



# **EVALUATING THE IMPACT OF LIVELIHOOD INTERVENTIONS ON THE EMPOWERMENT OF SGBV SURVIVORS IN RWAMWANJA REFUGEE SETTLEMENT**

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## **ACRONYMS**

DRC	Democratic Republic of Congo
LWF	Lutheran World Federation
HH	House Hold
UNHCR	United Nations High Commissioner for Refugees
OPM	Office of the Prime Minister
RRS	Rwamwanja Refugee Settlement
SGBV	Sexual and Gender-Based Violence
VSLA	Village Saving and Loans Association

## **EXECUTIVE SUMMARY**

This evaluation examines the impact of economic empowerment interventions amongst survivors of sexual and gender-based violence (SGBV) implemented under the project for protecting human dignity of Congolese refugees in Rwamwanja Refugee Settlement. The purpose of the evaluation is to provide LWF and other partners implementing livelihood interventions to refugees with additional guidance about how to provide empowerment to those fleeing or recovering from SGBV either inside or outside a refugee settlement context

Since the beginning of 2012, Uganda has experienced a large influx of refugees from the Democratic Republic of Congo as a result of continued insecurity in the region. Several thousands of these refugees are accommodated at the Rwamwaja Refugee Settlement. Amongst the more than 50,000 refugees in the settlement, are survivors of SGBV that fled a conflict characterised by a number of human rights abuses, including the use of extreme sexual violence.

The project for protecting human dignity was developed and implemented to create in the settlement; conditions that minimize the risk of child abuse, sexual and gender-based violence and to ensure SGBV survivors receive appropriate care and treatment as well as follow-up action. The project uses the the Village Savings and Loans Association (VSLA) methodology to economically empower SGBV survivors and women in general.

The evaluation study seeks to answer the following questions;

1. How many beneficiaries have applied the training provided through the economic empowerment program to establish house hold income generating activities?
2. Did the beneficiaries' incomes/asset base change after participating in the economic empowerment program?
3. Did the economic empowerment program cause behavioural changes amongst targeted and non-targeted beneficiaries?
4. What were the secondary benefits of participating in the economic empowerment programs?
5. Was the economic empowerment program for SGBV survivors implemented using best practice?

This mixed methods evaluation employed standard rapid appraisal methods of document review, group discussions, and individual beneficiary interviews. It builds on the inception report submitted to LWF at the beginning of January 2017. We interviewed beneficiaries from 35 of the 60 savings groups targeted for economic empowerment of SGBV survivors. Additional information was collected from 10 group discussions with beneficiaries.

## **Findings:**

### **Evaluation Question 1: How many beneficiaries have applied the training provided to establish house hold income generating activities?**

The beneficiary groups received two major kinds of training; one on savings and credit following the LWF VSLA methodology, the second on entrepreneurship. Majority of beneficiaries have improved their opportunities for income generation by generating capital through saving, expanding existing businesses and starting new income generating activities. Obtaining knowledge to trade, to plan for business growth and growing personal finance were ranked as the most important benefits from the training received.

### **Evaluation Question 2: Did the beneficiaries' incomes/asset base change after participating in the economic empowerment program?**

Majority of beneficiaries indicated that their incomes had increased since they started participating in the economic empowerment program. The mean monthly income for beneficiaries increased by 78,113 Shillings. To show that their incomes/assets had changed, beneficiaries pointed out several examples such as acquiring livestock, increased capital and capacity to hire land from the host community. Overall, the economic empowerment program has succeeded in helping SGBV survivors improve their incomes and increase their assets. A success factor for this program is the bumper harvest of maize experienced in the district over the past two years and the associated increasing price for maize in Uganda, Kenya and Rwanda.

### **Evaluation Question 3: Did the economic empowerment program cause behavioural changes amongst targeted and non-targeted beneficiaries?**

Economic well-being and the ability to provide for one's HH are the foundation for behavioural change. Beneficiaries described examples such as purchasing better food, purchasing beauty lotions, dressing better and abandoning criminal activities to express the concept of behavioural change as a result of economic empowerment. Women described experiences that relate to individual self-confidence, their autonomy in decision making and their contribution to the HH. Men underscored the

important contributions women make to HH well-being and the growth of processes for peaceful conflict resolution.

**Evaluation Question 4: What were the secondary benefits of participating in the economic empowerment programs?**

Overall the program has enhanced the self-confidence and security of majority of beneficiaries. In addition to business skills, refugees have learned social skills and communication skills and psychological skills.

**Evaluation Question 5: Was the economic empowerment program for SGBV survivors implemented using best practice?**

The economic empowerment program follows a well-adapted VSLA methodology.

To implement best practice, clarity about the goals of economic empowerment and how they link to responding and preventing SGBV is important.

While a baseline was conducted, it did not identify existing skills and assets in the settlement, as well as the needs and desires of potential project beneficiaries and the staff are aware of this inadequacy.

This study found that the targeting was well conceptualised and enlisted the input of refugees. Discussions with community-based facilitators and community-based social workers indicated that the program had attempted its very best to identify the most vulnerable of individuals.

Monitoring of the economic empowerment of SGBV survivors was poor. There was no indication that the key indicators targeted by LWF were being actively tracked in the field. Data about the outcome of trainings and program results, including data on establishment of IGAs, small business revenue, and expenditures was predominantly anecdotal.

**Conclusions**

The findings of this study show that:

1. Equipping survivors of SGBV with economic empowerment skills through VSLA programs yields positive results such as; diminishing poverty and exploitation, access to prescribed medicine, ensuring access to education for their offspring improving nutrition and impacts culture by changing the mind-sets of the refugees.
2. Membership of Village Savings and Loans Association and the application of knowledge obtained through training helps the most vulnerable refugees to increase

assets, incomes and expenditures. Prevailing market conditions, flexibility in the pursuit of income generating ventures and constant follow up of training beneficiaries by implementing organisation staff are key factors in the achievement of this change.

3. Empowering SGBV survivors through microfinance programs contributes to the psychological rehabilitation of victims. Access to livelihoods empowers survivors and allows them to have a stronger voice in the settlement society. As survivors spend more time with each other in the microfinance programs and the programs themselves become more beneficial to individual households, confidence builds and cultural norms begin to shift.

4. In addition to affecting participants' economic well-being, interventions among a particularly vulnerable target group of refugees have the potential for influencing broader change. The study reveals that after joining the program, SGBV survivors improved their financial security, developed new friendships, enhanced communication which in turn boosted their self-confidence. The study shows that targeted microfinance programs in refugee settlements can alleviate the harsh circumstances of the refugees and give them hope and opportunities for a better life.

### **Recommendations:**

**Training:** Going forward, LWF should diversify the skills training provided to SGBV survivors in the economic empowerment program. After the savings and small business creation that has been provided, focus should be shifted to skill development that can actually support refugees with jobs, which do not require substantial investment in equipment and resources.

**Income Generating Activities:** LWF should explore supporting income generating activities that are more dynamic than the now common food stall, grocery or livestock trade. In Rwamwanja, such ideas might include agro-processing, apiculture and commercial poultry.

**Cash Grants:** The cash grants for small business start-up should be evolved into a special revolving fund model.

**Increase in Income and Assets:** The LWF livelihood team should teach participants of the business trainings how to keep organised logs of their expenses, revenue and



profit. This practice will improve the ability to monitor income generation and asset development.

### **Market and Livelihoods Assessment**

LWF should contract a fresh situation analysis to understand the existing livelihood capacities as well as the needs and priorities of the refugee community. It should seek to assess the capabilities, existing assets, skill and knowledge gaps, and aspirations of the refugee community members.

### **Social Capital and Assets:**

LWF should continue funding economic empowerment programs for SGBV survivors focusing also on social capital and assets with special attention on activities such as group exchanges that lead to positive secondary outcomes such as self-confidence.

## **INTRODUCTION**

Since the beginning of 2012, Uganda has experienced a large influx of refugees from the Democratic Republic of Congo (DRC) as a result of continued insecurity in the region. 'Refugeeism' is defined as forced displacement and migration as well as the life of the displaced persons which often takes place in camps and settlements and is influenced by protection and aid mechanisms (Krause, 2014, p. 30), Rwamwanja Refugee Settlement was re-opened by the Office of the Prime Minister (OPM) in the spring of 2012 to accommodate the new refugee arrivals from DRC, with a carrying capacity of 55,000 people. It is estimated, that 61% of these refugees are children, 21% are women and 19% are men. All of these people lost their homes and belongings; their education was interrupted and their human rights were violated. They witnessed war first hand and were forced to leave their country to find a safe haven in Uganda.

### **The Project for Protecting Human Dignity**

Amongst the more than 50,000 refugees in the settlement, are survivors of Sexual and Gender-Based Violence (SGBV) that fled a conflict characterised by a number of human rights abuses, including the use of extreme sexual violence. There are women in the settlement who as a result of rape by combatant forces experience multiple medical problems and psychosocial consequences including HIV/AIDS and sexually transmitted infections, un-planned children, infertility, genital mutilation, fear, shame, insomnia, nightmares, spousal abandonment, and inability to marry. In the relative security of the settlement, their vulnerabilities persist and are manifested through insufficient access to resources and household security (LWF, 2014).

The LWF Uganda Country Program initiated the project for protecting human dignity (also called "SAWA") to create in the settlement; conditions that minimize the risk of child abuse, sexual and gender-based violence and to ensure SGBV survivors receive appropriate care and treatment as well as follow-up action. The project has been implemented with a goal to strengthen local capacity to prevent and respond to SGBV and child abuse and increase access to protection services for DRC refugees residing in the Rwamwanja Refugee Settlement (RRS). The project has several outcome areas; this particular study is related to Outcome 1.3: SGBV survivors empowered to achieve economic independence and sustainable livelihoods.

## **The “SAWA” Economic Empowerment Strategy for SGBV survivors**

Existing guidance related to sexual and gender based-violence in humanitarian settings tends to address general prevention and protection measures and, it is widely recognised that there are challenges with implementing economic empowerment programs for refugees. LWF is keenly aware of the need to create sustainable responses to displacement. The organisation supports long term approaches to self-reliance and uses the Village Savings and Loans Association (VSLA) methodology to economically empower SGBV survivors and women in general.

Following the basic principles of the VSLA system, identified SGBV survivors with urgent and complex needs are encouraged to form a group comprising between 15-30 individuals. LWF officers supported by community based facilitators provide training in saving and loan practices, group dynamics, leadership, enterprise selection, and record keeping.

After the training, an initial savings period, continuous mentoring and follow-up, the group is autonomous and self-sufficient. Members save as little as \$0.29 per week. Any member can borrow from the group and must repay the loan with interest, allowing the fund to grow so that more and larger loans may be made. There are particular support mechanisms integrated to this support such as cash grants and regular follow up visits by the LWF Livelihoods Office (LWF, 2016).

### **Evaluation Purpose**

This evaluation examines the impact of economic empowerment interventions amongst SGBV survivors implemented under the project for protecting human dignity of Congolese refugees in RRS. The purpose of this evaluation is to ascertain the changes that have taken place over the period of implementation; it focuses mainly on the degree of empowerment of project beneficiaries, mainly SGBV survivors, other women at risk and youth.

The evaluation seeks to answer the following major questions;

1. How many beneficiaries have applied the training provided through the economic empowerment program to establish house hold income generating activities?
2. Did the beneficiaries’ incomes/asset base change after participating in the economic empowerment program? In what ways and how can these changes be sustained?

3. Did the economic empowerment program cause behavioural changes amongst targeted and non-targeted beneficiaries?
4. What were the secondary benefits of participating in the economic empowerment programs? Did participants feel they were less vulnerable to abuse, exploitation and SGBV?
5. Was the economic empowerment program for SGBV survivors implemented using best practice?

This evaluation will also provide LWF and other partners implementing livelihood interventions to refugees with additional guidance about how to provide empowerment to those fleeing or recovering from sexual and gender based violence (SGBV) either inside or outside a refugee settlement context.

### **Contextual Information**

Forced migration is a global issue that causes economic hardship, social disruption, and other risks pertaining to the well-being of individuals. According to UNHCR (2015), by the end of 2015, 65.3 million people were forcibly displaced world-wide as a result of persecution, conflict, generalised violence or human rights violations. Notably, the large majority of African refugees are in other African Countries. For example, in Eastern Africa, there were 2,739,400 refugees at the end of 2015, 62% of the entire refugee population in Africa (Brookings, 2016).

UNHCR is strongly concerned with the well-being of women who comprise approximately 50% of the refugee population (UNHCR, 2011). Women and children are especially affected by forced migration as they are subject to particular protection problems, such as exposure to sexual violence and unequal access to humanitarian assistance (Seelinger & Freccero, 2013). Refugees are affected by sexual violence both as victims of war-related rape crimes, and also as victims of increased domestic abuse that occurs during conflict. Additionally, evidence shows that domestic violence may intensify post-conflict or during protracted refuge periods (Vulnerable Women's Project, 2009).

When a refugee uproots her family to flee persecution, the social structure that she knew turns out to be only a thing of the past. Changes in access to services, community support, resources, and security diminish the capacity of refugees to feel empowered (Ganeshpanchan 2005). The setting in which a refugee lives, often a refugee camp or settlement, forces her to rely on others in a way that makes her increasingly vulnerable to violence. For example, if she is no longer able to contribute

to the family income, she becomes dependent on male support, increasing the likelihood that she will endure abuse in order to meet her needs.

According to analysis of data from the World Health Organization (WHO), International Organization for Migration (IOM), UNHCR and US Department of State, the priority health conditions that healthcare providers should consider when caring for or assisting Congolese refugees include, parasitic infections, mental health and SGBV (CDC, 2014).

The conflict in eastern DRC has been marked by numerous human rights abuses, including SGBV. Reports include gang rapes, sexual slavery, purposeful mutilation of women's genitalia, and killing of rape victims (Wakabi & Wairagila, 2008). One study estimated that 48 women are raped every hour in DRC, which is a little over 1,150 women a day (Peterman et. al, 2011). According to a population-based study conducted in the eastern DRC in 2010, rates of reported sexual violence were 40% among women, and 24% among men.

The threat of SGBV is also present in the refugee camp environment, particularly where women and girls must travel on foot outside the camps to collect firewood, risking harassment, rape, and other abuses. Service providers in Rwanda also noted that limited work opportunities force some women and girls into abusive relationships or "survival sex," i.e., coerced sex in exchange for temporary access to food, shelter, or protection (Fuys et. al., 2013).

To address SGBV and mitigate its impacts amongst refugees, economic empowerment strategies (e.g. group savings, livelihood efforts or microfinance) aiming to enable women to generate and save money have received substantial attention in development (Kabeer, 2005). Microfinance as a development strategy provides credit and savings services to the poor, particularly rural women, for income-generating projects. Since the mid-1980s, microfinance programs have reached nearly 100 million clients in Asia, Africa, and Latin America. In addition to providing economic benefits, microfinance may be an effective vehicle for women's empowerment, and newly acquired business skills may be accompanied by improvements in self-esteem and self-confidence, the ability to resolve conflicts, household decision making power, and expanded social networks (Cheston, 2002).

The knowledge base on microfinance programming has grown over the years. However, there is limited understanding of the effectiveness of economic

empowerment interventions within conflict-affected communities where other structural factors, including disruption of economic systems and livelihoods, may play critical roles in women's well-being and impact programmatic outcomes (Glass et.al, 2012). Studies conducted in Ivory Coast and South Africa show, that socio economic empowerment coupled with gender training can offer economic, social and health benefits in a conflict-impacted situation.

## Evaluation Design and Data Collection Methods

This mixed methods evaluation employed standard rapid appraisal methods of document review, group discussions, and individual beneficiary interviews. It builds on the inception report submitted to LWF at the beginning of January 2017.

We visited Rwamwanja Refugee Settlement between 15<sup>th</sup> and 21<sup>st</sup> January 2017. We visited 35 of the 60 savings groups targeted for economic empowerment of SGBV survivors. We used a random sampling method based on the list of savings groups provided by the LWF team arranged according to location. Individual interviews were conducted on a one on one basis, but we relied entirely upon Community Based Facilitators to guide the individual sample selection.

**Table 1: Profile of Participants**

<b>Age</b>			
Age group	Frequency	Percent	Cumulative percent
20 or Less	9	6.8	6.8
21-30	50	37.9	44.7
31-40	31	23.5	68.2
41-50	23	17.4	85.6
51-60	15	11.4	97.0
61-70	3	2.3	99.2
71 or More	1	.8	100.0
Total	132	100.0	
<b>Gender</b>			
	Frequency	Percent	Cumulative percent
Male	81	61.4	61.4
Female	51	38.6	100.0
Total	132	100.0	

We collected a sizeable amount of our information from discussions with beneficiary groups. We conducted 10 saving group discussions which included a total of 110 individuals. We facilitated the group discussions by adapting questions presented in Annex III. In general, the discussions focused on perceptions of the support offered

by LWF, changes in income and assets resulting from the economic empowerment support, perceptions on the value and impact of economic empowerment and recommendations for program improvement.

### **Study Limitations**

**Selection Bias** – While the sample selection was reasonable based on the information provided by the LWF livelihood team, the sample size was to a great extent determined by the Community Based Facilitators enlisted to assist the exercise. Host community members were not properly mobilised and were not involved in any group discussions. The over representation of economic empowerment beneficiaries in the group discussions may have biased the evaluation findings to be more positive about the economic empowerment program for SGBV survivors.

**Response Bias** – occurs when respondents think that providing or withholding certain information may lead to various outcomes (e.g., additional/diminished funding, participation in activities, or threats to personal safety). We could not ascertain whether the Community Based Facilitators were communicating with respondents in advance and potentially biasing the interviews or discussions. We sensed that some respondents exaggerated their responses in the hope, as we later learned – that they will be favoured for immigration to another country in Europe.



*A typical group discussion during the study*

## FINDINGS

### Evaluation Question 1:

#### How Many Beneficiaries Have Applied The Training Provided To Establish House Hold Income Generating Activities?

The beneficiary groups received two major kinds of training; one on savings and credit following the LWF VSLA methodology, the second on entrepreneurship. Over the course of three years, the reported trainings targeting SGBV survivors focused in the first place on three topics - (i) group governance and management of savings and credit, (ii) group constitutional development, group governance and loans management procedures, (iii) group funds development, management and record keeping. In the second place, participants were trained in business identification, business selection, business planning and management. They were also trained in records keeping, cash management and general basics of entrepreneurship.

When asked about the training they had received, 73% of respondents said they had received training in savings and business, 3% in rice farming, 2% in post-harvest handling while 13% had not attended any training at all (Table 2). The major reason for not attending any training advanced during the interviews was that respondents were sick at the time the training took place.

**Table 2: Training Provided to SGBV Survivors by the “SAWA” project**

<i>Training Provided</i>	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
Agriculture	2	1.5	2.3
Business & GBV	2	1.5	3.8
Environmental Protection	1	.8	4.5
Life Skills	1	.8	5.3
N/A	7	5.3	10.6
None	17	12.9	23.5
Post-harvest handling	2	1.5	25.0
Rice farming	3	2.3	27.3
Savings & Business	96	72.7	100.0
Total	132	100.0	

Of those trained in savings and business, 94% said the training had improved their opportunities for income generation. When asked to elaborate, 29% said after the training they had started to save and that their savings were growing, 28% had used the knowledge learned in the training seminars to expand existing IGAs, 24% had started an IGA following the training, while several respondents provided responses



that point to improvements in income generating capacity within their HHs. These include, improved budgeting and record keeping for businesses (4%), acquisition of HH assets (1%), improved ability to pay school dues (1%), improved personal budgeting and improved HH conditions.

When asked about the benefits of the training in which they participated, respondents in the group discussions described obtaining knowledge to trade and operate in the market-place; obtaining knowledge to plan for business growth, growing personal finance, starting businesses, acquiring capacity to plan for the future and improving relations with nationals:

*"Before the training, I traded with capital of 200,000 UGX. After the seminar, I applied the knowledge in my business. In a few months, my profit increased by 150,000 UGX and my capital has since grown to 550,000 UGX" (Member FAIDA VSLA).*

*"I did not know how to trade, we learned how to trade and look for money in the current economic environment. After the training, I started a business, now I make money. The first profit I made I bought a goat; I am also able to buy soap and dresses" (Member, MAENDELEO VSLA).*

*"Our incomes are improving because we were taught how to do business. We are confident in dealing with all shades of traders in the market. We learned how to calculate profit and to negotiate with Ugandan middlemen in the market. When our incomes improve, we are able to take children to the same schools as the nationals". (Member, UKWELI VSLA).*

*"The training opens up our minds to new ideas. For example, planning for business is enhanced – from the first profit I got, I was able to estimate how much money I could make in three months". (Member, BADAGACORA VSLA)*

*"We learned how to increase personal money and to use money (through saving), especially to save for ourselves". I can now manage 50,000 for 12 months". (Member, TWIZERANE VSLA).*

The impact of this training beyond starting income generating activities has been enhancing the capacity of refugees to plan for the future, to improve relations with people in the host community and for some the means to avoid criminal behaviour. Overall, participants were grateful to obtain new knowledge and skills they can use to improve their conditions in the settlement or in resettlement elsewhere.



*An SGBV survivor who started a hair plating business*

## Evaluation Question 2:

### Did the Beneficiaries' Incomes/Assets Change After Participating in the Economic Empowerment Program?

Over the course of three years, LWF worked to empower SGBV survivors to establish businesses, to increase their incomes and access assets (utensils, chairs, goats, pigs, ducks and poultry) and/or complementary food. Earnings data available in the annual reports shows average income to be 50,000 – 100,000 UGX per month for 37.5% of beneficiaries and 0-50,000 UGX for 51.5 % of beneficiaries. In addition to the annual reports, data on participants' earning was gathered using individual interviews. Additional information on assets was gathered during group discussions.

When asked what their main source of HH income was, 54% said farming, 36% Trade, 6% paid farm labour, 1% each for operating a saloon, riding Boda-boda, construction and working for an NGO (Table 3). 81% of participants said they owned a business; 76% of those that relied on farming as the main source of HH income own a business. When asked what business they operate to obtain income, 30% said they operate a food stall, 14% operate a grocery, 9% trade livestock, 7% operate a local market stall, 5% operate a bar, 4% are grain stockists, 1% operate a butcher, 1% run a saloon and another 1% operate a carpentry (Table 4).

**Table 3: The Main Sources of Income for VSLA Members Targeted by SAWA**

Mainstay Activity	Frequency	Percent	Cumulative Percent
AHA Work	1	0.8	0.8
Boda Boda	1	0.8	1.5
Construction	1	0.8	2.3
Farming	71	53.8	56.1
Mechanic	1	0.8	56.8
Paid Farm Labour	8	6.1	62.9
Saloon	2	1.5	64.4
Trade	47	35.6	100.0
Total	132	100.0	

**Table 4: IGAs of SGBV Survivors supported by SAWA Project**

IGA	Frequency	Percent	Cumulative Percent
Bar	6	4.5	4.5
Boda Boda	1	.8	5.3
Butcher	3	2.3	7.6
Carpentry	1	.8	8.3
Fish Trader	4	3.0	11.4
Food stall	39	29.5	40.9
Grain Store	6	4.5	45.5
grocery	5	3.8	49.2
Grocery	14	10.6	59.8
Market Stall	7	5.3	65.2
N/A	19	14.4	79.5
Petty Trade	15	11.4	90.9
Saloon	2	1.5	92.4
Selling goats	9	6.8	99.2
Tailoring	1	.8	100.0
Total	132	100.0	

The major sources of funds to start businesses include loans from VSLAs (45%), farming or selling farm harvests (21%), personal savings (8%), selling farm harvests complimented by a VSLA loan (6%), and a mixture of personal savings complimented by loans from VSLAs (2%). Notably, 4% of participants said they obtained their starting capital from selling relief food delivered through Samaritan Purse (Table 5).

**Table 5: Major Sources of Funds to Start IGAs for VSLA Members**

Source of Starting Capital for IGA	Frequency	Percent	Cumulative Percent
From Farming	28	21.2	21.2
From Farming & VSLA Loan	8	6.1	27.3
Loan from VSLA	59	44.7	72.0
N/A	19	14.4	86.4
Personal savings	11	8.3	94.7
Personal Savings & VSLA Loan	2	1.5	96.2
Selling Food ration	5	3.8	100.0
Total	132	100.0	

**Table 6: Duration of IGA for SGBV Survivors –In Months**

	Frequency	Percent	Cumulative Percent
4 or Less	26	19.7	19.7
5-14	33	25.0	44.7
15-24	36	27.3	72.0
25-34	2	1.5	73.5
35-44	27	20.5	93.9
45 or More	8	6.1	100.0
Total	132	100.0	

The mean monthly income of participants is 118,454 UGX (Min – 0; Max – 1,000,000; n=132; Table 7). Majority of participants indicated that their incomes had increased since they started participating in the economic empowerment program (Table 8). The mean monthly income before participating in the program was 40,961 UGX (Min – 0; Max – 400,000; n=132). The mean increase in monthly income is 78,113 UGX (Min. – 0; Max. – 800,000; n=132).

**Table 7: Current Monthly Income of SGBV Survivors supported by SAWA**

Monthly Income (UGX)	Frequency	Percent	Cumulative Percent
100,000 or Less	89	67.4	67.4
101,000-200,000	24	18.2	85.6
201,000-300,000	13	9.8	95.5
301,000-400,000	3	2.3	97.7
401,000-500,000	1	.8	98.5
501,000 or More	2	1.5	100.0
Total	132	100.0	

**Table 8: Change in Incomes of SAWA SGBV Survivor Livelihood Beneficiaries**

Increase in Income	Frequency	Percent	Cumulative Percent
100000 or Less	103	78.0	78.0
101000-200000	22	16.7	94.7
201000-300000	5	3.8	98.5
501000 or More	1	.8	99.2
8	1	.8	100.0
Total	132	100.0	

Added to the data on income, participants enumerated several examples to show that their incomes/assets had changed after participating in the economic empowerment program. In all group discussions, participants consistently mentioned that they were increasingly capable of meeting their basic needs. Other ways to show that incomes had improved include the ability to buy more food, the ability to pay school fees, purchase medicine and solve emergencies. Several participants mentioned they had acquired livestock (especially goats), increased business stock, constructed houses, increased capital and had acquired the ability to hire land for farming from the host community.

*"I used to dig for Banyankore in the host community but now I don't because the profit from business is better than being a labourer". (Member, UMOJA NI NGUVU VSLA).*

*"After borrowing, I started a business. From the profit I got, I bought goats".  
Uwizeye Justine – Upendo VSLA*

*When I borrowed money I started a business. Now I make money and do not need to take more credit from the group. Seruhongo Ndibaheba – Upendo Group.*

Overall, the economic empowerment program has succeeded in helping SGBV survivors improve their incomes and increase their assets. A success factor for this program is the bumper harvest of maize experienced in the district over the past two years and the associated increasing price for maize in Uganda, Kenya and Rwanda. Participants involved in farming have been able to get decent prices for their yields.

The quality and dedication of instructors is a significant success factor for the economic empowerment program. During the group discussions, participants had substantial praise for the LWF livelihood team who approach their responsibilities with high levels of dedication and empathy.





*A bar belonging to a beneficiary*

### **Evaluation Question 3:**

#### **Did the Economic Empowerment Program Cause Any Behavioural Changes Amongst Targeted and Non-Targeted Beneficiaries?**

Group discussions with participants revealed that there was no standard response for behavioural change. Rather, participants used examples such as purchasing better food, purchasing beauty lotions, dressing better and abandoning criminal activities to express the concept of behavioural change as a result of economic empowerment. Economic well-being as well as the ability to provide for one's HH emerged as an important foundation for behavioural change.

*"In the past, we used cooking oil as body vaseline/lotion. Since I borrowed from the group and started a business, I am able to buy Movit lotion and look presentable when I go out of the house" (Member, Agahozo VSLA).*

When speaking about how participation in the VSLAs had affected their lives, most women described experiences that relate to individual self-confidence, their autonomy in decision making, their contribution to the HH and challenging gender norms. Men in the group discussions underscored the important contributions women make to HH well-being, they said that women who participate in the VSLA

program were able to support them look after HHs during periods of stress and that the program had taught participants peaceful conflict resolution.

*"We have learned peaceful conflict resolution and take care to address the social welfare of others". (Member, MAENDELEO VSLA).*

*"Women can now sustain themselves and are able to support the men during periods of stress such as early on in the planting season". (Member, TWIZERANE VSLA).*



*A proud member of Solo Effort Youth Group*

#### **Evaluation Question 4:**

**What were the Secondary benefits of participating in the economic empowerment program?**

Question 44 of the questionnaire seeks to answer this question. Do you feel different as a result of being a member of the VSLA? Did it enhance your self-confidence and reduce your vulnerability? Almost half of the participants (47%) said that the economic empowerment program enhanced their confidence; more than a third (37%) said they felt more secure from their vulnerabilities.

During the group discussions, the refugees said that in addition to business skills, they had learned social skills, communication skills and psychological skills. Refugees said they developed new friendships, learned to live with people of different ethnicities, to work together in groups peacefully and to support each other in periods of difficulty.

*"I learned the importance of Ubumwe – how to live in harmony with people of a different tribe from mine" (Member of BANAMAZEMBE VSLA).*

We met and interacted with a couple of persons with special needs who view their membership of the VSLA – considered for this evaluation as an integral part of their rehabilitation. Because this program specially targets identified SGBV survivors, it is helping to build social capital and rehabilitate SGBV survivors with special needs. While other interventions of the project also foster these outcomes, beneficiaries and community-based facilitators voiced support for continuing to provide extra support to saving groups that offer membership to extremely vulnerable individuals.



*These Banamazembe Children are unlikely to return to DRC*

This program may be helping to equip the children of beneficiaries for resettlement in Uganda or elsewhere through education. The average length of stay of beneficiaries is 4 years and it is likely that they will stay much longer given the prevailing security situation in the DRC. Several beneficiaries were emphatic that their children were attending the same schools as children in the host community, where they learn English and the Ugandan way of life. Given forecasts for conflict in the region, the refugees at RRS are likely to remain for many more years. It is possible that the children going to school now are less likely to return to DRC.



## **Evaluation Question 5**

### **Was the economic empowerment program for SGBV survivors implemented using best practice?**

UNHCR has developed a set of good practices that draw on a range of documents. Many of their recommended practices are widely accepted and well established. This evaluation discusses the following aspects of the work in review to determine whether the economic empowerment program was implemented following best practice.

The economic empowerment program follows a well-adapted VSLA methodology. All the groups of targeted SGBV survivors received a cash grant for business start-up. The challenges with the methodology were discussed with beneficiaries. Some reported difficulties in using the passbooks provided because they could not read and write or they did not receive effective guidance. The majority however, were of the view that the assistance and support from the LWF officers and the community-based facilitators was pivotal for their success.

#### **Clarity about the economic empowerment of SGBV Survivors:**

The economic empowerment program that has been reviewed was envisaged to address a number of goals including, improving household economic capacity and the protection of rights of SGBV survivors. The finding of this study is that the goals of the economic empowerment in relation to preventing and responding to SGBV were not clearly stated in the proposal or the annual reports.

#### **Theory of Change:**

A livelihoods program should be based on, and linked to, a theory of change. For refugee livelihoods programs, which are often linked into broader programs, as described above, it is particularly important—for purposes of evaluation—that a theory of change is described. In our view, the theory of change for the economic empowerment of SGBV survivors in the RRS was not clarified in the project document and the progress reports.

#### **Livelihoods Assessment:**

Prior to the implementation of the SAWA project, a baseline study was conducted to analyze the nature and extent of sexual and gender-based violence, the existing prevention and responses mechanisms available in the settlement and the associated challenges for service expansion and access. In relation to livelihoods and economic empowerment, the baseline report did not identify existing skills and assets in the settlement, as well as the needs and desires of potential project beneficiaries. The report however made a recommendation to follow the VSLA methodology because,

“savings groups act as a social safety net, and their introduction would provide support to victims and their families in terms of support and reporting cases”. Discussions with LWF livelihood staff found a clear awareness of the inadequacies in the baseline study. They did not view it as a comprehensive assessment on which to base programming decisions. The lack of comprehensive needs assessments focusing on livelihoods or baseline assessments of SGBV survivors undermines the learning potential of “SAWA”. Information on livelihoods in RRS remains largely anecdotal and there is no accurate characterisation of the challenges and the opportunities within the settlement, or capabilities and gaps amongst the SGBV survivors in particular.

### **Targeting**

It is rarely feasible for a livelihoods program to be available to an entire refugee population, and therefore, some form of targeting will almost always be required. When targeting is part of a livelihoods program, it needs to be justified and a full explanation of how it is to be implemented is necessary. This study found that the targeting was well conceptualised and enlisted the input of refugees. Discussions with community-based facilitators and community-based social workers indicated that the program had attempted its very best to identify the most vulnerable of individuals.

### **Monitoring, Evaluation and Learning**

Monitoring of the economic empowerment of SGBV survivors was poor. The data that the study found was being collected was number of groups and number of members in each group. There was no indication that the key indicators targeted by LWF were being actively tracked in the field. When queried about the indicators that are monitored, the M&E officer was particularly unsure about the work focused on SGBV survivors. Data about the outcome of trainings and program results, including data on establishment of IGAs, small business revenue, and expenditures was predominantly anecdotal.

## CONCLUSIONS

Overall, the findings suggest that the economic empowerment of refugees at Rwamwanja helped to improve the safety and confidence of SGBV survivors through a range of behavioural responses that enabled women to give material and moral support to those suffering from the results of SGBV, and enabled men to change their behaviour towards women. The findings of this study show that:

1. Equipping survivors of SGBV with economic empowerment skills through VSLA programs yields positive results such as; diminishing poverty and exploitation, access to prescribed medicine, ensuring access to education for their offspring improving nutrition and impacts culture by changing the mind-sets of the refugees.
2. Membership of Village Savings and Loans Association and the application of knowledge obtained through training helps the most vulnerable refugees to increase assets, incomes and expenditures. Prevailing market conditions, flexibility in the pursuit of income generating ventures and constant follow up of training beneficiaries by implementing organisation staff are key factors in the achievement of this change.



*Prevailing market conditions are an important factor in the realisation of economic empowerment.*

3. Empowering SGBV survivors through microfinance programs contributes to the psychological rehabilitation of victims. Access to livelihoods empowers survivors and allows them to have a stronger voice in the settlement society. As survivors spend more time with each other in the microfinance programs and the programs themselves become more beneficial to individual households, confidence builds and cultural norms begin to shift.
4. In addition to affecting participants' economic well-being, interventions among a particularly vulnerable target group of refugees have the potential for influencing broader change. The study reveals that after joining the program, SGBV survivors improved their financial security, developed new friendships, enhanced communication which in turn boosted their self-confidence. The study shows that targeted microfinance programs in refugee settlements can alleviate the harsh circumstances of the refugees and give them hope and opportunities for a better life.

## **RECOMMENDATIONS**

### **Training**

Going forward, LWF should diversify the skills training provided to SGBV survivors in the economic empowerment program. After the savings and small business creation that has been provided, focus should be shifted to skill development that can actually support refugees with odd jobs, such as food preparation, laundry, and others which do not require substantial investment in equipment and resources.

### **Income Generating Activities**

LWF should explore supporting income generating activities that are more dynamic than the now common food stall, grocery or livestock trade. In Rwamwanja, such ideas might include agro-processing, apiculture and commercial poultry. Given the current food shortages in the region, value addition to maize and mass production of poultry products could be valuable enterprises to pursue.

### **Cash Grants**

The cash grants for small business start-up should be evolved into a revolving fund model. While the evaluation found successful recipients of the cash grants and the overwhelming recommendation from respondents for the future was to increase the cash grants, it is advantageous for LWF to turn these cash grants into a special revolving for SGBV survivors.

### **Increase in Income and Assets**

The LWF livelihood team should teach participants of the business trainings how to keep organised logs of their expenses, revenue and profit. As it is done with savings, the LWF livelihood team should require a selected number of capable beneficiaries to provide monthly reporting of how much they have made or spent. This practice will improve the ability to monitor income generation and asset development.

### **Market and Livelihoods Assessment**

After five years since the RRS was reopened and three years since this intervention started, LWF should contract a fresh situation analysis to understand the existing livelihood capacities as well as the needs and priorities of the refugee community. The situation analysis should include participatory assessments to identify the opportunities and challenges for implementing livelihood activities in the current context of the settlement and host community. It should seek to assess the

capabilities existing assets, skill and knowledge gaps, and aspirations of the refugee community members.

### **Monitoring, Evaluation and Learning**

LWF should insist on proper M&E for the livelihoods program targeting SGBV survivors.

### **Social Capital and Assets:**

Finally, continue funding economic empowerment programs for SGBV survivors focusing also on social capital and assets. Activities such as group exchanges should receive additional attention. These kinds of activities lead to positive secondary outcomes, such as self-confidence.



*An SGBV survivor with special needs in Base Camp II*

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## **ANNEX I     TERMS OF REFERENCE**

### **Introduction:**

The Lutheran World Federation Uganda Program is part of the Lutheran World Federation Department for World Service (LWF-DWS), an international humanitarian and development agency. In close collaboration with the UNHCR, OPM and other operational partners, LWF-Uganda provides support to Congolese Refugees in Rwamwanja refugee settlements. LWF adopts a multi-sectoral approach and operates in the sectors of livelihoods, water, hygiene and sanitation facilities, protection, and shelter/non L food items (NFIs), community services, and environment.

LWF Uganda is implementing the Protecting Human Dignity project (SAWA)

The Protecting Human Dignity project (SAWA) is funded by Church of Sweden (CoS) to achieve by March 2017 three objectives:

- Increased access to SGBV prevention and appropriate response services for Congolese refugees
- Increased protection of children, especially unaccompanied minors, orphans, abused/neglected children
- Improved access to legal support services for survivors of SGBV (women/or men at risk) and children suffering from abuse.

### **Background to LWF Livelihood interventions:**

Under the SAWA Project LWF is using both a prevention and response mechanism to fight SGBV within the community. LWF is undertaking interventions geared towards enabling community members, including SGBV survivors and other women and men at risk, to achieve economic independence and sustainable livelihoods. Overall, the interventions were designed to help enable participants be integrated into vibrant community based financial service providers, commodity chains in order to enable them improve access to markets, finance, trade opportunities, and establish themselves as a strong rural economy.

At community level, LWF adopted both a direct implementation and a more facilitative approach to interventions. The key indicators targeted by LWF were for beneficiaries to:

- Increase income generation
- Increase saving abilities
- Enhance gainful and marketable employment

- Increase engagement of women in decision making regarding control and usage of income
- Increase household and productive assets

A total of 82 Village Savings and Loan Associations, 11 youth groups and over 100 individual-level beneficiaries have been supported and exposed to interventions geared towards achievement of set targets as outlined above. Since then, efforts have been made by the project to increase adoption in these types of innovations and showcase achievements.

Through the target beneficiaries, it is anticipated that effects of the interventions will trickle down to other indirect beneficiaries and thus improve performance throughout the entire livelihood system

### **The Assignment:**

With a view to ascertaining changes that have taken place over the period of implementation, LWF is commissioning a study to establish the impact of livelihood interventions under the SAWA project focusing mainly on the degree of empowerment of project beneficiaries including youth, SGBV survivors and other women/men at risk.

In line with the above, the selected consultant must interact with beneficiaries and other non-targeted businesses to:

1. Assess application of training delivered by LWF
2. Assess increased income/productive assets, living standards, as a result of the livelihood support provided by LWF
3. Assess and document any behavioral changes associated with adopting the interventions among the targeted and non-targeted businesses.
4. Document best practices promoted.
5. Propose means of sustaining the adopted best practices

### **Scope of Work:**

The study will be conducted in Rwamwanja Refugee settlement among the supported refugees and the surrounding host communities.

### **Methodology:**

The Consultant will propose and apply the most relevant methodology which must be built based on a high level of understanding of the subject matter. The methodology should ensure that there is maximum interaction of ALL supported

business associations and a representative number of supported project participants. The consultant will be sensitive to gender/age balance.

A combination of qualitative and quantitative methods is to be used for the assessment. Quantitative approaches will generate quantifiable data on priority needs among the refugee communities. Qualitative information will provide more insight, depth on the quality of services, market demands, livelihood activities and opportunities and will help triangulate quantitative data.

## ANNEX II: INDIVIDUAK SURVEY QUESTIONNAIRE

REFUGEE RESPONDENT CHARACTERISTICS	
1. Name of Respondent	
2. Gender of Respondent	<input type="checkbox"/> Male <input type="checkbox"/> Female
3. What is your country of origin?	<input type="checkbox"/> Rwanda <input type="checkbox"/> DRC <input type="checkbox"/> Sudan
4. How old are you now?	
5. What is your main language?	
6. How long have you been in the Rwamwanja settlement?	
7. Are you here alone or did you come with family?	
8. Are you married?	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Divorced
9. How many members are in your HH?	
10. Do you have any children?	
GENERAL LIVELIHOOD AND INCOME QUESTIONS	
11. Who are the main income earners of your HH??	
12. What are the main sources of income for your HH?	
13. Does anyone in the HH have a business?	<input type="checkbox"/> Yes <input type="checkbox"/> No
14. If yes, what is the business?	
15. Is it jointly owned?	
16. How did you get the funds to start this business?	
17. How many months have you had this business?	
18. How much money do you make from the business each month?	
19. Do you receive additional income (money) from relatives outside the settlement?	<input type="checkbox"/> Yes <input type="checkbox"/> No

20. If yes, how much money per month?	
21. Is your HH able to borrow when necessary?	<input type="checkbox"/> Yes <input type="checkbox"/> No
22. If so, from whom/where?	
23. How much money has your house hold borrowed?	
24. Are you or any member of your HH part of any savings group?	<input type="checkbox"/> Yes <input type="checkbox"/> No
25. If yes, what is the name of the group?	
26. How long have you or any members of your HH been in this group?	
27. Does your HH have any savings, house hold or individual?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Individual
28. How much money is in your HH savings?	
29. Do you do any other work to earn money?	<input type="checkbox"/> Yes <input type="checkbox"/> No
30. If yes, what work do you do?	
31. How much money do you earn from doing this work?	
<b>VSLA BENEFICIARY QUESTIONS</b>	
32. Was your joining the VSLA based on your preference/voluntary?	
33. What kind of assistance do you receive in the VSLA?	
34. Dos the VSLA help you in any way? How?	
35. Are you able to meet more of your basic needs because you are member of the VSLA? If yes, please give examples how.	
36. Has your income changed since participating in the VSLA program?	<input type="checkbox"/> Yes <input type="checkbox"/> No
37. If yes, how did your income change?	

38. How much did you earn per month before joining the VSLA?	
39. How much do you earn per month now?	
40. Have you received any skills training since you became a member of the VSLA?	<input type="checkbox"/> Yes <input type="checkbox"/> No
41. If yes, what kind of training did you receive	
42. Have you improved your chances of making money as a result of the training?	<input type="checkbox"/> Yes <input type="checkbox"/> No
43. If yes, how has your HH income improved?	
44. Do you feel different as a result of being a member of the VSLA?	More secure? More at risk? More confident?
45. Do you experience any problems as a result of participating in the VSLA? If yes, what problems?	
46. What would you like to improve in the VSLA program or activities?	
47. What other activities would you like you VSLA to do? Or What plans does your VSLA have for the future?	

### **ANNEX III: GROUP DISCUSSION GUIDE**

We are working to understand the impact of livelihood interventions under the SAWA project, implemented by the Lutheran World Federation in collaboration with the Office of the Prime Minister and UNHCR. You have been chosen at random to participate in this discussion. Please do not hesitate to give your honest opinion.

1. Since arriving in Rwamwanja, what have you been doing to make money? What about other members of your house hold?
2. What challenges do you face when looking for money or to increase your incomes in the settlement?
3. Who knows someone, a relative or a friend – who is involved in an income generating activity? What do they do? What do you think about the income generating projects?
4. Do you know about the SAWA program for supporting households to save and increase their incomes?
5. Are you members of a saving and loan group?
6. How do the savings group work? How do you benefit from being members of these groups?
7. Who knows a friend or a relative whose conditions have improved as a result of this program? How did the conditions improve?
8. How does participating in the savings group help to increase your income?
9. Are there any challenges you face? How do you address them?
10. What opportunities do you see for improving this work in the near future?
11. Has anyone heard of training and skills development programs supported by the SAWA project in the settlement? What have you heard about them?
12. Has anyone participated in any of these programs? How would you assess your experience?
13. Did you use this training to improve your life? Did you find employment after this training?
14. What kind of training would you want to take part in the future?

That is the end of the discussion. I really appreciate the time you have taken to answer all of the questions. Thank you!