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# ANALYSIS OF THE “ISHAKA” EXPERIENCE



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PriAct

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## Abbreviations

CA:	Community Agent
HR:	Human Rights
IG:	Income Generation
IGA:	Income Generation Activity
MFI:	Micro-Finance Institution
NN:	Nawe Nuze, CARE Burundi VS&L Methodology
SG:	Solidarity Group
SRH:	Sexual and Reproductive Health
VS&L:	Village Savings and Loans

## Executive Summary

A consultancy was conducted in Burundi in July 2012 to better understand program components of the Ishaka project and its potential for large scale replication.

### Background

Ishaka (which means “Courage for the Future”) is a three-year \$2.6 million project, implemented by CARE Burundi with Nike Foundation funding, to economically and socially empower 20,000 poor, adolescent girls (ages 14-22) in urban and peri-urban areas of Bujumbura and Gitega provinces. The core element of the Ishaka project is an adaptation of CARE’s Village Savings and Loan (VS&L) model, in which groups of women (Solidarity Groups (SG)) mobilize and grow their savings without external capital and also use the platform to form new relationships and jointly take action on their common social and economic problems. CARE Burundi has implemented projects using this VS&L model since 2005 and has called it “Nawe Nuze” (meaning “Come, Join Me”).

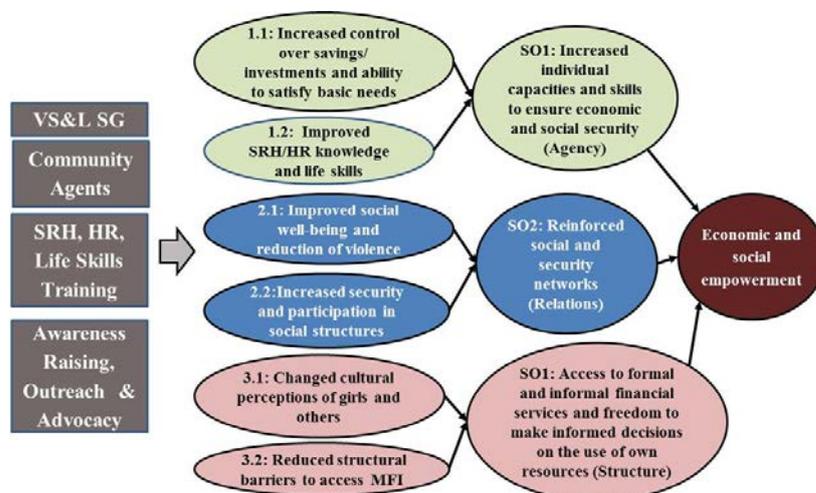
While VS&L is not new to CARE Burundi, using Nawe Nuze in Ishaka was a first in two ways: testing its effectiveness with adolescent girls and working in urban settings where CARE Burundi had no previous experience or presence.

### Project Objectives and Strategy

The project is based on CARE’s empowerment framework which requires actions to increase individual capacities (Agency), strengthen social networks for action (Relations), and change social and power structures (Structure). Accordingly, the project had objectives and interventions in each of these areas, as illustrated in Figure 1.

The main activities undertaken by the Ishaka project towards the achievement of its objectives, and their related outputs, are summarized below:

**Figure 1: Simplified Project Logic**



- Organizing girls in VS&L Solidarity Group (SG):** a total of 616 SG (265 rural and 351 urban) with a total of 11,577 girls (5,069 rural and 6,508 urban) were established between June 2009 and May 2011 when the project decided to discontinue group formation to focus on consolidation for the remainder of the project period. This is short of the original 20,000 girls target, but the project found it much more difficult than expected to mobilize adolescent girls in urban areas, and a reduction of the target to 12,000 girls was agreed upon with Nike Foundation shortly after a mid-term review. An additional 836 girls in 6 schools participated as part of the modified recruitment strategy, bringing the total to 12,290 girls. To accelerate recruitment and meet targets, the project expanded in rural communes of Bujumbura resulting in a higher proportion of rural girls than originally anticipated.

Within its operating areas of 14 communes in the Bujumbura province (12 urban and 2 rural) and 3 communes in the Gitega Province (1 urban and 2 rural), the project enrolled an estimated average of 25% of all the 14-22 girls, with the proportion being around 40% in two of these communes and higher than 50% in two others. This is a critical mass and could provide a strong impetus for social change if properly managed.

Slightly more than half the girls registered in SG are in the 15-19 age group, with about a quarter in the 20-22 age group. About three quarters of the girls are living with their parents with only

6.4% of girls head of household. The large majority of the girls is single (89%); half the girls are in school, with about a quarter each in primary and secondary school; and almost 60% of the girls have completed primary school and about 30% have completed secondary school, so literacy is not an issue.

Only 3% of these SG were disbanded but one third did not have the time to mature before the end of the project.

In May 2011, a survey of the 616 SG showed that the total amount saved by the girls at that time was \$41,790, an average of about \$70 per SG. About 40% of the SG members had received a loan (averaging \$7.40 per girl) and 71% repaid on time. The monthly income declared by 9,030 girls surveyed who carry out income-generating activities (about 78% of all registered girls) was about \$146,390 or about \$16 per girl, a substantial amount in Burundi.

- **Training and deployment of Community Agents (CA) and training of SG:** Community Agents are elected to represent their group, serve as a link to Ishaka staff and receive specialized training to help strengthen their solidarity group. A total of 2,388 CA, members of SG selected by their peers, were trained in the Nawe Nuzwe Methodology and Financial Literacy (653), Sexual and Reproductive Health (SRH) (514), Human Rights (HR) (1093) and Life Skills (128). These CA in turn delivered training to their assigned SG in all of these areas and provided support for their operation. These local change agents are central to the project's empowerment and sustainability strategies. Additional training was also provided to 840 SG management committee members. The SRH and HR components were delivered to the CA by local NGO partners, who also supported them in their work.
- **Awareness Raising, Outreach and Advocacy:** Awareness raising sessions reached 7,570 people, with an additional 60 days awareness raising for boy. 832 community advocates were trained on human rights. The radio partner (Radio Publique Africaine (RPA)) produced and aired 98 Ishaka-focused broadcasts. 462 SGs received radios and training on their use and on collective listening. The drama partner (Tubiyage) conducted 141 theatrical performances. As a result of advocacy, birth certificates were obtained for 342 children born out of wedlock.

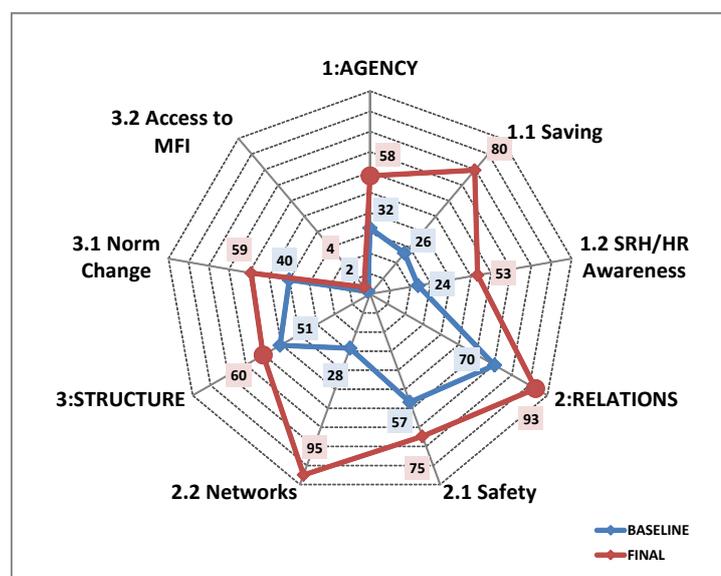
### Project Results

The project was quite successful at reaching or surpassing most of its objectives, resulting in a vibrant movement, with visible increases in savings and income, self-esteem, leadership, solidarity, freedom of expression and contribution to community development among participating girls.

Its overall performance is illustrated in the diagram of Figure 2, which translates baseline and final values of comparable indicators (expressed as percentages) for each of the three strategic objectives and their associated sub-objectives, into a unique composite average measure in each dimension.

As can be seen from the diagram, the project has been successful in increasing girls' capacity (Agency) and their social capital (Relations), but has not performed as well in objectives related to change of norms about girls' access to, and actual connection with, Micro-Finance Institutions (Structure).

Figure 2: Baseline and Final Scores for Key Objectives



The two most spectacular increases are the 54 percentage points increase in the “Savings” objective (1.1) and 66 percentage points increase in the “Networks” objective (2.2), both of which are key elements of the Nawe Nuze approach.

## **AGENCY**

Measured results in “Agency” include increased (and increased control over) income and assets, ability to satisfy basic needs and ability to delay first sexual intercourse<sup>1</sup>. All of these have shown substantial increases, except for the freedom to sell assets, which is still considered a family matter. This increase in agency is related to the following two areas:

- **Productive Occupation, Saving and Money Management:** The Nawe Nuze component of the project has allowed girls to save, accumulate capital, earn income by engaging in various activities, and manage money more responsibly. The vocational training component has enabled some members of SGs to learn various trades, some of which were previously reserved for boys, and to find employment in these trades.

This has helped girls to meet their basic needs, upgrade their living conditions, reintegrate into school or university because of a new found ability to cover costs of education and to contribute to the needs of their families. Men value the fact that girls are becoming more competent and are contributing to meet household needs and boys are expressing a preference to marry SG members because of the competence acquired in the project.

- **Increase in SRH and HR Awareness and other Life Skills:** The knowledge and support acquired in the sexual and reproductive health component of the project has resulted in a sharp increase in contraceptive use, some decrease in unwanted pregnancies, and willingness to undertake regular voluntary HIV/AIDS and sexually transmitted disease testing and to seek medical care, as required. More importantly, it has helped break a taboo about sexual matters and allowed more open and honest communication about responsible sexuality, a major development in Burundi, especially among girls.

The human rights and advocacy component of the project has resulted in a more modest increase in girls’ and families’ basic knowledge of human rights within the Burundi legal framework<sup>2</sup>, in the registration of births for children born to unmarried girls – a breakthrough in Burundi, in the legalization of some marriages and in a new willingness of victims to refer cases of rape and rights violations to the justice system.

The life skills component of the project has empowered the girl members of SG to take leadership in resolving conflicts among themselves, within families and in the community, a highly appreciated capability which is earning them considerable respect.

## **RELATIONS**

Measured results in “Relations” include reduction in violence and forced sexual intercourse, increased participation in social events and freedom of movement<sup>3</sup>. All of these have increased moderately, with substantial increases in freedom of movement. This increase in the “Relations” dimension is connected to the following two areas:

- **Increase in safety and social well-being:** belonging to a solidarity group, being financially empowered and being exposed to knowledge about reproductive health and human rights have allowed girls to feel differently about themselves and their relations with others and feel more loved and more secure. They have also learned to turn to the group for support and to professional help, as required. By far the most significant change in safety and relations to others is the dramatic reduction (from 17% to 7%) in the proportion of girls who satisfy their needs through prostitution or begging. Economic empowerment, a new found confidence, and support of

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<sup>1</sup> This last aspect was not included in the composite measure because it is not comparable to others and because the changes are not significant given measurement methodologies

<sup>2</sup> Partly because the strategy pursued by the HR partner was not appropriate, eventually leading to the partner termination.

<sup>3</sup> Indicators relating to age of first marriage and pregnancy were excluded for the same reasons as point 2 above.

*the group have allowed many to escape begging and selling of sex as a means of survival, and thus restore their dignity. The restoration of dignity and respect because of improved financial position and increased awareness and solidarity are perhaps the most significant impacts of the project.*

- **Participation in Supportive Structures:** *by its very nature, the Nawe Nuze methodology organizes girls in solidarity groups, which provides them with a safe space to discuss issues of concern and develop close and lasting friendships with their peers, resulting in the spectacular increase in the “Network” (social capital) dimension, reflecting increases in the proportion of girls that participate actively in social events, that feel accepted by the group, that are better able to communicate and exchange with others and that take an active part in the work of their group. Most of these girls were previously isolated and did not even know each other, particularly in rural areas.*

## **STRUCTURE**

*Structures are viewed in the project as cultural and institutional barriers that prevent girls from accessing informal and formal financial services and making informed decisions about use of their own resources and lives. The evident transformation of the girls, the strength of their networks and their leadership skills, as well as the project’s awareness raising efforts at the community level have helped change perceptions of the girls, reduce discrimination, create new bonds of solidarity in the community and cause boys and men to seek to emulate the example of the girls.*

*Achievements in the “Structure” dimension were measured by increases in family support for girls’ socio-economic activities, acceptance of girls’ access and control of their own resources, increased commitment to meeting girls’ needs, reductions in traditional views of marriage and gender roles and relations.*

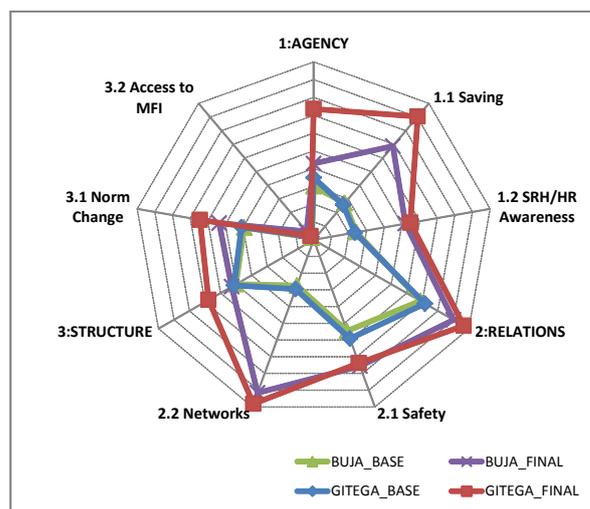
*While the project achieved increases in all these areas, these were much more modest than in the first two dimensions, particularly in families’ acceptance of girls’ access and control over their own resources, as they consider themselves as advisors to their daughters and they sometimes intervene in their business when there are problems.*

*Changes in the “Structure” dimension are related to the following two objectives areas:*

- **Change of norms about gender roles:** *CARE’s outreach to parents and community members, including occasional sensitizations through drama, radio messages and recruiting and training “engaged men” as change agents, helped create a more supportive social environment but it did not go far enough: girls’ views on gender roles changed substantially more than those of their families and the community, particularly when it comes to choice of marriage and control over assets. This highlights the fact that changing cultural norms is the most difficult aspect of an intervention and requires time and improved strategies, as discussed further in the Lessons Learned section.*
- **Connection to microfinance institutions:** *while the project helped girls generate savings and income through their own resources, it was not able to connect them to microfinance institutions with services tailored to their needs, partly because MFIs faced a backlash in Burundi and are not trusted, but also partly because the project focused its resources on recruitment and establishing the SG and ran out of time. The inability to increase the size of their investments as their businesses are gaining momentum is the participants’ and their families’ most frequently articulated shortcoming of the project.*

*Structural changes in a development intervention, related to changing norms, institutions and power relations are, of course, the most difficult to achieve and require sophisticated design from the outset as well as longer time-frames, but they are at the heart of development process, and without them, changes in agency and relations are not sustainable. In fact, structural changes and sustainability processes are intimately related and require carefully integrated design. This is elaborated further in the Lessons Learned section.*

**Figure 3: Differences in Bujumbura and Gitega Achievements**



There were substantial differences in achievement between Gitega and Bujumbura, as illustrated in Figure 3. While baseline scores are almost the same for both areas, the final scores for Gitega are much higher, especially in the “Agency” and “Structure” objectives. This is mostly a rural/urban distinction. The differences in characteristics between rural and urban girls and the model adaptations needed to serve them are discussed in the Lessons Learned section.

Contrary to initial expectations, there were no significant differences in results by type of family situation (F1: Girl living with her parents, F2: Girl living in other household, F3: Girl head of household).

### Lessons Learned

Many lessons were learned in the implementation of this project, as it was venturing into new territory -- lessons ranging from details of course content and scheduling of activities to fundamental issues of strategy. Most of the lessons learnt about HOW to implement or replicate this program have been very well captured in the “Ishaka Toolkit”<sup>4</sup> prepared by CARE. This is a goldmine for practitioners and need not be replicated here. We focus here more on some key strategic and program design lessons. These lessons include the following:

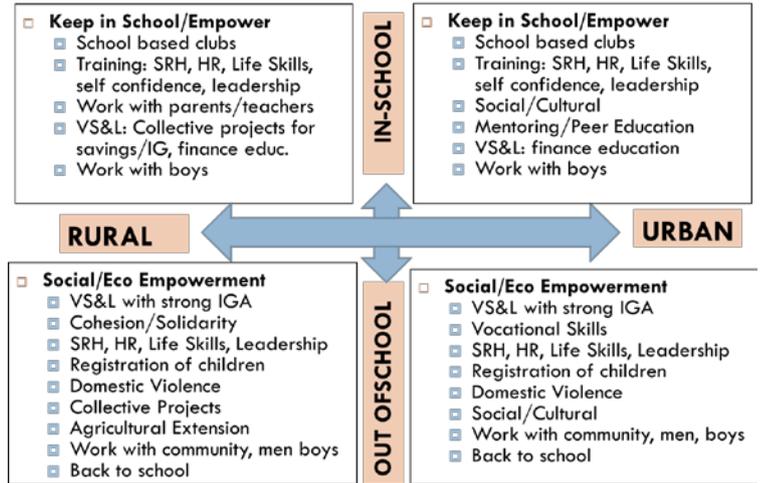


**1. VS&L can be adapted successfully to adolescent girls:** It is possible to adapt CARE’s Nawe Nuze VS&L methodology, implemented previously mostly with adult rural women, to adolescent girls in both urban and rural settings, with spectacular results. However this requires a careful mix of additional components and an adjustment of the model to differences in the characteristics of girls:

- **Mix of Components:** Nawe Nuze by itself is not sufficient: it requires the addition of components on sexual and reproductive health, human rights, life skills, income generation and vocational training, as well as cultural and sports elements. It is this mix that explains the spectacular results achieved in agency and relations.
- **Adjusting to differences in the characteristics of girls:** the most significant differences among girls are not about their living conditions, as was originally anticipated, but about whether the girls are in rural or urban areas and in or out of school:
  - Rural girls have much less distractions and opportunities, are more available, and are easy to gather. This is why, coupled with the fact that CARE had previous presence in these areas, the project was much more successful in rural areas;
  - Urban girls, on the other hand, are more difficult to satisfy, are more demanding, have many more distractions and opportunities, are more busy, difficult to reach and to gather: that is why it was much more difficult to recruit them (in addition to the fact that they had no previous experience with CARE projects);
  - Out of school girls in both areas are concerned about income generation and they need IG skills and vocational training, and in the case of rural girls a solid agricultural extension component (they want new technology and agribusiness skills), whereas the focus for in-schools girls should be more on life skills.

<sup>4</sup> The Ishaka Toolkit can be found at: <http://www.2insite.com/care-ishaka/1/PDF.html>

Figure 4: Model Variations



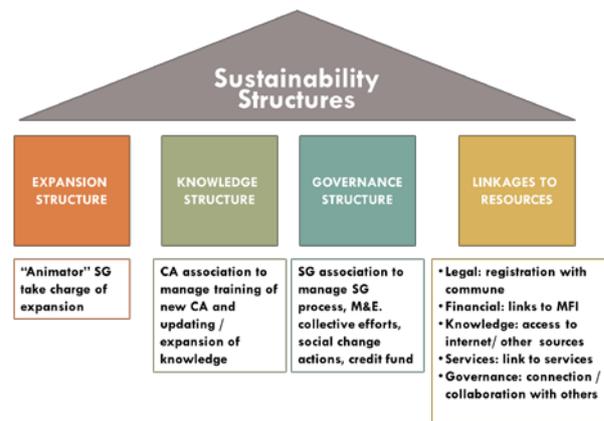
These differences require at least four variations to the model, as illustrated in Figure 4.

2. **Income Generation is a source of Dignity:** at the edge of poverty, a little income can go a long way in restoring or preserving a girl’s dignity. There is a powerful connection between the capacity to save, earn income and manage money and the social status of the adolescent girl. Clearly, even though there may be differences of emphasis, the income component of the model is essential for all types of girls.

3. **Ishaka is a social change process:** For rural women, the Nawe Nuze platform, while it addresses issues of power and empowerment, is mostly about income generation. For adolescent girls, the intervention is much less about income generation than it is about social change. Adolescent girls can be powerful agents of social transformation. Within this context, it is important to view the adolescent girls not as beneficiaries of a project but as agents of social change, to prepare them systematically for this role and to help them establish the organizations that will support them to fulfill this role. As discussed below, such organizational development is also closely related to sustainability mechanisms and could have been part of a much strengthened “Structure” component of the project.

4. **The need for sustainability structures:** If properly trained and supported, individual SGs are likely to continue operating without external assistance. Selecting and training Community Agents from among the membership of the SG and using them to deliver the training and counseling is an important element of such sustainability, but it does not go far enough: to ensure the sustainable expansion of the process as a whole (as opposed to an individual SG) it is necessary to transfer to these agents ALL of the staff functions related to the intervention and to put in place **knowledge, expansion and governance structures and resource linkages**, as illustrated in Figure 5.

Figure 5: Sustainability Structures



Knowledge structures are necessary to formalize the continued growth of the knowledge base and the replacement of Community Agents; expansion structures are necessary to formalize the recruitment process of new SG by SG themselves; governance structures are necessary to formalize the decision-making process of the entire community of SG; and resource linkages are necessary to ensure continued access to funds, credit, knowledge and services by the community of SG.

5. **Design of the “Structure” dimension of the intervention:** as already observed above, changing social structures is the most difficult aspect of development and it requires sophisticated design. The social change processes in Ishaka were largely left to the individual efforts of the girls: Ishaka did not have a structured community change process, which is essential if social structures are to change. It is therefore important to structure social change processes more systematically, using for example “community dialogue” approaches tested successfully in Ethiopia. It is also

*important to recognize that there is an intimate connection between the “sustainability structures” described in point 4 above and social change processes, as such structures can support a powerful movement for social change by creating new decision-making and power dynamics in the community. These, however, need to be sensitively and carefully linked to existing structures, and in particular to connect to “boy” structures, to avoid generating conflict and power struggles.*

- 6. Other aspects of project design:** *the lesson about project design described above all also require that a longer time frame be adopted for project implementation, that monitoring and evaluation processes be focused on the dynamics of sustainability and that girls be empowered to perform their own M&E, and that partners be selected carefully for not only the expertise they bring, but their ability and commitment to continue supporting the process after the project intervention.*

## **Conclusion**

*Ishaka has tremendous potential to be a powerful process of social transformation. It should be viewed as such and expanded and replicated at scale with this view, with the model modifications and sustainability and social change structures described above, and with an appropriate time frame to allow for such structures to emerge and be consolidated. In doing so:*

- *It is better, in achieving scale, to adopt a longer term phased approach with sequential consolidation and exit from a succession of target areas than to try to achieve scale simultaneously in all areas;*
- *Even if connections to MFIs cannot be established, consideration should be given to a revolving fund managed by an association of SG;*
- *Care should be taken not to exclude boys from the change process, but, while focusing mostly on the girls, to also help them structure their initiatives and eventually connect the two processes into a powerful movement of social change.*

*As they were not tested in the current Ishaka experience, this experience should be immediately continued to test these developments, while waiting for larger processes of expansion and replication take shape. Evaluating the effect of putting in place these structures for this initial Ishaka intervention will provide invaluable learning for large scale expansion and replication processes.*

# 1. INTRODUCTION

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The purpose of this report is to document the results of a consultancy conducted in Burundi from July 3<sup>rd</sup> to 11<sup>th</sup> 2012 to better understand the experience of the Ishaka project and its potential for large scale replication.

## 1.1 Background

After a twelve year protracted civil war which ended in 2005, Burundi embarked on a path of peace and economic development, but had a long way to go to even recover its 1990 level of development. Its challenges are daunting: about 92 percent of the nation's 8.6 million people rely on agriculture for their livelihood with little prospects for other employment; its high population density and growth rate (3.6 percent per year) are putting increased pressure on already fragmented small parcels of land; and due to war and HIV and AIDS, orphan-headed households are common, with many youth moving to urban areas looking for survival.

Girls are especially prone to urban migration because they cannot legally inherit land and thus cannot rely on subsistence agriculture for their livelihoods, and, when they migrate, they find themselves with no social networks, support, or access to financial services. As a result, they are more susceptible to early marriage, sexual exploitation and harassment and even more subject to the common cultural practices that perpetuate gender violence. It is very difficult, under these circumstances for the girls to realize their full potential.

Ishaka (which means "*Courage for the Future*") is a project implemented by CARE Burundi with Nike Foundation funding to economically and socially empower 20,000 poor, adolescent girls (ages 14-22) in urban and peri-urban areas of Bujumbura and Gitega provinces. The project period was from June 2008 to February 2012 with a total program budget of \$2,580,000, although the effective implementation period was a little more than two and half years, from April 2009 to December 2011.

The core element of the Ishaka project is an adaptation of CARE's Village Savings and Loan (VS&L) model, in which groups of women (Solidarity Groups (SG)) mobilize and grow their savings without external capital and also use the platform to form new relationships and jointly take action on their common social and economic problems. CARE Burundi has implemented projects using the VS&L model since 2005 and has called it *Nawe Nuze* (NN) (meaning "*Come, Join Me*").

While VS&L is not new to CARE Burundi, using *Nawe Nuze* in Ishaka was a first in two ways: testing its effectiveness with adolescent girls and working in urban settings where CARE Burundi had no previous experience or presence.

A final evaluation of Ishaka was conducted in November 2011 and was positive about the results of the project. While it described the results achieved in terms of project indicators, the final evaluation did not elaborate on the nature of the intervention, necessary adaptations to the model and its replicability. This has required some complementary analysis.

## 1.2 Objectives and Methodology of the Assignment

The objective of this assignment was to provide an analysis of the Ishaka intervention model, document its impact and learning and offer recommendations for future similar interventions and on the need for an ex-post evaluation.

The consultancy included the following main tasks:

- Review of documents;
- Initial briefing with senior staff;
- Workshop with Ishaka ex-project staff and partners;
- Focus groups discussions with 3 Solidarity Groups (SG), two in Bujumbura and one in Gitega;
- Individual and group interviews with parents, husbands, and community members and leaders;
- Analysis of available monitoring and evaluation data;
- Interview with Care MFI advisor;

- Ongoing discussions with project staff; and
- Presentation and discussion of preliminary findings at a workshop for CARE management, Ishaka ex-staff and partners, and other CARE project staff.

In analyzing the Ishaka model and the experience in implementing it, the approach taken here goes beyond the framework of project objectives and draws on best practices in organizing sustainable group processes. It may therefore consider more than what the project was designed to do and stretch the boundaries of what it could have achieved, especially with the benefit of hindsight, but this helps better define approaches for expansion and replication.

### ***1.3 Structure of the Report***

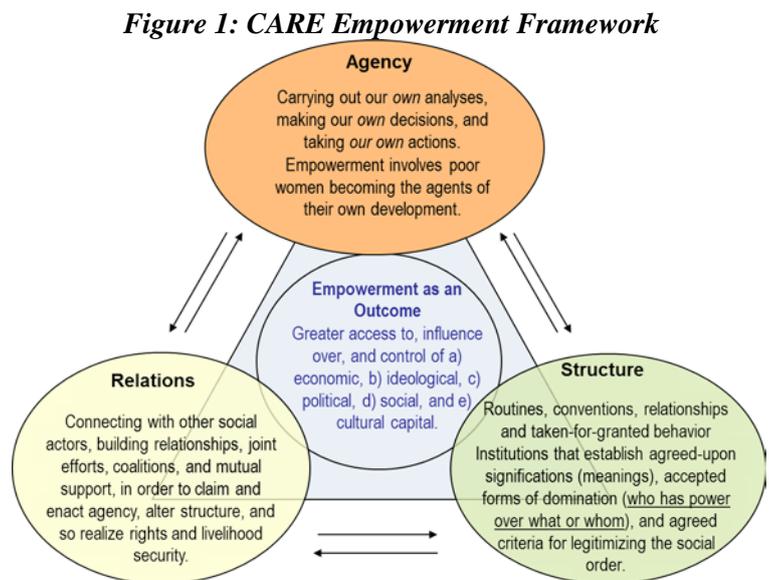
The design and evolution of the Ishaka project is described in Section 2 and its main results are reviewed in Section 3. Key lessons learned for future extension or replication of the experience are identified in Section 4 and a few recommendations are presented in Section 5.

## 2. DESIGN AND EVOLUTION OF THE ISHAKA PROJECT

### 2.1 Project Objectives and Strategy

CARE approaches development as a process in which women and other marginalized people become empowered to claim their rights, defines *empowerment* as the *sum total of changes needed for a person to realize her full human rights*, and delineates three mutually reinforcing dimensions in which changes must occur, as summarized in the diagram in Figure 1:

- **Agency:** The aspirations, resources, capacities, actions and achievements of individuals;
- **Relations:** The social connections through which women negotiate their choices, expectations and habits. These include marriage and other family relationships, and ties to friends, peers, community members, authorities and others.
- **Structures:** The institutions and conventions that establish accepted social order and forms of power, and that dictate people’s life choices. Governments, markets, religions, families, social divisions and identities (such as class, race and caste) are structures. Gender—the socially defined parameters of what is acceptable and appropriate behavior, aspirations, spheres of action and hierarchical positions for women and for men in any given society—is arguably the most influential, most deeply ingrained and least visible structure in people’s lives. Gender structures have universal relevance to disempowerment and poverty.

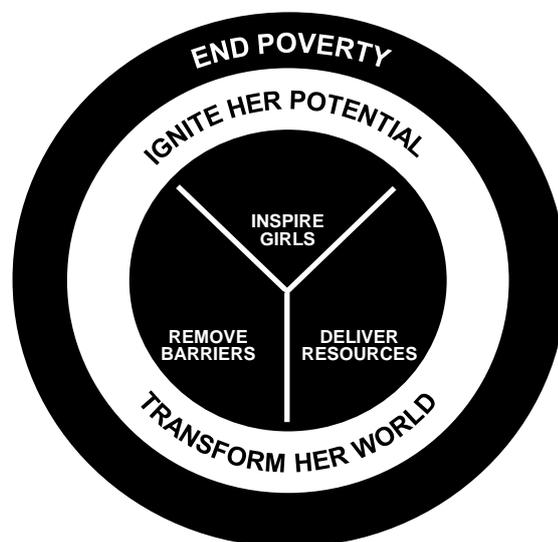


The philosophy underlying the Ishaka project is then that, while it is important and beneficial that participants gain information, tools for economic advancement, and the opportunity to form supportive relationships with others (changes to *agency* and *relations*) this will not alter girls’ lives deeply and sustainably. The *structures* or social order around them must also change.

This framework is similar to the Nike Foundation’s own theory of change illustrated in Figure 2, that states, in a nutshell, that to achieve sustainable change for the adolescent girl, her potential must be ignited and her world must be transformed, by inspiring girls to believe in themselves, delivering resources to girls to enable them and removing the barriers that hold girls back. These barriers, more often than not, have to do with the existing social structures.

Accordingly, the Ishaka project had three major objectives, one in each of three strategic areas of the CARE empowerment framework, along with two sub-objectives in each of these three areas, as summarized in Table 1 below:

**Figure 2: Nike Foundation Theory of Change**



*Table 1: Structure of Ishaka Results*

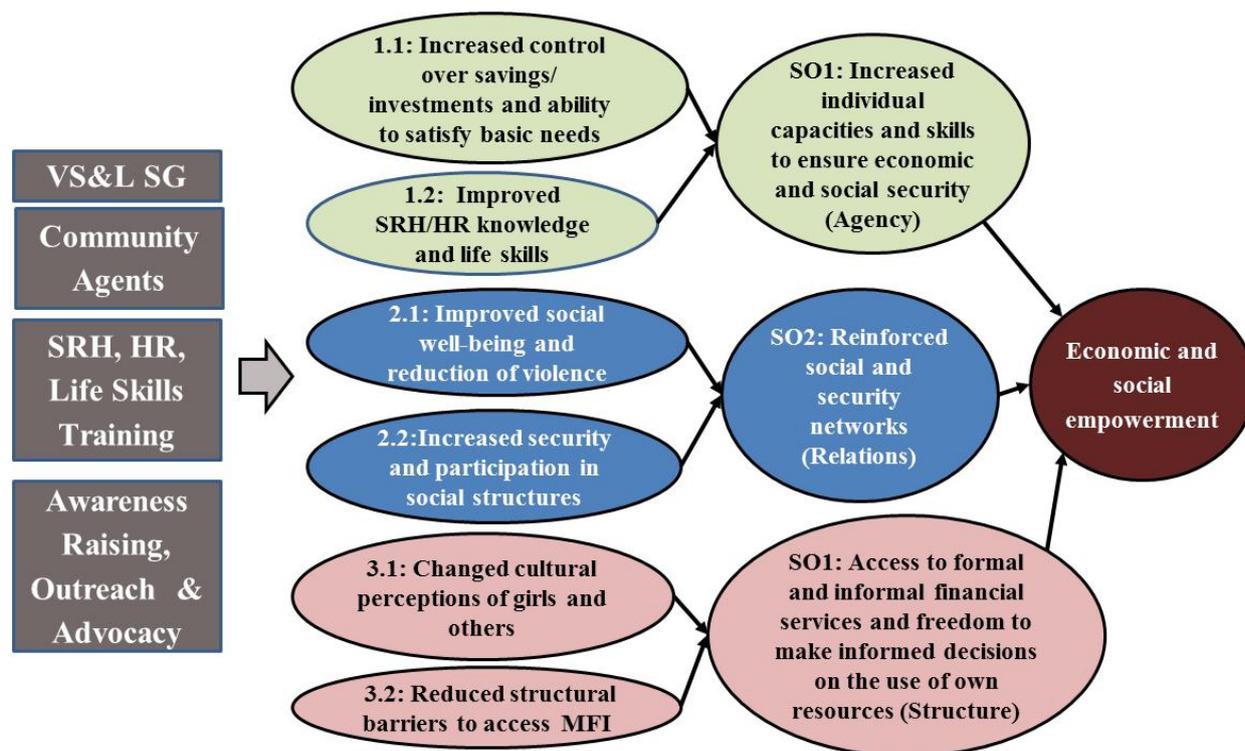
STRATEGIC OBJECTIVES	SUB-OBJECTIVES
<ul style="list-style-type: none"> <li>• <b>Objective 1 (Agency):</b> 20,000 adolescent girls have individual skills and capacities to access financial services and make informed choices to ensure economic and social security.</li> </ul>	<ul style="list-style-type: none"> <li><b>1.1:</b> Girls have improved their economic well-being through increased control over savings and investments and ability to satisfy basic needs.</li> <li><b>1.2:</b> Girls have improved life skills (knowledge, abilities) including an increase in financial literacy, health and legal knowledge</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Objective 2 (Relations):</b> The social networks and safety nets of 20,000 adolescent girls are reinforced by participation in solidarity groups.</li> </ul>	<ul style="list-style-type: none"> <li><b>2.1:</b> Girls have improved their social well-being through a reduction in physical and psychological violence.</li> <li><b>2.2:</b> Girls have improved their social well-being through increased participation in supportive group structures and increased feelings of security.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Objective 3 (Structure):</b> Cultural norms allow adolescent girls to access informal and formal financial services and also make informed decisions about use of their own resources.</li> </ul>	<ul style="list-style-type: none"> <li><b>3.1:</b> Cultural barriers that prevent girls' participation in society are reduced using change agents and program participants to shift society's views of traditional male/female roles.</li> <li><b>3.2:</b> Structural barriers that prevent girls' participation in society are reduced and girls' access to formal and informal financial services has increased</li> </ul>

Key project activities to achieve these objectives include:

- **Organizing girls in VS&L solidarity groups and providing them training** in the *Nawe Nuze* methodology, financial education topics, sexual and reproductive health and girls' rights education, life skills training, vocations and support for income generation activities;
- **Training and deploying Community Agents (CA)** (selected members of the SG) and peer educators to deliver the training and provide support to their respective SG. It is important to note that the training of SG is not done by staff but by these CA. These local change agents are central to the project's empowerment and sustainability strategies;
- **Outreach to parents and community members** to create a more supportive social environment and reduce violence in the community, through awareness-raising sessions, theatrical performances, radio broadcasts, as well as recruiting and training "engaged men" as change agents;
- **Advocacy** on behalf of the girls to enable them to claim their rights

The resulting simplified project logic is illustrated in Figure 3 on the next page.

*Figure 3: Structure of Expected Results*



The delivery of the program was done in collaboration with a number of international and national partners, including:

International partners:

- Micro Finance Opportunities (MFO): brings its expertise in financial education.
- FreePlay Foundation: provides the Lifeline radios and training on collective listening.

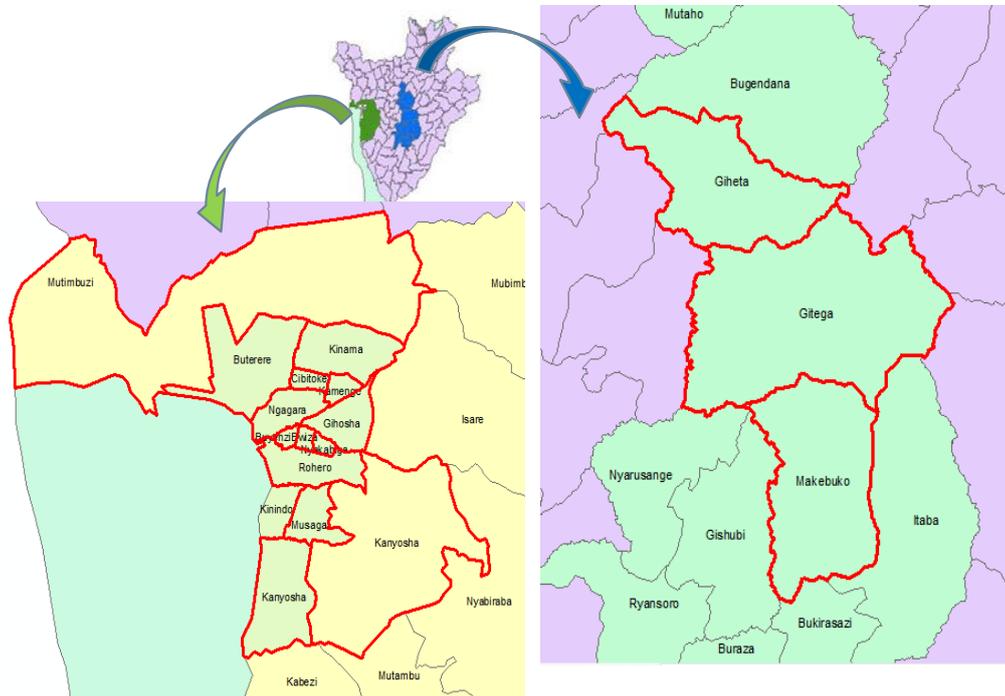
National partners:

- ABUBEF (*Association Burundaise pour le Bien-Etre Familial - Burundian Family Welfare Association*) – reinforced the capacities of girls in the field of sexual and reproductive health and provides SRH services.
- APDH (*Association pour la Paix et les Droits de l'Homme - Association for Peace and Human Rights*) – provided training to girls, women and men on their rights and existing laws and assisted with advocacy.
- African Public Radio (RPA) - reinforced community-based dialogue and training sessions by broadcasting messages related to sexual and reproductive health, girls' and women's participation in decision making and income generating activities.
- *Tubiyage* (“let’s talk” in Kirundi) – supported the project by using theater to raise awareness and encourage people to talk about sensitive issues.

## 2.2 Project Target Areas and Coverage

While the project was initially designed to operate mostly in urban areas, difficulties of recruitment obliged the project to expand to adjoining rural areas. Ishaka ended up operating in 14 communes of the Province of Bujumbura (12 urban and 2 rural) and 3 communes of the Province of Gitega (1 urban and 2 rural), as indicated in Figure 4.

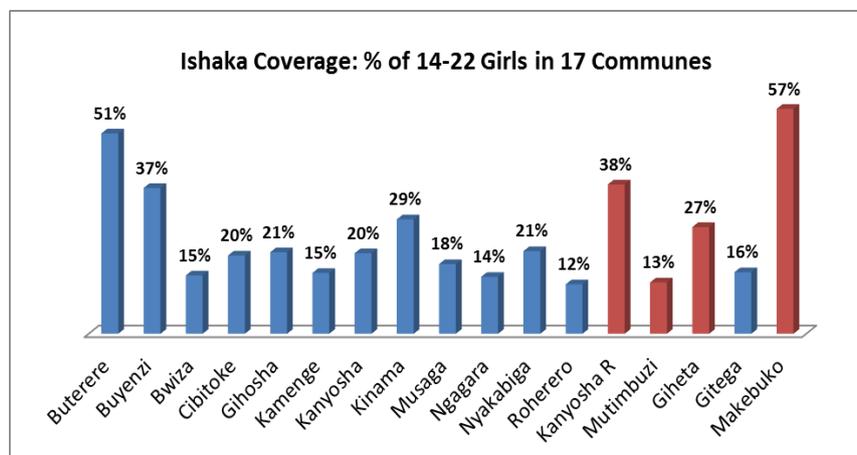
**Figure 4: Project Target Areas**



The level of coverage achieved by the project in these target areas was estimated by projecting the total number of girls in the 14-22 age group in each of the target communes derived from the 2008 Census and comparing this to the number of girls enrolled in the program in the respective communes, yielding the coverage diagram illustrated in Figure 5.

As can be seen from Figure 5, several communes have more than 20% of the 14-22 year old enrolled in the program, and this is almost 40% or more than 50% in some areas. Project staff noted that Butere and Makebuko had previous CARE interventions (mobilized mothers) which explain the high levels of enrolment, and that in some areas such as Roherero, even though the percentage is low, almost all the vulnerable girls are enrolled in the program. The denominator should be vulnerable girls, but no data is available on that.

**Figure 5: Project Coverage**



Such high levels of coverage constitute a sufficient critical mass to fuel a process of social transformation in these areas. This is a major achievement and a potential that should be exploited.

## 2.3 Evolution of Project Activities and Outputs

The evolution of numbers of SG formed and girls enrolled by rural/urban area is illustrated in Figure 6. As can be seen from the diagram, progress was initially very slow because the project faced unexpected difficulties in recruiting urban girls. Recruitment strategies changed in May 2010 and the process began accelerating, but still short of targets. Finally, in consultation with Nike Foundation, it was decided to expand into adjoining rural areas and the target was reduced to 12,000 girls.

Formation of new groups by the project was ended in May 2011. By that time, the project has established 616 SG (265 rural and 351 urban) with a total of 11,577 girls (5,069 rural and 6,508 urban). The final proportion of rural SG and girls was higher than originally expected because of the shift in recruitment strategy, so that only a little more than half the Ishaka SG fit the original urban intent.

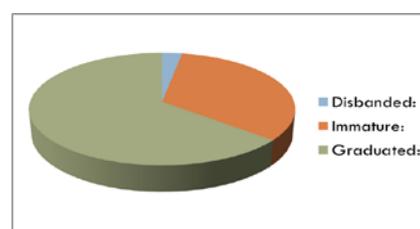
To the girls enrolled in the SG must be added 836 girls in the six schools that were targeted towards the end of the project, for a total of 12,413, slightly higher than the revised target of 12,000.

The status of the SG at the end of the project is summarized in Table 2 and illustrated in Figure 7.

**Table 2: Status of SG at the End of the Project**

Groups	Total	%
Total Formed:	616	
Disbanded:	17	3%
Functioning:	599	97%
Immature:	205	33%
Graduated:	394	64%

**Figure 7: Status of SG at the End of the Project**



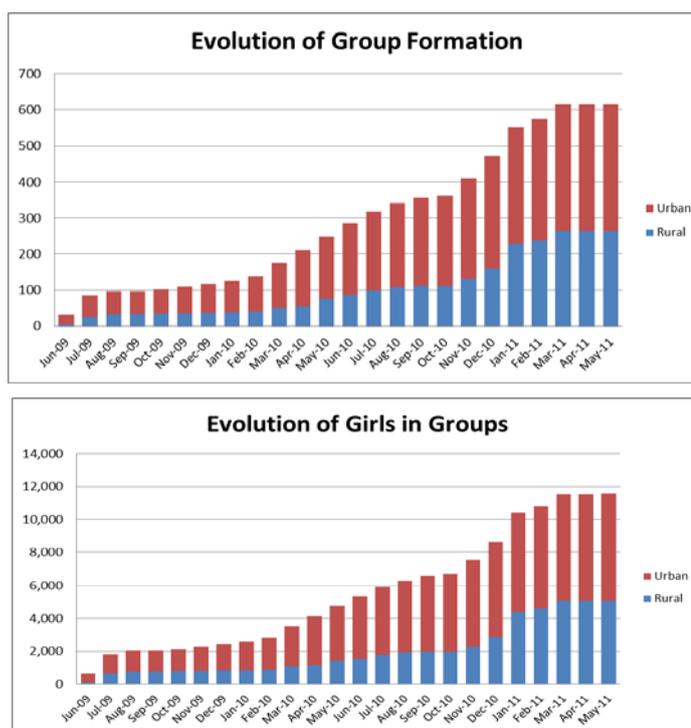
These show that very few SG were disbanded (3%), indicating a strong associative process. However, they also show that one third of the SG was considered immature when project activities were terminated, which does not bode well for sustainability.

In May 2011, a survey of the 616 SG showed that the total amount saved by the girls at that time was \$41,790, an average of about \$70 per SG. Of these 616 SG, 215 (35%) had completed a first cycle and shared out an estimated \$14,742 at the end of that cycle.

Of the 11,566 girls registered in these SG, 5,812 (50%) has requested a loan and 4,649 had obtained a loan (40% of girls or 80% of those requesting a loan). Of these, 71% had repaid their loan on time. The total amount given out in loans was \$34,267, an average of \$7.40 per girl borrowing.

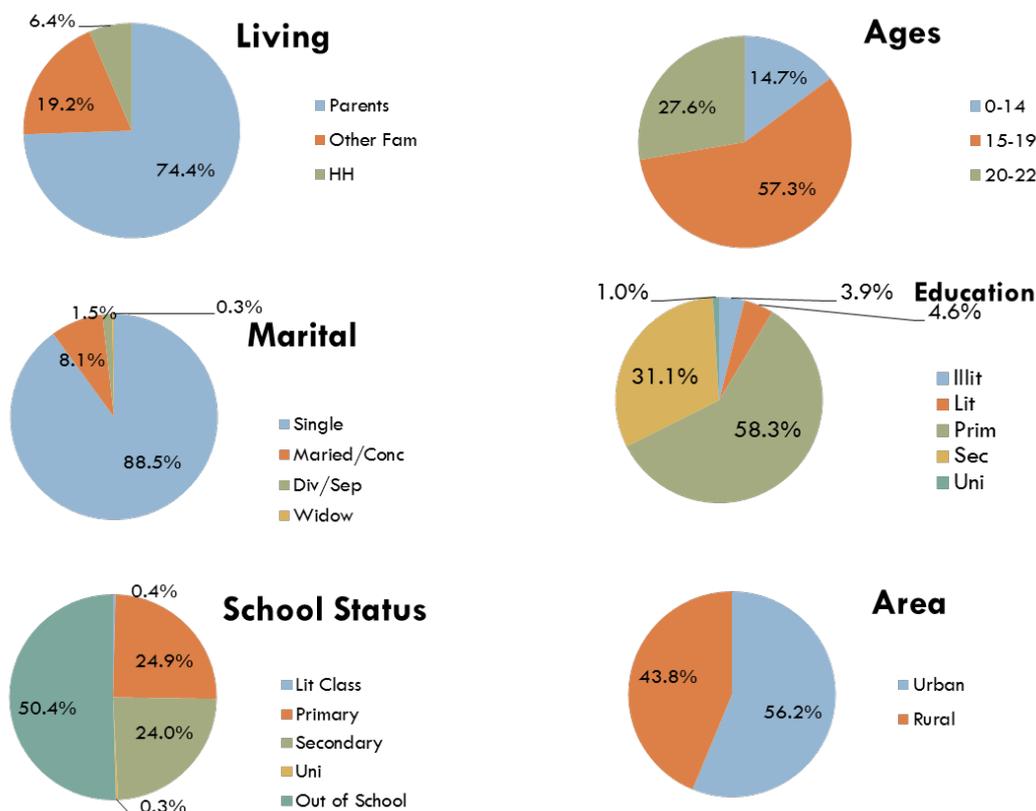
The monthly income declared by 9,030 girls surveyed who carry out income-generating activities (about 78% of all registered girls) was about \$146,390 or about \$16 per girl, a substantial amount in Burundi.

**Figure 6: Evolution of Group Formation and Girls Enrolled**



The characteristics of girls registered in the SG at the time of their formation are illustrated in Figure 8 below.

**Figure 8: Characteristics of Girls Registered in SG**



As can be seen from Figure 8:

- About three quarters of the girls are living with their parents. The proportion of girls heads of household is very low (6.4%)
- The large majority of the girls is single (89%)
- Half the girls are out of school, with about a quarter each in primary and secondary school
- A bit more than half the girls are in the 15-19 age group, with a bit more than a quarter in the 20-22 age group
- Almost 60% of the girls have completed primary school and about 30% have completed secondary school, so literacy is not an issue.
- As mentioned above, a bit more than half the girls are urban, with a higher proportion of rural girls than originally anticipated.

In addition to the formation of SG, project activities include training of Community Agents (CA) and their training of SG in the four key areas (Nawe Nuze, sexual and reproductive health, human rights and life skills), as well as a variety of other awareness raising, advocacy and outreach activities.

A total of 2,388 community agents were trained in these areas indicated in Table 3 and deployed (202 former community agents were retrained)<sup>5</sup>.

<sup>5</sup> These are not all different people as some are trained in several areas

**Table 3: Training of Community Agents**

Province	Nawe Nuze and financial education	SRH	Human rights	Life skills
Bujumbura	375	285	635	89
Gitega	278	229	458	39
<b>Total</b>	<b>653</b>	<b>514</b>	<b>1093</b>	<b>128</b>

This is one of the most significant aspects of the Ishaka strategy and one of the foundations of project sustainability. These CA in turn trained all the SG in these areas.

Other outputs delivered by the project include the following:

- Awareness raising for 7,570 people
- Additional Training for 840 SG management committee members.
- Vocational training for 222 girls
- 60 days awareness raising for boys
- 832 community advocates trained on human rights.
- 462 SGs received radios and were trained in their use
- Radio Publique Africaine (RPA) produced 98 ISHAKA-focused broadcasts
- Tubiyage conducted 41 theatrical performances

Through advocacy efforts, birth certificates were obtained for 342 children born out of wedlock. This is a major achievement in the context of Burundi, as children without birth certificates do not have access to any free services, such as primary schooling and medical care. This helps secure their future and ease the financial burden on their single mothers.

### 3. PROJECT RESULTS

#### 3.1 Achievement of Project Objectives

The project was quite successful at reaching or surpassing most of its objectives, resulting in a vibrant movement, with visible increases in savings and income, self-esteem, leadership, solidarity, freedom of expression and contribution to community development among participating girls.

The final evaluation conducted in November 2011 found that:

- The project target has been reached for 48 indicators (77%)
- The project target has not been reached for 11 indicators (18%) but their levels have increased compared to the baseline level
- 3 indicators (5%) have decreased compared to their baseline level. These are universal indicators related to access to electricity, to TV and to a refrigerator and they are not considered to be relevant to the Ishaka intervention.

It is not easy to visualize and assess the project’s performance with its large number of indicators. This can better be seen by creating an index of these indicators for each major component of the project, as illustrated in Figure 9.

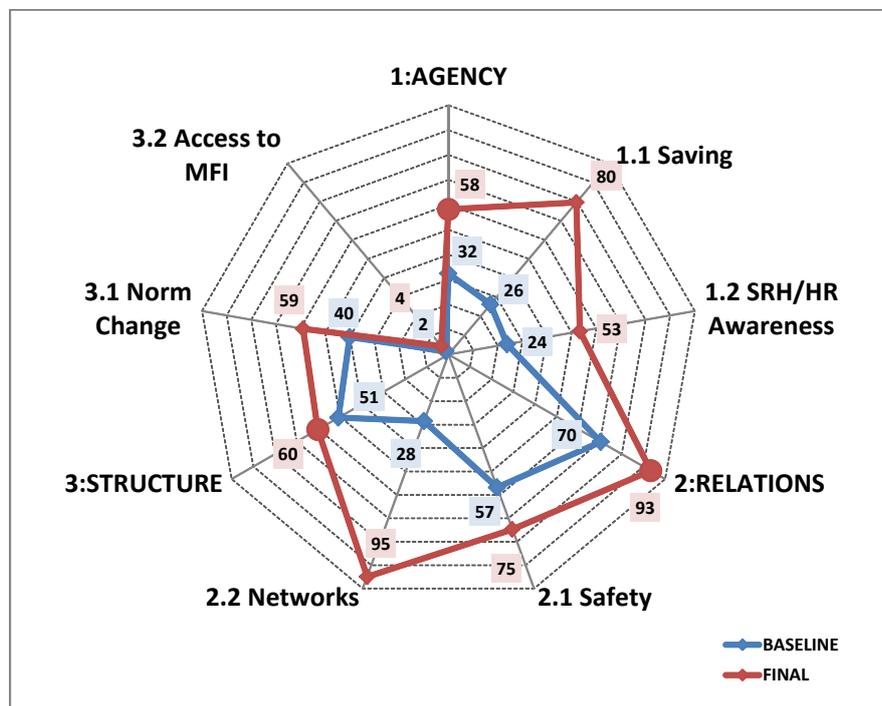
The diagram in Figure 9 shows progress along the each of the three major objectives (1:AGENCY, 2:RELATIONS and 3:STRUCTURE) as well as for the two key components of each of these objectives, using a single score derived from most indicators related to each area. The scores in this simple analysis are simply the average values of comparable indicators (expressed as percentages).

As can be seen from the diagram, the project has been successful in increasing girls’ capacity (Agency) and their social capital (Relations), but has not performed as well in objectives related to change of norms about girls’ access to, and actual connection with, Micro-Finance Institutions (Structure).

The two most spectacular increases are the 54 percentage points increase in the “Savings” objective (1.1) and 66 percentage points increase in the “Networks” objective (2.2), both of which are key elements of the Nawe Nuze approach.

Results achieved in each of the strategic objectives are described below.

**Figure 9: Baseline and Final Scores for Key Objectives**



### 3.1.1 AGENCY

Measured results in “Agency” include increased (and increased control over) income and assets, ability to satisfy basic needs and ability to delay first sexual intercourse. All of these have shown substantial increases, except for the freedom to sell assets, which is still considered a family matter. This increase in agency is related to the following two areas:

- **Productive Occupation, Saving and Money Management:** The Nawe Nuze component of the project has allowed girls to save, accumulate capital, earn income by engaging in various activities, and manage money more responsibly. The vocational training component has enabled some members of SGs to learn various trades, including masonry, auto mechanics, computer science, culinary arts, sewing and hairstyling, some of which were previously reserved for boys, and to find employment in these trades.

This has helped girls to meet their basic needs, upgrade their living conditions, reintegrate into school or university because of a new found ability to cover costs of education and to contribute to the needs of their families. Men value the fact that girls are becoming more competent and are contributing to meet household needs and boys are expressing a preference to marry SG members because of the competence acquired in the project.

- **Increase in SRH and HR Awareness and other Life Skills:** The knowledge and support acquired in the sexual and reproductive health component of the project has resulted in a sharp increase in contraceptive use, some decrease in unwanted pregnancies, and willingness to undertake regular voluntary HIV/AIDS and sexually transmitted disease testing and to seek medical care as required. More importantly, it has helped break a taboo about sexual matters and allowed more open and honest communication about responsible sexuality, a major development in Burundi, especially among girls.

The human rights and advocacy component of the project has resulted in a more modest increase in girls’ and families’ basic knowledge of human rights within the Burundi legal framework, in the registration of births for children born to unmarried girls – a breakthrough in Burundi, in the legalization of some marriages and in a new willingness of victims to refer cases of rape and rights violations to the justice system.

The life skills component of the project has empowered the girl members of SG to take leadership in resolving conflicts among themselves, within families and in the community, a highly appreciated capability which is earning them considerable respect.

### 3.1.2 RELATIONS

Measured results in “Relations” include reduction in violence and forced sexual intercourse, increased participation in social events and freedom of movement. All of these have increased moderately, with substantial increases in freedom of movement. This increase in the “Relations” dimension is connected to the following two areas:

- **Increase in safety and social well-being:** belonging to a solidarity group, being financially empowered and being exposed to knowledge about reproductive health and human rights have allowed girls to feel differently about themselves and their relations with others and feel more loved and more secure. They have also learned to turn to the group for support and to professional help, as required. By far the most significant change in safety and relations to others is the dramatic reduction (from 17% to 7%) in the proportion of girls who satisfy their needs through prostitution or begging. Economic empowerment, a new found confidence and support of the group have allowed many to escape begging and selling of sex as a means of survival, and thus restore their dignity. The restoration of dignity and respect because of improved financial position and increased awareness and solidarity are perhaps the most significant impacts of the project.

*“Before I joined Ishaka, I had sex even with 500 BIF (=0,5 US\$). One year later, after the share out, things are very different. One day, one of the boys who used to have sex with me came and showed me a 2000 BIF banknote thinking I’ll be “hotheaded”. I showed him a 10,000 BIF banknote. He went away covered with shame”*

Testimony of a SG member.

- **Participation in Supportive Structures:** by its very nature, the Nawe Nuze methodology organizes girls in solidarity groups, which provides them with a safe space to discuss issues of concern and develop close and lasting friendships with their peers, resulting in the spectacular increase in the “Network” (social capital) dimension, reflecting increases in the proportion of girls that participate actively in social events, that feel accepted by the group, that are better able to communicate and exchange with others and that take an active part in the work of their group. Most of these girls were previously isolated and did not even know each other, particularly in rural areas.

### **3.1.3 STRUCTURE**

Structures are viewed in the project as cultural and institutional barriers that prevent girls from accessing informal and formal financial services and making informed decisions about use of their own resources and lives. The evident transformation of the girls, the strength of their networks and their leadership skills, as well as the project’s awareness raising efforts at the community level have helped change perceptions of the girls, reduce discrimination, create new bonds of solidarity in the community and cause boys and men to seek to emulate the example of the girls

Achievements in the “Structure” dimension were measured by increases in family support for girls’ socio-economic activities, acceptance of girls’ access and control of their own resources, increased commitment to meeting girls’ needs, reductions in traditional views of marriage and gender roles and relations.

While the project achieved increases in all these areas, these were much more modest than in the first two dimensions, particularly in families’ acceptance of girls’ access and control over their own resources, as they consider themselves as advisors to their daughters and they sometimes intervene in their business when there are problems.

Changes in the “Structure” dimension are related to the following two objectives areas:

- **Change of norms about gender roles:** CARE’s outreach to parents and community members, including occasional sensitizations through drama, radio messages and recruiting and training “engaged men” as change agents, helped create a more supportive social environment but it did not go far enough: girls’ views on gender roles changed substantially more than those of their families and the community, particularly when it comes to choice of marriage and control over assets. This highlights the fact that changing cultural norms is the most difficult aspect of an intervention and requires time and improved strategies, as discussed further in the Lessons Learned section.
- **Connection to microfinance institutions:** while the project helped girls generate savings and income through their own resources, it was not able to connect them to microfinance institutions with services tailored to their needs, partly because MFIs faced a backlash in Burundi and are not trusted, but also partly because the project focused its resources on recruitment and establishing the SG and ran out of time. The inability to increase the size of their investments as their businesses are gaining momentum is the participants’ and their families’ most frequently articulated shortcoming of the project.

Structural changes in a development intervention, related to changing norms, institutions and power relations are, of course, the most difficult to achieve and require sophisticated design from the outset as well as longer time-frames, but they are at the heart of development process, and without them, changes in agency and relations are not sustainable. In fact, structural changes and sustainability processes are intimately related and require carefully integrated design. This is elaborated further in the Lessons Learned section.

### 3.2 Differences in Achievement by Target Area and Type of Girl

There is a substantial difference in achievement between Gitega and Bujumbura, as illustrated in Figure 10.

While baseline scores are almost the same for both areas, the final scores differ, with scores for Gitega being visibly higher, especially in the Agency and Structure objectives. Project staff attributes this to several factors:

- Solidarity Groups in Gitega are older because it was easier to form them earlier in the project, so they have had a chance to develop more;
- Opportunities are lower in rural areas, so project interventions were welcome;
- There have been previous CARE interventions in Gitega so the population at large is more familiar with the concept and adult women encouraged and mentored the adolescent girls;
- Girls in rural areas are also more available and have lower expectations and fewer distractions.

Contrary to initial expectations, there were no significant differences in results by type of family situation (F1: Girl living with her parents, F2: Girl living in other household, F3: Girl head of household), as illustrated in Figure 11.

The only minor differences are that:

- Girls living with their parents (F1) started higher than the other two groups on the safety and norm change scores but progressed at about the same rate, thus retaining slightly higher scores at end line, except for safety where they progressed less and ended up with similar scores as the other two groups. They also progressed slightly less on the saving score;
- Girls living with other families (F2) started lower in the relations, networks and structure scores but caught up with the other two groups (i.e. they benefitted slightly more from the intervention)
- Girls head of household (F3) started lower on the safety score, but advanced at the same rate as the other two groups. They benefitted more than the other two groups on the saving score and less on the structure score (mostly because of lower scores in norm change);

Figure 10: Differences in Bujumbura and Gitega Achievements

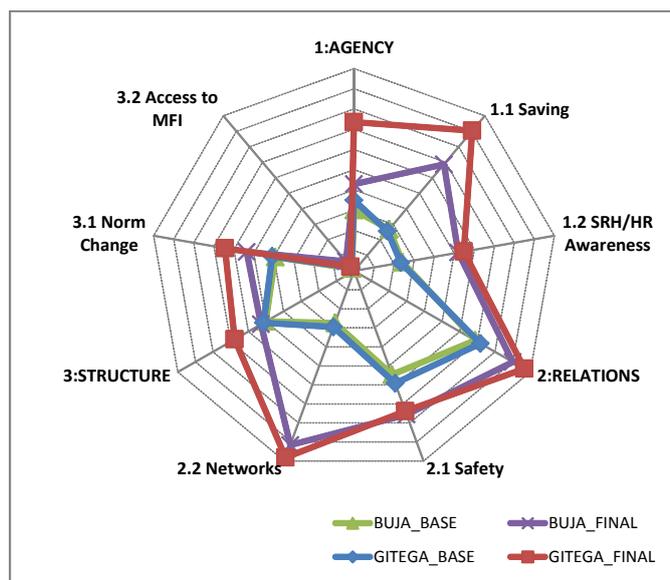
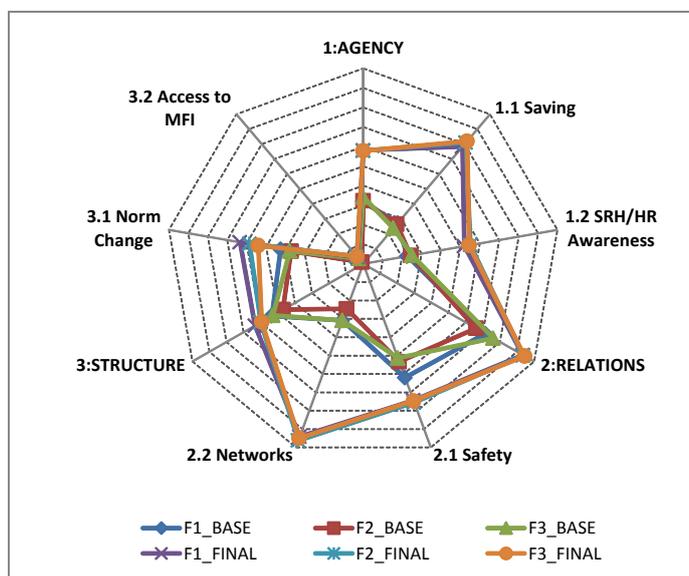


Figure 11: Results by Type of Family Situation



### 3.3 Sustainability of Project Activities

The project's perspective on sustainability is that SG are inherently sustainable. Once they have been formed, trained, supported, consolidated and graduated, they are able to operate on their own and will continue to function, grow and even multiply on their own. A key element of the project's approach to sustainability is the use of CA and this is a core strength of the model. By using CA to train and support the SG rather than staff directly intervening, the project has fulfilled one of the essential elements of sustainability: the use of local resources for intervention. They will remain in the community, and this is very important.

To a large extent, these design assumptions are true and have been demonstrated to be true. The mature solidarity groups are continuing to function on their own and they have spontaneously helped form many other satellite groups. The CA are still active and doing what they can to support existing and new groups. In May 2011, 85% of the SG that had graduated earlier were still operating independently.

Unfortunately, this does not apply to all groups. Almost 30% of the SG were still not consolidated when the project was terminated. Because of the inordinate amount of time and energy spent on recruitment and formation of SG in urban areas, the project did not have the time to consolidate them to ensure their sustainability.

Other sustainability issues identified in the review include the following:

- While SG have been forming others SG (satellites) they have done this without sufficient capacity or training and there is no system for them to properly follow satellite groups.
- The CA, while they are doing what they can to continue supporting the process, are not organized to help each other, access new knowledge, cover their costs or help train new CA to ensure a continuity of the function.
- The linkage to MFI and other resources is essential for sustainability. Except for the linkage with SRH centres, no other linkages were established leaving the SG without the necessary resources to sustain and grow.
- SG need to be registered at the commune level in order to be able to access any resources coming from NGOs looking for organized groups. They were not assisted to do so during the course of the project. All authorities and families interviewed mentioned this as a shortcoming of the project

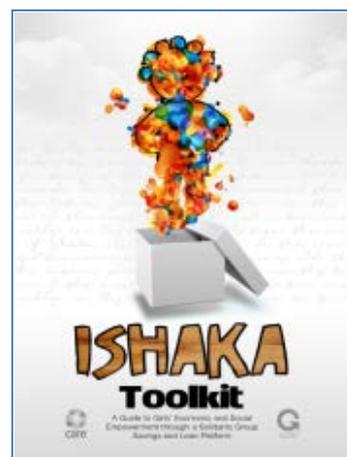
These observations point to the fact that sustainability structures necessary for the continuation and expansion of the work of CA and for the governance of the SG system were not put in place. This is discussed in more detail in Section 4.4.

## 4. LESSONS LEARNED

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Many lessons were learned in the implementation of this project, as it was venturing into new territory -- lessons ranging from details of course content and scheduling of activities to fundamental issues of strategy. Most of the lessons learnt about HOW to implement or replicate this program have been very well captured in the “*Ishaka Toolkit*”<sup>6</sup> prepared by CARE. This is a goldmine for practitioners and need not be replicated here.

The toolkit provides step-by-step suggestions on how to develop a solidarity group savings and loan program for girls that includes financial literacy and income generating activity components. It further incorporates social empowerment through training in sexual and reproductive health, life skills, and human rights, as well as men and boys’ engagement and access to clinical services. It is intended for practitioners interested in replicating and adapting the model for girls in various contexts.



We focus here more on some key strategic and program design lessons as described below.

The learning questions to be addressed by the Ishaka project included the following:

- Q1: Does VS&L work for adolescent girls?
- Q2: Does it work in urban areas?
- Q2: What elements of the model are necessary? What adjustments must be made?
- Q2: Which girls benefit more: living with parents, with others, or heads of household?
- Q3: Is it sustainable?
- Q5: Is it replicable/ scalable? What is the best approach for replication/expansion
- Q6: Is it worthwhile to perform an ex-post evaluation? What should it focus on?

These are all answered by the experience of the project and the lessons learned.

### **4.1 *Nawe Nuze is a powerful platform for adolescent girls***

The Ishaka experience has shown without a doubt that it is possible to adapt CARE’s Nawe Nuze VS&L methodology, implemented previously mostly with adult rural women, to adolescent girls in both urban and rural settings, with spectacular results.

It has also demonstrated how, at the edge of poverty, a little income can go a long way in restoring or preserving a girl’s dignity, and the powerful connection between the capacity to save, earn income and manage money and the social status of the adolescent girl. Clearly the income component of the model is essential. The core strength of the Ishaka model is the Nawe Nuze VS&L platform.

It is, however also clear that while the VS&L platform is the entry point, it cannot achieve the desired changes alone: a successful intervention with adolescent girls requires a much more complex set of elements, as described in Figure 12.

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<sup>6</sup> The Ishaka Toolkit can be found at: <http://www.2insite.com/care-ishaka/1/PDF.html>

The strength of the Ishaka model is then in the careful combination of its components. These include:

- The Nawe Nuze platform, with its closely associated elements of financial literacy, vocational training, income generation skills and activities, cross visits and eventually linkage to MFI and other resources;
- SRH education, human rights education and advocacy, life skills education and leadership and conflict resolution training;
- Cultural and sports events;
- The training and deployment of CA, as well as mentoring and peer education, essential components of the project, both to build capacity and ensure sustainability;
- Awareness raising for boys/men, families and community, through various forms including radio, theatre, cultural events and direct education sessions, including the recruiting and training “engaged men” as change agents;
- The use of appropriate partnerships (although in this case they did not perform as well as expected, as discussed in Section 4.8);
- Linkage to MFI and other resources (although in this case, this did not happen as planned).

*Figure 12: Elements of the Ishaka Model*



It is the combination of these elements (as well as the dedication of the staff) that explains the spectacular changes in the girls brought about by the project.

#### **4.2 The Ishaka model needs to be adjusted for various types of girls**

It has become clearer at the end of the project that the intervention model needs to be differentiated according to various target groups. The characteristics of girls differ along various parameters, including age, family situation, urban/rural environment, and schooling status.

As mentioned previously and illustrated in Figures 10 and 11, the most significant differences among girls are not about their living conditions, as was originally anticipated, but about whether the girls are in rural or urban areas and in or out of school, and this as confirmed in a workshop with the staff, who observed the following:

- Rural girls have much less distractions and opportunities; they are more available and are easy to gather. This is why, coupled with the fact that CARE had previous presence in these areas, the project was much more successful in rural areas;
- Urban girls, on the other hand, are more difficult to satisfy, are more demanding, have many more distractions and opportunities, are more busy, difficult to reach and to gather: that is why it was much more difficult to recruit them (in addition to the fact that they had no previous experience with CARE projects);
- Out of school girls in both areas are concerned about income generation and they need IG skills and vocational training, and in the case of rural girls a solid agricultural extension component (they want new technology and agribusiness skills), whereas the focus for in-schools girls should be more on life skills.



### 4.3 *Ishaka is a social change process and girls need to be prepared for it*

For rural women, the Nawe Nuze platform, while it addresses issues of power and empowerment, is mostly about income generation. For adolescent girls, while, as mentioned above the income generation component is crucial, the intervention is much less about income generation than it is about social change. It is both about changing how they are perceived and related to and about their potential role in changing the social structures that limit their development and beyond that in contributing as equal partners in the transformation of their communities.

Adolescent girls can be powerful agents of social transformation. To some extent, although the girls were not explicitly and systematically prepared to do so, they have spontaneously started acting as agents of social change, through their interactions with other girls, encouraging them to change their behavior, through their conflict resolution interventions, through their sharing of knowledge with others, through their emergent participation in decision-making processes. But this does not necessarily affect social norms and power and decision-making structures. As clearly stated in both CARE and Nike Foundation theories of change, girls cannot achieve their full potential unless the structures of society change.

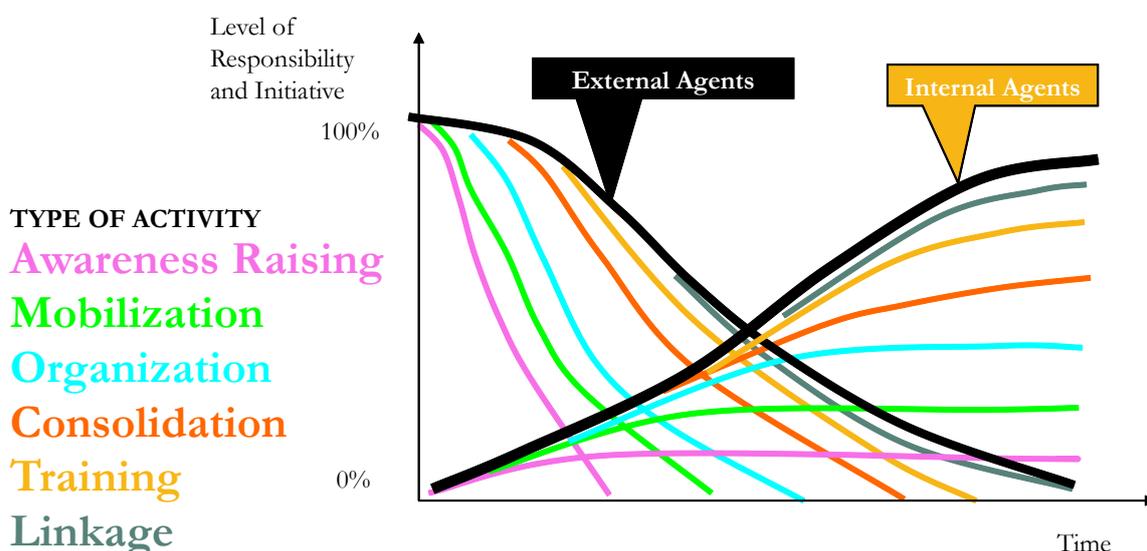
Ishaka should therefore be viewed not just an income generation project, nor even just a project to empower girls: it is a social change process. Within this context, it is important to view the adolescent girls not as beneficiaries of a project but agents of social change. Much more attention therefore needs to be paid in the Ishaka model to the role of girls as agents of social change, to prepare them systematically for this role and to help them establish the organizations that will support them to fulfill this. As discussed below, such organizational development is also closely related to sustainability mechanisms and could have been part of a much strengthened “Structure” component of the project.

### 4.4 *Sustainability requires establishing appropriate structures*

As mentioned above, if properly trained and supported, individual SGs are likely to continue operating without external assistance. Selecting and training Community Agents from among the membership of the SG and using them to deliver the training and counseling is an important element of such sustainability, but it does not go far enough: to ensure the sustainable expansion of the process as a whole (as opposed to an individual SG) it is necessary to transfer to these agents ALL of the staff functions related to the intervention and to put in place required sustainability structures.

It is useful, in considering sustainability processes, to clearly define all key staff actions and to progressively transfer each one of them to the local actors, while simultaneously reducing staff responsibility and time allocation and increasing that of local actors. The process is illustrated in Figure 15.

**Figure 15: Phased Transfer of Responsibility for Various Staff Actions**



As indicated in the figure, while initially project staff have 100% responsibility for all actions, their overall level of responsibility and initiative should decrease, while that of the local actors increases. Within that overall envelope of external human resource allocation to a given target area, staff should transfer responsibility for each type of actions to local agents as soon as possible and while the project is still operating. Key staff actions are described briefly below:

- **Awareness Raising** is the process of diffusing messages that create a positive environment for the process as well as conveying various aspects of knowledge. It was done in Ishaka through community meetings, drama and radio as well as the educational modules. This is one of the first processes that can be devolved to local actors and to some extent some of that was devolved to the CA, but the girls could have also taken charge of theatre and even production of radio spots.
- **Mobilization** is the process of recruiting girls to form SG. As soon as some SG are strong enough, they should get specific training as “animator SG” and take on this responsibility. They are doing this spontaneously now, but without sufficient training, tools and structures.
- **Organization** is the process of structuring the SG and ensuring that each one of them reaches maturity – it includes the entire Nawe Nuze methodology. This was adequately handled by trained CA.
- **Consolidation** is the process of formalizing groups (formal registration with local authorities), legal status, creating higher level structures (associations), and structuring them to make them sustainable, (fees, operating funds, tax on group profits to sustain administrative functions). It also involves the transference of project decision making and monitoring and evaluation functions to the emerging institutions. This was not done in Ishaka.
- **Training** is the process of building capacity of individuals and groups to perform specific actions: the CA, management training, life skills (conflict resolution), and training for advanced groups to take over all project actions. Not only do individuals and groups have to be trained, but they need to learn to train others. This is the single most important element for a sustainable process to take shape. The system must acquire the permanent capacity to replace internal actors through training new individuals to perform required tasks, including the last one, linkage. A “training of trainers” element was missing from the current model.
- **Linkage** is the process of connecting the emerging structures to sources of knowledge, funding, services and helping them establish partnerships with other organizations. The only current existing linkage is with the services provided by the reproductive health clinics and in Ishaka was not able to establish the MFI linkage.

If such a vision is adopted from the outset with a clear sustainability and organizational development framework, the actions of the project will be very different, allowing local actors to assume responsibilities much earlier and with greater confidence and reducing project staff costs. Project staff need to practice systematic exit from each of these activities, and the M&E framework needs to be appropriate to help make these exit decisions.

In retrospect, and in light of the above framework, it is clear that four sustainability mechanisms were missing from the Ishaka model: a mechanism to perpetuate the knowledge process, a mechanism to perpetuate the expansion process, a mechanism to perpetuate the governance process and clear linkages to resources. All four are project staff functions that have not been replaced.

**a. Knowledge Process:** As indicated above, the network of CA is a strong element of the model, but it is currently limited in three ways:

- the knowledge they have is fixed, limited to the content they have been given: they do not have the skills or linkages to update it and adapt it to changing circumstances;
- There is no mechanism for creating new CA: the training mechanism disappeared with the project. The capacity to train others has not been built into the system. This is essential for the perpetuation and expansion of the process.
- There is no leadership structure to manage and perpetuate the knowledge process

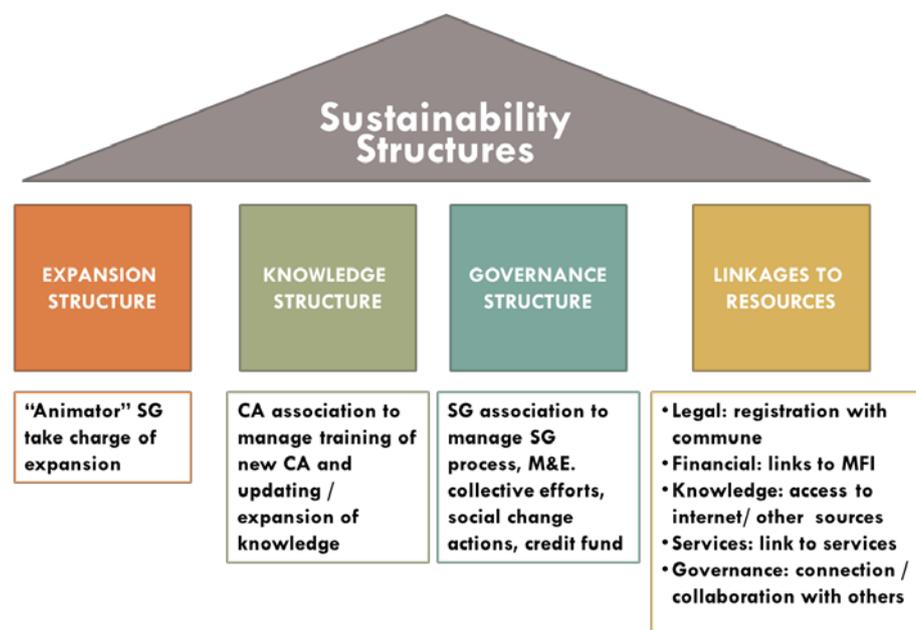
- b. **Expansion mechanism:** while some older SG have taken upon themselves to help form other groups and support them as best they can, they have not been trained to do so. In other similar processes, the most advanced groups are formally trained as “animator groups” and they are given the tools and support they need to take charge of the expansion task.
- c. **Governance mechanism:** the SG are currently left to themselves without a mechanism to make decisions about the direction of the process in their area. They are willing and able to manage the processes of expansion and consolidation (former staff functions), but they have not been assisted to create a structure that can help them manage these processes: they are lacking a sustainable governance mechanism. The SG need to be organized more formally into some kind of association (with an elected governing body with clear Terms of Reference and operating procedures) so that the process can be consolidated and expanded in each area and so that they can contribute to, and derive sustenance from, their integration into governance structures at the community level. This structuring, as discussed further below, should also include a basic M&E capability.
- d. **Linkages to Resources:** linking the SG to MFI was part of the project plan, but it could not be implemented during the course of the project for various reasons. This linkage is essential because many SG have reached a level where they need to increase their capital faster (and are pressured to do so by families so that they can also access higher levels of resources) and undertake more significant income generation projects. This is one of the complaints heard in all meetings with SG. But increased capital for the SG is not the only resource they could link to. Another often mentioned complaint is that the project did not help the SG to register officially with local authorities so that they can access development funding. The main mechanism for such funding is through groups registered with the commune. Finally, beyond funding, access to knowledge and services are also essential components of linkage to resources. The girls are availing themselves of HIV/AIDS testing services provided by one of the project partners, but the other NGO partners have no presence after the end of the project. They turned out to be mere implementation agencies (contractors) rather than a permanent present to help the process move forward. This is where the partnership strategy failed, as discussed briefly below.

If linkages to MFI are not possible, consideration should be given to establishing a revolving fund administered by the Governance structure described above. This will allow for an increase in the amounts the girls can borrow and help expand their businesses. It can also generate the revenue necessary to cover the administrative costs of both the governance and knowledge structures and ensure their sustainability. This can also be combined with a “tax” or contribution from individual SG. They already contribute to a social fund that is used for emergencies or other purposes decided by the group. They could easily contribute to the administrative costs of running a sustainable system, especially as income generation increases.

*Figure 16: Required Sustainability Structures*

The required sustainability structures to turn this intervention into a self-sustaining movement for social transformation are illustrated in Figure 16.

This represents a major lesson learnt from this intervention.



#### ***4.5 The “structure” dimension of the Ishaka model needs to be strengthened***

Changing social structures is the most difficult aspect of development and it requires sophisticated design. As mentioned above, the social change processes in Ishaka were largely left to the individual efforts of the girls: Ishaka did not have a structured community change process, which is essential if social structures are to change. It is therefore important to structure social change processes more systematically, using for example “community dialogue” approaches tested successfully in Ethiopia.

It is also important to recognize that there is an intimate connection between the “sustainability structures” described in point 4.4 above and social change processes. The structures and mechanisms described above are not simply sustainability mechanisms: if implemented wisely and sensitively, they are at the heart of the development process and can contribute to changes in social structures and power relationships. Such structures, by creating new decision-making and power dynamics in the community, can contribute to and support a process of social change. These, however, need to be sensitively and carefully linked to existing structures, and in particular to connect to “boy” structures, to avoid generating conflict and power struggles.

Processes of community dialogue and the sustainability structures described above should be an integral part of the third objective of the project (Structure), which needs to be more ambitious and be designed to put in place the dynamics common to structural change and sustainability.

#### ***4.6 A longer term perspective must be adopted***

If the process is to be reframed as a social change process with VS&L as an entry point, then obviously a longer term perspective must be adopted for project intervention. A three-year time frame for intervention is not sufficient to establish the necessary dynamics in the target areas and unleash the full potential of the adolescent girls: a 10-15 year time frame is much more appropriate, especially if the goal is to achieve scale and national impact.

Unfortunately, due to difficulties encountered in recruiting girls in urban areas, which required several adjustments to strategy, the time needed to develop new approaches and materials and the focus on establishing the SG, the Ishaka project was terminated just as the processes it initiated were beginning to gain momentum. This is one of the major limitations of the project, mentioned strongly by both staff and participants:

#### ***4.7 Monitoring and evaluation should be focused on the dynamics of the process***

Several lessons also need to be learnt about the project’s M&E framework.

- The project’s evaluation framework was too complex and included too many indicators, many of which were redundant or not necessary. This makes analysis difficult as too much time ends up being spent on data collection and tabulation and not enough on understanding and explaining situations. The final evaluation, in particular, suffered from the overdose of indicators and inability to extract a significant picture from them. In the end, so much time and effort was spent on surveys and data tabulation that the evaluation did not answer critical evaluation questions that were posed at the start of the project.
- Methodologically, the baseline and final surveys are not comparable as one was a sample of the general population and the other a sample of project participants. Many of the impact indicators (the universal indicators) had little to do with the intervention and dependent on factors outside the control of the project (such as access to electricity and all of the assets that are dependent on access to electricity).
- While, as demonstrated here, it is possible to group indicators into a composite index for a simpler picture to emerge, this was not done in the course of the project and made it difficult for staff and participants to identify and act on areas that were lagging.
- While the monitoring system was elaborate on paper and involved many data collection processes, and a lot of information was collected regularly on each SG by field staff, not much of this information was systematically computerized to provide a rich data set for analysis of trends.

Data were entered in an endless set of Excel sheets, often incomplete, with a lot of duplication of effort and usually in hasty response to reporting requirements. It is very difficult to obtain a clear picture of the evolution of the project from these sheets at the end of the project, and very little systematic information about the evolution of individual SG and their finances is available.

- In this respect, the M&E framework was oriented towards satisfying donor demands (and the Nike Foundation's own emphasis at the time was responsible for part of this) and was not designed to help manage a dynamic growth process nor empower the girls. As mentioned briefly above, the capacity to perform their own monitoring and evaluation is a key element of sustainability (attached to the governance structure described above) and is also a key element of empowerment.

In replications and expansions of this project, much more attention therefore needs to be paid to the purpose and methods of the M&E system, and in particular to establish a sustainable system that would allow the girls to make informed decisions about the direction of their movement. Simple diagrams measuring the health of the process along various dimensions can be developed and used in a participatory way to allow participants and staff to jointly evaluate progress and take corrective actions.

#### **4.8 Partnership strategies should be carefully assessed**

The project's partnership strategy, using both international partners for expertise in specific areas and national partners, not only for expertise but for local knowledge, networks and sustainability, did not always work as planned.

The international partner, Microfinance Opportunities (MFO), was useful in developing adapted and simplified financial literacy training curricula to incorporate into the solidarity group training for girls.

The Freeplay Foundation was also instrumental in providing the radios and training to support girls' financial literacy education. Staff do however point that it was often difficult to organize listening groups at the times the radio programs were broadcast, especially in urban areas, and that it would have been much better to have radios with a cassette recording capability (which were available) but there was not sufficient flexibility to make this adjustment.

From among the national partners, APDH (*Association pour la Paix et les Droits de l'Homme*; Association for Peace and Human Rights) had to be terminated because its approach to human rights education was not compatible with project objectives, and ABUBEF (*Association Burundaise pour le Bien-Être Familial*; Burundian Family Welfare Association) for sexual and reproductive health and HIV/AIDS education and access to clinical services, is the only network that the girls have a link to after termination of the project.

The assumption that local NGOs would continue to provide services and work with the girls after the end of the project did not materialize. Even the radio station, RPA, after developing the broadcasts has no intention of continuing this effort. In general, local NGOs in Burundi are very weak financially and do not have the resources to take over support for project activities of international NGOs. They end up acting as implementers (contractors) not permanent structures that can enhance sustainability and ensure linkages.

In the end, while the local expertise is useful in many ways, how it can be used in the delivery of the program needs to be reconsidered, especially if the added costs do not translate into gains in sustainability. This will therefore have to be taken into account and appropriate strategies adopted in any future extensions or replications of the experience.

#### **4.9 The boys should not be left out of the process**

While it is clear that girls have a long way to go to play their rightful role in transformed social structures, and while it is also clear that in order to do so they must be the focus of attention and of intervention, this does not mean that boys should be excluded from the transformation processes taking place in the community. Both boys and girls need to be educated about changing gender norms, and the support of boys is required if the girl processes are going to be successful. Ishaka awareness raising and outreach processes have been effective in creating supportive environment, but both boys

and girls and their families complain that the boys are left out of the VS&L process. Boy SG are being formed spontaneously or with the assistance of girl SG and it would take very little to provide them with a little bit more structure or even train girl SG explicitly on how to help form boy groups. This will relieve the girls from the pressure of boys or family members seeking loans through them, elicit the more active support of boys, and eventually allow the formation of an alliance between boys and girls in larger community change processes.

## 5. RECOMMENDATIONS

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The Ishaka project set out to test the applicability of CARE's Nawe Nuze VS&L platform to urban and rural adolescent girls. The findings above indicate clearly that this was a successful undertaking and that it had a tremendous impact on the girls. They also show that the model needs to be modified and expanded in various ways to improve its effectiveness and sustainability.

In light of these findings, three recommendations are offered here. They relate to refining the model for expansion and replication, the immediate steps that need to be taken to consolidate the Ishaka gains and the appropriateness of an ex-post evaluation, and they are directly derived from the foregoing analysis and observations.

### 5.1 *Refining the Ishaka Model for Expansion and Replication*

Ishaka has tremendous potential to be a powerful process of social transformation. It should be viewed as such and expanded and replicated at scale with this view, with the model modifications and sustainability and social change structures described above, and with an appropriate time frame to allow for such structures to emerge and be consolidated. Specifically:

- The process should be viewed as a long term social change process and the girls should be viewed as agents of social change and be prepared and supported accordingly;
- The model elements should be tailored to the characteristics of the target groups, mainly rural/urban and in and out of school;
- The "Structure" component of the intervention aiming at changing norms and power relationships should be greatly expanded and include a community dialogue process as well as the emerging higher level organizational structures of the girls;
- The sustainability strategy should include an explicit sequential exit from various staff functions (Awareness Raising, Mobilization, Organization, Consolidation, Training, Linkage) and the local actors (advanced SG and CA) should be systematically prepared to assume these functions;
- The four sustainability structures (expansion, knowledge, governance and linkages) should be established before considering terminating the project. This will require planning interventions over a much longer time frame;
- The sustainable scaling up strategy should include sequential consolidation and exit from a succession of target areas rather than trying to achieve scale simultaneously in all target areas. This will allow following what happens with sustainability processes in areas where the project has exited, using and retaining a limited staff over a long period rather than using unsustainably high levels of resources over a short period, and reducing unit costs of the intervention.
- In addition to education for boys, some limited attention should be given to establishing SG for boys and eventually linking them to strong girl SG towards a common community transformation process.
- If linkages to MFI are not possible, consider establishing a revolving loan fund managed by the Governance structure. Consideration should also be given to contributions by the SG or out of the revenue of the revolving loan fund toward covering the operating costs of the sustainability structures
- Work closely with the ministries of Youth and Sports and of Solidarity as they begin to establish community development structures

## 5.2 *Immediate Action for Ishaka*

Phase I of Ishaka, reviewed here, is a bit of an unfinished symphony as it was terminated before all SG were mature and before some of the sustainability structures described above could be put in place to demonstrate their effect on the sustainability of the overall process.

Many of the aspects described above have already been included in the Ishaka Phase II proposal that seeks to scale up the experience, but it is still awaiting funding. Some further adjustments based on these lessons learned described here should be incorporated into that proposal.

However, in order not to lose momentum while Phase II gets under way, it is essential that interim funding is found to continue the consolidation of Phase I and test some of the ideas presented here.

Evaluating the effect of putting in place these structures for this initial Ishaka intervention will provide invaluable learning for large scale expansion and replication processes.

Such a one-year interim phase would require at the very least to employ two or three animators, one in Gitega and one or two in Bujumbura. The tasks of these animators could include:

- Select the strongest SG in each commune and train them to become “animator” SG with the formal task of helping with the formation and follow-up of new satellite SG in their area (expansion structure).
- Supervise and support the expansion of satellite SG.
- Assist the strongest SG to register with commune authorities (linkage)
- Provide refresher training to the CA and select the best to train as trainers of other CA and connect them to new sources of information (knowledge structure)
- Explore the formation of an association (or network) of SG in each commune and across communes and assist them and structure them to form these associations if it is feasible (Governance structure)
- Establish a simple record-keeping for the SG network and assist them to collect information and reflect on their progress. Help them establish regular collective reflection meetings. (Governance)
- Explore the link to MFI and other resources (vocational education, agricultural extension for rural girls) (linkage)

## 5.3 *Ex-Post Evaluation*

Given that there are so many sustainability elements missing from the current Ishaka model, it does not appear that an ex-post evaluation on the current status of the project would be useful. If, however, an interim phase is implemented as described above to consolidate the Ishaka gains, and demonstrate the nature of the proposed enhancements to the model, then an ex-post evaluation following the termination of project support to consolidated areas would indeed be extremely useful to document the sustainability of these consolidated structures, the directions they are taking and their impact on changes in social structure.

Such an evaluation would look at the independent expansion and operation of the SG, the performance of these sustainability structures and their relationship to community processes.