

**Duterimbere “Progress” Empowerment Group, Kinazi, Rwanda  
Partnered with St. Luke's UMC Serve Ministry, January 2019 – December 2021  
GRADUATION!!**

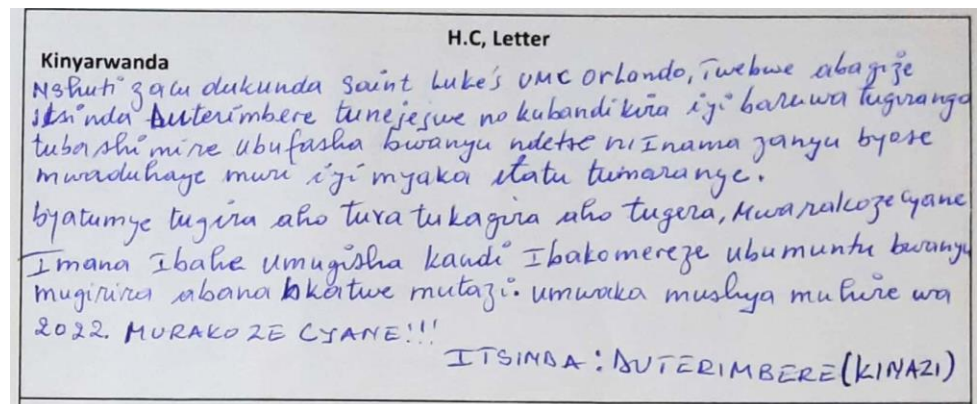


*The Duterimbere Kinazi Empowerment Group at graduation*

Dear friends St. Luke's UMC Orlando

We the members of Duterimbere group, we would like to thank you for the support and advices you offered to us for these past three years. Your support contributed a lot in changing our lives, thank you so much may God bless you and He continues to watch over your families. Be blessed for the kindness you have shown to orphans.  
Happy year of 2022

Thank you so much,  
Duterimbere Group



**Group Member Retention**

All group members remained with the program all three years and one member, Nadine, even adopted two teen girls into her family. This is a testament to how the youth helped each other face the difficult task of overcoming their many challenges - including the Covid-19 pandemic - so that no one would be left behind.

### **Group Activities**

- **Financial projects:** The group began a merry-go-round to build savings for households to purchase small household items and school materials. They also have to a table bank activity so that members can access low interest loans. The fund grows through interest on loan repayments and at the end of each year they share dividends.
- **Community outreach:** Through their mutual help activities members of the Duterimbere Group not only help each other with large task (like harvests or latrine construction), but they also provided this assistance to other vulnerable families in the community. Additionally, during their graduation ceremony they presented small livestock to four other children in the community so that they could begin their own breeding projects.



### **Income Generation**

Zoe Empowers Rwanda organized business training sessions and provided guidance throughout the three years of program implementation so that all youth could become entrepreneurs and create a sustainable means of supporting themselves and their families. After developing business plans, the heads of household received grants to begin their businesses in the first year. They were then encouraged to expand their business or start second businesses. The Covid-19 pandemic led some youth to switch businesses from those they originally conducted. The following is a compilation of all their current business activities.

Income activities run by heads of household	#
Vegetable and fruit selling	20
Crop growing and selling	23
Vegetables growing and selling	3
Food store selling	6
Bread or samosa making and selling	3
Bicycle taxi services	2
Mobile services	2
Auto mechanics*	1
Electrician*	2
Hairdressing project*	4
Welding project*	1

Youth doing the businesses marked with an asterisk attended vocational training first and then received start-up kits. Two other youths have also attended vocational training in barbering and tailoring but have not yet started their businesses. One youth has become a primary school teacher and 11 siblings have started businesses separate from their head of household (selling eggs, fruit or vegetables).

In addition to hiring others to occasionally help them with crop harvests, the members of this group regularly employ 16 people from the community.

### **Financial Security**

Types of Saving	#of youth
Table banking	27
Financial banking	15
Mobile money services	23
Village saving	26
Livestock	27
Cows	3

Significant investments	# of youth
Bicycles	2
Bought land for farming	12
Renting land for farming	6
Bought land for house construction	6

### **Food Security**

Before Zoe, most of the households in this group ate only one meal every other day, but now they eat at least two nutritionally balanced meals every day with a wide variety of foods. All members were taught the best horticultural methods for growing their own food and how to care for livestock. They were given seeds for kitchen gardens and crops, fruit tree seedlings, tools, and initial livestock. They quickly became food secure. All families are now using their own resources to plant crops and kitchen gardens and to increase their livestock holdings. Below are details of their agricultural achievements at the time of graduation.

Kind of crops	# of families
Cassava	26
Beans	26
Soya bean	26
Peas	20
Maize	22
Vegetable growing*	12

Types of livestock	# of livestock	# of families
Cows	3	3
Goats	50	27
Hens	70	12
Pigs	40	11
Rabbits	81	14

\* In addition to their kitchen garden

### **Health & Hygiene**

All families were trained on hygiene, disease prevention, reproductive health, and HIV/AIDS prevention. In collaboration with the local health care center, all youth were provided voluntary HIV testing. Zoe paid for health insurance for the families in their first year and now all can afford to cover this expense on their own.

### **Education**

Zoe provided guidance and initial resources of fees, materials, and uniforms to families so that children could start attending school regularly. The heads of household can now cover these educational expenses.

- 17 children started regularly attending primary school
- 10 students started regularly attending secondary school
- 1 went to college

### **Housing**

- 12 households built latrines - Zoe provided iron sheets for roofing
- 6 youths built new homes and 18 made improvements - Zoe provided iron sheets, doors, and windows while groupmates made bricks and did plastering
- 2 families moved into better rental homes



### **Spiritual Strengthening**

Before Zoe, most of the youth never felt God's love because they were in a bad situation of life. They felt alone in their community. Now they are attending church services regularly. They pray together in their families and in the group meeting.



*The children of the Duterimbere Kinazi Group sharing in refreshments during their graduation celebration*

## FIRST YEAR CASE STUDY

*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 every household as they move through Zoe's empowerment model. Additional information about your group's progress follows this case study.*

**Head of Household:** Ezira (20)

**Dependents:** none

**Challenges:** Ezira never knew his father, and his mother left him when he was only seven years old. Ezira's life was very difficult and he had to labor or beg for food. When he was 13, Ezira went to Kigali and found work as a house boy, but he was paid very poorly. After working for a while, Ezira asked for a pay raise, but his boss chased him away and refused to pay the wages Ezira had earned for the previous eight months. Ezira went back to his community and continued to beg and labor for food. His relatives rejected him and the community accused him of stealing and being a burden to them.



**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 Ezira's original responses to the Dream questions:

- What makes you feel sad? *The death of my parents*
- What makes you happy? *Attending the church program*
- What happens in the community that you do not like? *Child abuse*
- What is your dream for the future? *To raise pigs and have a store*
- What will be your guiding principles? *Save money and have the courage to progress in life*

### Family Specific Achievements Because of Your Partnership

**Income Generation:** After completing Zoe business training, Ezira created a business plan and presented it to his groupmates. With their approval, Ezira received a grant in April 2019 and invested in selling cassava flour. With his profits, Ezira bought a bicycle to transport his cassava to the market. He can now pay for food and medical insurance.

**Agricultural Projects and Food Security:** After conducting training sessions in agriculture and animal husbandry, Zoe provided Ezira with vegetable and fruit tree seeds, a hoe, and a pig. Now, Ezira grows crops of beans, cassava, and other vegetables and also has a kitchen garden. Ezira's pig had three piglets, so now he has four pigs. Ezira used to go the whole day or more without food, but now he eats at least two balanced meals a day.



*Ezira sells cassava flour*



**Health:** Zoe provided Ezira with health insurance in his first year and now he can pay for it himself. He can now access health care services whenever needed. Ezira took the Zoe health and hygiene instruction to heart and implemented the following actions: he uses a dish drying rack, hangs his clothes, cleans his house and land, and sleeps on a raised bed under a mosquito net.

**Housing:** Ezira's group helped clean his house and construct a covered latrine. Zoe Empowers provided nails and iron sheets for the latrine's roof.

**Child Rights and Community Connections:** Ezira lost the equivalent of \$100 USD when his employer in Kigali threw him out without paying him for eight months of work. *"It was the saddest day in my life,"* Ezira said. Once he returned, he still felt isolated and stigmatized by his community. He did hard labor for very little pay, and his community accused him of stealing from their farms. Ezira has now earned the respect of his community, and they consider him to be a good businessman. He feels connected and welcomed.



*Ezira weeds his crops*

**Spiritual Strengthening:** Ezira says, *"Before Zoe, I used to think that the time I could meet with God I would ask Him why I was born to suffer. I would ask Him 'What is the reason for my existence?'"* Ezira now believes that God will bless him through His people, and especially through Zoe.

**Prayer Requests:** Please pray for God's protection, for Ezira's business to progress, and that he will be a successful person in the community.

## GENERAL UPDATES ON THE DUTERIMBERE EMPOWERMENT GROUP

### Group Income Projects

Merry-go-round fund: Every meeting, each group member makes a small contribution for this fund. The collected amount is given to one group member, with each member eventually getting a turn. They use this money to buy small livestock for their siblings or to pay for school uniforms and materials.

### Group Activities

Mutual help: Group members work on chores and tasks together, such as planting and harvesting crops, constructing dish racks, and building or repairing homes and latrines. In the previous farming season, every group member was helped with cultivation.

**Food Security and Agricultural Projects:** All households planted crops and had kitchen gardens, and the harvest was good. Twelve families also have larger vegetable gardens for creating surplus to sell. Zoe gave every family in the group a goat or pig and many families bought other livestock through the profits of their businesses. The details are in the below tables.

Kind of Crops	# of families
Beans	27
Cassava	14
Maize	4
Soya	26

Kind of livestock	# of livestock	# of families
Goat	38	27
Hens	13	6
Pigs	8	3
Rabbits	11	4

**Income Generating Activities:** All 23 heads of household received business training and grants to start income generating projects. Two of them attended vocational training and were given start-up kits—one in tailoring and one in carpentry. The chart below shows the main projects run by group members (some have more than one).

Projects	# of families
Farming	23
Vegetables growing and selling	3
Fruits and vegetables selling	10
Bread making and selling	2
Phone and mobile money	1
Tailoring	1
Carpentry	1

*Ezira and one of his pigs*



## **A Summary Report on First Year Groups in Rwanda as of November 2019**

*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 January 2019. This summary report includes 35 groups with 964 household; a total of 3078 orphans and vulnerable children.*

### **Primary Training**

**Dream Chart - January 2019:** With this training, families are encouraged to design their family plan by reflecting on what made them sad, what makes them happy, what they don't like in the community, their dream for future and guiding principles which will help them achieve their dreams. After designing their Dream Charts, they hang them where they can face them every day. This gives courage to work on all plans. They may update their chart when they have achieved all goals they assigned to themselves. All the 964 families designed their Dreams.

**Food Security and Nutrition - February 2019:** In this initial training, the heads of households were taught they could obtain meals in sufficient quality and quantity by growing their own food and buying food through the development of their small businesses. Instruction and demonstrations of how to create a kitchen garden were provided as pictured right.

**Income Generating Activities (IGAs) - March 2019:**

Members learned how to select and run a small business. They worked through the following six steps of doing a feasibility study:

- Selecting a project
- Analyzing the market
- Assessing how project will be implemented
- Making an inventory of needed capital
- Comparing capital and profit
- Deciding if the project is feasible

As result, the youth invested in different projects such as buying and selling types of businesses, farming and vocational projects.



**Hygiene and Diseases Prevention - May 2019:** Before Zoe most of these children suffered diseases caused by poor hygiene. With Zoe staff guidance, group members agreed to implement a set of standards to improve daily habits and thus improve health. These standards include: drink boiled and clean water, wash dishes, sleep under mosquito nets, sleep on over-floor bed, have places to store utensils/dishes and clothing, keep house and surroundings clean, wash hands, construct toilets, and eat clean food. Thanks to this training, families applied all hygiene standards at their homes and they now live in safe environments.

**Animal Keeping and New Farming Techniques - June 2019:** With this training, members learned how to take care of their livestock by constructing sheds and following veterinary guidelines for vaccination, medications, and general care. In terms of new farming methods, members were encouraged and have been taught on how to use certified seeds and fertilizers in order to increase productivity. Thanks to this training, families are able to grow food for home consumption and they can reserve some for markets. In addition, Zoe supported families with livestock for manure production (fertilizer) and for growth of wealth as the animals reproduce.



## ACTIVITIES AND ACHIEVEMENTS

**Food Security:** All the groups planted crops such as cabbages, onion, cassava and maize. Besides group farms, individual households also planted crops and vegetables such as carrots, cabbages, beans, cassava, maize, and sweet potato. The weather has been good and so was the harvest. Families got enough products for home consumption with surplus to sell at markets. Nearly every head of household (about 95%) added to their family's food security and nutrition by planting kitchen/vegetable gardens and fruit trees like the mangos and avocados seedling distributed in the picture below.



Zoe program staff note that, thanks to agricultural and income projects, 100% of the children can find at least one meal every day and over half are eating twice every day. Furthermore, the meals are much healthier than before.



In addition to the livestock Zoe provided to the households, the youth have also been purchasing their own so that the current count of animal among the households are:

512 with 1,536 hens  
964 with 1,660 goats  
539 with 1,079 pigs  
309 with 927 rabbits



**Income Generating Activities (IGAs):** Zoe encourages the youth to begin simple income projects as quickly as possible and then to build upon that initial experience to develop businesses which can support their families long term. The group agricultural projects also generate income. These are the income projects started so far.

Individual IGAs	Youth
Fruits and vegetables selling	367
Animals selling	185
Agriculture projects	128
Food dry goods store (beans, rice, cassava flour, sorghum, etc.	65
Retail food (eggs, groundnuts, donuts, chapatti, samosas)	56
Banana juice selling	31
Sorghum juice selling	30
Vegetables growing and selling	25
Cassava flour selling	25
Charcoal selling	24
Canteen projects	16
Retail sundries	9
Clothes selling	3

Group project	# of groups
Maize farming	17
Cassava farming	11
Fruits tree nursery	4
Vegetables -beetroot and cabbage harvests pictured below	3



**Health and Hygiene:** Through the empowerment program, all 964 heads of households have been trained on hygiene and diseases prevention; 125 families were supported with iron sheets for toilet construction; and 1863 children got medical insurance.





**Community Connections:** Zoe program helped the youth become more integrated with their community by participating in community works and attending different events like community meeting, Heroes' Day, Labor Day, African Child Day celebrations and other events. Zoe staff also meets with community representatives to encourage their support, this led to three groups being given land for group farming projects.

The children of the families became better integrated in the community by consistently attending school. This was facilitated by the Zoe Empowers program which provided 1,295 children with school materials and uniforms. Below are a group of siblings having just received some of their school materials.



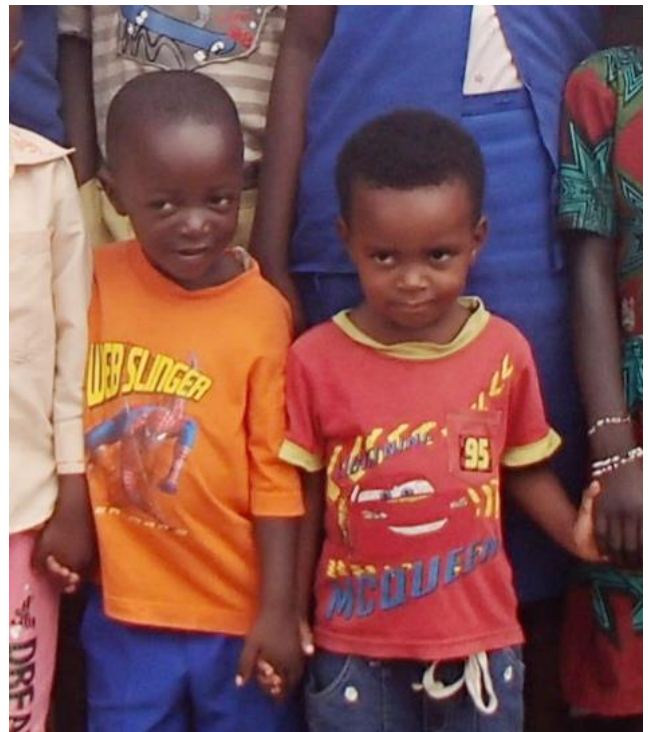
**Challenges and Solutions:** Three families experienced the collapse of their houses due to flooding. Zoe provided sheets for house rehabilitation, group members supported with labor.

**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.***





## Duterimbere Group, Rwanda

At graduation: 27 households and a total of 78 children



### **Alphonse (m) 16**

Emmanuel (m) 19  
Liliane (f) 3

### **Aloys (m) 20**

### **Bernabe (m) 20**

Devota (f) 17  
Delphine (f) 18

### **Celestin (m) 20**

### **Claudine (f) 20**

Donatha (f) 19  
Marie (f) 12  
Dianne (f) 1

### **Devotha (f) 18**

Monique (f) 16  
Samson (m) 14  
Anitha (f) 12

### **Delphine (f) 20**

Jean d'Amour (m) 19  
Samuel (m) 16  
Akariza (f) 13  
Frank (m) 9  
Jolie (f) 6  
Yvette (f) 3

### **Daniel (m) 20**

### **Dominique (m) 20**

### **Edison (m) 17**

Israel (m) 15  
Elam (m) 13  
Zabil (m) 11

### **Emmanuel (m) 20**

Thierry (m) 9

### **Ezira (m) 19**

### **Eric (m) 18**

Clarisse (f) 13  
Maurice (m) 13  
Manzi (m) 5

### **Felix (m) 18**

### **Gerard (m) 19**

Alias (m) 16  
Jacqueline (f) 14

### **Grace (f) 19**

Brian (m) 2  
**Isaac (m) 20**  
Fabrice (m) 17  
Sandrine (f) 13

### **Joselyne (f) 17**

### **Josiane (f) 20**

### **Jaqueline (f) 19**

Viateur (m) 17  
Sandrine (f) 16  
Impano (f) 2

### **Ladislav (m) 19**

Elias (m) 12  
Hyacente (f) 8

### **Naome (f) 19**

Tabita (f) 17  
Yabes (m) 14  
Akisa (m) 11  
Jephtha (m) 8  
Bonne (f) 6

### **Nadine (f) 19**

Sabine (f) 14  
Carine (f) 12  
Alice (f) 17  
Febronie (f) 16

### **Redemptha (f) 20**

Gustave (m) 8

### **Sarah (f) 18**

Yvonne (f) 12  
Anita (f) 11

### **Simon Pierre (m) 18**

Aline (f) 17  
Ephta (m) 13  
Queen (f) 8  
Honorine (f) 3

### **Violette (f) 20**

Emmanuel (m) 3  
Amuza (m) 1

**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 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 or are homeless without a permanent residence. It is also common for orphans and vulnerable children to 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. In general, 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. Zoe will also to provide basic construction materials like roofing materials or windows in limited quantities. Usually, the youth save money to improve their housing and their groupmates provide

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.

### **Spiritual Strengthening**

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.