

## Twitezimbere “Progress” Bwisige Empowerment Group, Rwanda Partnered with FUMC, Belmont, January 2022 – December 2024

### Group Specific Achievements as of January 2023



*Twitezimbere Bwisige Group members with a kitchen garden they built*

#### **Group Income Projects and Activities**

Farming. Twitezimbere Group grows eggplants on rented land. Zoe provided seeds and chemical fertilizers for the project while the group members contributed organic fertilizer, land, and labor. The group plans to sell the harvest and share the profit among the households.

Merry-go-round and table banking funds. The group started both these activities to encourage the habit of saving and for obtaining needed items for the family or funds for business expansion. Every participant makes a small, weekly contribution to the merry-go-round fund which is then given to each household in turn to purchase small livestock or buy school materials. Once their business profits increased, they began contributing larger amounts to a table bank which is a fund that members can access for short-term, low interest loans.

Mutual help. The group members organize mutual help activities every week to support each other with household tasks that are difficult to complete alone. Common activities include assisting with crops, creating kitchen gardens, and house and latrine repair or construction. They have even helped two community people outside the Zoe program create kitchen gardens.

#### **Households Agricultural Activities**

Zoe provided access to land as needed, seeds, hoes, and fertilizer for the households to start agricultural projects both for home consumption and as cash crops. Youth often plant more than one type of crop. They also received one animal from Zoe and then used their earnings to buy additional livestock.

All households created small kitchen gardens so that they had fresh vegetables for their meals and 20 were able to start larger gardens in nearby marshlands. Through these activities and their business profits, the families have

improved their food security status and are usually eating at least two good meals every day instead of going without food multiple days a week as they did before Zoe.

Types of crops	# of families
Beans	29
Sweet Potatoes	25
Irish potatoes	21
Cassava	12

Livestock holdings	# of families	Total # of livestock
Hens	7	11
Goats	21	33
Pigs	8	8
Rabbits	10	32
Sheep	5	7

### **Household Income Generating Activities**

After receiving business training and a Zoe grant the group members began the following income projects.

20 sell grains, legumes, and other food items	15 sell fruits & vegetables	1 has a bicycle taxi service
	11 breed and sell livestock	1 makes and sells donuts

Additionally, Zoe is currently paying fees for two youths to do vocational training in tailoring.

### **Education and Housing Improvements**

- 35 children were given school materials and uniforms so that they can now attend primary school regularly
- 8 youths were assisted with school fees and materials to be reintegrated into secondary school
- 18 families constructed latrines with Zoe providing iron sheets for roofs
- 20 families made repairs to their homes with material assistance from Zoe
- 5 families installed solar energy

### **First year report from Rwanda on all groups which began meeting January 2022**

*The following is an overview of the trainings and resources distributed to the families during their first year in the Zoe Empowers Rwanda program. This class includes 35 groups encompassing 940 households with 2952 children.*

### **Income Generation**

**April 2022:** Zoe staff facilitated the training for all the heads of household. They learned how to identify good business ideas and the basic skills needed to run a business. Each participant then created a business proposal based on their interests, abilities, and community needs. In May, every participant received a grant and started a small business. Some youth began vocational training.

During this first year, group income projects and various group savings funds were started. In their second year, funds will be added to group accounts for the purpose of providing grants to boost initial individual businesses and to strengthen their table banking fund. Based on individual interests, youth will continue to receive vocational training through apprenticeships and at formal institutions. After completion they will be supported with start-up kits.

### **Food Security and Agriculture Projects**

**March 2022:** The heads of household were trained on how to grow their own food so they would no longer need to beg or do labor for food. They also learned how to prepare a balanced meal with locally available foods and what home resources would help them become food secure. To achieve food security, each household was encouraged to have:

- a store of dried legumes (beans, soybeans, groundnuts) and grains (maize, rice, sorghum)
- a garden of vegetables and tubers as well as at least one fruit tree
- livestock for breeding



Also during this month, local agronomists conducted trainings on how to design and plant kitchen gardens. Soon after the trainings, all households planted kitchen gardens, fruit trees, and crops. Group agricultural projects were also started. Zoe Empowers Rwanda provided fertilizer and seeds.

*Example of a kitchen garden. Right the Twiyubake Bwisige Group members build the garden structure for a community member who was in need.*



**August 2022:** With the collaboration of local leaders in charge of veterinary services, all groups were trained on how to raise livestock and ways to encourage good productivity. Through this connection, the families can also obtain vaccines and veterinary services as needed. All families are encouraged to breed some type of livestock and to help them achieve this standard, Zoe provided each household with vaccinated livestock in October. Participants have begun buying additional livestock with the earnings from their income projects.



*Ubumwe Bwisige Group with the livestock they received from Zoe Empowers*

### **Health & Hygiene**

Some children were found to be sick during identification and Zoe provided emergency support.

**June 2022:** In order to prevent HIV/AIDS, sexually transmitted diseases, and unwanted pregnancies, Zoe and local health center officials provided this specific training. Group members were motivated to form anti-AIDS clubs for enhancing awareness not only among Zoe kids but also in their communities. Zoe provided the clubs with uniforms, drums, and other materials they would need to perform dances done during awareness campaigns which include both Zoe participants and community members.



**August 2022:** Group members were trained on hygiene and disease prevention including the importance of personal hygiene and home cleanliness. They also learned how to apply for community-based health insurance and those who qualified received assistance from Zoe to cover the fees. (Before families can get health insurance, all children in the household have to complete applications with legal documentation which they sometimes lack. Zoe works with local community leaders to officially register all children with the government.)

### **Child Rights**

Issues of child rights are addressed continually during the first year with a formal, more detailed training taking place in the second year. The main goal initially is to assess if children have experienced abuse and to help them understand their various rights. (Trauma counseling is provided as needed.) The Zoe staff, group mentors, and group youth leaders have been helping the young families recover property and find birth records.

### **Housing**

Through mutual help activities, groups assisted their member in need of house construction, house repair, and toilet construction. Zoe provided building materials such as iron roofing sheets, nails, doors, and windows. Groupmates contributed by making bricks, collecting timber, and working on construction. Zoe will continue to provide construction resources during the second year.



*The Umugisha Kabagari Group with the bricks they made to help construct a home for one of their members.*

### **Education**

**January 2022:** Zoe provided school materials and fees for school reintegration to those who had dropped out of school or were attending sporadically. In the first year, Zoe provides 100% of school needs and once businesses are profitable the families take on this responsibility.

### **Spiritual Strengthening**

Through group devotion offered at every meeting, the Zoe youth are connected with God. This helps restore their hope and faith. In addition, through these devotions the youth feel the love of God and they believe that God has a better plan for their future.

## Twitezimbere “Progress” Bwisige Empowerment Group, Rwanda

29 households and a total of 86 children



### **Adeline (f) 20**

Fabrice (m) 16  
Delphine (f) 4

### **Adeline (f) 20**

Eric (m) 18  
Alice (f) 16  
Sandrine (f) 13  
Sophie (f) 11  
Jeanclaude (m) 4  
Emmanuel (m) 3

### **Anitha (f) 19**

Eric (m) 17  
Pascal (m) 9

### **Benitha (f) 16**

Eric (m) 15  
Irakoze (f) 8

### **Berthilde (f) 21**

Eric (m) 19  
vincent (m) 16

### **Charlotte (f) 20**

Viateur (m) 19  
Theoneste (m) 17  
Jean de dieu (m) 15  
Ebenezel (m) 13  
Miriam (f) 8  
Confiance (f) 5

### **Devothe (f) 19**

Damascene (m) 16  
Daniel (m) 13  
Patrick (m) 5  
Rachel (f) 3

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

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Pascal (m) 18  
Appolinaire (m) 16  
Jean damour (m) 14  
Jacqueline (f) 9

### **Evangeline (f) 19**

Habineza (m) 15

### **Gisubizo (f) 17**

Damascene (m) 1

### **Habamahirwe (m) 19**

Godelieve (f) 17  
Antoinette (f) 15  
Janvier (m) 8  
Etiene (m) 1

### **Innocent (m) 18**

Pascaline (f) 16

### **Innocent (m) 18**

### **Issac (m) 20**

### **Jean Pierre (m) 20**

Solange (f) 17  
Divine (f) 15

### **Jean Bosco (m) 20**

### **Josiane (f) 17**

Divine (f) 14  
Jacqueline (f) 12  
Emmanuel (m) 10

### **Leontine (f) 19**

Uwizeyimana (f) 15

### **Mukarerabo (f) 17**

Clementine (f) 14

### **Patrick (m) 20**

Valens (m) 18  
Rosine (f) 15

### **Patrick (m) 19**

Sophie (f) 17

### **Philomene (f) 19**

### **Rachel (f) 17**

Vision (f) 15  
Amina (f) 14

### **Sumaya (f) 19**

Jafari (m) 17  
Alfa (m) 15  
Ratifa (f) 11  
Yussufu (m) 9  
Safina (f) 4

### **Theogene (m) 19**

Eric (m) 16  
Olive (f) 10  
Jonas (m) 1

### **Vestine (f) 19 16**

Eduard (m) 16  
Angelique (f) 12

### **Vincent (m) 20**



**The following is an overview of how the Zoe Empowers program enables orphaned and vulnerable children to move beyond the need for charity by comprehensively addressing the multiple challenges faced by those 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 start-up resources to begin their small businesses; others receive grants to start income projects or begin vocational training. To strengthen peer bonds, groups begin shared income activities or agricultural projects. They also begin “mutual help” activities which involve visiting each other’s homes and working together on large tasks like farm preparation and harvesting; establishing kitchen gardens; and house/latrine cleaning, repair, or construction.

### **The Dream**

One of the first tasks new members complete is the creation of their “Dream” chart. Most orphaned 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:

- What makes you feel sad?
- What makes you happy?
- What happens in the community that you do not like?
- What is your dream for the future?
- What will be your guiding principles to achieve your dream?

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 orphaned 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 of 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 the 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. They usually 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 will 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 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. One of the variations of the merry-go-round concept sometimes used 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. These short-term loans are most commonly used to quickly expand businesses. The fund grows fast, and dividends are paid to all members. Many group members also join table banking and savings groups in their village in addition to the one within their empowerment group, which helps with their reintegration into the community. One of the goals of the Zoe program in Rwanda is for every family to join local banks, community savings, and table banking groups 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 are also 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 them 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 financial 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 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 orphaned 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 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 homes. 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 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 talks about how they are not truly orphans because they have their heavenly Father who loves them.

Meetings usually 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.