

Tuzamurane “Lift One Another” Rubaya, Empowerment Group, Rwanda Partnered with Suntree UMC, July 2019 – June 2022

GRADUATION!!



Tuzamurane Group members share a celebratory snack at graduation

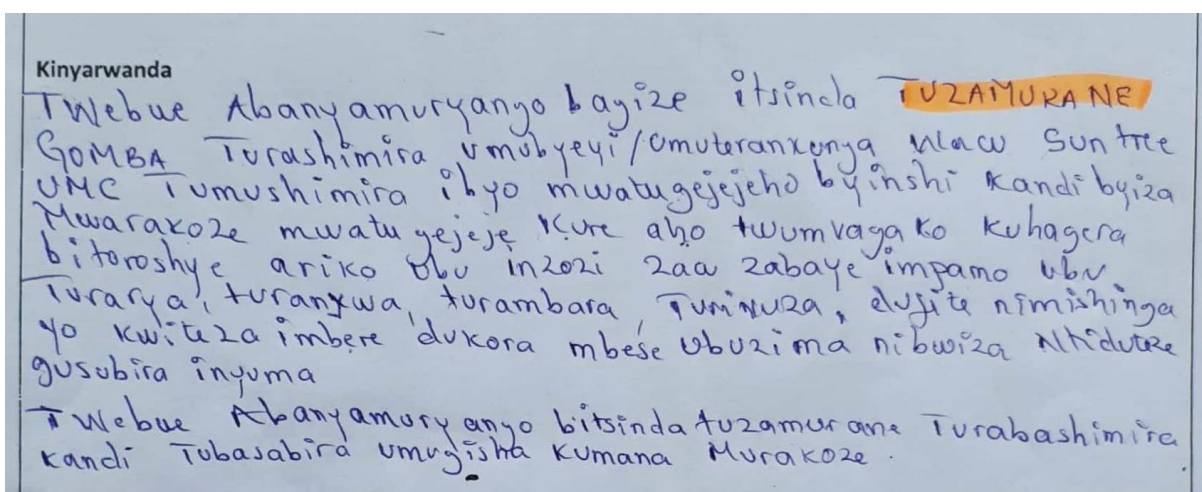
Graduation marks an important milestone for a Zoe Empowers group, but it is by no means the end of the project. In addition to the individual accomplishments which will sustain them into the future, Zoe groups have forged such strong bonds during their three years in the program that they remain committed to each other and in most cases meet regularly. Zoe Empowers program facilitators keep in contact with many graduated members and note that the youth continue to protect each other from mistreatment, provide a safety net in times of hardship, and expand their businesses.

The following pages contain the final report from your group as provided by the program facilitator to document the results of your financial and prayerful support. The information details specific achievements of participants, but what it cannot fully capture are the many small ways the Zoe youth have impacted their local community. During live interactions with the children and conversations with the program facilitators, we often hear about food provided to a neighbor in need, school materials purchased for a child outside the groups, human rights protected, and other small (and sometimes large) ways the individual children who have benefitted from your support of Zoe pay it forward to others. Also not recorded are the many elderly relatives who live with the children and have shared in the life improvements. Your commitment may have been limited to three years for a specific group of children, but its effects will last a lifetime and ripple forward to many, many others in need.

Group Member Retention

All group members remained with the program all three years. This is a testament to how the youth helped each other face the difficult task of overcoming their many challenges - including the Covid-19 pandemic - so that no one would be left behind. One member, Juliene, was reunited with her brother Faustin.

Letter of appreciation to the partner:



We, members of Tuzamurane group, thank our parents/partners Suntree UMC for all the good achievements you helped us to make. Thank you for helping us make our dreams true and for lifting us from poor life conditions. Now, with your support we are food secure because we can find enough food and eat balanced meals, we have clothes to wear, can access healthcare services whenever needed, run businesses and make income to improve our families' life conditions. We are living a better life and we assure you that we will continue improving and never go back into poor life conditions.

Again, we the members of Tuzamurane group thank you so much for everything you have done. We pray for you and will continue to pray to God so that He blesses you.

How Your Partnership Changed Lives Forever

Group Activities

- Maize and Irish potato farming: The Tuzamurane Group grows these two crops on rotation each planting season. To start the project, Zoe provided seeds, land, fertilizers, pesticides, and sprayers but the project is now self-sustaining. With income shared from this project, participants get funds to boost their individual businesses or use for family needs. The group started an additional income project of buying harvests from farmers in the community which they store and resell later when prices have risen.
- Financial projects: The group first began a merry-go-round fund to build savings for households to purchase small livestock like chickens and rabbits. Each participant contributed a small amount of money during their weekly meeting and then the full sum was distributed to one or two members. In the second year, they switched to table banking so that members could apply for low interest loans as needed. The fund grows through interest on loan repayments and at the end of each year they share dividends. The group plans to continue table banking after graduation.
- Mutual help: Group members schedule time to help each other with large tasks and arrange visits to provide moral support and care in time of sickness. Through mutual help, the group also helped needy community members outside the group. For example, they helped 12 community members with house repairs and planted food for six families who are living with disabilities.

- Community outreach:

- Five group participants volunteered to teach mothers of children who attend a community childcare center how to prepare a nutritious diet for young children.
- The group shared food with four families who were facing food shortages.
- During their graduation ceremony, the group presented small livestock to three other children in the community so that they could begin breeding projects.

Income Generation

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

Income activities run by heads of household	#
Vegetable and fruit selling	18
Small general stores	4
Food selling (grains, legumes, etc)	11
Canteens	3
Sorghum food and drink selling	10
Bicycle taxi services	3
Animal selling: hens, rabbits, goats, sheep	3
Banana juice making and selling	1
Tailoring projects	5
Welding project	1
Poultry projects	2
Tea farm harvesting and selling	1
One youth is employed as a government staff person with the local police.	

Income activities started by siblings	#
Vegetable and fruit selling	9
Pastry project	1
Animal selling: hens, rabbits	3
Tailoring projects	3

Vocational training: Eight in tailoring, one in welding.

Community employment: The members of this group regularly employ others in the community as follows:

- 11 people to help with farming projects
- 3 to help with selling food
- 1 to help with the pastry project

Financial Security

All families are building savings through the group table bank or in livestock holdings. Additionally, the youth are saving through mobile banking (19), village savings plans (16), and institutional banks (7). Households have further invested in cows (9), buying land for house construction (2), and renting or buying land for farming (24).

Food Security

Before Zoe, families faced hunger issues and would go one or more days a week without having a meal, some children suffered malnutrition. At graduation time, all households are food secure and can find at least two meals a day. They eat a nutritiously balanced diet and those who suffered malnutrition have recovered.

All members were taught the best horticultural methods for growing their own food and how to care for livestock. They were given seeds for kitchen gardens and crops, tools, and initial livestock. All families have continued and expanded on these activities. Below are the details of their agricultural projects at the time of graduation.

Kind of crops	# of families
Bean	30
Maize	24
Cassava	14
Wheat	2
Sweet potato	12
Sorghum	7
Banana	2
Other vegetables	9

Type of livestock	# of livestock	# of families
Sheep	126	18
Goats	87	13
Pigs	345	14
Hens	522	9
Rabbits	436	24
Cows	9	4

Health & Hygiene

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

Education

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

- 26 children started regularly attending primary school
- 21 students started regularly attending secondary school

Housing

- 13 households built latrines and 16 households repaired latrines - Zoe provided iron sheets for latrine roofs
- 3 families built new homes - Zoe provided iron sheets, doors, and windows while the group made bricks and helped with general labor
- 19 families repaired and improved their homes: 3 added more rooms, 16 plastered their homes
- Families also improved their living conditions by installing electricity (13) and/or solar panels (2), and buying modern beds (9), mattresses (14), sofas (2), and a TV (1).

Spiritual Strengthening

Before Zoe, the challenges the children were facing of poverty, stigma, and hunger made them doubt God's existence. They had been told that God loves every human creation but they felt abandoned in their sorrows. By graduation time, all the families had come to believe in and had experienced God's love. They now attend church services and pray with their groupmates.

FIRST YEAR CASE STUDY REPORT - September 2020

The Zoe Empowers program facilitator who works with your group provided the following report on the activities and achievements of a household supported by your partnership. Although each child is unique, this report reflects the challenges and progress of every household as they move through Zoe's empowerment model. Additional information about your group's progress follows this case study.

Head of Household: Beata (21)

Dependents: brothers Emmanuel (19) and Etienne (11); sister Anitha (15)

Challenges: Beata's father died in 2008 after a long illness, leaving behind a wife and three children. Her mother remarried and had another child, Etienne. In 2014, their mother passed away after an accident. All the children were adopted by their grandmother, whose house had collapsed and who was living in extreme poverty. After two years, Beata and her siblings found a house they could rent by laboring. Life was very difficult. None of the children attended school. Renting the house through their labor left them very little time to find food, and they used to survive by stealing, laboring, and begging. Emmanuel moved out and tried to find a better life in neighboring Uganda, but he was unsuccessful and eventually returned. When Beata joined the Tuzamurane Group, Zoe gave her emergency support in the form of a grant to use to pay her rent.



Left to right: Anitha, Beata, Etienne, and Emmanuel

The Dream: Training in the Dream process teaches the children how to develop a plan for achieving self-sufficiency, and creating a Dream chart provides daily inspiration to work towards the goal. The following are Beata's original responses to the Dream questions:

- What makes you feel sad? *Being an orphan*
- What makes you happy? *Drinking milk*
- What happens in the community that you do not like? *Child exploitation and abuse*
- What is your dream for the future? *Owning a cow*
- What will be your guiding principles to achieve your dream? *Hard work and saving*

Family Specific Achievements Because of Your Partnership

Income Generation: Beata received training in entrepreneurship and basic business practices and was given a grant to use to start a business. She started a project selling clothing but it was greatly affected by the restrictions that were enacted due to the COVID-19 pandemic. Beata sold all the clothes and bought a bicycle. Her brother Emmanuel used the bicycle to transport food crops to the market. Emmanuel used his profits to provide a grant to Beata which she invested in agricultural projects. She planted Irish potatoes and beans, then with her profits started another business selling food stores. For her newest project, Beata buys beans, sorghum, and wheat at harvest when the prices are at their lowest. She stores them until the prices have risen and then sells them at a profit. Beata bought hens and rabbits for her siblings to raise. She can now provide for her family, ensuring that they have enough food and paying for their medical insurance.



Emmanuel with the bicycle Beata bought him; Beata in her bean field

Agricultural Projects and Food Security: Beata and her siblings struggled to find enough food. Once in the empowerment program, all heads of households attend training sessions in food security and nutrition, agriculture, and animal husbandry. Beata received vegetable seeds (beets, cabbages, carrots, and spinach), fruit tree seedlings, a sheep, and a hoe. She now grows crops of beans, cassava, Irish potatoes, and maize and has planted a kitchen garden. The family has six hens, a goat, twelve rabbits, and three sheep. They now eat two nutritious, balanced meals a day.

Health: Zoe paid for medical insurance for the family in the first year and provided training on hygiene and disease prevention. The group members are encouraged to keep their homes and surroundings clean, use clean and boiled water, have a dish drying rack, hang their clothes, and bathe regularly. The family is much healthier, and Etienne has recovered from intestinal worms. Beata can now pay her family's insurance fees and they can access medical services whenever needed.

Housing: Although Zoe helped the family with their rent when they first joined the group, Beata can now pay for this expense. She bought a parcel of land and is saving to build a house on it.

Education: Anitha and Etienne started to attend school through Zoe's initial support with school fees, materials, and uniforms. Beata can now pay for all their school expenses.

Child Rights and Community Connections, a quote from Beata: *"I am thankful to God for providing the money for renting a house. We are no longer chased out for the lack of money to pay the rent. We are living in an adequate home. We can participate in different community events (community workdays, meetings, and other events) yet before Zoe we were isolated and stigmatized."*



Beata's brother Etienne breeds rabbits



Beata's sister Anitha got hens from the merry-go-round fund

Spiritual Strengthening: Beata, like many of the other children and youth entering the Zoe program, felt abandoned and angry with God. It was very hard for her to believe that God watches over her. After attending group meetings and participating in devotions, she began to feel that God has been there for her even in her sorrows and struggles. Beata is now a choir member and her sister Anitha is in a baptism preparation class.

Prayer Requests: Beata prays that she will have her own house and will own a cow.

Special achievements: Beata and her siblings have gained the trust and respect of people in their community. Emmanuel is an auditor and Beata is a treasurer in community savings groups.

GENERAL UPDATES ON THE TUZAMURANE EMPOWERMENT GROUP

Group Income Projects:

Merry go round fund: Each group member contributes a small amount of money to this fund every meeting day. The money collected goes to one of the households in the group, with every family getting a turn. The group members have used this money to buy small livestock and to boost their businesses.

Irish Potato Farm: Zoe provided land, Irish potato seeds, sprayers, organic and chemical fertilizers, and pesticides. The group decided to keep their first harvest for home consumption. They sold the second harvest and used the proceeds to acquire additional fields so they can plant more potatoes.

Group Activities

Mutual help: Group members help each other with chores and projects, working together in their homes and fields instead of individually. Typical jobs done include house cleaning, repair, and construction; farming; establishing kitchen gardens; and toilet construction or repair. All of the families in the group were helped with farming activities, starting kitchen gardens, and building or repairing their latrines.

Community service: The Tuzamurane Group planted kitchen gardens for four community members and helped them with home repair.

Food Security and Agricultural Projects: All households planted crops and had kitchen gardens. For all but four households, the harvest was good. [Some of the fields of those four families were overtaken by a flood.] Zoe gave goats to 12 families in the group and sheep to the remaining 18 families. Many families also bought other livestock through the profits of their businesses. The tables below show the crops that are grown and the livestock kept by the families in the group. Note: a market garden provides a wide range of vegetables from a relatively small plot of land.

Kind of crops	# of families
Beans	30
Cassava	12
Maize	16
Market garden	4
Sweet potatoes	11
Wheat	2

Kind of livestock	#of livestock	#of families
Cows	3	3
Goats	29	12
Hens	19	6
Pigs	23	9
Rabbits	61	17
Sheep	42	18

Income Generating Activities: All heads of households received business training and grants to start income-generating projects. The chart below shows the main projects run by group members (some have more than one).

Projects	#of families
Canteen (snack shop)	1
Boutique (retail shop)	1
Selling fruit and vegetables	18
Selling sorghum	8
Making and selling sorghum juice	4
Selling food stores (wheat, beans, ...)	9
Bicycle taxi services	2



Beata and her sheep

Note about Rwanda group names: The youth choose their own group name. The first part of the name is their self-description and the second part is a reference to their location so that we can distinguish between groups that choose the same name for themselves.

Name List: Before an empowerment group name list is created, Zoe Empowers staff members take time to get to know the youth. They make home visits to record information about the children, their dependents, and caregivers. They assess if any emergency interventions are required to alleviate health issues, abusive conditions, or inadequate shelter. Once they have confirmed who is eligible for the Zoe Empowers program, and have allowed time for children who are not interested to drop out and others to join, then the staff creates the name list. Please note, children joining Zoe often have no parents or birth documentation, and have suffered multiple traumas in their young lives. Sometimes they are suspicious of the people asking questions. For these reasons, the children occasionally provide erroneous information which we later correct.

On the following page is the list of names and a picture of your specific group. The names in bold are heads of household, followed by their siblings and dependents. Although Zoe records both first and second names, we use only first names in public lists to preserve the privacy of children in the program. The ages of the orphans and vulnerable children in the Zoe program range between infant and college age; however, the youth who is the head of household must be old enough to manage a small business and so is usually between 14 and 21 years old.

Some of the children live with an elderly grandparent or disabled caregiver. Most often such arrangements include shelter only and the caregiver is unable to provide food, education, health care or other support which children need. Child rights are especially important in such situations so that the children are not abused.

The children are encouraged and strengthened by the knowledge that their partner is not only supporting them with resources, but also with prayer and in the belief that they are capable of great things. Thank you for making this journey of transformation with them.



Tuzamurane Rubaya Empowerment Group, Rwanda

30 households and a total of 100 children



Alice (f) 17

Albertine (f) 16
Jean Marie Vianney
(f) 18

Aline (f) 19

Girbert (m) 17
Jean Paul (m) 15
Belise (f) 10
Alieria (f) 7

Beata (f) 20

Emmanuel (m) 18
Anitha (f) 14
Etienne (m) 10

Bernard (m) 16

Gilbert (m) 12
Felicien (m) 5

Brigitte (f) 18

Eric (m) 15

Denise (f) 20

Louise (f) 18
Braise (m) 3

Cofia (f) 20

Josiane (f) 18
Yvonne (f) 14
Prince (m) 9

Dion (m) 20

Wellars (m) 18
Jonas (m) 14
Julius (m) 5

Delphine (f) 16

Annoualite (f) 13
Jean Baptiste (m) 6
Jean claude (m) 4

Dieudonne (m) 20

Cyuzuzo (f) 18

Emmanuel (m) 19

Albertine (f) 16
Jeannette (f) 13
Evangeline (f) 12

Fabien (m) 20

Frederic (m) 18

Emmanuel (m) 19

Mathias (m) 12
Joseph (m) 12
Clarisse (f) 16
Sylvia (f) 14

Habufite (f) 18

Ernestine (f) 16

Illuminee (f) 18

Celestin (m) 16
Aphrodis (m) 12
Jean Marie Vianney
(m) 4

Jean Pierre (m) 20

Clementine (f) 17
Marie Claire (f) 15
Gaspard (m) 13
Theodomir (m) 11

Josiane (f) 16

Sandrine (f) 13
Sarah (f) 7
Francine (f) 5

Jeannette (f) 18

Josiane (m) 20

Yvette (f) 17

Julienne (f) 20

Diane (f) 3

Faustin (m) 16

Lambert (m) 17

Albert (m) 16
Aloys (m) 12
Benjamin (m) 10
Belise (f) 3

Marie (f) 21

Patrick (m) 20
Nicole (f) 16
Vlentin (m) 10

Olive (f) 19

Emelyne (f) 12
Jean De Dieu (m) 8
Juliette (f) 1

Pelagie (f) 17

Samuel (m) 16

Denise (f) 14
Norbert (m) 10
Stepahania (f) 5
Claudette (f) 3

Sylvestre (m) 21

Egide (m) 19
Boris (m) 17
Aron (m) 15
Claudette (f) 13

Valentine (f) 21

Yvonne (f) 17
Jean deDieu (m) 14
Doriane (f) 1

Valentine (f) 16

Valentine (f) 21

Vestine (f) 20

Henriette (f) 14
Clemence (f) 8
Emmanuel (m) 4

The following is an overview of how the Zoe Empowers program enables orphans and vulnerable children to move beyond the need for charity by comprehensively addressing the multiple challenges faced by those in living in extreme poverty.

Group Formation

When Zoe first enters a community to help children, we begin by engaging the local leaders. Staff members explain how Zoe is an empowerment program, enabling children to move from crippling poverty and dependency to economic and social self-sufficiency. Although different from the usual relief approach, it resonates with leaders who want to see sustainable change in their village. Since staff are indigenous to each country in which Zoe operates they understand local customs, challenges, and resources available.

During the first meeting the youth elect leaders, make rules to guide their meetings, choose a group name, and decide when and where to hold weekly gatherings. The youth complete training on topics of food security, health and disease prevention, business management, and child rights within the first six months. If they have access to land they receive seeds to start gardens and plant crops. If siblings are not attending school, Zoe provides uniforms and other resources to get them back into classes. Children who have skills are provided grants so that they can start small businesses, others begin vocational training. Most importantly, all begin to experience God's love and they realize that though many are orphans, they have a Father in heaven who loves them.

The Dream

One of the first tasks new members complete is the creation of their "Dream" chart. Most orphans and vulnerable children entering the Zoe empowerment program face a daily struggle to survive; there is neither time to think about the future nor reason to hope for something better. But through Zoe and your partnership, the children learn to imagine a new life and prepare to make it a reality.

The Zoe program facilitator leads members through an exercise called the Dream process where they examine their current situation and then set their goals. After considering their family's hopes and needs, the youth who is considered the head of the household and is the primary member of their empowerment group creates a poster of responses to a standard set of questions.

This youth then presents the Dream to the rest of the group members who express support and give feedback, especially concerning the primary goal. These Dream documents help the program facilitators better understand the conditions of the children's lives so they can address specific needs or traumas suffered. The family keeps a copy of their Dream, often displaying it in their home to provide daily motivation as they strive to create their new life. As they progress through the empowerment program they will often update their Dream.



Connections

One of the biggest disadvantages orphans and vulnerable children face is isolation from peers and the larger community. Struggling on their own, the children lack moral support, access to community resources, and a network of people to help them progress and face challenges. Zoe creates connections.

Peer group. The youth served by Zoe have often dropped out of school and stopped attending church or community events. They do not even realize how many others share their plight, but at the first group meeting, when each new member tells their story, the bonding process begins. By working together on group projects and helping each other make improvements to their homes, friendships form and the group becomes an extended family committed to helping each other face challenges and achieve their dreams. New Zoe group members are also introduced to youth who have graduated from Zoe or been a member of another group for a couple years. These relationships provide advice based on experience, networking possibilities, and inspiration.

Program facilitator and mentor. Zoe program facilitators usually hold a diploma in social work or related fields and have experience working with children. They care deeply about the children and are available to provide counseling as needed, but they do not fill a role of guardian nor do they attend all the group meetings. This is important so that the youth develop their own problem solving abilities and can become fully self-reliant. Each group has a local mentor which they select to help represent and guide the group within their community. Mentors receive training from Zoe and then attend weekly meetings, make home visits, and help resolve challenges in the community.

Community leaders and government officials. This includes school administrators to help children return to classes; local leaders who can address cases of abuse and improperly seized property; government officials and specialists who can provide expert advice on business development, agriculture and higher education; and health service providers. In Rwanda, many government programs exist to promote better use of land for agricultural purposes, support entrepreneurship, and recognize innovation. Zoe staff works closely with the groups to increase awareness of these opportunities and make sure the youth know how to take advantage of them.

And a powerful connection is you! All Zoe groups know the opportunities they receive are from God, through the love and concern coming from their partners far away. They are amazed that you would care for them without ever having met them. This powerful connection is further strengthened if a partner can visit the country to witness what the youth have achieved.

Child Rights

A major focus of Zoe's empowerment program is teaching children about the rights their local government and international laws promise. Such training is often conducted by the local officials in charge of enforcing child rights so the children get to know those who are responsible for their protection. Additionally, Zoe's group-based model creates crowd support through which the youth can defend each other from all forms of abuse; physical, financial or emotional.

In the many communities where Zoe works, young girls are particularly vulnerable to abuse and often feel they are powerless to resist. Protecting the rights of girls includes educating the entire community about the dangers and harm inherent in all forms of mistreatment, especially child marriage, sex trafficking, and female genital mutilation. Zoe's emphasis on forming gender-mixed groups strengthens the support available to girls within their groups and creates leaders who will encourage fair and just treatment for all.

Zoe's goal is to ensure that all children are able to stand up for themselves and their rights in the community. Often children in the Zoe group learn these lessons so well that they not only defend their own rights, but also the rights of others who may be abused or neglected in their communities.

Food Security

Children entering the Zoe empowerment program struggle every day to alleviate their hunger. Usually they try to find work, but because they lack status or an adult advocate in their community, they are paid extremely low wages or small amounts of food. They might try growing their own food, but they do not have the resources or knowledge to succeed. It is not unusual for these children to go two or three days without eating. Occasionally they must resort to begging or even taking from a neighbor's field just to survive. Even those children who do manage to eat daily suffer health consequences from the poor nutritional quality of their meals.

With guidance from Zoe program facilitators, new groups learn what foods they need to eat as well as explore different ways to attain a stable food source. Because Zoe is an empowerment program, the children are not told what to do, but are instead given options and training so that they can devise their own approach to becoming food secure and self-sufficient.

Children in rural areas who can access land will learn about the best agricultural practices for their region and then be given the seeds, fertilizer, and tools to begin vegetable gardens and/or plant crops like corn. Other Zoe households might start with raising small animals, like rabbits or chickens, after learning about animal husbandry. All children are encouraged to begin earning money as soon as possible to increase their food security.

Income Generation

Zoe helps the children generate an income at both the group and household level. A group project might involve growing a cash crop, raising small livestock, or producing and selling a product like soap. These projects provide experience, foster group cohesion, and produce profits for the group's savings and loan fund. Individual households also start small income generating-activities like buying and reselling food items, phone calling cards, clothing, etc. Some youth who are already skilled immediately receive resources to begin businesses in trades like tailoring, auto mechanics, or hairstyling. Zoe urges youth to continue growing their wealth and financial security by completing vocational training, expanding their business into new markets, or starting multiple businesses.

Before distributing resources, Zoe trains all empowerment group members on how to craft a business plan and manage money. After this training, the group members take the following steps:

- Brainstorm what businesses could succeed in their community
- Create individual and group business plans and present these to the group for discussion
- Vote to approve the proposals or help the members create a better plan

Once the business plan is approved, the individual receives a micro-grant and/or a start-up kit. Throughout this process the Zoe program facilitator is available to provide guidance but does not tell the group what to do or make decisions for them. If a poor decision is made, the youth will learn from the experience, but still have the support of their group and Zoe to try again.

Merry-Go-Round Funds and Table Banking in Rwanda

In many African countries, informal cooperative societies exist that are used to pool and invest savings. Merry-go-round funds are used by nearly all Zoe groups to promote savings and are established soon after income from individual or group projects becomes available. At each meeting, all group members contribute a small amount into a single pool of money which is then given in full to a different member each time. A variation of the merry-go-round concept used most often in Rwanda involves saving the money until there is enough to make bulk purchases of small livestock, groceries, or housewares to be distributed to each member.

With table banking, all group members contribute the same amount then the money is immediately given out as short terms loans. Interest is paid up front and also made available for loans. By the end of the meeting all money is distributed. These short term loans are most commonly used to quickly expand businesses and the principal is returned by the next meeting. The fund grows fast, and dividends are paid to all members. In Rwanda, laws restrict the very poor from taking out loans to protect them from exploitation. As a result, families joining Zoe cannot participate in table banking until they have reached a level of success with their businesses and family assets. Once the children are doing well enough that they can join a table banking group, they often prefer to join one of the groups that already exist in their village instead of starting one within their empowerment group. They feel the village groups, made up of local business owners, are more stable. Joining one of the groups in their village also helps with their reintegration into the community. One of the goals of the Zoe program in Rwanda is for every family to join a community banking group by their third year.

Health and Disease Prevention

Zoe's goal is to address immediate health needs, teach the children how to live healthy lives, and connect them to medical resources. Preventative education includes:

- Basic hygiene practices such as hand washing, boiling water, and keep their home and surroundings clean
- Nutrition, especially important since the children have often had very limited diets
- Diseases transmission and treatment; especially for malaria and HIV/AIDS
- Dangers of substance abuse
- Specialized training for girls' personal health and safety

Many of the children have lost a parent to HIV infection and often the children too are suffering from the virus. Because of the associated stigma, they are usually reluctant to discuss their status and sometimes even avoid treatment. Zoe provides supportive opportunities for children to be tested, helps them access medications, and educates to counter the many misconceptions held in the community.

After youth achieve basic health and hygiene standards in their homes, Zoe provides the first distribution of items like mosquito nets, sleeping mats, blankets, and hygiene products. Zoe helps families enroll in health insurance plans and/or access medical care by providing assistance. For continued self-care, the youth learn to budget their own money for insurance, emergencies, and health related products.

Training also includes teaching the children about the importance of improving their physical appearance and keeping their home clean and attractive in order to increase their status in the community. When the children look "smart" their confidence increases, they feel better about themselves, and others in the community begin treating them with respect and acceptance. In the second and third years of the program it is possible to pick out the once-ragged Zoe children because they are often the cleanest looking children in the village and carry themselves with pride and dignity.

Housing

Often, children entering Zoe are living in houses left by their deceased parents that are in disrepair or are homeless without a permanent residence. It is also common for orphans and vulnerable children to work in exchange for a room, this leaves them vulnerable to abuse and with little time for other activities or to earn money for food. In general, Zoe does not provide housing for the children, but it does give the group funds which they can use to help out those members in greatest need by providing temporary rent assistance or materials to make emergency repairs. Zoe will also to provide basic construction materials like roofing materials or windows in limited quantities. Usually, the youth save money to improve their housing and their groupmates provide

labor assistance as needed. In some areas Zoe is able to partner with local governments or villages to find housing for these children or to supply land and other resources. Zoe's emphasis is on helping the children find appropriate housing while also teaching them how to save money to repair or purchase their own home. Sometimes this means they move in with another group member or find a reasonable renting situation while they save profits from businesses to buy land and build their own home.

Education

Zoe does not need to teach the children and young caregivers who join empowerment groups about the importance of education. These children desperately want to attend school. Prior to joining Zoe, many children participated in school, but were forced to drop out due to chronic illness, hunger, social ostracism, lack of clothing, and/or lack of money. Once in the program, the young heads of households (many of whom have been out of the educational system for too long to be reintegrated) are eager to see their younger siblings back in school as soon as possible.

So that children can quickly return to school, Zoe will meet with school administrators and assist with some of the expenses such as uniforms, fees, and materials. The group may also pay for some of these materials when there is a special need. As with all other aspects of the Zoe program, the emphasis is on empowering the children to pay for their own educational expenses. It is a great source of pride and self-esteem for the youth who are the heads of their households to be able to share how they are able to work to send their younger siblings to school. It is like hearing parents brag about the accomplishments of their children and it is very moving to see in a sibling.

Spiritual Strengthening

Often the isolation that the children feel when they begin the Zoe program extends to their thoughts about God. Because they are abused and discriminated against by their community - and often this includes Christians in their village - they believe God has also abandoned or even cursed them. At other times they believe that maybe God does not exist, or if God does exist that they are somehow beyond God's love. In the very first meeting a Zoe staff member often shares the Lord's Prayer with the children, and talk about how they are not truly orphans because they have their heavenly Father who loves them.

Meetings begin with Scripture readings, prayer, and devotions led by a group member, but while this is available to the children they are never coerced into the Christian faith. Zoe's program is religiously non-restrictive, yet offers a compelling view of the love Christians show to others. One of the most powerful parts of the empowerment program is the way these children put their faith into action in their own community. They forgive those who have harmed them; feed others who are even poorer than themselves; adopt other children and share their resources and knowledge with them; pray and care for one another; and pay fair wages to those who had once taken advantage of their situation with hard labor and poor pay. These children return good for evil and can be examples to all of what it means to live as Christians.