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CONFLICT RESOLUTION AND TRUST BUILDING AMONG VILLAGE SAVING AND LOAN ASSOCIATIONS (VSLAs)

**Report on training aspect of the AEBR Trust-building project
implemented in partnership with Baptist Union of Denmark
and Shalom Educating for Peace-Rwanda**

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Introduction

The Trust-building project was designed for Village Saving and Loans Associations (VSLAs) by AEBR under the support of the Baptist Union of Denmark (BUD). The project is currently implemented in Southern Province of Rwanda and operates in Huye, Nyaruguru, Gisagara and Nyanza districts. After realizing the necessity of building trust among the members of the VSLAs, the project invited SEP-Rwanda to partner and develop a training activity with the aim of equipping the VSLAs with skills to transform conflicts and building trust among and between the VSLAs members.

Proposed training content

The project and SEP-Rwanda agreed on the following as the content of training organised for the village agents who facilitate the implementation of the project:

Understanding and analysing conflict; Conflict resolution approaches ; Conflict resolution: collaborative approach; Problem-solving: conciliation; Building trust within group/community; Celebrating differences; Effective nonviolent communication and anger Management; Building a resilient and peaceful community; Enhancing skills for effective dialogue.

SEP- Rwanda was responsible for the development of the training manual and the production of a leaflet containing the summary of the lesson on the subject covered during the training. SEP-Rwanda was also responsible to translate the manual in English and facilitate the training. In addition, SEP-Rwanda was assigned to conduct Consultation with the Field Officers and Village Agent to improve their trainings.

Implementation of the contract

1. Developing materials: the Kinyarwanda version of the training material (handout) was designed, developed and submitted to the project manager on 19th December 2013
2. Training: the training was organised from 9 to 13 December 2013
3. Leaflet: the leaflet was developed and submitted to the project manager on 17th January 2014
4. Translation of the training material: the handout was translated and submitted to the project on 2nd April 2014
5. Consultation with field officers and Village Agents: this activity was delayed and took place from 22 to 23 September 2014

General Observations and comments

- i. The collaboration with the project team was very good during the training preparation and implementation. The needed resources were availed and invitation of the participants were done on time

- ii. The participants had to do long distance to and from the training venue. The day session started at 8h30 end by 15h00 in order to help participants go back home. This had not seriously affected the training. But, as a consequence, the time was limited and one of the subjects (effective dialogue) was not covered.
- iii. The venue: the venue did not have some required facilities for training which were needed by the participants. For example, there weren't tables that participants could use during the training
- iv. Number of participants: 40 village agents and 3 field officers participated to the training. This was a big number of participants if we consider it to be the training of trainers.
- v. The training handout and leaflets were not distributed to the participants on time. It was explained that the trust building project team was unexpectedly overloaded with work in January and February 2014 and, in addition, there was a delay in transferring the money allocated to the consultations activity. Therefore, the implementation of the activity 5(consultation with village agents) was not conducted as planned.

Consultations and visits activities organised on 22-23 September 2014

After realizing that the consultations cannot take place as planned in the contract, SEP-Rwanda used the opportunity of meeting the invited participants who include the trained village agents and the leaders of the VSLAs and organized a kind of preliminary evaluation of the impact of the training of December 2014. To collect information, the evaluation activity used (i) small group discussions and (ii) visiting two VSLAs.

I. Small group formation and description

The total number of participants was 94. The participants were randomly grouped into small groups of 8 or 7 people. 12 groups were formed. Under the supervisions of SEP personnel, Field officers and some of village agents helped to moderate group discussions. The table below presents the description of the small groups engaged in the discussions and gives idea on the participants who attended the event:

Group No	Number of participants	Sex		Age categories							Districts of origin			
		M	F	20-25	26-30	31-35	36-40	41-45	46-50	51and beyond	Huye	Gisagara	Nyaruguru	Nyanza
1	8	4	4	2	3	1	1	1	0	0	7	1	0	0
2	8	4	4	2	0	2	1	1	1	1	5	3	0	0
3	8	5	3	0	2	2	2	0	0	2	6	2	0	0
4	8	5	3	1	1	3	1	2	0	0	3	3	2	0
5	8	3	5	0	0	1	4	0	1	2	6	2	0	0
6	8	2	6	1	1	1	2	2	1	0	4	2	2	0
7	8	0	8	0	0	1	4	0	0	3	5	2	0	1
8	8	3	5	0	3	0	3	1	1	0	3	4	1	0
9	7	4	3	1	0	2	2	0	1	1	3	3	1	0
10	8	4	4	1	2	2	0	1	1	1	6	1	1	0
11	7	2	5	1	0	1	1	2	2	0	5	1	1	0
12	8	3	5	0	2	3	1	1	1	0	4	2	0	2
Total	94	39	55	9	14	19	22	11	9	10	57	26	8	3

The majority of the participants (58%) were females. 58% of the participants were adults aged between 26 and 40. Many of the VSLAs were located in Huye district. This is reason why the majority of the participants (60%) came from Huye District.

The information collected from the discussion

The small groups were asked to exchange and discuss on the impact of the training on the VSLAs, the challenges they have faced and recommendations in relation to the training for improving the VSLAs approach.

The following are the responses frequently collected from the small group discussions:

1. Impact of the training

The participants repeatedly emphasized the fact that the trust among VSLAs members has increased. They explained that before the training, many of them had not had trust in the VSLAs especially in relation to the security of their money. They didn't trust each other and couldn't invest much money in the saving in the VSLAs. As evidence, the participants point out that after the training, the members have increased their shares. It was realized the number of loan requests and approvals within the VSLAs have increased. They added that the training cultivated the sense of responsibility among the VSLAs members and now, they generally reimburse loans without irregularities as it was the case before the training. The participants reported: "Before , there were people who didn't' pay back the money. Now because of trusting each other in the group has increased, people pay back the money loaned without problems."

The participants recognized that the training helped them harmonizing and improving the VSLAs transaction and the procedures because of some advices and knowledge gotten from the training such as respecting everyone, listening to one another, collaboration in decision making and conflict resolution, etc. To describe the improvement in VSLAs transactions and procedures, the participants used the following example: 'Before the training, when someone was unable or delayed to pay back the loan received from the VSLA, we immediately used to apply the loan regulating rules and got him/her pay by force. After the training, the way to get the loan back was changed: now, we first organize dialogue on what and how to do, look for agreement and convenient solution without harming any member and the person with loan.' The participants confirmed that the training increased their understanding on conflicts, their sources and how they can positively resolve the conflict. They acknowledged the decreased number and intensity of conflicts in VSLAs as evidence of the training impact.

The participants explained that before the training, they had not had time to discuss and dialogue on issues happening in the groups. They reported that dialogue has increased and they have managed many of conflicts happening in the VSLAs without the intervention of village agents or field officer. In some cases, the members of the VSLAs have facilitated or contributed to resolving conflicts that occur in the community. One of the many examples relates the conciliation intervention done by a VSLA members and facilitated a conflict that happened in one family. The VSLA member got a loan and paid family health insurance (Mituelle de santé). Her husband (who

was not member of the VSLA) disagreed with his wife on the use of the money and didn't accept that the woman pays back the loan received from the VSLA. The VSLA members, using the skills learned from the training, facilitated the process of resolving the conflict in the couple. The conflict was positively responded to and the participants claimed that this is the impact of the training.

The participants testified that the training significantly contributed to consolidating group cohesion within the VSLAs. They stated that the group cohesion has increased. There were people – within the VSLAs- who had interpersonal conflicts in their daily life (like land related conflicts). The participants gave examples of different interpersonal conflicts resolved applying the knowledge from the training. In addition, the participants underlined that mutual respect between members have increased because of the lesson on respecting differences. The participants recognized that the training inspired good leadership in VSLAs. They stressed that , before the training, the VSLAs leaders in some groups used authoritarian leadership style. After the training, they have freedom to discuss on group issues and decide together. The members have been much more involved in decision making in VSLAs management. For example, after the training, they overcome resistance on paying the “mutuelle de santé” as a group and each member can now get the money for the mutuelle for her/his family through loan from the VSLAs. Before it was difficult to come at this decision, but with the training they managed to discuss, negotiate, and collaboratively came on the agreement.

The use of benefit from loans is one of the issues that generate conflicts in VSLAs. The participants reported that before the training, it was difficult to agree on the use of the benefit from the loan. Now they agree on the use of the benefits without difficulties. The same observation for social fund management was highlighted during the group discussions. How to decide the person to support? To whom the group should support? How much money to offer to the person to support? Etc. Those are some of questions that occur in VSLAs and could generate conflicts if they are not well handled. Responding to these questions has required collaboration and dialogue skills, which have increased in the VSLAs after the training.

2. Challenges

In relation to sustaining trust among VSLAs, the participants highlighted the following as challenges they are coping with:

- Insufficient time for dialogue and conflict resolution in group: the VSLA transactions and proceedings don't reserve time for working on the issues related to trust building and dealing with conflicts.
- Deep-rooted conflicts, especially related to the historical background of the Rwandan society, have challenged the process of trust building among group members. However, although the past violent conflicts are still affecting the society in one way or another, the VSLAs member confirmed that they are increasingly overcoming the challenge and focusing much more on their economic development.
- Some members have a persistent tendency to replicate or transfer the approach learned from other VSLA approach previously used and adopted by other organizations, which are different from the AEER- VSLA implemented approach.

- Some of members tend to go out of the group rules in name of increased trust. For example, taking the increased trust as a pretext, some members want to go beyond the regulations and offer the loan which much more than what is prescribed by the VSLAs instructions.

3. Recommendations

During the group discussions, the participants have formulated the following recommendations in order to continue improving the VSLA approach implementation and sustaining trust among the members:

- Organizing more trainings for group leaders and reach the VSLAs members;
- Availing the educational materials and reinforcing/digging the teachings on conflict transformation and trust-building at group/VSLA level;
- Extending the training , going beyond the group members and reaching the whole community members;
- Organizing study tours to the groups who used the approach in advance and recorded impressive progress in order to practical learn from them;
- Promoting inter-VSLAs relations, especially those located in the same village or cell. The participants explained that forming union of the VSLAs located in the same area could ease the process of their capacity building; they can do big joint investment and then speed their development.
- Spreading out the VSLA approach, creating new groups, and expanding this approach to other uncovered areas. The VSLAs are still receiving many requests for membership whereas they couldn't surpass 25 members;
- Organising a conviviality ceremony and/or celebration gathering bringing together local governmental leaders and the VSLAs in order to exchange and sharing experiences on the AEBR-VSLA approach and its positive impact on the community;
- Adding on/increasing the ticket of participants to and from the training venue (for some the participants claimed to receive insufficient ticket);



The participants at the consultation workshop of 22 September 2014

II. Visit to VSLAs

On 23rd September, the training facilitator accompanied by field facilitators and the project staff in charge of administration and finances paid a visit to two VSLAs. The first group visited is known under the name of “Turwanye Ubukene no.33” and located in Kigarama Village, Buturo Cell, Kibirizi Sector, Gisagara District. The second group reached is named ‘Tuzamurane no.39’ and located in Gahondo Village, Sazange Cell, Kinazi Sector, Huye District. The visit to the VSLAs was marked by a one hour conversation focusing on the impact of the training, challenges they are facing and recommendations. The conversation not only helped understanding better the VSLA approach but also served as verification means of the group discussion results. The observations and reactions received from the visits are very similar with the information collected the day before from the group discussions.

Moreover, the visit to the VSLAs helped getting deep insight on how the VSLA proceeds. It also offered opportunity to observe the enthusiastic attitude towards the approach and get firsthand experience and interactions with the VSLA members. In addition to the information collected from the group discussions, the VSLA members visited appreciate the approach. They stated that with the approach, they overcome aloneness and developed the sense of belonging to a wide community. They also recognised that the approach helped them to become more disciplined in terms of saving. They admitted that belonging to the VSLA has helped them to increase positive interactions between members as well as their neighbours, support one another and become more clean(dirt free). They underlined that the training helped developing the sense of equality, mutual respect and respecting difference. They said that before the dissemination of the training content by the village agents, they didn’t treat all members equally and with respect as they have different shares in the VSLA: the members with many shares were more respected than other members. The members of the VSLAs have presented their gratitude to the fact that their facilitators(village agents) were trained and shared the content of the training with them.



VSLA “Turwanye Ubukene no. 33”



VSLA “ Tuzamurane no.39”

Concluding note

It was realized that the training on conflict transformation and trust-building had positive short-term impact on the VSLAs. Trust among members has increased. The fact that members increased their shares was presented as a convincing evidence to demonstrate the increased trust. The trained village agents made efforts to disseminate

the training content. They passed useful information to the VSLAs. The members acquired some notion on transforming conflicts and the elements of trust building. VSLAs members utilized the content to resolve different interpersonal conflicts.

Although there is a recorded positive impact of the training on the VSLAs transactions and procedures, there is still a need to reinforce and extend the training. The leaders of the VLSAs would like to benefit from the training too. The project seems to be well designed. Its pilot phase merits much appreciation. However, the project management needs to be improved. It is assumed that the impact of the training could be maximized if the developed educational materials were transmitted to the village agents and the VSLA members.

Shalom educating for Peace Rwanda is proud of being associated with this impactful project and is pleased to partner with AEBR and BUD in implementing the trust-building aspect of the project. If the project is extended and the partnership continues, it would be suggested having the budget allocated to training (excluding the venue cost and the participants' transport, meals and accommodation) deposited to SEP-Rwanda account in order to avoid the unexpected irregularities experienced during the pilot phase. SEP-Rwanda encourages the extension of the project and hopes to continue collaborating with AEBR and BUD in trust and peace building related projects implemented in Rwanda.