty and their clothes were shabby. More importantly, they thought that God did not love them and had abandoned them. Through the gentle guidance of their Zoe program facilitator and the support of their empowerment group, they began to understand how God, as their heavenly father, loves and cares for them and wants their lives to be better. They prayed together during group meetings, and in time, they began to attend church. Many of them have are now active in their churches: thirteen youth were baptized, two are leading prayer groups, five children are in Sunday school, and three youth are church deacons.

Special Accomplishments:

- The Abakoranabushake Group helped build homes for two community members.
- They planted crops for a disabled person in their village.
- One family from the group gathered logs for an elderly person for house construction.
- They supported new Zoe empowerment groups that formed in January 2020 with cassava cuttings from their group project.
- They adopted a new member, Clementine, into the group. They have continued to support her on her empowerment journey as Zoe supported them.
- Businesses started by group members provide jobs for twelve local people.

What Happens Next

Graduation marks an important milestone for the group, but it is by no means the end of the project. Zoe Rwanda groups have forged such strong bonds during their three years in the program that they remain committed to each other and, with rare exception, continue their regular weekly meetings. Additionally, they have come to see themselves as agents of change in their own lives and their community. Instead of resources from Zoe, they now have their ingenuity and each other.

Zoe keeps in contact with graduated members and has observed that the graduates continue to:

- Protect each other from mistreatment and provide a safety net in times of hardship.
- Reach out to others, teaching what they have learned and helping empower the poor and vulnerable.
- Grow businesses and employ others, with an emphasis on hiring orphans and widows.
- Adopt other children into their families.

Your partnership has been a manifestation of God's love for the children. With your support, they transformed their lives, discovered hope, and learned of God's love for them. Now they are not only prepared to take care of themselves and their siblings, but they are also caring for those around them as a way of sharing the blessings they have received. Your commitment may have been limited to three years for a specific group of children, but its effects will last a lifetime and ripple forward to many, many others in need.



Members of the group gave cassava cuttings from their group project to first-year Zoe groups

SECOND YEAR CASE STUDY REPORT – September 2019

The Zoe program facilitator who works with your group provided the following report on the activities and achievements of a household supported by your partnership. Although each child is unique, this report reflects the challenges and progress of each household as they move through Zoe's empowerment model.

Head of Household: Josiane (21) - (first from right)

Dependents: sisters Charlotte (18), Florence (15), Beatrice (14) and Mariam (13); brothers Schadrack (11) and Emmanuel (17); son Tresor (5)

Challenges: Josiane lost her father when she was 13 years old and her mother three years later, when she was 16 years old. Both parents died due to sickness. Although she was young, as the oldest child in the family, Josiane assumed the responsibility of taking care of her younger siblings. It was very hard for the family to find food, clothes, medical care and other necessities. Right after her parents' death, Josiane and her siblings dropped out of school and began living on the street. They survived by begging or working heavy labor for food. Josiane and her family sometimes went three days without food. One day Josiane met a man who promised her a job working as a store keeper on a construction project. Josiane accepted the offer because she thought she could use that opportunity to help her siblings. His intention, however, was to sleep with her. She became pregnant and the man ran away to escape government charges against him for rape. Josiane suffered until Zoe found her in her community.



The Dream: Training in the Dream process teaches the children how to develop a plan for achieving self-sufficiency and creating a Dream chart provides daily inspiration to work towards the goal. The following are Josiane's most recent responses to the Dream questions:

- What makes you feel sad? *Being an orphan.*
- What makes you happy? *Eating Irish potatoes and avocados.*
- What happens in the community that you do not like? *Dying from hunger, being a thief.*
- What is your dream for the future? *Buying a motorbike to use as source of income (as a motorbike taxi).*
- What will be your guiding principles to achieve your dream? *Working hard, saving money, and loving my siblings as well as other children.*

Family Specific Achievements Because of Your Partnership

Income Generation: Josiane received her first grant in September 2017. She invested these funds into a project selling fruits and vegetables. Later on, in September 2018, she received a top up grant. These additional funds were used to start a project raising and selling rabbits, while still continuing to sell fruits and vegetables. With the profits from her projects, she bought land and began a third project - growing tomatoes and onions as cash crops. In addition, Josiane received a loan from her group and extended her farming project to include growing maize. Josiane used her profits to buy two more plots of land for growing food, and she has also opened a savings account with a

local bank. These projects have enabled Josiane to pay for the school fees, medical insurance, clothes, foods and other needs of her siblings.

Agricultural Projects and Food Security: Josiane, along with other group members, received training on food security and nutrition. This included teaching the youth the importance of having their own food, rather than begging or laboring for food. As a result, Josiane was able to improve her food security status in quantity and quality because she grows a variety of crops (beans, cassava, sweet potatoes, tomatoes, cabbages and other crops). Thanks to Zoe Empowers, Josiane received vegetable seeds and a hoe to plant a kitchen garden, as well as a goat. Josiane and her siblings now have enough food (two meals a day), and they eat balanced meals.



Since Josiane is running many projects, she has been able to use her profits to invest in livestock breeding. Now she has 18 rabbits and two goats, and with the merry-go-round fund, she bought six hens for her siblings to raise and sell.

Group Activities:

- **Vegetable and cassava growing:** Abakoranabushake group invested in a vegetables and cassava growing project which helped group members raise their families' income and strengthen the unity of the group. Thanks to this project, Josiane received money to expand her businesses, and also learned how to grow food and cash crops.
- **Table banking:** Group members contribute a small amount from their business profits to a group "table bank" which they can use to provide group members with low-interest loans. Josiane received a loan from table banking which enabled her to purchase two plots of land for growing crops.
- **Merry-go-round fund:** At every group meeting, Josiane and other group members make a small contribution to the fund. After a certain time, the group decides which family should receive the accumulated funds, with each family receiving a contribution in turn. Funds are used to expand businesses, make medical insurance payments, buy livestock for siblings so that they can begin earning money, or pay for school fees or materials. Josiane used her distribution to buy hens for her siblings
- **Mutual help:** Group members help each other on large home and income activity projects. For example, Josiane's group helped her plant a kitchen garden, repair her house, construct a toilet, and assisted with her crops.

Health: Josiane and her group received training on hygiene and disease prevention. This training encouraged all group members to apply hygiene standards such as: drinking clean water, eating clean food, sleeping on beds which are above the floor, having a covered and roofed toilet, having a string for hanging clothes, using dish racks, keeping the surroundings areas outside the home clean, and sleeping under mosquito nets. In addition, Zoe provided trainings on HIV/AIDS prevention, gender specific health issues, drugs use prevention, and medical insurance. As a result, with mutual support from the group, Josiane was able to apply all hygiene standards at her home. Florence,

Beatrice, Mariam, Schadrack, and Tresor, who suffered from malnutrition and diseases such as skin rashes and intestinal worms resulting from poor hygiene, have recovered and are now in good health.

Housing: When Josiane' parents passed away, the children were left with a house that was old and in a state of disrepair. Thanks to Zoe and mutual help from the group, Josiane and siblings received a new house. Zoe provided iron sheets, windows, doors and nails for the construction project.

Education: Before Zoe, Josiane, Charlotte, Emmanuel, Florence and Beatrice dropped out from the school. With Zoe support, all four siblings were able to reintegrate into school. Zoe provided school fees, uniforms and materials for the first year. Thanks to her businesses, Josiane can afford school fees and materials for upcoming years.

Child Rights and Protection: With Zoe support, Josiane's son is now legally registered. The community no longer isolates the family and they value all the work that Josiane is doing. Community members are now her customers and she has even hired community members to help with farming.

Spiritual Strengthening: Josiane and her family were always filled with sorrow. They used to cry every day. They thought God had forsaken them and they couldn't believe in God's love. Thanks to the group support and Zoe devotions, the family has realized how amazing God has been to them. They attend church every Sunday, and invite friends to attend church programs. Josiane reflects, *"I couldn't believe in God. Whenever I would see people my own age singing in choirs, I assumed that they were able to sing because they were happy. But with Zoe, and my group, I found happiness and a second family. I can now attend church together with my siblings and I am a choir member in my church."*

Prayer Requests:

- *Family progress*
- *Having enough means to take care of my siblings*
- *Achieving dreams/having a motorbike*

A Summary Report on Second Year Groups in Rwanda as of May 2019

The following report was written by Rwanda staff. It provides an overview of the activities and achievements all 20 groups have experienced during the second year of the Zoe Empowerment Program. During this period, select trainings have been conducted and limited resources have been distributed to enhance capacity of the youths to care for themselves and their families.

PRIMARY TRAININGS

Income Statement (July 2018): This training was conducted to help the young Zoe entrepreneurs evaluate their businesses. They learned how to do an income assessment and to determine if they were making a significant profit as desired. If it was realized that there was no profit, then they would shift their businesses to be based on available markets. Because of this training, 72 heads of households (12% of all families) shifted from their initial businesses to ones which would generate better incomes.

HIV/AIDS Prevention and Reproductive Health (August 2018): In collaboration with local health center workers, Zoe trained heads of households on sexually transmitted diseases (their causes, consequences, and methods of prevention) and family planning. The greatest emphasis was on HIV/AIDS, including how to care for people living positive with the disease. As a follow up to this training, the Zoe youth created two Anti HIV/AIDS clubs for creating awareness in their communities about preventing HIV/AIDS and unwanted pregnancy. They spread the information by performing songs, dances, and drama as pictured below.



FOOD SECURITY

Since all these groups are based in rural areas, 94% of the households have planted crops both as individual households and as group projects. The most common crops are Irish potatoes, beans, wheat, cassava, sorghum, maize, sweet potatoes, bananas, and arrowroots. Additionally, 98% of the households have permanent kitchen gardens where they are planting carrots, cabbages, onions, green pepper, cucumber, squash, tomatoes and eggplants, and have fruit trees such as papaya, avocado, or mango. Every season they renew their crops based on the Ministry of Agriculture's guidelines and schedule for crop rotation.

The harvests for both crops and gardens has been good so that the households have been able to feed their families and still have produce to sell. This has also led to 92% of families becoming completely food secure meaning they can eat two balanced meals each day.

Seven of the 20 groups grow vegetables and Irish potatoes as their group project. Zoe provided hoes, sprayers, watering cans, land rent, seeds, chemical fertilizers and pesticides. With group projects, the youth harvest their crops as a group and divide some among members for family consumption and then sell the rest. They share the profits after saving the appropriate amount needed to purchase inputs for following planting season.



Above is one group with their potato harvest and below are youth working on their wheat harvest.



This reporting period has been productive in terms of animal breeding. From the period of May 2018 to April 2019, 100% of the Zoe families have been raising livestock. The cumulative count of animals owned by the children is 3,139, this includes livestock initially provided by Zoe, those purchased by the youth with their business profits, and those purchased with merry-go-round funds. Among all the children, 475 sell livestock as an income project.

Cows	8 households with 8 cows
Sheep	125 household with 256 sheep
Goats	473 households with 633 goats
Pigs	56 household with 256 pigs
Rabbits	88 household with 177 rabbits
Hens	627 households with 1182 hens

INCOME GENERATION ACTIVITIES

Thanks to the Zoe empowerment program, youth have been encouraged to run different businesses with the grants which were given during the first year of program. During this reporting period, Zoe provided top-up grants all the heads of households so they could expand or diversify their projects. Concurrently, the members also used profits from their own businesses and created 51 new businesses.

The tables below indicate the type and number of income activities started by all youth – heads of households and siblings – during the second year. Some of the members have completed vocational training and received start-up kits to run their businesses. Usually the families are managing two or more income activities at a time. For example, they might have a bicycle taxi service and also sell crops while younger siblings raise and sell rabbits. The members also participate in the group projects listed below.

NEW Income projects started in second year	
Food store (beans, ground nuts, maize, etc.)	131
Fruits and vegetables selling	107
Animal trading (goats, rabbits, and hens)	73
Canteen project (tea, bread, porridge and soft drinks serving)	11
Boutique project (retail shop)	11
Growing and selling crops of sorghum, cassava, maize, ground nuts, beans, various fruits & vegetables	76
Sorghum drink selling	10
Donuts selling	20
Samosa selling	9
Livestock breeding and selling: 80 as primary projects plus another 51 as second businesses	131
Maize and cassava flour selling	21
Bicycle taxi services	19
Restaurant project	3
Mobile money services	2

Vocational training completed by youth followed by establishment of businesses	
Tailoring	36
Welding	14
Carpentry	3
Construction	4
Hair cutting (barber)	12
Hair dressing and braiding	2
Shopping back weaving and selling	66
Mechanics	1
Still in vocational training	23

Group projects	
Irish potatoes growing	2
Wheat and Irish potato (seasonal rotating)	9
Vegetables and cassava growing and selling (seasonal rotating)	6
Cassava only growing and selling	3



Distribution of start-up kits following the completion of vocational training.

HEALTH AND HYGIENE

During this reporting period, 145 families constructed toilets, Zoe provided iron sheets for roofing. To the right are the youth receiving the building materials.



To ensure all children could address medical issues, Zoe assisted 396 children so they could have medical insurance for one year and provided additional resources for five children who had severe illnesses and had to be taken to the main hospital for medical care. The goal for the third year will be for all families to be paying for their own medical coverage and for them to have savings for emergencies.

CHILD RIGHTS

There are children who reached the age of 16 years old, and were supposed to obtain national ID but did not receive it yet because they did not have a birth certificate. In collaboration with community leaders, those children are receiving necessary services to get their ID.

NETWORKING AND COMMUNITY PARTICIPATION

Group members organize mutual help activities to assist each other with farming projects, implementing hygiene standards (like cleaning homesteads, building dish drying racks), and construction activities, like the members working on a house to the right.

Zoe beneficiaries also join with community members on a monthly basis for government organized work days to address local needs. They have even constructed three houses for homeless peoples



SPECIAL EVENTS

In March 2019, Zoe beneficiaries participated in District Open Day. This event gathers all District partners for a show/exhibition as accountability assessment. Zoe and its beneficiaries got awarded first rank among national NGOs for the best outstanding projects which were exhibited during the show.

FIRST YEAR CASE STUDY REPORT – December 2018

Head of Household: Bernard (18) **Dependent:** Eric (14)

Challenges

Bernard's father died in 2000, just after Bernard was born. Bernard's mother re-married a man who rejected Bernard when he was only seven years old. Bernard began living on the streets. *"I remember one evening I went to steal food because I was very hungry. Unfortunately, it was not a good day for me because I got caught, beaten and taken to jail. After my release, I met with a woman who asked me if I would join her at her home to be raised with her own children. This good Samaritan (hosting mother) even took me to school. But after only two years, my foster mother passed away too and I returned back to the streets,"* said Bernard.

Bernard said that he was rejected by the community. They called him a thief and no one would let him play with other children. When Bernard was called for a meeting with ZOE, he thought leaders were trying to take him to prison again. He decided not to go to the meeting and ran away to hide. The children who had joined ZOE went to find Bernard and told him about ZOE's empowerment program. Bernard believed the children's story and decided to join ZOE with the group. When he joined, the Abakoranabushake group had already been formed so Bernard was able to integrate into the group with a ZOE child electing to host him.



Bernard, in yellow, with his brother

The Dream: Training in the Dream process teaches the children how to develop a plan for achieving self-sufficiency and creating a Dream chart provides daily inspiration to work towards the goal. The following are Bernard's most recent responses to the Dream questions:

- **What makes me sad:** *Being separated from my mother*
- **What makes me happy:** *Riding a bicycle*
- **What I do not like in my community:** *Child abuse and stigma*
- **My dream for the future:** *To have tailoring skills and a sewing machine and to have a bicycle*
- **Guiding Principles:** *Working hard and working together with other kids*

Family Specific Achievements Because Of Your Partnership

Income Generation

In September 2017, ZOE provided training on income generating activities where each household had the chance to present a small business project designed to generate income for the family. The training aimed to reduce the number of unemployed youth and their families in order to provide resources for food and other daily needs such as medical insurance, school fees and materials. They learned how to identify a good business opportunity, market the business and complete basic bookkeeping. They were also offered the opportunity to apply for grants to create and run their selected small business projects. By October 2017 Bernard received his first grant and invested in a bicycle taxi business. He received a second grant in September 2018.

Bernard is now able to earn enough money to meet his home requirements. In addition, he bought a piece of land for the equivalent of \$200 USD to farm cassava. The separate piece of land he purchased with his profit is expected to yield 200kgs per each season and also allows him to switch crops from cassava, beans and maize to farming peanuts. Also with the profit from his business, he bought four hens for breeding to start as a new project, and plans to sell the chicks when the hens reproduce.

Agricultural Projects and Food Security

Bernard and his group received training on food security and nutrition in August 2017. This training taught them how to become food secure and what defined and how to make a balanced meal. With guidance from their ZOE program facilitator, Bernard and his group identified and agreed on the following standard requirements for food security as defined by ZOE's empowerment model:

- keeping a store of a staple food such as beans, peas, peanuts, sorghum, rice, cassava, etc.,
- having a vegetable garden and a farm with crops like potatoes, sweet potatoes, fresh cassava, arrow roots,
- having at least one fruit tree such as papaya, avocado, plum, pineapple, or yellow banana,
- and breeding at least one small livestock like hen, rabbit, goat or pig.

ZOE provided agricultural inputs for his garden, such as vegetable seeds and a hoe. Bernard now grows his own vegetables and even additional foods that he can sell for cash. Bernard used to go two days without any food but with the ZOE empowerment program he no longer experiences hunger. He can now eat two, balanced meals every day.

Group Activities

Bernard and his group have three major group activities:

- **Mutual help projects:** In these projects the group organizes an activity (farming, house repair, house construction, and toilet construction) for one household with the group working together to complete that project. Bernard's group helped him by providing assistance with his kitchen garden and house plastering and cleaning.
- **Merry-go-round fund:** Bernard was able to purchase a pig from participation in the merry-go-round fund.
- **Table banking:** For table banking the group members contribute the amount to start the fund, and those who want loans apply for them by paying a small amount up front and then repaying with interest at a later date.



Bernard running his bicycle taxi service



Bernard growing beans and maize

Health

Bernard and his group attended training on hygiene and disease prevention in November 2017. They learned how to maintain clean body, clothes, home, toilet and surroundings; to drink clean and boiled water; to eat clean food; to dry dishes on a rack above the ground and hang clothes to dry completely; to clean hands before and after eating and after using the toilet; to sleep under a mosquito net; and to not keep animals inside the home.

In December 2017, ZOE collaborated with health center workers to train Bernard and his group on prevention, symptoms and treatment of HIV/AIDS and sexually transmitted diseases. They learned the consequences of HIV/AIDS and how to help people living with HIV to live positively with it. The group also learned about their reproductive health. After the training, the health centers offered voluntary testing for HIV/AIDS.

At the beginning, ZOE assisted Bernard with medical insurance. Now, thanks to his business he is able to pay for his insurance. *“Before ZOE I never had the chance to access medical care. I received medical treatment and care through ZOE’s support and payment of my medical insurance. I can now access medical care through ZOE medical insurance,”* Bernard said.

Housing

Assisted by his group’s mutual support project, Bernard worked on house repairs and toilet construction. ZOE provided iron sheets, timber, nails, and fees for people to dig the latrine.

Child Rights and Protection

In March 2017, ZOE, in collaboration with the “human security and community policing” agency, provided training to Bernard and others in his group about the worldwide issues related to human trafficking and the high number of youths involved in drug abuse. They learned that being young without employment can push youths into drug abuse and human trafficking. ZOE believes that involving and supporting young people in entrepreneurship and small business creation is one of the best practices to fight against these problems.

Also in March 2017, Bernard attended training about child rights. He and his group received information to gain a clear understanding about their rights according to the International Convention related to child rights and how to claim these rights if they are violated. The youth were reminded that they have rights to education, medical care, having a family, parent’s properties, eating well, and living peacefully.

After training, Bernard executed his right to inherit property. The community leaders, in collaboration with ZOE, convinced Bernard’s relatives to let him regain rights to his father’s property. Bernard obtained and is now living in the father’s house which had been occupied by a relative before his involvement with ZOE. Mediation between Bernard and his father’s family was performed, concluding in a reconciliation.

Bernard also claimed his right to family. He reunited with his 14-year-old stepbrother in January 2018. The brother had been chased from his home by the abusive father. Both brothers have been separated from their mother but decided to now live together as a family. Bernard helped his brother with school reintegration and the provision of school materials and a uniform. *“Before ZOE I had never had value in the community. Due to hunger, I used to steal and be beaten. But with ZOE I can have food, medical care and education - something that I consider as having my right in the community,”* explained Bernard.

Education

Bernard is attending vocational training in tailoring and is able to pay for the materials needed for his vocation. ZOE is covering school fees at the vocational training center.



Bernard (second from right) in vocational training as a tailor



Bernard in a suit he made himself

Spiritual Strengthening

Through ZOE trainings and advice, Bernard was converted and baptized. He is now a Christian. *“I never felt God’s love before I joined ZOE. It was hard for me to say that God existed. I used to stay alone thinking that God is there for some people (those who live a happy life). With the empowerment program, through its spiritual nurturing part, I knew that God had a plan for me even before I was born. I am thankful to Him and am living a life which could attract others to God - helping the needy, attending church every Sunday and teaching others the word of God,”* Bernard says.

Prayer requests

Bernard requests prayers for progress, for having his own tailoring shop, and for living a better and safe life.

A Summary Report on First Year Groups in Rwanda as of April 2018

The ZOE Rwanda staff wrote the following report which provides an overview of the activities and achievements the groups have experienced since their empowerment training began in July 2017. At that time, recruitment took place in two communities and enrolled 600 child-led families, a total of 1,960 children, into 20 working groups.

TRAININGS HELD DURING THE PAST YEAR

JULY 2017: Dreams and family action plan. The youth who are the heads of their households learned how to design an action plan for their families. They created their “**DREAM**” chart in which they expressed in pictures what they wanted to do in short and long time. They also included their experiences on what made them sad, what they do not like to see happen in their communities, what they like having and what is the guiding principles which will lead them to achieve their plan, to make their dreams true.

AUGUST 2017: Food security and nutrition. During this first year in program, children were facing malnutrition and hunger issues. To handle this problem, ZOE provided training on nutrition and food security before giving any in-kind assistance. The children learned how to have sufficient food in quality and quantity to eradicate malnutrition among families. ZOE staff and youth defined and agreed on how they should prepare balanced meals with food that can be found in respective communities. Required standard to be achieved by the families are meals with at least three items such as: beans or soya peas or groundnuts, eggs, meat, milk for protein; vegetables and fruits for vitamins and minerals; potato, rice, maize, wheat, plantain, sorghum, cassava for carbohydrate. Also fat should be added.

They also agreed on requirements of food security which every household must apply such as having a kitchen garden for vegetables, a store of cereals (rice, wheat, maize), a farm of roots (sweet potato, cassava, arrow root, yam or potato), at least one fruit tree, and legumes (beans, pea, groundnut or soya). Training on kitchen garden making was facilitated by agronomists who are government staff. Afterwards, ZOE provided all households with vegetable seeds (carrots, beetroots, onion, spinach, cabbages and amaranth) and manure as needed. ZOE believes that by the end of the three year empowerment program, 100% of families will be capable of finding their own food and be secure in quantity and quality.

SEPTEMBER 2017: Income Generating Activities (IGAs). Group members learned how to identify a good business idea, conduct a feasibility study, and do bookkeeping. They also learned how to develop a project proposal to apply for a grant. After training, ZOE provided all families with grants and start-up kits to start small businesses.

JANUARY 2018: New farming techniques and animal keeping. Additional agricultural training was attended by 307 heads of households. They learned how to use certified seeds and advanced techniques to increase crops/agriculture products. In terms of animal keeping, the youth have learned how to keep animals not only for household consumption but also for having manure and to generate money. With government promotion of land use consolidation, youth from Tuzamurane, Twiyubake, Ubumwe, Twisungane, Urumuri, Ikizere, Zaneza, Indangamirwa, and Twitezimbere groups formed a cooperative of wheat growers and were supported with land and technical advice for growing wheat on two hectares of land. ZOE supported with wheat seeds, manures and technician demonstration fees. (Picture below of youth working one of the cooperative wheat farms.)



MARCH 2018: Hygiene and disease prevention. Before ZOE, these children suffered of many diseases due to poor hygiene. Hence, ZOE provided training on hygiene and disease prevention where they learned about keeping a clean body, clean clothes, clean house and surroundings, drinking clean and boiled water, using a toilet, sleeping under mosquito net, and on an above floor bed. They were also encouraged to not keep animals inside the house in which humans are living. ZOE helped groups construct toilets for households which lacked a facility. ZOE provided iron sheets, nails, and trees while the group members contributed by working - 196 new toilets were constructed. As result, frequency of illness caused by lack of hygiene decreased. ZOE believes these diseases will even be eradicated.

MARCH 2018: HIV/AIDS prevention and reproductive health. Through Health Centers Workers and ZOE collaboration, all heads of households were trained on reproductive health, how to prevent sexual transmitted diseases, and unwanted pregnancy. They have been trained also on how people contract HIV, its consequences, how to prevent HIV, and how to care for a person living with HIV. This training focused more on causes of contracting HIV and on youth behavior change towards HIV pandemic. Two directors of health centers facilitated the trainings and then offered voluntary HIV testing so the children could know their status. After training, groups created youth clubs to increase of awareness on topics of the HIV pandemic, avoiding early pregnancy, sexually transmitted diseases (STD), and drug abuse.

MARCH 2018: Human trafficking and drug abuse. The training was conducted in collaboration with “human security and community policing” who are staff of local government. Youth learned about worldwide current issues including human trafficking and the high number of unemployed youth. Since youth unemployment and vulnerability are main causes of drug abuse and human trafficking among young populations, ZOE believes that involving and supporting young people in entrepreneurship and small business creation is one of the best practices in fighting these problems.

MARCH 2018: Training on child rights. This training was based on “International Convention on Child Rights.” Group members learned about their rights and how to protect and claim their rights. The training was facilitated by the Executive Secretary (government leader) of the sector from ZOE’s operating community.

ACTIVITIES IN AREAS OF ZOE EMPOWERMENT, July 2017-April 2018

Food Security: During the September-December farming season, all households in this class of groups planted vegetables, fruit trees, and cash crops such as bean, potato, sweet potato, cassava, wheat, or maize. Eight vegetable farming group projects have been created for selling and consuming with the family. During that season, they planted and harvested carrots, beetroots, onions, celery, and green pepper. Also, nine groups have wheat growing projects. Even though there was a natural disaster of flooding, 100% of youth re-planted vegetable seeds after the disaster. The season was good. For example one group called “Indashyikirwa (see photo)” got a great harvest of vegetables. With harvesting season, they got enough food for their families and even got surplus for selling. Overall, about 27% of the families are now eating two balanced meals per day.



Unfortunately, during the planting period of February-April 2018, there has been another natural disaster and flooding and crops are not doing well. There is a risk of insufficient food for next harvesting season.

During past year, all families received either a goat, a pig, or a sheep each according to their choice. With their group merry-go-round funds, they were able to buy additional animals for breeding and selling: 150 goats, 130 rabbits, 110 hens, and 70 pigs.



Income Generating Activities: In terms of business projects, each head of household received grant to start an individual business. Thanks to the profit from their businesses, heads of households supported siblings to start new business, also some have created new businesses in addition to existing projects; many run more than one business.

The most successful projects were wheat growing and vegetable and fruit selling. This first serves as a cash crop business while the second one (vegetables and fruits selling) can be applied in every village through a program of the government which encourages each community to have farmers’ market to facilitate to access food.

Businesses/Income activities created and still operating:	
Food Store	100
Fruits and vegetables selling	201
Livestock	344
Animal trading (goats, rabbits, chickens, pigs)	56
Barber shop project	6
Canteen	27
Boutique & retails	7
Bicycle taxi (pictured right)	8
Shopping bag making and selling	20
Food crop growing and selling	112
Sorghum juice selling	20
Donuts selling	28
Tea growing and selling	10



During this period, 75 youth received vocational training and start-up kits for the following trades.

Barber shop	12
Tailoring	28
Shopping bag making	20
Shoes mender	1
Driving License	1
Welding	11
Carpentry	2



An additional 30 youth have ZOE support to attend three year high school vocational training. At graduation they will receive their start-up kits.

Thanks to their businesses, households started meeting daily needs such as food, clothing, school materials and uniforms for siblings; they also began hiring laborers to help with farming, house repairs, and toilet construction. Many youth were able to hire pieces of land for farming on which they planted food and cash crops such as cassava, beans, sweet potato, maize and vegetables. As result, these once vulnerable children no longer suffer from hunger, no longer need to beg or doing labor for food.

Skilled youth from third-year ZOE groups taught the first year participants how to make shopping bags. In turn, ten of those who learned the skill of weaving the bags taught their siblings. (Since plastic bags are prohibited in Rwanda, youth used this opportunity to start a project of making shopping bags so that community members will buy these bags to help them doing their shopping.)

During this reporting period, four groups created table banking projects. With this project, youth take loans to boost their businesses or create new ones for siblings.



Health and Hygiene: During the period of July 2017 to April 2018, there have been malaria incidences which caused frequent illness among families. With the assistance of ZOE, 293 families, including 916 children, received health insurance for one year. As result, the children can now access medical care earlier, when they first fall sick.

Community interaction and networking:

- Support from government agencies. For example, ZOE paid the cost for trainers and materials while district authorities provided the training facility as a government contribution. Also, local government authorities have provided land on which the groups planted vegetables farms.
- Youth from Tuzamurane group helped the group of Ubumwe group in terms of kitchen garden demonstration and making.
- Groups also supported the community during disaster period by helping with water channel cleaning and road repairs.
- Group members attended an exhibition with accountability during the Open Day of Government partners in community development. Youth presented their products such as their harvest of vegetables, banana, fruits, and handcraft products (baskets, bags).

Awards: With the 2017 evaluation of ZOE’s Program in Ruhango District, Southern Province, ZOE received a certificate of merit as one of the top best practices in youth entrepreneurship and empowerment models.

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 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.

Abakoranabushake Nyamagana Empowerment Group, Rwanda

34 households and a total of 114 children



Adeline (f) 19

Beyonce (f) 7
Peace (f) 5
Annick (f) 5
Large (m) 2

Alice (f) 18

Alphonsine (f) 19

Jean de Dieu (m) 17
Antoinette (f) 11
Sonia (f) 4
Chella (f) 1

Amina (f) 17

Eric (m) 14

Azelle (f) 18

Ezechias (m) 13

Belthe (f) 19

Vincent (m) 17
Christine (f) 13
Liberee (f) 10

Bernard (m) 18

Eric (m) 14

Bertra (m) 19

Eric (m) 17

Claudette (m) 19

Joseph (m) 19
Eric (m) 3
Celestin (m) 6
Ashili (m) 2

Claudine (f) 19

Fidel (m) 17
Clarisse (f) 16
Dancille (f) 15
Jeanette (f) 11

Darius (m) 19

Bruno (m) 19

Elias (m) 18

Aloys (m) 15
Rachel (f) 13
Belyse (f) 5
David (m) 3

Emerance (f) 19

Roger (m) 17
Fiona (f) 15
Felicien (m) 9
Thierry (m) 7
Alno (m) 1

Elizabeth (f) 19

Pacifique (m) 17

Emmanuel (m) 18

Francoise (f) 19

Nsengimana (m) 17
Elina (f) 13
Belda (f) 5
Belyse (f) 3

Gerard (m) 19

Francois (m) 18
Giselle (f) 10

Giribanga (m) 16

Diane (f) 15
Barore (m) 12
Anitha (f) 9
Sarah (f) 3

Halima (f) 19

Zula (f) 18
Sifa (f) 17
Salma (f) 14
Mariam (f) 9

Innocente (f) 19

Robert (m) 2

Hassinah (f) 18

Hashula (m) 14
Nuliatha (f) 11
Jamila (f) 9
Aime (m) 1

Irene (f) 19

Goreth (f) 16
Alice (f) 15
Florence (f) 14
Leandre (m) 12
Damas (m) 9
Rosine (f) 7

Janvier (m) 17

Alex (m) 15
Fabrice (m) 13
Vanessa (f) 8

Jeanette (f) 18

Anitha (f) 1

Jean Claude (m) 18

Jeanne (f) 18

Chantal (f) 15

Nadia (f) 18

Bienfait (m) 14

Josiane (f) 19

Charlotte (f) 16
Emmanuel (m) 15
Florence (f) 13
Beatrice (m) 12
Mariam (f) 11
Schadrack (m) 9
Tresor (m) 3

Lauise (f) 18

Joiyeuse (f) 17
Charlotte (f) 2

Pascaline (f) 19

Rene (m) 16

Jamvier (m) 13
Alexis (m) 11

Samuel (m) 19

Sandrine (f) 20

Nadia (f) 18
Bienfait (m) 13
Alpha (m) 6
Yvan (m) 2

Clementine (f) 18

Graduation update: Clementine, whose parents have both died, was adopted into the group.

The following is an overview of how ZOE empowers orphans and vulnerable children to move beyond the need for charity by comprehensively addressing the multiple challenges faced by those in living in extreme 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.

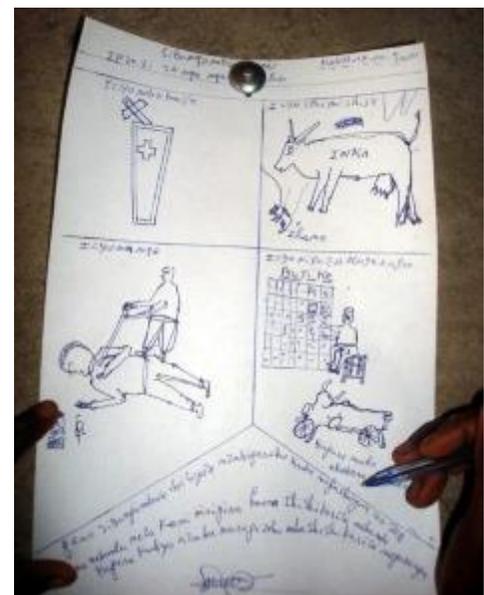
During the first meeting the youth elect leaders, make rules to guide their meetings, choose a group name, and decide when and where to hold weekly gatherings. The youth complete training on topics of food security, health and disease prevention, business management, and child rights within the first 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 term 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.