

REPORT

La Pépinière

Mini-Pilot Progress Report

Report Document

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Basic Data Sheet

La Pépinière: Quarterly Report	
Project Name	<i>La Pépinière</i>
Consortium Lead	Social Development Direct Programme Director: Marc Buchner - marc@sddirect.org.uk Technical Director: Emma Grant - emma.grant@sddirect.org.uk Team Leader: Pascale Barnich - pascale@sddirect.org.uk
Consortium Partners	CERED-GL,
Project Cost	£2,999,866
Project Purpose	Improve the situation of women and girls in DRC, through the economic empowerment of adolescent girls
Project Duration	Implementation phase: 20 months
Start Date	March 1, 2016
End Date	December 31, 2017
Type of Agreement	Contract
Status of Report	Milestone – Final Report on Mini-Pilots

Summary

La Pépinière aims to improve the situation of women and girls in DRC, through a particular focus on the economic empowerment of adolescent girls. The **long-term objective** of the programme is to support DFID, its partners and other actors in DRC to develop policies and programmes that achieve better results for women and girls. The vision of the programme is that investment in improving the economic situation and empowerment of adolescent girls will have a positive knock-on effect on the wider situation of women and girls. It is delivered through three main components: learning, capacity building and communication.

This report summaries the mini-pilots achievements over the course of their implementation from July 2016 – July 2017, and should be read alongside the two progress reports submitted in April and July 2017. It captures achievements against the individual results frameworks agreed with each of the Mini Pilot (MP) implementing partners, and summarises operational issues and lessons learnt. Annexed to this report is the longitudinal panel study report which details the impact of the individual mini-pilots on the lives of the adolescent girls and young women (AGYW) who participated in the projects.

Mini-Pilot Achievements

Key achievements are summarised below:

MP1 (Si Jeunesse Savait): Targets met for financial independence and control over savings, and decision making over economic decisions. 62 networks and 18 groups¹ have been established and are working together to enhance the economic activity of members. A number of these networks have engaged with formal professional networks to further develop their income generating activities. Social capital that has been built through the project has increased AGYW's confidence and aspirations.

MP3 (Search for Common Ground): 95% of participants involved in the video clubs, watching *Moseka la Brave* videos (a series about an inspirational adolescent girl, living in challenging circumstances in Kinshasa), reported being inspired by the role models portrayed. 10 episodes of *Moseka la Brave* were produced and aired on 2 television channels. Video clubs were established to watch and discuss the videos and three whatsapp groups were set up with over 10,000 interactions tracked over the course of the project.

MP4 (Umoja): 300 AGYW were trained and mentored over the course of the project. The AGYW were randomly allocated into different cohorts, all 300 received training on savings and orange money, 210 of them received additional training on entrepreneurship and a further subset of 110 also received training on business planning. As a result, many more AGYW saved an increased amount of their revenue in formal savings mechanisms including in Orange money accounts. 1066 mentor visits took place over the project, supporting the AGYW to implement and embed the learning from the training.

The three mini-pilots made good progress against all their targets and milestones and have achieved a great deal in this relatively short space of time. Overall, 1,150 AGYW have participated in our three

¹ Groups have been established by intervention site, each group consists of girls engaged in different economic activities. From within the group a number of networks have been developed to bring together girls working in the same economic intervention.

mini-pilots, having received some level of project inputs, including training, mentoring and coaching, smart phones, having watched and / or interacted with the *Moseka la brave* content – this is 250 more than anticipated in our overarching programme logframe, and 50 less than the original number recruited. The results of our longitudinal panel survey indicate that some behaviours have changed for our AGYW, including improved savings habits, increased membership of non-religious groups, improved knowledge and confidence around financial management. Some approaches emerge as having been particularly impactful including the mentoring and accompaniment approach, the network and social capital building, and coupling practical training with time and opportunity for putting the learning into practice. The report details some of the challenges and lessons learnt that emerged from these pilots.

1 Programme Level Achievements

1.1 General overview

A total of 1200 AGYW were recruited into the three mini pilots at the beginning: 300 for SJS, 600 for SFCG and 300 for UMOJA. 100 AGYW from SJS and UMOJA also participated in SFCG activities. By the end of the project the three mini-pilots reached total of 1,150 AGYW, due to AGYW moving or dropping out of the projects (27 from SJS, 10 from SFCG and 13 from UMOJA).

Mini pilots focused on AGYW economic empowerment in the areas of mobile money/ savings; social capital and inspirational role models; and social media interaction. Although each operates as a stand-alone intervention, there are commonalities and some cross-over within the target participants (i.e. some AGYW participate in more than one MP), and the social media intervention was designed to bolster the overall impact of the other MPs on programme beneficiaries.

1.1.1 *The focus of the mini pilots*

The mini-pilot projects focused on strengthening the economic empowerment of AGYW in different ways. La Pépinière aimed to demonstrate, over the course of the projects' implementation, that the interventions would contribute to improving certain aspects of economic empowerment amongst participating AGYW. An adapted economic empowerment index (A-EEI) was used to measure the extent of this improvement, and across which variables. This information is provided in the longitudinal panel study report annexed to this report, however some key highlights are summarised below.

1.1.2 *Involvement of Girl Led Research Unit*

A key strategy for the monitoring and evaluation of the mini-pilots was the involvement of the GLRU. From the outset each mini-pilot implementing partner was paired with two GLRU members and a mentor who were to support the data collection as part of the longitudinal study. Their involvement and support went way beyond monitoring and led to some changes being made in the design and delivery of the mini-pilots and also contributed to a shift in attitude among staff members of some of the partners, and participants, around the value of meaningful girl-led participation.

From early on the GRLU participated alongside other stakeholders, such as DFID, La Pep, other NGO partners, in the design stage of defining the strategic focus of the mini-pilots. They contributed to the discussion around themes and approaches for these pilots, and they supported the development of criteria for participating AGYW.

During the implementation of the MPs, the GRLU played a key role in monitoring and evaluation through the conduct of qualitative surveys. Two GRLUs interviewed 20 AGYW from each MP at three

points during the pilot. Additional GRLU members supported SFCG with their data collection for the baseline and endline. This monitoring role was not only essential for our longitudinal study but the young women from the GRLU were also a source of inspiration and became role models to the AGYW they were interviewing, as these young women saw the GRLU as girls from similar situations who had succeeded in becoming well respected researchers and gained valuable skills for a future career. Some of these girls reported that seeing the GRLU increased their ambition and hopes for the future. Feedback to La Pépinière team has highlighted how this unexpected additional benefit of GRLU involvement was greatly valued by MP partners.

Each quarter, the six GRLU participated in the coordination meetings with partners to monitor the progress of MPs. During these meetings the GRLU participated in the assessment of progress and in the development of recommendations for the final stages of the project.

The participation of the GRLUs in the realization of the MPs on the ground was highly appreciated by the implementing partners. The essential constraint to the participation of the GRLUs in the MPs was largely down to there being a budget limitation on the number of days they could spend supporting these projects. Since partners expressed a desire to work more closely and more intensively with the GRLU during the pilots, we increased the allocated budget as much as possible within the parameters of the overall budget. Their participation was clearly critical to the success of both the implementation and the monitoring of the pilots.

1.2 La Pépinière programme monitoring and evaluation logframe

Since one of the primary objectives of the mini-pilots was on learning what works to economically empower adolescent girls and young women, a robust approach to monitoring and evaluation was developed which involved monitoring at both the programme level and the individual MP level.

At the programme level, we developed a longitudinal panel study designed to evaluate the outcomes of the mini-pilots and to answer our sixth research question:

‘What works’ to improve the economic empowerment of adolescent girls and young women in the context of Kinshasa?

The study included a **quantitative** survey administered by trained enumerators to 166 adolescent girls and young women, and in-depth **qualitative** interviews with over 60 AGYW selected from among the 200 girls, conducted between one and three points during the project’s implementation (baseline, mid-term and endline). A separate report of the longitudinal study is annexed to this report, with details of impact.

An overarching logframe was developed for the mini-pilots identifying a common goal and three common indicators to which all MPs needed to contribute:

- **Goal:** AGYW have the power to make and act on economic decisions
- **Outcome:** AGYW have the assets, skills, and abilities to succeed
 - % increase of AGYW involved with the project who report they can now decide on the use of their time / income / choice of employment
 - % of AGYW, involved in the project, who have engaged in new, in increased existing, social (club, network, etc.) and economic activities (including savings, credit, new IGA, club / network etc.) and/or accessed employment in the formal and/or informal sector over the project period as a result of the project
 - % of project participants report improvements in psychological assets and capabilities

Box 1. MP common goal, outcome and indicators

Each of these overarching indicators had a number of specific indicators drawn from the MP-specific monitoring and evaluation and also from our “Adapted – Economic Empowerment index” (A-EEI). The annexed longitudinal panel study provides more detail but the results are summarised in the table below. **The majority of these indicators have improved over the course of the mini-pilots.** This is further analysed and explained in the full longitudinal report. *Note that both the sample and indeed MP participation more broadly was not randomly selected and is not representative, and thus results need to be interpreted with due caution, especially on causal inference which is not achievable given limited sample size and lack of random experimental design.*

It is worth noting in the table below that the overall A-EEI score has increased by between 5 and 9 percent among all participants in all MPs. Participants in the UMOJA pilot appear to have experienced the biggest increase overall (albeit this may be explained by the age and/ or location of the sample: respondents were not randomly selected). Some of the most positive changes relate to financial management, and control over savings. With the exception of SFCG participants, AGYW increased the frequency and amount of savings over the course of the projects, with the biggest increase being seen among UMOJA participants.

With regards decision-making, most participants report an increase in their control over decisions about certain aspects of their lives, for UMOJA being able to decide on how to use their savings was a significant increase, along with their mobility. Participants of SFCG saw the biggest increase in deciding how to spend their time in relation to their social activities. For SJS the scores around use of time and mobility decreased from baseline to endline – it is not immediately clear why this might be the case, it could be due to the additional time required to participate in the activities of the MP, leaving them with less free time. Nevertheless, it is notable that their control over income, savings and choice of employment increased with their involvement.

The percentage of respondents who reported experiencing different forms of violence decreased among all participants – with the exception of physical violence experienced by UMOJA participants. This relationship would be interesting to explore further in subsequent AGYW economic empowerment activities.

Goal: AGYW have the power to make and act on economic decisions			
Outcome: AGYW have the assets, skills, and abilities to succeed			
Indicators	% change from baseline to endline ²		
	SJS – MP1	SFCG – MP3	UMOJA - MP4
% increase of AGYW involved with the project who report they can now decide on the use of their time (pouvoir décisionnel vie sociale)	-7%	21.88% **	12.70% *
% increase of AGYW involved with the project who report they can now decide on their mobility	-5.63%	3.13%	14.27*
% increase of AGYW involved with the project who report they can now decide on the use of their income (depense de ménage)	1.41%	9.37%	-3.17%

² Note: *** denotes statistical significance at less than 1 percent confidence margin, ** at less than 5 percent, and * at less than 10 percent. They have been computed using t-statistic test of significant differences between baseline and endline levels.

% increase of AGYW involved with the project who report they can now decide on the choice of employment	2.82%	3.13 %	9.52%
% of AGYW reporting being able to decide on the use of their savings (control over savings)	9.86%	0%	26.98% ***
% who report some amount of savings	7%	-6.30%	9.60%
% of AGYW, involved in the project, who have accessed employment in the formal and/or informal sector over the project period as a result of the project	Salaried: B. 1 E. 1	Salaried: B. 0 E. 0	Salaried: B. 1 E. 1
% of AGYW, involved in the project, who have increased existing collective social activities (club, network, etc.) over the project period as a result of the project	Non-religious 12.70 ***	Non-religious 12.50%	Non-religious 9.50%
	Religious -4.20%	Religious -6.20%	Religious 0%
% of AGYW, involved in the project, who have increased existing collective economic activities (including savings, credit, new IGA, club / network etc.) over the project period as a result of the project 3	24% *** No activity: B.1 E. 0 Hairdresser: r: B. 7 E. 7 Tailor: B 12 E. 10 Beauty: B. 1 E. 0 Petty trading: B. 49 E. 51 Salaried: B. 1 E. 1 Other: B. 0 E. 2	50% *** No activity: B. 16 E. 10 Hairdresser: B. 7 E. 7 Tailor: B. 1 E. 1 Beauty: B. 0 E. 1 Petty trading: B 10 E. 14 Salaried: B.0 E. 0 Other: B. 2 E.0	19% *** No activity: B. 12 E. 9 Hairdresser: B. 7 E. 6 Tailor: B. 8 E.7 Beauty: B. 1 E. 0 Petty trading: B. 33 E. 40 Salaried: B 1 E. 1 Other: B. 1 E.0
% of project participants report improvements in their psychological assets and capabilities* (Using Rosenberg self-esteem scale, and supported by qualitative interviews)	-0.30%	1.30%	3.70%
% of AGYW who have experienced violence in the last 12 months:	-5.64%	-12.50%	3.17%
• physical,	-26.35%	-3.18%	-7.94%
• psychological, emotional			
• sexual,	-5.63%	-3.13%	0%
• all forms of violence	-27.99%	-6.45%	-7.9%

³ Baseline includes data on existing activities (IGAs), indicator also includes savings habits and access to credit which is including in the questionnaire and qual interviews.

% of AGYW who report financial independence ⁴ (change over time)	4.23%	28.13% ***	7.9%
A-EEI base score (MP specific weighting)	5.12 %**	7.17 %**	9.18% ***

Table 1. MP Indicator table. B stands for baseline and E for endline.

2 Project Level Achievements

2.1 MP1 – Building girls social capital and networks

Basic Data Sheet

MP Lead	Si Jeunesse Savait
MP Partners	Fonds Femmes Congolaises, community based organisations
Project Cost	£109,106
Project Purpose	AGYW have the power to make and act on economic decisions
Project Duration	
Start Date	22 Sept 2016
End Date	31 July 2017

2.1.1 Key Achievements

	Target	Achievement (see Annexes: logframe and longitudinal panel study for more details)
Goal: Adolescent girls and young women of Kinshasa have the power to make and act on economic decisions	Financial independence: 53% Control over savings: 49% Decision making over economic activities: 89%	Financial independence: 54.93% Control over savings: 57.75% Decision making over economic activities: 91.55%
Outcome: Targeted AGYW entrepreneurs have the (psychological) assets, skills and abilities to succeed <ul style="list-style-type: none"> % of project participants report improvements in their psychological assets and capabilities % of project participants report increased trust towards other network members 	Self-esteem: 67% At least 75% of AGYW with increased trust	Self-esteem measure: 83.50% Anecdotal evidence that participants are working together – an indicator of increased trust: 64 AGYW are participating in a savings group in addition to exchanging information on supply conditions; 35 AGYW are renting commercial premises together

⁴ Financial independence is derived from a) total income generated from labour/ productive activities and b) total income received from others (gifts, transfers, expenses covered by relatives), where a is greater than b that gives a score of 1 indicating positive financial independence, where a is less than b the score is 0, indicating no financial independence.

<ul style="list-style-type: none"> • % of project participants report increased economic assets/ revenues • % of AGYW, involved in the project, who have engaged in new (OR increased existing) social and economic activities (including savings, credit, new IGA, club / network, etc.) and/or accessed employment in the formal and/or informal sector over the project period as a result of the project 	<p>Total income over 70,000FC – 56%</p> <p>Participation in formal microcredit or women’s groups: 63%</p>	<p>Average monthly income: 82,817FC</p> <p>Membership of women’s self-help group. 76.1%</p> <p>See logframe (annex 2) longitudinal panel survey for more details of achievements</p>
<p>Output 1: AGYW actively participate in peer-networks, which supports their economic advancement & empowerment</p>	<ul style="list-style-type: none"> • 95% AGYW participants are regularly meeting/ communicating with other AGYW in their network • 70% AGYW participants report sharing skills/ resources with other AGYW in their networks • 70% AGYW participants report benefiting from access to shared resources/ services within their network • 50% AGYW participants report improved business skills due to skill-sharing and mentoring 	<p>273 out of 300 (91%) of participants are regularly communicating with each other, exchanging skills and experience on managing their enterprises, and sharing specific techniques (re. market gardening and sales)</p> <p>More than seven networks (40%) have built sustainable economic relationships (e.g. putting in place savings accounts, or making children’s gowns to rent to parents)</p> <p>62% AGYW participants report improved business skills due to skill-sharing and mentoring</p>
<p>Output 2: AGYW increase their understanding of formal networks and develop the necessary skills and knowledge to participate in these networks, as relevant to their business / economic activity</p>	<p>Qualitative interviews demonstrate AGYW ability</p>	<p>Three networks are in contact with other formal networks, such as MUFESAKIN (le mutuel d’épargne et des crédits des femmes sage de Kinshasa) FNM (le fond national de microfinance), the association of female rice farmers in Kinshasa, CMSCO (Collectif des Modélistes et stylistes du Congo) et CEPRODECKI et Some groups have expressed a desire to join these associations.</p>

Table 2: Objectives and milestones for MP1 Building girls social capital and networks

Key highlights:

Beyond the (largely quantitative) results captured in the table above, further evidence of the project’s impact was observed among the AGYW participating in the networks:

- Exchange of knowledge: in a group where girls were sewing, one of the girls taught the others to use new techniques.
- Solidarity: girls helping each other through difficult situations:
 - Two AGYW in MENKAO belonging to the "EQUILIBRE group", stopped work to go on maternity leave. One of the members in their network decided to help them by selling their products for them while they were unavailable.
 - After the death of her uncle, an AGYW had become very discouraged and depressed. Her colleagues in the group supported her by running her business during the period of her crisis (Emerging Women's Group).
 - In connection with the savings banks: the girls who were members of the BIKUKU district entrusted their money to one of the members of the group.

« je ne savais pas couper correctement un habit; j'ai demandé de l'aide à une collègue du réseau; elle me l'a apporté. De même, moi j'ai partagé la façon de créer des modèles. Nous nous encourageons à travailler ...»; (18 years old, SJS)

2.1.2 Challenges and lessons learned

Identification of 300 AGYW entrepreneurs to participate in the project. There were a number of challenges in identifying and selecting participants. There were several reasons for this:

- **Criteria for inclusion.** Initially AGYW had to be involved in informal networks before being selected to participate in the project, this proved to be quite difficult in reality. Many of the AGYW were more likely to see themselves in competition with each other rather than as a potential source of support or experiencing similar challenges.
Learning: Changing attitudes and helping the AGYW understand and appreciate the value of working together in these supportive networks was crucial.
- **Knowledge of implementation areas.** The geographical locations selected for implementation of this mini-pilot were not SJS's usual implementation area. This created some mistrust among the AGYW as they were not familiar with SJS, and reluctance on their part to be involved. This is further discussed below.
Learning: It is a great advantage for programme partners to already be well established in the communities of implementation. Prior knowledge of the environment is a major asset for the rapid and successful identification of the participants in the programme. Without this, sufficient time needs to be built into the project to enable the implementing partner(s) to gain that trust and confidence.
- **Community sensitisation.** Systematic sensitisation of the communities was not effectively implemented from the outset to ensure they understood and supported the project. This was because of significant delays we experienced in the project rather than a design oversight. All parties understand the importance of engaging community from the outset, but due to the pressures to start implementation this was neglected.
Learning: Never neglect community sensitisation. This must be a critical first step in any project involving adolescent girls and young women. Parents and other gatekeepers are essential to have on board if the project is to increase chances of retaining participants, developing more supportive environments. Communicating the criteria for inclusion and how each stakeholder will be involved is critical to foster this trust and buy-in.

Age of the participants (14 – 24 years old). The age of the targeted participants was a significant challenge for the following reasons:

- **Voice of younger people.** Many of the associations and networks involved AGYW across a range of ages, and more often than not leadership of the group was held by the older young women, which left many of the adolescent girls and younger women without a voice in decision making. This is not uncommon where younger people, especially younger women lack the confidence to speak up in public, especially around older peers or adults.

Learning: This requires not just training and self-confidence building among younger girls and women but also working with older stakeholders to sensitize them on the value of engaging younger women and giving them the space and opportunities to participate and engage rather than speaking on their behalf. Work with younger women alone is not going to change these ingrained cultural norms around voice and participation.

- **Services for younger people.** Many of the formal structures with which this project was trying to work, namely banks, mutual societies and credit funds, do not have services for people under 18 – they do not see them as potential clients, therefore their staff and services are not appropriate, or accessible for this group of beneficiaries. This limited some of the options available for our networks in engaging with formal institutions, it also increases the reliance of younger girls / women on older people, further constraining their opportunities for increasing their economic empowerment, and control over resources. For example, the project encountered a challenge with needing ID cards to access services, as most people use driver’s licenses or electoral registration cards, neither of which are available for those under 18. Some banks and financial institutions, such as Advans bank and Finca, required mentors to act as guarantors in place of the AGYW themselves. Because one must have an ID card to access to the banking system, not only to prove identity but also to enable banks to search and assess individual risks, the lack of ID cards⁵ and youth-friendly financial products⁶ proved to be problematic for the two MPs working with financial institutions.

Learning. Advocacy is required with these financial institutions and other professional networks to encourage them to put in place services specially targeted and designed for women under the age of 18. Without such changes, it will be difficult to take to scale any future programmes addressing younger women’s economic empowerment.

Attrition and drop out by AGYW

- **Financial support.** We experienced some challenges with girls dropping out once they realised they would not receive any direct financial support for their income generating activities (IGA). There was an initial reluctance and lack of interest in the project.

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⁶ Population in DRC are quite anxious about bank who have a reputation of being expensive, and not secure (the latest bankrupt of BIC has reinforce this with many people loosing small and big savings). Banks are pretty much risk adverse towards youth – as youth are towards banks.

Learning: There appears to have been a general perception that economic empowerment programmes would involve direct financial support (capital, microcredit, loans etc.). Although it is not possible to say whether financial support would have made a difference, there is enough evidence to suggest this was a barrier to girls' full engagement with the project. More time and engagement was needed to explain the project's approach and encouraging AGYW to understand that the support provided by the project was around networking, improving the support within networks, facilitating the exchange of experiences, and linking up with professional networks to grow and expand opportunities available, rather than financial support. Many of the AGYW remained with the project despite the lack of financial benefits provided, which shows that while financial support would be important in future interventions of this nature it is not the only support that is valued. Feedback shows that many AGYW really appreciated the accompaniment provided by the project, and the engagement with professional organisations and / or resource people to support their skills development.

Competing demands for AGYW's small amount of capital

- **Balancing investing in their business with meeting basic needs for themselves and their families.** One issue that arose for these AGYW in Kinshasa was the daily challenge of managing the competing demands on their relatively small revenue. Whilst this is a challenge that is not uncommon in most people's lives the pressing issue of the fragile economic situation - and hyperinflation – in which these AGYW find themselves creates a number of challenges for increasing economic empowerment. The entrepreneurs were encouraged to reinvest any profit back into their business to ensure sustainability of their small businesses, however many of them struggled to do this as the small amount of revenue they were securing was required to meet their families' subsistence needs. This led to some of the businesses in which the girls were involved falling into bankruptcy.

Learning. In the absence of financial support to alleviate some of these challenges, there has been promising evidence around AGYW in these networks who have come together to pool their resources to support each other in times of need. Some of them have come together in a *tontine*-type arrangement, and have managed to build their businesses in this way.

Different education levels among AGYW

- **Education levels and comprehension.** Many of our participants struggled to understand some of the content and concepts included in the training (specifically, around financial management and business planning), which necessitated allocating more time to explaining these concepts than was envisaged in the original design. This resulted in a slower rate of progress among the network than forecast. The accompaniment and mentoring for those with lower levels of education and literacy required more time and different practical strategies to ensure outcomes were achieved. This requires careful attention in project planning, as well as adaptive approaches during implementation to accommodate emerging gaps or profiles in 'real time'.
- Learning.** Bringing together girls with different levels of education is an opportunity to share and strengthen capacity of all participants. Lower levels of education is, in itself, not an insurmountable obstacle to entrepreneurship, however it does require sufficient time to check comprehension and where possible individual accompaniment should be designed to ensure no girl is left behind.

Lingala (or other relevant local languages) is a must, even when working with AGYW who have secondary school education.

Mentoring

- Recruiting appropriate mentors.** The short time frame for implementation of the project led to a number of short cuts being put in place, one of them was around the recruitment of appropriate mentors. SJS allocated the mentoring role to some of their existing staff members, some of whom did not meet the required person specification for the role that had been previously developed. These staff members were qualified and experienced in their role but not all of them had the required skills and knowledge to be effective mentors.

Learning. A process of on the job support and capacity building, and experience exchange with other mentors in the programme, including La Pépinière GLRU mentors, was put in place to address some of these capacity challenges. Implementation of this has been challenging due to workloads and other constraints.
- Managing different schedules.** The schedules of the AGYW also made it difficult for the mentors in the field. It was originally envisaged that mentors would work with the networks and provide collective support to all AGYW within the networks together. However, it proved difficult to get them all together initially.

Learning. The accompaniment strategy was adapted to increase the level of individual monitoring to AGYW in their places of work. This enabled the mentors to explain to the girls the importance of engaging with their peers in the networks, which in turn improved the functioning of the network meetings. This obviously required more time and effort on the part of the mentors.
- Sex of the mentor.** Another aspect of the mentoring work that was raised by some of the participants was around the sex of the mentor. This is discussed in more detail in the longitudinal panel study (see Annex). For some it was very important that their mentor was a woman, as they felt more able to share challenges and personal problems with them, for others this was not an issue.

Learning. It is important to discuss the selection of mentors / coaches with the participants to enable them to have a choice in the profile of assigned mentor.

The engagement of the mentors has had a positive impact that the AGYW themselves have recognised. The mentors have supported the AGYW to develop their skills and resilience, and supported them to better integrate within the various networks. This has built their self-confidence, mutual trust and consolidated economic relationships between the AGYW of the different networks.

Lack of previous engagement in intervention zones

- Knowledge of communities.** Prior to this project, SJS had not been active in the interventions areas for La Pépinière. This lack of prior engagement led to delays in identifying the AGYW participants; a mistrust among potential participants of the unknown people coming to interview them as part of pre-screening and identification; and an (occasional) misconception that the organisation was linked to a political agenda, some kind of witchcraft or suspicious motivations. This is most likely linked to the current political context and distrust of any form of power. It reinforces the need to work with grassroots organisations with local legitimacy and good reputations. In order to address some of these challenges, La Pépinière linked SJS with another partner who was active in these areas to help with the identification of the AGYW participants, Fonds pour les Femmes Congolaises (FFC), which should have addressed these challenges. However, there was a sense that this collaboration was being ‘forced’ upon SJS and a feeling that the support was not really welcomed.

Learning. When designing projects prior to selecting implementing partners it is crucial to consider their track record in particular zones of operation and if additional partners are required this should be made clear from the outset with ways of working agreed and accepted by all parties prior to engagement. Engaging with grassroots organisations when intervening in new communities can help ensure acceptance and trust by all stakeholders.

The need to collaborate

- **Collaboration and trust.** Linked to the above is the challenge faced with linking SJS to the same partners to support and strengthen their management capacity and skills. The partnership was aimed at building the capacity of SJS and supporting the sustainability of the programme however, the partnership was not successful and indeed the arrangement collapsed due to their inability to work together, in part due to challenges of communication and conflicting expectations. A significant amount of time that could have been spent on capacity building was devoted to addressing conflicts and mediating between these two partners.

Learning. It is important for all parties to be on board with the reasons why collaboration is advantageous, and the benefits for all parties must be well articulated and explained in order to enhance the likelihood of it surviving. Engaging with pre-existing consortia or partners, or establishing these *prior* to launching an intervention, would be preferable.

2.1.3 Risk Management

Risk	Probability / Impact	How the risk materialized	Mitigation / Learning
Unstable political and economic environment	High/High	Repeated organisation of political manifestations has disrupted the realization of field activities foreseen in the workplan.	Ensure contingency plans in place to enable us to adapt to an ever-changing situation. In some cases no contingency will be viable Mitigation time needs to be factored in projects timeline from the beginning, especially in rapid impact interventions.
Participants expectations are high and likely to be unmet	High / Low	There has been an expectation raised by the AGYW that they would receive financial support for the development of their small economic enterprises. This has in some cases led to them dropping out of the projects when they learnt this was not available.	The project spent increased time explaining how the supervision by the mentors would be more beneficial than financial inputs for these girls. This appeared to mitigate drop-out rates (9%, 27 girls).
Reluctance on the part of parents for their girls to participate	Medium / Medium	Refusal or reluctance by some parents to see their daughters participate in the project.	The project worked with parents / carers and family members to ensure they understood the project and supported AGYW to participate
AGYW having their funds stolen by family members	High / Medium		The project encouraged girls to save their income in the bank, or informal saving scheme, rather than keeping it at home to minimise the risks of it being stolen.

Access to formal institutions and banks is limited for AGYW under 18 years.	High / Medium	The partner has reported that only those AGYW who are at least 18 years old are eligible to access the economic support and opportunities offered by the bank.	SJS highlighted that the lack of financial products to address specific needs of youth who do not have (i) ID cards, (ii) guarantor / tutor, is a real issue. As a mitigation, some of the mentors did guarantee loans to girls.
AGYW changing situation, and instability of their employment may make their participation in networks difficult and irregular, or cause them to drop out.	Medium / High	Out of 300 AGYW initially identified and selected, at least 27 AGYW or 9% dropped out of the project activities during the implementation period due to a change of address; marital status; or outright refusal of parents.	Select AGYW who have a reasonably stable family, professional and economic situation; explain to them the importance of stability and how support can help them; encourage AGYW to work together to minimise these disruptions; work with the girls' families alongside the girls. Take mentoring to the AGYW, not vice versa.
Heavy reliance on mentors as a key approach to supporting girls brings risks if they are unavailable or drop out.	Low / Medium	Learning from experience with the GLRU where some of the mentors were already heavily committed and this led to delays with activities and deliverables and also last minute changes to approach and logistics.	Support, training and coaching delivered to the MP partners on Child Protection, which they partially cascaded to staff and mentors. Mentorship should be defined upfront, to ensure that there is no confusion on role. This will be discussed further as learning from all MPs

Table 3: Risk management for MP1

2.1.4 *Financial Management*

Si Jeunesse Savait has used 100% of their total budget. 25% of these funds were used for human resources, 51% for activities and 24% for transport, furniture, materials, running costs and administrative costs.⁷

⁷ Please see annex 7.2.1 for a full financial report.

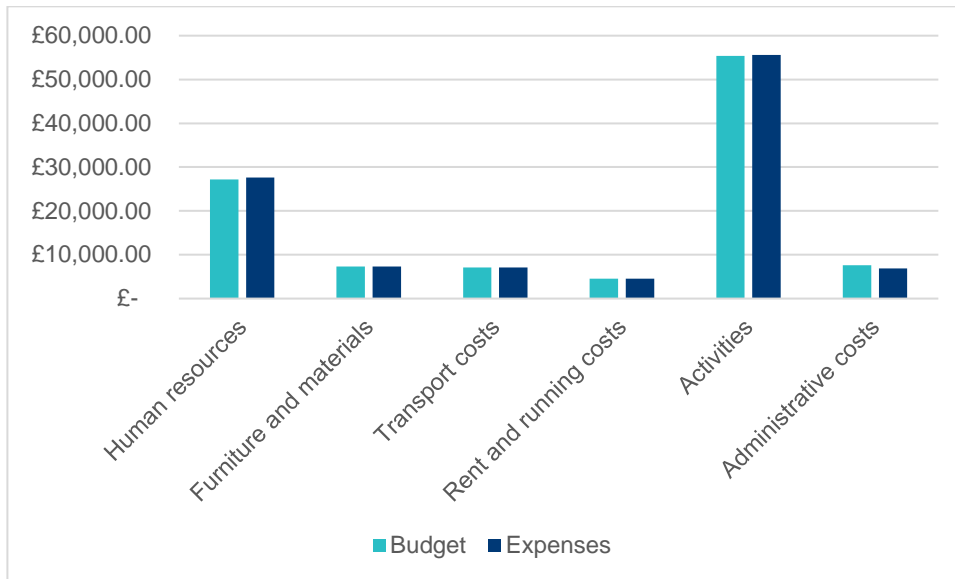


Figure 1 – SJS: Budget vs Actuals

There were no significant variances between budget and expenses by expense category. Based on the results, most of the activities were fully completed despite delays to activities starting. Variances were mainly due to savings in human resources and other management costs.

A total of £17K was saved against the original budget. This enabled a budget reallocation (approved by DFID) to the wider programme to implement additional activities.

Despite the fact that the collaboration with FFC was only operational for the first few months of the program, SJS was able to improve its reporting and financial management capabilities to ensure that reports were submitted on time and without incurring ineligible expenses.

SJS maintained a documented internal control system during the project, clearly separating out tasks within the team, ensuring compliance with purchases and activities and with a focus on value for money.

2.2 MP3 – Supportive Role Models

Basic Data Sheet

MP Lead	Search For Common Ground
MP Partners	-
Project Cost	£156,900
Project Purpose	AGYW in Kinshasa - and beyond - increase their mobilisation and participation to development initiatives proposed by the Government and/or INGO and CSO
Project Duration	12 months
Start Date	1 st July 2016
End Date	30 June 2017

2.2.1 Key achievements

The table below sets out key achievements over the course of the project for MP3 Supportive Role Models.

	Target	Achievement (see Annexes: logframe and longitudinal panel study for more details)
Goal: Adolescent girls and young women (AGYW) in Kinshasa, and beyond, increase their mobilisation for and participation in economic initiatives	Financial independence: 30% Control over savings: 50% Decision making over economic activities: 48%	Financial independence: 53.13% Control over savings: 46.88% Decision making over economic activities: 40.63%
Outcome: AGYW in Kinshasa are inspired and confident in their potential for change	<ul style="list-style-type: none"> • 80% AGYW who report believing that they can make changes to their lives and community (link to self-esteem measure) • 50 % of AGYW who report taking action(s)⁸ related to their EE as a result of listening / watching story developed by the project 	Self-esteem measure: 80.7% 23% reported taking action as a result of listening / watching the video Approximately two-thirds of the AGYW interviewed reported that the videos had a positive effect on their motivation, self-perception and aspirations. 95.6% of the AGYW of this project said they were inspired by the stories and can cite at least one model / inspiration story (internal monitoring)
Output 1: AGYW in Kinshasa engage with responsibility in social media to share, watch and comment on video reportage and stories of economic empowerment	<ul style="list-style-type: none"> • 100 AGYW who intend to keep interacting via the social media group (Whatsapp) after the end of the project (sharing experiences and getting advices from the others on their business/ activities) 	3 Whatapps groups were created to enable them to engage with the videos and messages. 106 video forums were established to support girls to connect 57% of girls interacted with between 1 and 14 AGYW on social media 29% with 15 – 28 AGYW 14% with more than 29 AGWY

⁸ Actions will be based on the strategy for message development and linked to the themes of the stories (e.g. doing something different with their income like investing in business, saving, etc., starting a new income generating activity, etc.)

	<ul style="list-style-type: none"> • 10 video stories broadcasted to 800 AGYW members of Whatsapp group and via Facebook 	10 Videos broadcast - 170 times on 2 channels
Output 2: AGYW are connected together and identify themselves with stories of their peers' economic empowerment	<ul style="list-style-type: none"> • 5000 likes/ sharing/ interactions for each story (disaggregation of data will depend on web statistics) 	11,994 interactions made on social media. 95% of girls said they were inspired by the stories and role models presented to them in the videos ⁹

Table 4: Objectives and achievements for MP3 Supportive Role Models

Key highlights:

Expanding on the information captured in the table above, the *Moseka la brave* videos¹⁰ were broadcast 170 times on 2 TV channels¹¹ - a very good way of reaching large numbers. However, in itself, this was not enough - getting *the outreach* right to reach all girls was key. The 'Video forum' outlet was established after the team identified the lack of access to social media facing many AGYW.

The project created multiple mini-groups of 15 AGYW. They would meet in each location every month to watch the documentary produced (one per month) and interact with or analyse the actions of the main protagonist. They would also gather more informally to continue the discussion. In addition, three whatsapp groups were created to connect some of the AGYW between meetings. These group meetings were really important in helping the AGYW to connect, discuss and share their experience and relate this to their own journey of economic empowerment. Some 600+ AGYW participated in video fora that met to watch each episode of *Moseka the brave*.

Box 2. Leaving Noone Behind: Creating Video Fora

A significant number of girls interviewed felt that they had increased motivation to follow their activities and to undertake new activities as a result of their involvement in the project.

“A chaque projection des videos, il y a des questions et cela aide vraiment dans le groupe pour tirer des leçons dans la vie” (Selembao, 24 years old)

Findings from the qualitative interviews conducted seem to suggest that those that did not feel the project had any impact on their lives were largely those that were not able to participate in many of

⁹ SFCG evaluation report, Sept17

¹⁰ A video series about an adolescent girl living in difficult circumstances in Kinshasa, designed to inspire other AGYW through role modelling.

¹¹ We do not have information on audiences from those documentaries but SFCG has documented their reactions through their free phone number.

the activities for various reasons and/ or were disappointed not to have received financial support for their IGAs.

2.2.2 *Challenges and lessons learned*

A number of challenges were identified over the course of implementing this project:

- **Complementarity of interventions.** For this MP in particular, collaboration with other MPs and the involvement of GLRU were determining factors in the success of this project. It was a challenge for SFCG to manage their project after the closure of another mini pilot (HPP – Humana People to People) as the latter were intended to support participant identification. Collaboration with the overlapping participants in UMOJA and SJS has also been challenging, with many of the activities only scheduled towards the end of the implementation period. GLRU supported the baseline and endline data collection for SFCG, and also engaged in the first documentary.
Learning. Since all MPs were designed to complement each other, the achievement of project results was largely contingent on successful implementation of all projects – collaboration and communication was critical among MPs to ensure that the potential gains were maximised for participants. This was done to differing degrees, with different outcomes, but in general a flexible and adaptive approach was required.
- **Unavailability of some girls for project activities.** A significant number of girls participating in this project were younger and more likely to still be in school, as well as being engaged in small scale economic activities. For many it was challenging to find a balance between participating in project activities, and doing their school and homework. As a result, many girls were unable to participate in all project activities.
Learning. It is important to work with the AGYW to schedule project activities at times that are convenient for them and that fit around their other commitments.
- **Challenges of connectivity.** Some of the participants did not have access to social media or televisions to watch the videos so the project put in place video forums, to bring together the AGYW in the target areas to watch and discuss the videos face to face.
Learning. Projects must test assumptions and adapt accordingly. It is important to identify and navigate the particular challenges facing AGYW within their socio-economic contexts.

- **Familiarity with whatsapp and other forms of social media.**

The concept and use of social networks was quite new for many of the AGYW participants. However there were on average 1000 interactions per month and looking at the exchanges on whatsapp many girls have clearly been inspired by the project, and the videos. Testimonies show that the use of social network has gone beyond its initial aim.

« la vidéo Moseka la brave permet de prendre véritablement conscience que les filles quelque soit leur situation actuelle, peuvent encore rêver à un avenir meilleur. Le fait d'être dans un groupe WhatsApp dans le cadre de ce projet nous permet de « rêver », d'avoir une motivation. Dans notre cas par exemple, cela nous a poussé à amorcer l'identification des besoins dans le domaine de l'entrepreneuriat et du leadership. La vidéo Moseka la brave motive à agir au point que dans notre cas à l'université, un groupe de filles de l'université protestante au Congo vient de naître à partir de la vidéo Moseka la brave ». (Testimony from a student of the Catholic University and leader of a WhatsApp group during the video forum held on March 30 in Kimbanseke in the Maviokele neighborhood »

- **Involving Parents.** Actively involving parents and the community in the activities of the pilot was crucial. The project quickly identified that parents were anxious that their daughters would be transformed into «*rebelles sociales*» by participating in the project. Faced with this challenge, SFCG invited parents to participate in training and to attend some of the video forums to ensure they had a better understanding of what the project was trying to achieve. **Learning:** Not involving parents and the communities in this way can severely hamper a project's chances of successful outcomes. The support of parents has proved to be one of the most important facilitators of young women's economic empowerment. The AGYW who received the support of their parents were generally encouraged to participate in the project activities and to continue with their IGAs.

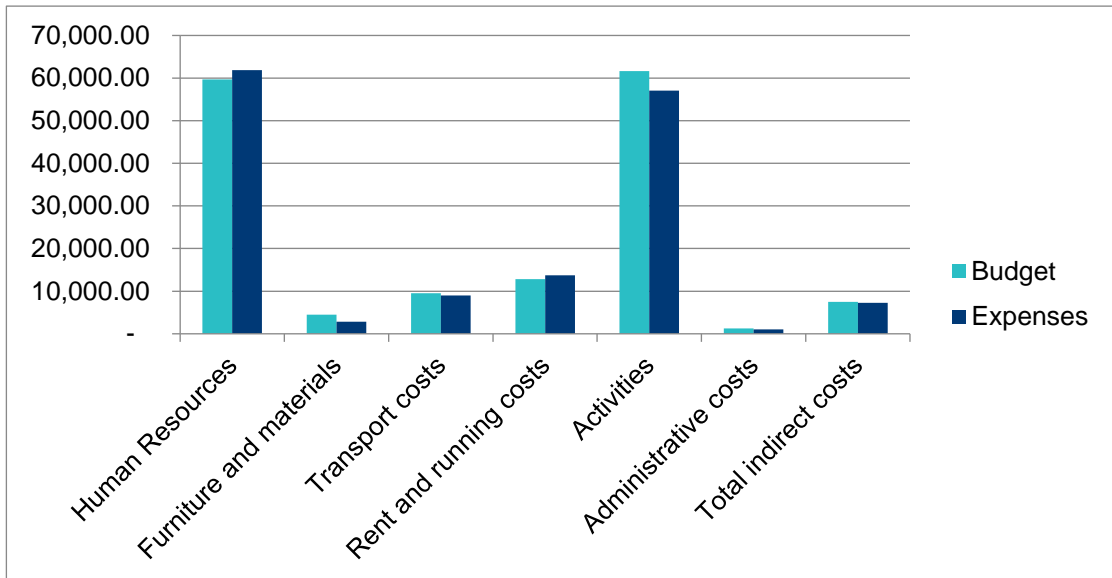
2.2.3 Risk Management

Risk	Probability / Impact	How the risk materialized	Mitigation /learning
Unstable political and economic environment	High / High	Repeated organisation of political manifestations has disrupted the realization of field activities foreseen in the workplan.	Systematic and regular evaluation of the situation - need to recognise that delays may occur due to the heightened security situation. Contingency time needs to be factored in from the beginning.
Harassment and manipulation of role models	Medium / High	Manipulation and harassment of one of the 10 girls and women role models with whom the MP3 collaborated for the production of the videos “Moseka the brave”. Falsely believing that the Moseka the brave videos had a commercial character, the people who manipulated and harassed the girl tried to force the MP3 partner to remunerate the actors using the logic that the videos were produced for commercial purposes.	It is crucial to ensure that expectations are clear from the outset. Important to ensure that nature of the involvement of the ‘role model’ is clearly communicated and consent for all aspects of their involvement is secured.
Limited access to TV and internet	Medium/ Medium	<p>The specific MP3 baseline study was conducted in the field, in zones of intervention where La Pépinière identified limited access to television and social media for the populations.</p> <p>Because of this constraint, the MP3 readjusted its implementation strategy by associating exchanges via WhatsApp groups and with the setting up of video clubs and the organization of video forums in favour of AGYW, especially in municipalities where access to television and social media were very limited.</p>	Listening clubs designed and operationalised
Parental/ community support lacking	High/ High	In the organization of activities for the benefit of AGYW, the MP3 noted a deficit of participation and support of parents.	Outreach activities and increased sensitisation to explain and achieve buy-in for programme objectives have been organised.

Table 5 Risk management for MP3

2.2.4 Financial Management

Search for Common Ground has used 97% of their total budget, 40% of these funds were used for human resources, 37 % for activities and 23% for transport, furniture, materials, running costs and administrative costs.



Due to the significant grant management experience and expertise that Search for Common Ground has in media production, they were able to put in place procurement policies that ensured economy, for instance the purchase of video kits was 64% of the budget forecast. During the filming of Moseka, they were also filming for another project and were able to share video kits with this parallel programme that was filming in the East at the same time. They were also able to make some bulk purchases internationally which allowed them to secure better prices for key products.

Search for Common Ground has a strong structure at headquarters and in DR Congo which contributed to the video productions costing significantly less than the budget- 38% of the originally budgeted amount. A slight overspend on HR budget is due to the increased level of effort on the project by each team member.

Due to its network of media partners, SFCG remained efficient in its ability to operate several broadcasts that cost than market price and provided opportunities to track these, while receiving feedback from listeners via its monitoring and evaluation department, ensuring a privileged proximity to the listeners and giving the team the opportunity to improve the productions.

Regarding financial reporting, SFCG submitted reports with no rejected expenses, however there were occasional minor delays due to SFCG’s internal monitoring procedures which require reports to be validated by Country Office and signed off by their headquarters, which led to some delays in submission time and approval and payment processes on our end.

2.3 MP4 – Empowering Girls and Young Women through Mobile Money Savings

Basic Data Sheet

MP Lead	UMOJA
MP Partners	Orange, ELAN, grassroots organizations
Project Cost	£82,485
Project Purpose	AGYW in Kinshasa are economically empowered
Project Duration	
Start Date	17 November 2016
End Date	31 July 2017

2.3.1 Key achievements

The table below sets out key achievements over the course of the project for MP4.

	Target	Achievement (see Annexes: logframe and longitudinal panel study for more details)
<p>Goal: Adolescent girls and young women of Kinshasa are economically empowered</p> <p>% increase of AGYW involved with the project who report they can now decide on the use of their time/ income / choice of employment</p>	<p>Financial independence: 53%</p> <p>Control over savings: 57%</p> <p>Decision making over economic activities: 66%</p>	<p>Financial independence: 57.10%</p> <p>Control over savings: 68.25%</p> <p>Decision making over economic activities: 70%</p> <p>The results of the end-line survey show that the AGYW have improved (i) their saving habits, (ii) the management of their income; (iii) the amount of savings and (iv) confidence in self-esteem</p>
<p>Outcome: Targeted AGYW entrepreneurs have the economic, social and psychological assets, skills and abilities to succeed</p> <ul style="list-style-type: none"> % of AGYW, involved in the project, who have engaged in new (OR increased existing) social and economic activities (including savings, credit, new IGA, club / network, etc.) and/or accessed employment in the formal and/or informal sector over the project period as a result of the project % of project participants report and show increased economic assets/revenues 	<p>A significant increase in the number of AGYW involved in salaried work / and increasing their savings habits from baseline to endline</p> <p>Qualitative reports on engaging in new economic activities</p> <p>33% of participations participate in formal microcredit or women's self-help group, or producers' organization:</p> <p>Qualitative data shows that a majority of AGYW</p>	<p>Increase of 19%*** from baseline to endline in those increasing economic activity</p> <p>9.6% increase in those reporting some savings</p> <p>77 AGYW saved at least 10000 FC per month; 38 saved at least 20,000 FC per month and 24 saved at least 30,000 per month</p> <p>Membership of women's self-help group. E47.6%</p> <p><i>Tontine, ristourne, likelemba:</i> E. 27%</p> <p>57% AGYW became members of new social networks by the end of the project</p> <p>Self-esteem measure : E. 82.70% (baseline 79%)</p>

<ul style="list-style-type: none"> % of project participants report improvements in their psychological assets and capabilities¹² 	report improvements in psychosocial assets and capabilities	Data from interviews confirms high levels of self-esteem and in some cases increased appreciation of peer groups
Output 1: AGYW benefit from access to mobile money savings	<p>AGYW participants have conducted 3 or more mobile money transactions over the project period</p> <p>AGYW participants report satisfaction with operation of their mobile money account (easy to use, secure, reliable etc¹³)</p>	<p>131 AGYW used Mobile Money accounts each month. 240 AGYW developed their savings habits</p> <p>Qualitative interviews indicate that after the training AGYW were able to use MM easily, with few issues noted.</p>
Output 2: AGYW participants improve their ability to manage their economic assets and make business decisions	<p>AGYW participants report improved financial management skills, from baseline to endline</p> <p>AGYW participants report and demonstrate improved confidence in managing their economic assets from baseline to endline; and in making business decisions, from baseline to endline</p>	<ul style="list-style-type: none"> 68% reported feeling in control of their savings; 60% of AGYW score positively for financial independence 300 AGYW were trained and mentored in the field on how to use mobile money services <p>Four training modules were organised: Savings: 300 Orange Money: 300 Entrepreneurship: 210 Business planning: 110</p> <p>A total of 1066 mentor visits took place during the project – 4 visits per AGYW participant</p>

Table 6: Objectives and achievements for MP4 Mobile Money

Key highlights

Beyond the (largely quantitative) results captured in the table above, further evidence of the project's impact was observed among many of the the AGYW participating in UMOJA's MP. Qualitative evidence from the endline survey shows that many participants attribute the improvements in savings and revenue to their participation in the project. One AGYW who at the beginning saved her money on the card and then switched to Orange Money said:

¹² Psychological Assets & Capabilities include: Self-esteem: Sense of personal value; Self-efficacy: Belief in one's own ability; Effective communication; Goal setting: Choosing objectives to work towards; Trust and trustworthiness; Perseverance: Continuing at a challenging task

¹³ Composite indicator to be refined following market survey of AGYW needs

“c’est une garantie de sécurité car avec la carte, on peut se faire voler ou fuir avec notre argent; ce qui n’est pas le cas pour Orange money où, en plus j’ai la facilité de retirer mon argent”
(Kimbanseke, 19 years).

Two other young women shared the following about how the project contributed to changes in her habits and behaviours

“Ma vision a change; je rêve de devenir une femme d’affaires. Avant, je faisais mon activité pour la survie; mais depuis mon intégration dans le groupe Umoja, je pense qu’un jour, je serais comptée parmi les femmes d’affaires renommées et une référence ...” (Masina, 19 years)

“Avec mon épargne, je commence à avoir envie de créer une maison de vente de babouches et de divers...; j’ai suivi les formations qui m’ont transformée” (Kimbanseke, 23 years)

2.3.2 *Challenges and lessons learned*

A number of challenges emerged during implementation of this MP, resulting in the following lessons learned.

Informal vs. formal savings mechanisms. AGYW were more used to using informal and non-secure savings mechanisms rather than formal, secure banking or mobile money systems. The market study conducted at the beginning of the project showed that AGYW were more likely than not to use informal and insecure savings systems, such as "bwakisa carte", and *tontine*. Suspicion of formal banking systems, lack of knowledge around different options and cultural norms around savings, and generally low incomes resulting in small amounts of money that could be saved were the main reasons given for the lack of usage of these mechanisms.

In order to develop a culture of saving in more secure mechanisms, such as mobile money accounts, we realised that a) awareness raising of the benefits of using formal, secure mechanisms was required to combat this lack of knowledge and suspicion, b) practical training on how to use Mobile Money account, how to manage savings and develop entrepreneurial skills, and c) ensure that extensive and intensive follow-up and monitoring is required to on-the-spot advice and technical support to enable them to implement the implementation of training.

In the case of MP4, the implementation of these recommendations resulted in improved savings habits for many of the participants. The interviewees reported that they were saving for the first time, while others reported changing their habits in the way they saved by switching from "bwakisa carte" or "ristourne" to using mobile money accounts.

Lack of availability of AGYW to participate in certain activities. During the implementation of the project, it was found that some AGYW were not always available, particularly for activities organized during the day because of their schooling; or as a result of constraints related to running their small businesses. As a result, the project needed to either:

- re-organise activities to fit the schedules of the AGYW
- arrange activities during holidays and weekends
- organise activities for later in the day / early evening

The consequences of this proved to be a real challenge for UMOJA and one that created a number of issues with the workplan. It also led to an increase in child protection risks in that some activities had to be conducted late into the evening, which put staff and the participants at unnecessary risk.

Learning: Timetabling interventions must be agreed by all parties and adhered to as far as possible to ensure that unnecessary risks are not taken and interventions are well planned and of high quality.

Project suspended for 15 days. La Pépinière had to suspend the project during the last quarter for reasons of financial control following the resignation of the Executive Director and Project Manager. The consequences of this were that activities were delayed and participants lost trust and motivation in the project. The increased involvement of the Board of Directors through the Chair in the implementation of activities, the promotion of an existing staff member to the position of Project Manager and the intensification of monitoring by La Pépinière, were measures put in place to deal with this situation.

Time required to establish a public private partnership. Initially it was envisaged that a pilot team would be established for this mini-pilot involving Orange and Elan DRC. The pilot team was expected to undertake market research and provide technical expertise in Mobile Money. However the draft memorandum of understanding was never signed, and only an agreement in principle was reached. This was caused by administrative delays, particularly on the part of Orange DRC. The team operated on the basis of an informal collaboration but the involvement of Orange Money agents in the monitoring and accompaniment of AGYW in the field was not effective.

Learning: Establishing a partnership agreement with commercial enterprises may involve extensive negotiations and delays – more, indeed, than was envisaged by the project. Involvement and interest from top management was not prioritised by teams until the end of the programme, but might have created more incentives for Orange staff to engage more proactively. Had we had more time, a competitive process amongst different providers to produce the most compelling bid might have attracted a stronger partner.

Combination of interventions. This mini-pilot was designed to provide three different training packages to explore which could lead to the best results for the AGYW involved. The packages varied in intensity and scope, with all 300 AGYW receiving training on using Orange Mobile Money, of which 210 of those received additional entrepreneurship training and 110 of those also received business planning training. The panel study was designed to include participants from among these different cohorts, but due to the small sample size over all and some issues with attrition and drop out, we have been unable to draw any conclusions as to the efficacy and impact of these different interventions.

Learning. Due to the time constraints we experienced with this pilot we were unable to ensure that an adequate number of girls with similar characteristics were allocated to the panel study which meant that we have not been able to compare the outcomes across these different groups¹⁴.

Mentoring AGYW. The original design of the project was for four mentors and the Orange Money focal people to support the AGYW in the field. But due to the difficulty in establishing a formal collaboration with Orange Money, their involvement was insufficient and sporadic, and it was not until the last quarter of the project that the Orange agents became involved. As a result the four mentors

¹⁴ See the Longitudinal Panel Study (annexed to this report) for further details about the potential differences that we have noted.

had to manage the accompaniment of 75 AGYW per month, which created a number of problems including the inability to complete the required monthly follow ups; and a number of AGYW questioning the effectiveness of the mentors' support. Although the programme had planned for greater exchange between mentors across projects, budgetary constraints that limited the number of days for mentors meant that opportunities for exchanges were limited as the days were allocated supporting the AGYW directly.

Learning. It was critical to ensure that the girls had close follow-up and support provided to them on site. Mentors would have benefited from greater opportunities for exchange with other mentors working in other MPs and also those working with the GLRU. However, the need to support the AGYW and Do No Harm was more crucial.

The mentoring of AGYW in the field was of paramount importance in the context of this mini-pilot. The comments made by the interviewees in the end-line survey are generally very positive. Almost all the AGYW acknowledged the positive role played by mentors in the application and consolidation of training courses and in advisory support for the acquisition of savings culture using secure and formal mechanisms.

Parallel to the lessons learned from the above challenges, the MP4 has given rise to other lessons. These include:

- Positive impact of the participatory and community approach in recruiting. The participatory and community-based approach, conducted in synergy with the other partners working in the project areas, facilitated the pre-selection and identification of all the participating partners; ie 300 girls in a record time of about 2 weeks. The use of this approach also made it easier to conduct the qualitative and quantitative surveys on the ground. Any program to be implemented for the economic empowerment of AGYW would benefit from integrating this approach into its intervention strategy.
- The important role of parental involvement. The experience of MP4 has highlighted the importance of parental involvement in the AGYW empowerment project. Indeed, the involvement of parents has proved to be a largely positive contribution; it is an incentive for girls to actively participate in project activities and to take their activities seriously for their own fulfilment.
- The economic empowerment of AGYW using Mobile Money requires financial support for the start-up or strengthening of economic activities. The experience of this mini-pilot leads to this conclusion – if financial support had been provided for the AGYW it would have made it easier for them to start or develop their mobile savings activities. The obvious reason for this is that the capital invested by the AGYW in their economic activities is low. Much of the capital is swiftly and easily absorbed into the daily expenditures made by the AGYW to meet their basic needs and particularly when they have to meet their own health needs or that of dependents and close relatives.

« Il n'y a pas eu augmentation de mon activité parce que je ne fais plus aucune activité économique. J'ai eu à dépenser tout mon argent, y compris mon fonds de commerce, pour de soins médicaux. Les marchandises qui étaient en stock, pendant que j'étais malade, je ne parvenais plus à vendre et par conséquent, elles étaient avariées. (...) ce fût presque tout un carton d'œufs. » (AGYW interviewed by GLRU for longitudinal study)

In such a context, effectively contributing to the economic empowerment of AGYW would be enhanced by:

- providing financial support to small economic initiatives by the AGYW;
- integrating AGYW into community mutual health funds to alleviate some of the ‘shock’ payments described by the AGYW.

2.3.3 Risk Management

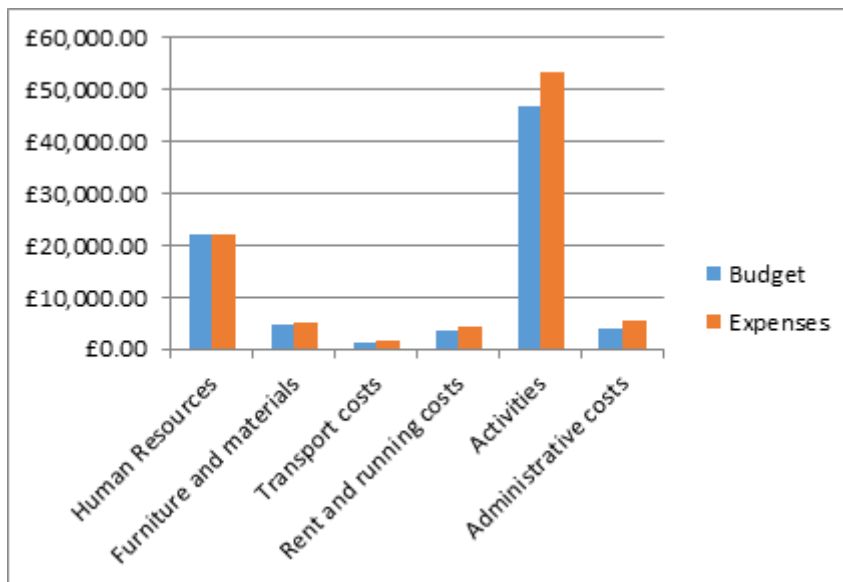
Risk	Probability / Impact	How the risk materialized	Mitigation
Unstable political and economic environment	High / High	Repeated organization of political manifestations has disrupted the realization of field activities foreseen in the workplan.	We evaluated the situation regularly, constantly adapting plan to (un)expected events. This has led to some delays and unexpected consequences (see comments above)
Participants expectations are high and likely to be unmet	High / Low	A project focusing on economic empowerment project is often ‘assumed’ to provide direct financial support to its beneficiaries. In the case of MP4, facing this risk, the partner planned and organized information and awareness sessions on the project before recruiting the AGYW participants. In addition, it formally obtained the commitment of the AGYW for their participation in the project. Also within the framework of mentoring, the MP partner provided information and awareness-raising on the objectives of the project to the participating AGYW.	The initial inception meeting that was held explained clearly to the participants how the mini-pilot would be working with them and what they could expect from the project and mentors. UMOJA has continuously checked in with the participants and address any questions or concerns as they arise
The participants have difficulty accessing mobile money (MM) savings accounts and find them hard to use.	High / High	The results of the market study carried out among the AGYW participating in MP4 showed that mobile money is better known in theory than in practice. Only two products are sometimes used (purchase of credit and transfer).	There were a number of issues with MM, one of which was the requirement for AGYW to have an ID card, many of our participants did not have those. An agreement was made with Orange that enabled the AGYW to open these accounts with their parents / caregivers identities. This enabled all AGYW to have a MM account.

Increased savings increase AGYW risk of violence, exploitation and abuse	Low / High	There is some evidence that suggests that UMOJA participants experienced increased risk in physical violence during the project period, although it is not entirely clear why this would be the case (see longitudinal panel study for further discussion on this aspect).	La Pépinière has provided training in Child Protection for all partners and implementers to ensure risks are minimised and reporting mechanisms are clear and efficient. On this specific project, Child protection trainings have also been provided for Orange Money Focal Points, who collaborate with the AGYW. UMOJA and the mentors are working closely with the girls and their families to ensure any conflict is managed appropriately
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Table 7: Risk management for MP 4 Mobile money

2.3.4 Financial Management

Umoja overspent by £9,484 with almost £6K of this on implementation of activities. These expenses are not part of the contract and therefore will need to be funded from their own organisational budget. 58% of budget was committed to activities while 24% was spent on HR and 18% on supplies and other operational costs.



UMOJA has relied on its partners to ensure that they receive high quality goods and services at a lower price especially where they partnered with Orange who provided training to participants. The departure of their Executive Director – who was also managing the project - had a significant impact on the rest of the pilot. As highlighted in the previous progress report, this meant the project had to be suspended for two weeks owing to a risk around participants’ transport receipts and incorrect invoices. The programme team worked with UMOJA to ensure that it understands the importance of contracting and engaging with effective partners, and participants understand that

signed off invoices are necessary to avoid ineligible costs.

Nevertheless, through mobilization capacity and strong team commitment, UMOJA has performed efficiently, training participants in the key topics and reaching AGYW from diverse locations across Kinshasa.

3 Operational Issues

Our operational approach to Mini-Pilots has been pragmatic and supportive. From the beginning, the programme faced a number of challenges with regards to MP Partner withdrawal and closure, fraud, cash-flow management, and numerous contract amendments.

Delays with disbursements. We faced delays in disbursements made to the mini-pilots due to a lengthy no-cost extension contract amendment process, delays in DFID payment of MP Baseline study milestone and delays in mini-pilot implementation and monthly reporting, all of which have been managed, working closely with partners to adapt workplans and to ensure targets were met. Implementing partners have pre-financed some activities to limit the delays and ensure the AGYW stay engaged in the projects.

Need for strong capacity building in operations management while working with local organisation.

Our due diligence process highlighted capacity building needs of both local organisations with whom we worked in order for them to manage operations efficiently and effectively. Despite this, we decided to work with them because of their experience working with adolescent girls and young women, their embedded nature in the community, and their ability to react quickly. As detailed earlier, the accompaniment that was put in place for SJS, working with FFC, did not prove successful or efficient. However, SJS has put a strong emphasis on documenting their spending and we did not experience any major issues. On the other hand, we had to suspend the pilot run by UMOJA because of doubts related to invoices and delivery of assets. This was ultimately solved and audit results are satisfactory.

Embedding strong child protection and do no harm practices. While the MP results suggest that we *can* have impact on AGYW with short and intensive interventions, factoring in sufficient time to ensure child protection and do no harm practices are embedded in all interventions is crucial. Additionally, assessing CSOs' culture and values is important to ensure commitment to delivery of the work and results, with respect to the welfare of participants.

Adaptive programming. From participants' selection to mentoring the AGYW, with our partners, our activities have constantly been adapted to respond to the needs of the AGYW and their environment. This has been possible due to highly committed and engaged teams on all sides but particularly within the IPs.

Contract amendments management. Teams have flexibly navigated between reviewing activities, schedules, disbursements and budgets, with different contract amendments to formalise this at different (and most important) points. In this respect, it was smoother to implement the project with an INGO than with local partners.

Local M&E capacities need to be strengthened. Reports and analysis also show that robust external M&E processes need to be put in place when working with local partners with weak M&E capacity. We have reviewed our M&E approach in the course of the project to capture strong evidence from the pilots.

Initial M&E resource allocations for the mini-pilots focused on capturing project level results, with light-touch monitoring support from GLRU. Our reviewed M&E approach allowed us to complete an extensive in-depth longitudinal study. This approach has also allowed us to decrease dependence on (rather low) local IP's M&E capacities. Managing implementing partners for operational research required extensive oversight and management from our team.

Timely programming. Working in DRC is challenging, even in Kinshasa. Risks that are linked to logistics, security and capacities needs to be factored in all interventions. Although this experience shows that results are possible within short timeframe, we would strongly recommend factoring in plenty of extra time to cope with these challenges. Our project timeframe has not always enabled this without putting project teams under considerable pressure.

Collaborative working. The AGYW's economic empowerment theory of change implies that different organisations work together, to ensure complementarity of core competencies to achieve results across a number or different interventions, and sectors. Our experience has been that this is a real challenge. From the outset, the mini-pilots were bound together to ensure a package of services were efficiently delivered to AGYWs. However,

- The drop out of one implementing partner and the closure of another pilot meant that we had to develop an additional two pilot projects, under intense time pressure and putting undue pressure on SFCG who was the only active MP from July to September 2017.
- To decrease risks and build capacities of SJS, we worked with FFC and SJS to set up a partnership, focusing on organisation's core competencies. This has not been effective.
- To deal with issues on identifying participants, we put different organisations (who were working with youth) together. This has not always been successful.

Enhancing strong collaboration between organisations is a challenge. Project teams are working in silos neglecting collaborative working which could save both time and money. A number of strategies could be adopted to try to improve collaboration at the local level for example:

- MP partners could recruit AGYW among the beneficiaries of local organisations already involved in the field
- MP partners could select appropriate mentors and other stakeholders from local organisations within the intervention community, according to agreed, transparent criteria
- MP partners could involve other grassroots organisations in raising awareness of the community (parents, leaders, churches, etc.)

4 Risk Management

Our previous reports have highlighted various risks that have been managed throughout the programme. They are summarised below:

Reporting requirements and managing risk. Balancing risks and reporting requirements has required frequent reassessment so as not to unnecessarily burden our partners, whilst at the same time ensuring we had appropriate controls in place to manage risks in a robust fashion.

Child protection risks. La Pépinière's mini pilots have only received reporting of one child protection case which has been managed from Kinshasa and London, drawing on expert advice from SDDirect's

Child Protection Expert. Whilst we have a robust child protection policy, some downstream partners are not equally well-sighted or equipped to handle such cases, even though they are ‘at the front line’. Working with AGYW means that child protection considerations should be a given: across the programme, we have learnt that one should view this as a question of “when not if”, and never be complacent. It is essential to have a robust policy in place, but be prepared to review protocols and procedures after every case to tighten the prevention policy (as well as response). Although all MPs have received trainings and accompaniment to ensure child protection, the work that is currently undertaken by our gender champions alongside La Pépinière’s team to build a strong child protection policy should be considered as a great opportunity for all organisations working on programmes with AGYW, ensuring much stronger appropriation.

Insecure and unpredictable environment. The security situation has continued to remain high risk due to the ongoing political crisis. We have reviewed the contingency and security plan, political economy and context on an on-going basis to make sure we had the right approaches in place. Even in Kinshasa, additional time needs to be factored in to allow for adaptation and flexibility.

Corruption and fraud. Working in the DRC context carries a high risk of corruption and fraud. SDDirect’s contracts for the mini-pilot implementing partners include clauses on Corruption and Collusion. However, this has required close follow up from SDDirect’s MP Manager, in close collaboration in the Finance and Administration Manager.

Risk to delivery. All of the above risks have specific implications (for example, around security or protection), but when taken together, these risks amount to significant risk to results in general. Slow progress, and the necessity to dedicate considerable resources to the active mitigation of risk has meant that the overall ability to deliver measurable results in a compressed timeframe is compromised. Delivering the mini-pilot in the DRC context and over a short period of time carries high risk, flexibility and adapting to changing timelines, is essential during implementation.

5 Financial Management

Disbursements to the mini-pilot partners has been managed with robust financial controls in place. Given challenges faced by implementing partners to deliver financial reports in a timely manner, this has led to delayed disbursements and, delays in implementation. This has been managed through close monitoring and follow-up by the MP Manager.

Financial management has been particularly difficult with local NGOs:

- Risks identified with SJS were mitigated through a partnership with FFC (the results of which are difficult to assess). However, reporting has been carried out in a transparent way;
- Towards the end of programme, given increased risks linked to the dismissal of their executive director we suspended the UMOJA programme during two weeks. Reported overspend on the budget, which was not authorised will not be refunded.

Given the risks, we centralised the financial audit for the end of the programme. An open tender process enabled us to secure the services of Ernst & Young, selected based on careful review of proposals received from different top tier audit firms. However, the management of the audit has been unprofessional with E&Y cancelling multiple meetings with implementing partners, lack of follow up to

emails and phone calls, and considerable delay with agreed deadline of report. This will lead to penalties, as per our contract.

5.1.1 *Value for Money*

Values considered in this section are indicative. Partners have faced significant challenges when monitoring and providing data around cost per activity. Their capacity to collect data and perform the VFM analysis has been very limited. Our team has provided support; however, collating robust data has been challenging. Much of the data has been taken from partners' financial reports, and based on averages and approximations.

Cost per beneficiary (total spend on activities divided by number of participants reached)

Expenditure on activities	Total participants (actual)	Cost per beneficiary
SJS: £55,572.61	273	£203.56
SFCG: £57,093.99	590	£96.77
UMOJA: £53,261.75	287	£185.58

Economy

Economy: Individual costs for inputs and activities – SI JEUNESSE SAVAIT		
Indicator	Cost Estimation	Comments
Cost per peer-to-peer learning session	£ 15.32	Each of the 69 networks had a monthly meeting for peer-to-peer learning. This includes transport and refreshment costs.
Cost of mentoring outreach visits	£ 4.20 / visit	Each mentor has been paid 250 USD per month, plus 3 USD for transport. They have been performing an average of 60 visits per month
Cost per external training session (if sourced)	£ 368.27	This costing is based on 5 trainings delivered to each girl.
Cost of reaching different groups by different intervention areas: unit cost per AGYW	£ 12.43	Includes transport, per diem and supplies for people identifying the AGYW.
Cost per AGYW participating in peer-to-peer skill share sessions	£ 3.80 per session and per AGYW	This includes transport and refreshment for the girls to attend sessions plus mentor transport.

Cost per AGYW of mentoring outreach visits	£ 117.60	Cost of mentoring during the length of the programme (based on an average 35 visits per AGYW)
Cost per AGYW of external training session (if sourced)	£ 1.35 per session	

Economy: Individual costs for inputs and activities - UMOJA

Indicator	Cost Estimation	Comments
Cost per mobile phone (basic phones)	£ 40.43	Average amount for each phone (300 phones purchased by the programme for the AGYW)
Cost per training session	£ 826	32 training session were organised. This cost includes documentation, meals, transport, room rent, communication, pedagogic meeting and prep.
Cost of reaching different groups by different intervention areas: unit cost per AGYW	£31	Cost to identify and select each AGYW
Cost per AGYW participating in each type of training package (A, A+B, A+B+C) A: Saving and mobile money A+B: A + Entrepreneurship A+B+C: A+B+Business plan	Training on savings : £40.66 Mobile Money: £26.55 Entrepreneurship: included in the training on savings for 210 AGYW Business plan: £54.79	On average, each training has been delivered in one day. Cost includes printed documentation, room rental, meals and refreshment, AGYW transport, communication, prep cost. Does not include trainer cost, who were included on payroll. Mobile Money training is much lower given that tools and documentations have been provided by Orange.

Economy: Individual costs for inputs and activities – Search for Common Ground

Indicator	Cost Estimation	Comments
Cost to produce one documentary “Moseka La Brave”	SFCG produced 10 videos for £ 390 each	
Cost to broadcast on TV	They Paid an average of £ 877 to broadcast each of them several times	Two major television stations broadcast the documentary 24

		times a month over a 6-month duration
Cost per video club	£13,694.11 for 106 video forums and focus group	
Cost to broadcast on social media	No other costs than HR and office material	
Cost per mobile phone (smartphone)	£104.14	

Another cost saving was achieved by SFCG issuing a call for tenders to receive the best phone deals at a good price. In addition they were able to use the network connection in the office and the existing social media channels to diffuse the videos without additional costs.

Partnerships have generated economies of scale in terms of structural costs required for the full designed M&E and implementation of development programmes. Our decision to work with established partners, who had the logistics and were already working in Kinshasa has helped to create economies of scale. We have also leverage on internal M&E experience and tools that had been design for research.

The relatively low costs of activities that have been run through the programme (with signs that they were relevant for girls), has been possible given IPs experience in the field. Overheads have been higher for SFCG, with HR and operating costs counting for 63% of total costs. SJS and UMOJA have approximately same ratios, with more that 50% on activities, and 25% on HR. As highlighted before they have been able to continuously adapt their programme to ensure efficiency.

Efficiency

Efficiency <i>What outputs are delivered with the inputs / activities? Balancing cost with quality</i>			
Indicator	SJS	SFCG	UMOJA
Proportion of AGYW who receive project inputs who have participated in a formalised network (formal / informal)	273 AGYW out of 300 participated at least once in a formal or informal network activity	N/A	N/A
Proportion of AGYW who received smart phones from the project who are actively engaging in social media conversations	200 have received smartphones: 100 of them participated in SFCG 100 of them have used it to support their network (no smartphones)	310 AGYW interacted on social media conversations out of (i) 800 who have been involved in the programme, and (ii) 100 who received a smart phone	100 received a smartphone and participated in SFCG initiative but we cannot isolate them from the global cohort
Proportion of AGYW who receive project inputs who are saving ¹⁵	57.75%	46.88%	80%
Proportion of AGYW who receive project inputs who report confidence in their ability to use mobile money for saving	N/A	N/A	68.25%
Proportion of AGYW who receive project inputs who report confidence in their ability to use mobile money for business needs	N/A	N/A	80%
Cost of baseline and endline EE index	Baseline cost: £9,653 Endline cost: £8,939		

¹⁵ This will be calculated based on the logframe targets and definitions

	(Including data collection and analysis)
Costs of monitoring by GLRU and evidence of course correction / learning and adapting	£37,034 (Including data collection, transcriptions of interview, coding and analysis)

SDDirect have continuously worked closely with the implementing partners to ensure that the mini-pilots offer maximum efficiency. This has been reported in previous reports (team, partners, systems and processes). We have also ensured efficiency through the use of the physical hub (organisation of training, participants invited to activities). Additionally, learning is emerging from these indicators.

Distribution of phones and smartphones: Data from our quantitative research indicated that only 1 in 4 AGYW between the ages of 12 – 15 had a mobile phone, this increased to 58% for those between the ages of 15 -18 years, and to more than 80% for those over 18 years old. Had this information been obtained prior to starting the MPs it could have been used to ensure greater equity in phone distribution. The distribution of phones through the projects created some tension and jealousy (between girls themselves, parents and girls, mentors and girls). Creating the environment to distribute phones efficiently and with equity is challenging, especially where mobile technology is needed for project inputs. If a programme is to use social media as a key strategy then it is clearly important to employ a socially inclusive approach to ensure all girls get access to smart phones, but ensure a do no harm approach is taken to avoid and risks that might arise. However the results from our mini-pilots are inconclusive on the efficacy and added value that smart phones have had on the outcomes, as such projects need to look at this aspect very clearly from a do no harm, value for money and project outcomes perspective.

Broadcast: For episodes, SFCG worked with its TV partners to agree a good broadcast price for the best schedules already established with them, to get the largest number of viewers.

Savings: girls from the three MPs have increased their savings in an environment that has been challenging, given inflation and exchange rate fluctuation in the course of the programme.

Cost of monitoring and evaluation: Working with girls brings added value in terms of collection of data, but requires careful, tight management. The analysis of the economic empowerment index data has helped us evaluate the impact of the MPs on the AGYW participants and also helped us to refine the tool for future use.

Effectiveness

Effectiveness <i>Linked to outcome data / common indicators. How well outputs are having desired effects?</i>			
Indicator	SJS	SFCG	UMOJA
Cost of reaching different groups by different intervention areas: unit cost per AGYW	£ 12.43	N/A	£31
Cost per AGYW participating in peer-to-peer skill share sessions	£3.80	N/A	N/A

Cost per AGYW of mentoring outreach sessions	£ 10.80	N/A	£ 16.27
Cost per AGYW trained in life skills, financial literacy, computer training, social media training	N/A	Social media training cost: £16.04 (for 100 AGYW, done by SFCG)	Social media training cost: £16.04 (for 100 AGYW, done by SFCG)
Cost per AGYW / of a) vocational training package / external training (if sourced)	N/A	N/A	N/A
Cost per AGYW of b) entrepreneurial package / per AGYW	N/A	N/A	Package A: £68.02 Package AB: £68.02 Package ABC: £122.81
% increase of AGYW involved with the project who report they can now decide on the use of a. their time; b. income; c. choice of employment	a.59,38% b.418,75% c. 40,63%	a.91,55% b.46,48% c. 91,55%	a. 71,43 % b. 14,29 % c. 69,84 %
% of AGYW, involved in the project, who have engaged in new social and economic activities (including savings, credit, new IGA, club / network etc) and/or accessed employment in the formal and/or informal sector over the project period as a result of the project a. Regularly and systematically sharing information as a sector-based network b. Cooperative working (e.g. bulk purchasing, group negotiation) c. Membership of a formal network/association d. listening / watching a story developed by the project,	a. 91% of networks regularly communication with each other b. 7 networks established with sustainable economic relationship	d. 106 video forums established ; videos broadcast 170 times ; 11,994 interactions on social media	c. 57.1% reported being members of a networks / association at the end of the project.

Proportion of AGYW involved in the project who experience a positive change in their economic empowerment index score ¹⁶	59,23%	37,38%	52,19%
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In order to maximise the potential impact of the MPs, we have tried to foster synergies and efficiencies throughout the MP implementation process to increase effectiveness: synergies around projects supporting each other (although this has not happened as much as was anticipated in the initial proposal), synergies with our research component and the design of the longitudinal panel study and the use of tools developed in previous quant research (A-EEI), interaction with our capacity building plan (training on child protection), etc. We can also note the following:

Cost of participants' identification: as highlighted throughout this and previous reports, in order to identify participants it is crucial to work with grassroots organisations that have a trusted presence in the communities, to avoid suspicion and backlash. This inevitably has a cost, for example the identification of participants undertaken by UMOJA was almost twice the cost of SJS's; however; it took much less than a quarter of the time (2 weeks as opposed to 4 months).

Cost of mentoring: the difference in cost of mentoring sessions between SJS and UMOJA is mainly down to the number of visits performed by the different mentors - much fewer visits done under the UMOJA project, as explained above - which provided a better VfM option to mentoring from SJS. The quality of mentoring and approach has also been different, which needs to be factored in when comparing costs and actual value.

Cost of training: Orange was selected as the mobile phone provider but also to provide the training on mobile money instead of using one provider for telephones and another for training, this created efficiencies in terms of ease of use for the AGYW and increased relevance of the training.

Cost benefit analysis

A cost benefit analysis is to be taken cautiously and is indicative only, given that we do not have a significant sample nor a counter-factual (this was not a case-control design). However, this can provide some information.

If we look at achievement of the goal targets (which are common to all projects), and the average increase in revenue:

Indicators	% change from baseline to endline ¹⁷		
	SJS – MP1	SFCG – MP3	UMOJA - MP4

¹⁶ This is based on our sample included in the longitudinal study (see annex for further details)

¹⁷ Note: *** denotes statistical significance at less than 1 percent confidence margin, ** at less than 5 percent, and * at less than 10 percent. They have been computed using t-statistic test of significant differences between baseline and endline levels.

% of AGYW who report financial independence ¹⁸ (change over time)	4.23%	28.13% ***	7.9%
% of AGYW reporting being able to decide on the use of their savings (control over savings)	9.86%	0%	26.98% ***
% increase of AGYW involved with the project who report they can now decide on the choice of employment	2.82%	3.13 %	9.52%
Cost per beneficiary	\$ 203.56	\$ 96.77	\$ 185.58

- The three projects engaged with participants differently, and with different levels of intensity, and cost implications – which makes comparison hazardous.
- We can see that SFCG was less expensive per participant and that is largely due to the nature of the work, in that they didn't have any high cost engagement with participants, such as mentoring and coaching that came in the other 2 projects, which appears to have been a significant factor in the improvement of EE among our participants.
- In terms of delivering on project outcomes/ outputs - all projects showed some degree of success and all achieved against their milestones. What we can see from these three common indicators is that they all made a positive contribution across the indicators from baseline to endline values.

Equity

Equity <i>Ensure fairness and transparent targeting of who will benefit</i>			
Indicator	SFCG	SJS	UMOJA
Criteria for selection of AGYW to participate in different project interventions / receive project inputs	<ul style="list-style-type: none"> * AGYW 12 – 24 yrs ; * Engaged in an IGA * part of a social network * At secondary school or university students (= 190 au total, not part of La pep programme) 	<ul style="list-style-type: none"> * AGYW between the ages of 15 - 24 yrs ; * are the initiator of an IGA; * Economic activity in the following areas : market gardening, catering and personal services * member of a network such as a <i>likelemba</i>, or <i>le moziki</i>... 	<ul style="list-style-type: none"> * AGYW between the ages of 14 - 24 yrs ; *Initiator of an IGA or small enterprise * having already had training in business development/ planning * having already benefited from micro-credit / capital * about to begin a small enterprise / IGA

¹⁸ Financial independence is derived from a) total income generated from labour/ productive activities and b) total income received from others (gifts, transfers, expenses covered by relatives), where a is greater than b that gives a score of 1 indicating positive financial independence, where a is less than b the score is 0, indicating no financial independence.

Number of AGYW who started activities and then dropped out (including reasons for dropping out)	10 dropped out. Main reported reasons highlighted are : -change of address - Marriage (union libre) - unknown	27 dropped out (from 300). Main reported reasons for drop out has been: - Marriage (Union libres) - Unmet expectations on financial support - Parental opposition	13 AGYW dropped out (over 300). Main reason for drop out has been: - Change of address (girls who are not living with biological parents frequently change of place) - Pregnancy
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We did not employ any specific social inclusion criteria regarding the participant selection; however some AGYW who participated had disabilities, including physical impairments and albinism. However, inclusion and diversity was not specifically measured, and is something that might bear further consideration (albeit needs handling extremely sensitively) in future programmes of this nature.

For SJS we used 20 community mobilisers to identify girls and young women. To facilitate this identification, a pre-identification questionnaire was developed and made available to the mobilisers and stakeholders working with similar beneficiaries in the selected sites. A lot of work was done on selecting the different girls and young women whose profile matched the selection criteria, including age, social network membership, etc. Again, this is an important area where we could have strengthened a focus on inclusion, recognising that this would make the already challenging process of identifying suitable participants more complex (with implications for cost). In a longer-term project, this would be more manageable than in a short-term pilot of this type.

For SFCG AGYW were selected based on the following criteria: Residential status on the targeted neighbourhood; aged between 14 and 24; parental approval if aged under <18; having an active income generating activity.

For UMOJA, outreach and targeting of beneficiaries, was made through local partners, local NGOs, other structures that had a better understanding of the AGYW in those locations and allowed a wider variety of AGYW to be considered for selection. As a result, a much more diverse group of girls was proposed by these partners than would have been selected by the project alone.

6 Conclusions and Recommendations for Future programmes

Programme design and planning

Program design: the project that appears to have been most successful from our internal monitoring reports from the AGYW and the data from our A-EEI (although this should be interpreted with caution as the sample size was small and participants were not randomly selected) has been the least expensive (in terms of cost per AGYW and activity costs), shorter but designed in a much participative way, including a wide range of stakeholders, pushing traditional boundaries.

M&E: Local M&E capacity needs to be supported. Close supervision has to be established to ensure appropriate collection of data. For operational research, a system needs to be developed by the programme and discussed with implementing partners. Working with adolescent girls and young

women provides a number of opportunities for interesting data collection methods and analytical approaches although this requires tight supervision and capacity building on an ongoing basis.

Selection of participants: Different approaches were deployed to identify participants to participate in the programme. The most successful approach, in terms of retention and impact, was implemented through grassroots organisations and churches. Implementing partners who were moving outside their usual zone of interventions experienced a lot of challenges in identifying participants, resulting in many delays and problems with quality (see issues raised under SJS).

Parents' involvement: The experience of the mini-pilots has highlighted the importance of parents' support for their daughters' involvement in all the mini-pilots, and in particular mothers' support. Parental involvement was often mentioned as essential in the initiation of economic activities by the AGYW, as an important source of funds or at least part of the financial support, and source of advice. Almost all the AGYW mentioned the vital role the support of their parents had in their success, in the qualitative interviews. Where this was lacking, girls experienced more backlash, or were more likely to drop out of the project (of the AGYW who dropped out of the project, they mostly lacked family support, and many were not living with their biological families).

The participation of the community, likewise, proved to be an essential element in all three MPs. For example, it was largely due to the involvement of the community (church and other organizations) that all the MPs succeeded in recruiting the participating AGYW. Conversely, one SJS participant struggled when community members discouraged AGYW from participating on the grounds that this project was fostering mystical practices or furthering political aims.

Based on experiences with GLRU and these projects, we recommend a balance between involving parents and building the capacity, and self-efficacy, of the AGYWs to manage family pressure while they engage in their IGA. Sharing the AGYW positive results and involving proud parents as well as the wider community appears to be a powerful tool to change attitudes and engrained gender and social norms. In sum, the involvement and engaged participation of parents and the community is essential for the economic empowerment of AGYW and should be prerequisite for any project addressing girls' empowerment and social norm change.

Child protection/safeguarding: Although we only experienced one reported child protection case, it is important to have the appropriate procedures in place to deal with it. Child protection requires intense engagement from every team member and participant. It is important to recognise that child protection risks are not the same for the programme team as they are for the participants. Each of these different stakeholder risks needs to be taken into consideration while developing a child protection policy. Working with AGYW, requires a child protection policy to encompass young adults (above 18) who face different risks linked to their particular vulnerabilities and situations.

Implementing partner collaboration: The mini-pilots were inextricably linked from the beginning, relying on each other to recruit participants, and activities were intended to be linked and synergistic. In the event that any of these changed – partners or activities – there would be significant knock on effects that need to be managed. We experienced a number of challenges in this respect with the withdrawal and closure of two projects. We also experimented with linking local organisations to support each other. This has not been successful, as explained above (MP4) and proved to be of limited added value.

Programme approaches

Approach to mentoring: a mentor is “a person who gives a younger or less experienced person help and advice over a period of time, especially at work or school”, a coach is “someone whose job is to teach people to improve at a sport, skill, or school subject and a supervisor can be defined as the act of watching a person or activity and making certain that everything is done correctly, safely, etc.”¹⁹

Our approach to mentoring has encompassed a little bit of all three of those definitions, but most commonly a hybrid of the second and the third – coach and supervisor. Being a mentor, a coach or a supervisor requires different skill sets.

- (i) **Selection of mentors:** mentoring is not a common approach in development programmes in the DRC, and there has been some confusion around the use of the mentors in different roles (coach, supervisor). Their role has been highlighted as being of primary importance in the process of empowerment and their selection should be done with required attention.
- (ii) **Training mentors:** Investment in training mentors has not been intensive at all, it needs to be much stronger on topics like child protection, social and gender norms, equitably behaviours etc. Time and resources must be allocated to this training, and supervision. Mentors must have a professional outlook and sense of responsibility in their role.
- (iii) **Mentor’s gender:** Many participants reported that they would feel more comfortable with a female mentor rather than a male, highlighting that they could discuss intimate issues with a female mentor. However, some men have been really good mentors equally. We believe it is important to keep some kind of balance to value role of men as well.
- (iv) **Mentor vs. coach vs. supervisor :** it would be helpful to distinguish different types of engagement with participants upfront. A mentor is a trusted adviser, a wise person who is recognised as such by the mentee. A mentoring relationship is characterised by a strong interpersonal engagement, that focuses on personal development of the mentee. A coach is focusing on competencies and processes to improve performance, whereas a supervisor is directly involved in managing and evaluating performance. We know that these different roles can be held by a single person, which has been the case in much of our experience with mentors. What is important is (i) the person’s values, (ii) the relation (s)he will be able to establish with AGYW and (iii) the transparency of their relationship – e.g. rules for confidentiality have to be clear from the beginning by all parties.
- (v) **Team work, follow up and contingency:** Participants and mentors built strong ties, which helped the girls to develop capacities and becoming more empowered. This relationship can also be destructive if badly managed. The programme needs to develop the appropriate level of processes to enable risk mitigation. Setting up strong team work amongst mentors, or working in pairs, can also reduce risks. However, to ensure peer learning and exchanges, and improved follow up through team work, mentors need to get together frequently to build strong networks and support each other to respond to difficult questions or situations.

Approach to trainings: the MPs have been testing different approaches to training, from intensive to lighter touch. Each of these projects coupled training interventions with practical and experiential

¹⁹ <http://dictionary.cambridge.org/dictionary/english>

learning alongside. Mobile money training provided by UMOJA followed with practical application of the savings mechanism to support the embedding of the knowledge, which in turn should contribute to more sustainable behaviour change. Physical social (and professional) networks were set up by SJS, where members of the networks could support each other to put into practice the business planning and management skills they had learnt. Similarly the virtual social network and mobile phone training provided by SFCG was accompanied by a period of hands on practical engagement by the girls in the Whatsapp and Facebook groups, to enable them to engage in conversation, debates, share stories and tweets with their peers. Follow-up by mentors to ensure that the AGYW are able to apply the training on the ground is critical to embed these results.

In the case of our experience, the impact of training was clearly positive; as evidenced by the findings of the investigation and the testimony of the interviewees.

“les formations nous ont bénéficié à Umoja; elles nous ont renforcé nos capacités et ouvert des horizons” Masina, 23 years)

Capacity building of AGYW. Alongside formal training, the MPs have sought to develop the capacities of AGYW through different types of peer learning. At the end of the programme, participation in the different MPs has led to the development of new skills and capabilities. For example, the survey results indicated an increase in the percentage of AGYW who had acquired the ability to manage their income and the culture of savings.

A spectrum for networking

Some kind of networking has been used in all projects from informal to formal (network of girls, and participation in professional associations) and from virtual to real (use of Whatsapp to physical forum). These networks have provided an opportunity to share and reinforce the experiences of AGYW. There is some evidence to suggest that they function best when:

- AGYW are able to select which individuals they engage with in the networks
- When they are involved in the same sector and therefore able to exchange more practically
- When they live in the same location so it is easier for them to meet face to face
- When professional / formal networks arrange practical capacity building sessions in which networks can participate
- Networks provide access to microfinance institutions and banks.

Changing social norms. The experience of La Pépinière, especially through SFCG, confirms the potential of projects to contribute to changing social norms around AGYW economic empowerment; but this is long-term change that requires sustained interaction with key stakeholders and communities. Our experience shows the potential of:

- Intensifying activities, and popularising role models, for 13-18 years old - a group that is heavily influenced by these types of external influences
- Parents and community engagement in the programme and the key messages
- Engaging men, fathers and husbands, as positive role models with progressive, equitable attitudes towards AGYW economic empowerment and their role in the family and society.

Annex 1: Financial management

Si Jeunesse Savait - Financial report - September 2016 - July 2017

MP1 : “ Développer le capital social des filles entrepreneurs de Kinshasa”	Total Budget	Expenses during the period	Balance	Absorbed
Human resources	£ 27,153.67	£ 27,608.50	-£ 454.83	
Furniture and materials	£ 7,296.06	£ 7,312.96	-£ 16.90	
Transport costs	£ 7,093.70	£ 7,125.40	-£ 31.70	
Rent and running costs	£ 4,573.38	£ 4,575.17	-£ 1.79	
Activities	£ 55,370.24	£ 55,572.61	-£ 202.37	
Administrative costs	£ 7,618.87	£ 6,868.61	£ 750.26	
Total cost	£109,105.92	£ 109,063.25	£ 42.67	100%

Search for Common Ground financial report July 2016- June 2017

MP 3 : Plate-forme médiatique pour influencer les modèles positifs parmi les jeunes filles à Kinshasa	Total Budget	Expenses during the period	Balance	Absorbed
Human Resources	£59.696,13	£61.836,14	-£2.140,01	
Furniture and materials	£4.464,57	£2.842,78	£1.621,79	
Transport costs	£9.547,47	£9.008,99	£538,48	
Rent and running costs	£12.805,34	£13.725,52	-£920,18	
Activities	£61.659,36	£57.093,99	£4.565,38	
Administrative costs	£1.256,25	£1.008,41	£247,84	
Total direct costs	£149.429,12	£145.515,83	£3.913,29	
Total indirect costs	£7.471,46	£7.255,14	£216,31	
Total	£156.900,57	£152.770,97	£4.129,60	97,37%

Umoja financial report November 2016 - July 2017

MP 4 : L'autonomisation socio-économique des Adolescentes et Jeunes Filles à travers Mobile Money	Total Budget	Expenses during the period	Balance	Absorbed
Human Resources	£22.109,57	£21.957,26	£152,31	
Furniture and materials	£4.692,10	£5.036,80	-£344,70	
Transport costs	£1.433,52	£1.449,94	-£16,42	
Rent and running costs	£3.650,91	£4.360,28	-£709,37	
Activities	£46.832,00	£53.261,75	-£6.429,75	
Administrative costs	£3.766,59	£5.666,46	-£1.899,87	
Total cost	£82.484,69	£91.732,49	-£9.247,80	111,21%

Mini-pilot MEL expenditure June 2016 – June 2017

MEL of Mini-pilots	Total Budget	Expenses during the period	Balance	Budget Adjustment	Absorbed
Mini-Pilot Manager	£82,515	£62,442.82	£20,072.60	-	
Driver	£20,740	£7,249.75	£13,490.25	Reduce total budget to £10,000	
Vehicle	£9,454	£6,117.53	£3,336.47	-	
Workshops	£3,600	£2,645.59	£954.41	-	
MEL Lead Flight, transfer, per diem and accommodation	£2,127	0	£2,127	To be used in Dec	
Total cost	£118,436.42	£78,456	£39,980.73		

Annex 2. Logframes

Si Jeunesse Savait “ Building girls social capital and networks (Mini Pilot 1)

Intervention Logic	Indicator	Target (currently set at old baseline levels)	Baseline ²⁰	Achievement
<p>Goal: Adolescent girls and young women of Kinshasa have the power to make and act on economic decisions</p>	<p>% increase of AGYW involved with the project who report they can now decide on the use of their time/ income / choice of employment</p>	<ul style="list-style-type: none"> Financial independence: 53% Control over savings: 49 % Decision making over economic activities: 89% 	<ul style="list-style-type: none"> Financial independence: 61.97% Control over savings: 47.89% Decision making over economic activities: 88.73% 	<ul style="list-style-type: none"> Financial independence: 67.61% Control over savings: 57.75% Decision making over economic activities: 91.55%
<p>Outcome: Targeted AGYW entrepreneurs have the (psychological) assets, skills and abilities to succeed</p>	<p>% of project participants report improvements in their psychological assets and capabilities</p>	<p>Qualitative data shows that a majority of AGYW report improvements in psychosocial assets and capabilities (we are not proposing an increase in the target as the baseline was already very high, but rather are expecting to show qualitative improvements among our sub-sample of participants)</p>	<p>Self esteem measure 83.8%</p>	<p>Self-esteem measure : 83.50%</p> <p>Qualitative data shows girls reporting high levels of self-confidence</p>

²⁰ Baseline values are revised values adjusted for 166 cohort

Intervention Logic	Indicator	Target (currently set at old baseline levels)	Baseline ²⁰	Achievement
	% of project participants report increased trust towards other network members	At least 75% of AGYW		
	% of project participants report increased economic assets/ revenues	58% (over 70,000 CDF)	Baseline : 85,571.43 CDF Total income over 70,000 CDF: 56%	82,817 Fcs
	<p>% of AGYW, involved in the project, who have engaged in new (OR increased existing) social and economic activities (including savings, credit, new IGA, club / network, etc.) and/or accessed employment in the formal and/or informal sector over the project period as a result of the project</p> <p>a. vocational training, b. capital start up, c. supportive networks & social capital (peer or formal)</p>	<p>A statistically significant increase in the number of AGYW involved in salaried work / and increasing their savings habits</p> <p>Qualitative reports on engaging in new economic activities</p> <p>Participation in formal microcredit or women’s self-help group, or producers’ organization: 63%</p>	<p>Baseline data is available for what IGAs AGYW are currently involved with (see table 1)</p> <p>Current activities at baseline: No activity: 1 Hairdresser / tailor / beauty: 20 Petty trading: 49 Salaries (private): 1</p> <p>Baseline savings habits: Some amount of savings: 83.1%</p> <p>Participation in formal microcredit organisation 1.4% women’s self-help group 50.7%</p>	<p>Current activities at endline: No activity: 0 Hairdresser / tailor / beauty: 17 Petty trading: 51 Salaries (private): 1</p> <p>Endline savings habits: Some amount of savings: 90.1%</p> <p>Participation in formal microcredit 14.1% women’s self-help group 76.1%</p>

Intervention Logic	Indicator	Target (currently set at old baseline levels)	Baseline ²⁰	Achievement
Output 1: AGYW actively participate in peer-networks, which supports their economic advancement & empowerment	% of AGYW participants are regularly meeting/ communicating with other AGYW in their network	95%		273 out of 300 (91%) have exchanged experiences and learning which have enabled them to improve their practice
	% of AGYW participants report sharing skills/ resources with other AGYW in their networks	70%		Networks reported sharing skills and experience around business management, market gardening and sales
	% of AGYW participants report benefiting from access to shared resources/ services within their network	70%		7 networks have developed economic relations, notably by setting up savings banks or by making children's clothes to be rented out to parents
	% AGYW participants report improved business skills due to skill-sharing and mentoring	50%	49.30%	61.97%
Output 2: AGYW increase their understanding of formal networks and develop the necessary skills and knowledge to participate in these networks, as relevant to their business / economic activity	% AGYW participants are able to identify one or more formal networks / associations relevant to their business and know how to become a member	Qualitative interviews demonstrate AGYW ability	40% (112) AGYW were able to name one or more formal network or association, many of them were the networks they were already involved with.	80% AGYW were able to identify one or more formal networks (SJS internal reported, unverified)
	% AGYW participants report having the skills to negotiate membership of a relevant formal network	20%		According to SJS's monitoring reports, almost all of the AGYW they spoke with felt they had the confidence to approach formal networks for support. In the qualitative interviews managed by La Pépinière, a number of those interviewed reported feeling increased confidence as a result of their involvement in the project.

Intervention Logic	Indicator	Target (currently set at old baseline levels)	Baseline ²⁰	Achievement
	% AGYW participants have directly benefited from participating in a formal network (e.g. received training, credit, mentoring etc.)	20%		Three networks have had contact with formal organisations, such as: des crédits des femmes sage de Kinshasa (MUFESAKIN), le fond national de microfinance (FNM), Association des Femmes Rizicultrice de Kingabwa, Collectif des Modélistes et stylistes du Congo (CMSCO) et la CEPRODECKI .

Search for Common Ground (Mini Pilot 3)

Intervention Logic	Indicator	Target ²¹	Baseline	Achievement to date
<p>Goal: Adolescent girls and young women (AGYW) in Kinshasa, and beyond, increase their mobilisation for and participation in economic initiatives</p>	<p>% increase of AGYW involved with the project who report they can now decide on the use of their time/ income / choice of employment</p>	<ul style="list-style-type: none"> Financial independence: 20% Control over savings: 50% Decision making over economic activities: 48% 	<ul style="list-style-type: none"> Financial independence: 34.38% Control over savings: 46.88% Decision making over economic activities: 37.50% 	<ul style="list-style-type: none"> Financial independence: 40.63% Control over savings: 46.88% Decision making over economic activities: 40.63%
<p>Outcome AGYW in Kinshasa are inspired and confident in</p>	<p>% AGYW who report believing that they can make changes to their lives and community (link to self-esteem measure)</p>	80%	Self esteem measure 79.40%	Self esteem measure : 80.70%
	<p>50 % of AGYW who report taking action(s)²² related to their EE as a result of listening / watching story developed by the project</p>	50%		23% reported taking action as a result of listening /.watching the video

²¹ These targets were based on original baseline data derived from cohort of 200, baselines have been revised following the smaller sample at endline.

²² Actions will be based on the strategy for message development and linked to the themes of the stories (e.g. doing something different with their income like investing in business, saving, etc., starting a new income generating activity, etc.)

Intervention Logic	Indicator	Target ²¹	Baseline	Achievement to date
their potential for change				
Output 1 AGYW in Kinshasa engage with responsibility in social media to share, watch and comment on video reportage and stories of economic empowerment	AGYW who intend to keep interacting via the social media group (Whatsapp) after the end of the project (sharing experiences and getting advices from the others on their business/activities)	100 AGYW		57% of girls interacted with between 1 and 14 AGYW on social media 29% with 15 – 28 AGYW 14% with more than 29 AGWY
	10 video stories broadcasted to 800 AGYW members of Whatsapp group and via Facebook	10 videos to 800 AGYW		10 videos broadcast, almost 170 times on two different channels
Output 2 AGYW are connected together and identify themselves with stories of their peers'	5000 likes/sharing/interactions for each story (disaggregation of data will depend on web statistics)	5000		11,994 interactions were made on social media
	% AGYW who report being inspired by the stories and can recall at least one inspirational role model / story when questioned and explain why it is inspirational / or why they relate to it	50%		95% of girls said they were inspired by the stories and role models presented to them in the videos

Intervention Logic	Indicator	Target ²¹	Baseline	Achievement to date
economic empowerment	No. of new Whatsapp groups created by the targeted AGYW to connect with their own friends and contacts and interact with them on similar topics	3		<p>Three Whatapps groups were created to enable them to engage with the videos and messages.</p> <p>106 video forums were established to support girls to connect</p>

UMOJA (Mini Pilot 4)

Intervention Logic	Indicator	Target	Baseline	Achievement to date
<p>Goal: Adolescent girls and young women of Kinshasa are economically empowered</p>	<p>% increase of AGYW involved with the project who report they can now decide on the use of their time/ income / choice of employment</p>	<ul style="list-style-type: none"> Financial independence: 53% Control over savings: 57% Decision making over economic activities: 66% 	<ul style="list-style-type: none"> Financial independence: 52.38% Control over savings: 41.27% Decision making over economic activities: 60.32% 	<ul style="list-style-type: none"> Financial independence: 60.32% Control over savings: 68.25% Decision making over economic activities: 69.84%
<p>Outcome: Targeted AGYW entrepreneurs have the economic, social and psychological assets, skills and abilities to succeed</p>	<p>% of AGYW, involved in the project, who have engaged in new (OR increased existing) social and economic activities (including savings, credit, new IGA, club / network, etc.) and/or accessed employment in the formal and/or informal sector over the project period as a result of the project</p> <p>a. vocational training, b. capital start up, c. access to mobile money d. supportive networks & social capital (peer or formal)</p>	<p>A significant increase in the number of AGYW involved in salaried work / and increasing their savings habits</p> <p>Qualitative reports on engaging in new economic activities</p>	<p>Baseline data is available for what IGAs AGYW are currently involved with (see table 2 above)</p> <p>Current activities: No activity: 12 Hairdresser / tailor / beauty: 16 Petty trading: 33 Salaries (private): 1</p> <p>Baseline savings habits: Some savings: 69.8%</p> <p>Participation in formal microcredit 7.9%</p> <p>women’s self-help group 28.6%</p>	<p>Current activities: No activity: 9 Hairdresser / tailor / beauty: 13 Petty trading: 40 Salaries (private): 1</p> <p>Savings habits: Some savings: 79.4%</p> <p>Participation in formal microcredit 1.6%</p> <p>women’s self-help group 47.6%, tontine, ristourne: 27%</p>

Intervention Logic	Indicator	Target	Baseline	Achievement to date
		Participation in formal microcredit or women's self-help group, or producers' organization: 33%	tontine, ristourne: 28.6%	
	% of project participants report and show increased economic assets/revenues	Total income over 70,000 CDF: 31%	Baseline: 44,286 CDF Total income over 70,000 CDF: 27%	50,238 77 AGYW have saved more than 10000FC per month; 38 saved 30,000FC and 24 saved more than 30,000FC per month
	% of project participants report improvements in their psychological assets and capabilities ²³	Qualitative data shows that a majority of AGYW report improvements in psychosocial assets and capabilities (we are not proposing an increase in the target as the baseline was already very high, but rather are expecting to show qualitative improvements among our sub-sample of participants)	Self-esteem measure 79%	Self-esteem measure 82.70%

²³ Psychological Assets & Capabilities include: Self-esteem: Sense of personal value; Self-efficacy: Belief in one's own ability; Effective communication; Goal setting: Choosing objectives to work towards; Trust and trustworthiness; Perseverance: Continuing at a challenging task

Intervention Logic	Indicator	Target	Baseline	Achievement to date
	x% of project participants are able to list at least 2 new social networks that they now can access, by end of project	40%		57.1% report being in non-religious groups
Output 1: AGYW benefit from access to mobile money savings	x% of AGYW participants have conducted 3 or more mobile money transactions over the project period	55%		There has been an increase in the number of girls using mobile money over the period March – July, but data is not available to track individual transactions. a) March: 40 AGYW - 13,3% b) April 70 AGYW- 23,3% c) May : 131 AGYW - 46,6% d) June: 169 AGYW - 56,3% e) July: 240 AGYW -80%
	x% of AGYW participants report satisfaction with operation of their mobile money account (easy to use, secure, reliable etc ²⁴)	70%		80% (240 AGYW) were using mobile money by the end of the project. Results from qualitative interviews suggest that after the training many of the girls were able to use MM easily, with few issues reported.
	% AGYW participants are able to list 3-5 business and personal benefits of using mobile money savings	55%		There has been an increase in usage of MM reported above, and qualitative interviews indicate that some of the girls we spoke to were using their savings to invest in their businesses, buy new products, or support family / household needs and emergencies.

²⁴ Composite indicator to be refined following market survey of AGYW needs

Intervention Logic	Indicator	Target	Baseline	Achievement to date
				As such we have seen an awareness of the benefits but are unable to quantify this.
Output 2: AGYW participants improve their ability to manage their economic assets and make business decisions	x% of AGYW participants report improved financial management skills, from baseline to endline	70%		58.70% answer correctly a number of key questions on business skills and competencies
	x% of AGYW participants report and demonstrate improved confidence in managing their economic assets from baseline to endline	50%		68.25% reported feeling in control of their savings; 60.32% report financial independence
	x% AGYW participants report and demonstrate improved confidence in making business decisions, from baseline to endline	50%		82,7%



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