

IMPACT REPORT

MEASURING IMPACT
& DEVELOPING
THE 100WEEKS MODEL



GROUP 1
2015- 2017



TEMPORARY
CASH FOR
PERMANENT
CHANGE



Jaqueline was the first woman ever to receive mobile money through 100WEEKS. This picture captured the very first cash transfer of 100WEEKS, an iconic moment for us.

Impact Report, 2018
Measuring Impact & Developing The 100WEEKS Model 2018

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CONTENTS

| | | |
|----------|---|-----------|
| | INTRODUCTION | 5 |
| 1 | MEET GROUP 1 | 7 |
| 2 | FINDINGS ON IMPACT | 8 |
| 2.1 | Basic needs fulfilled | 8 |
| 2.2 | Social empowerment and mental health | 10 |
| 2.3 | From consumption to entrepreneurship | 11 |
| 3 | IMPACT LESSONS LEARNED | 13 |
| 4 | ASSESSING THE 100WEEKS MODEL | 15 |
| 4.1 | Lessons learned | 15 |
| 4.2 | Room for improvement | 16 |
| 5 | DONORS | 19 |
| 6 | CONCLUSIONS | 20 |
| | ANNEX A: Biographies of participants | 23 |



100WEEKS women register themselves at the Tigo Cash agent (group 2).

1. INTRODUCTION

In February 2015, 10 women in Rwanda were the first to begin receiving weekly payments on their mobile phones, for a period of 100 weeks. Five of them lived in Kibuye, and five in Musanze, both in northern Rwanda. In Musanze, the women were selected by our local partner Caritas. In Kibuye, the women were selected by Fabrice, our Rwanda country manager, with the help of an old colleague of Jeroen who worked as gender expert at the Netherlands Embassy in Kigali.

The money for this first group of women was donated by our friends and family. 100WEEKS wired the money to Fabrice, the country manager, who subsequently transferred it to the women's mobile phones.

From the start it was obvious we had embarked on a steep learning curve. We had to become experts on mobile money, lay the groundwork for the 100WEEKS model and grow and develop it further. We purposely opted for a lean start-up model: start building with what's on hand, think about what you've done, learn and improve. Group 1 was clearly destined to be a pilot program. The women of group 1 only received weekly cash payments: they did not receive any coaching, nor did they meet as a group. By regularly interviewing the women of group 1 we learned that these elements had to be added to the weekly cash transfers in order to maximise the chances of long-term impact. They have now become part of the 100WEEKS model.

The women from Group 1 completed their 100 weeks in January 2017. More than a year after their graduation from the program, we are taking time to look back and determine what impact 100WEEKS has had on these women's lives and what lessons we have learned from our first 100-weeks cycle.

We would never have been able to accomplish what we have so far without the support of our family and friends, but we are especially grateful to our country manager Fabrice. His dedication, commitment and hard work were pivotal in growing 100WEEKS from a small start-up into the organization it is today.

As 100WEEKS has grown, the idea of direct cash transfers has been gathering steam worldwide. We are part of a revolution that is sweeping development aid. More and more, people who want to help the poor in a myriad of ways are beginning to ask the same question: why not give money instead? Change is coming, and you can be a part of it too. Join us in our attempt to eradicate poverty.

Give cash!

Gitte Büch
Jeroen de Lange
Founders 100WEEKS



Francoise, Jeanette and
Tamar from Kibuye.

1. MEET GROUP 1

In February 2015 we started with our first cycle of cash transfers to 5 women in Musanze, in northern Rwanda and 5 women in Kibuye, in western Rwanda. Virginie, Marie Chantal, Providence, Claudine and Clementine from Musanze were selected by our local partner Caritas. Francoise, Jaqueline, Tamar, Jeanette and Jeanne from Kibuye were selected by Fabrice, our local country manager.

The group of women varied in age. Some were in their twenties, others in their fifties. Household sizes also varied quite a bit. One household consisted of 9 people, while others counted only 2 or 3 members. Some of the women had a partner, others did not. In total, 46 people profited directly from the cash transfers. These people had in common that they all lived in extreme poverty and were unable to secure their basic needs. All households ate only once a day and experienced days in which there was not enough to eat. All households also dealt regularly with illness. Their houses, whether owned or rented, were shabby and none of the households owned a piece of land. Of the 11 children of school age, only 2 actually attended school sometimes. All women and their families lived day by day and were unable to invest in their future to escape poverty. Annex A provides short biographies of the women to introduce them personally. With these 10 women (and their families) we started the first pilot of the 100WEEKS model.

2. FINDINGS ON IMPACT

2.2. BASIC NEEDS FULFILLED

From the start of the first 100-weeks cycle it became clear that the women used their first cash transfers to fulfil basic needs, directly improving their living conditions.

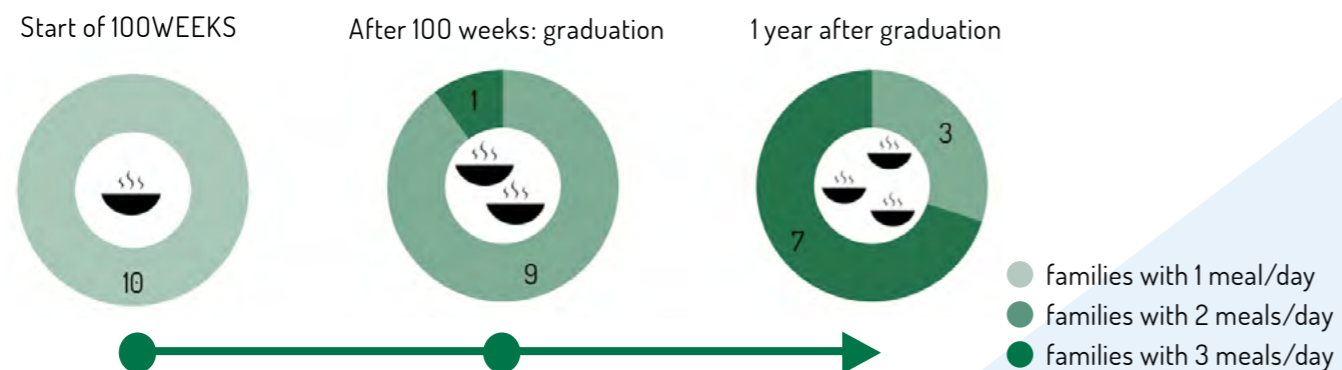
Food and health

All women indicated in the baseline that they and their families only had a single meal a day and experienced days when there was not enough to eat. Their diet had little variation and contained little protein, causing malnutrition in most households. A primary manifestation of malnutrition is stunting: the impaired growth and development that children experience from poor nutrition, repeated infection and inadequate psychosocial stimulation¹. With a stunting prevalence of 38%², Rwanda has one of the highest rates of stunting in the world.

This lack of food rapidly disappeared after the women received their first cash transfer. All families began eating two meals a day within the first weeks of the program. After 50 weeks, all families enjoyed 2 meals per day and had improved the quality of their diet, meaning more variation in nutrients. They also started to eat meat and fish at least once a month. After 100 weeks one family even managed to shift to three meals per day. Most importantly, as shown in the table below, the most recent data show that one year after graduating, most families (7 out of 10) had been able to increase their food intake to three meals a day. This improved diet has made people feel healthier and stronger. At the start of the program, 9 out of 10 households struggled with at least one case of illness in the 4 weeks prior to the baseline. A year after the 100WEEKS program ended this figure had decreased considerably, to only 2 out of 10 households. Improved health also means less loss of income due to the inability to work and less money spent on doctor's visits and medicine, resulting in an increase of disposable income.

The first 50 weeks also saw an increase in basic health insurance coverage, from 76% to 100% of all household members. This also contributed to a reduction of healthcare costs.

Figure 1: Number of families having X meals/day



1. www.who.int/nutrition > Stunting in a nutshell

2. International Food Policy Research Institute. (2016). From promise to impact: Ending malnutrition by 2030. Washington, DC.

Education

Another important development that we saw in the early stages of the 100WEEKS cycle was an increase in the number of children that attended school. The Rwandan government has invested a lot in making education accessible to all. Since the introduction of free basic education in 2003, school enrolment rates have grown steadily. Approximately 97% of children attend school at some point in time³. However, close to 40% of the children drop out, mainly due to the hidden costs of education. Although the barrier of school fees has been taken away, parents still have to pay for schoolbooks, notebooks, pencils and school uniforms. This still constitutes a heavy burden for the extreme poor.

This is also reflected in this first group of women and their families. Out of the 11 children of school age, prior to the 100WEEKS program only 2 attended school now and then. Soon after the women started receiving money from 100WEEKS, all their children went to school.

More importantly, one year after the weekly cash transfers stopped, all children of school age are still in school. The data show that 2 children dropped out. However, after verification by our country manager, it turned out that these 2 children dropped out very briefly, but currently do still attend school. The data not only indicate that the younger children attend school, but also that grown-up children of the participants are investing in their own education. They have started vocational training to become a carpenter or welder, for example. A total of 21 children (including adult children) now enjoy some form of education.

Marie Chantal:
**“Now I feel physically stronger.
 I’m able to think again.”**

Housing

At the beginning of the program, 6 out of 10 participating women owned their own house. Backed by the weekly cash transfers, most of these women started making improvements to their houses. Leaks were repaired, concrete floors were poured and extensions to the houses were built. One participant invested in connecting her house to the electrical grid. The other women saved money and invested in building or buying their own house.

One year after graduating from the 100WEEKS program 9 out of 10 women own their own house. This saves on rent and some women even rent out part of their house to obtain some additional income. This has increased the disposable incomes of the women.

The women also started saving to buy plots of land. At the start of the 100WEEKS trajectory none of the women owned land.

3. Education Policy and Data Centre: www.epdc.org

By the second year Jeanette, Claudine and Virginie had managed to save enough money to buy plots of land. In the year after graduation, the remaining women also managed to buy their own plots. These plots are mainly used for growing crops for their own consumption, reducing the amount of money spent on food. Some plots of land are also used to generate income through farming.

Clothing

Another important investment the women made in the first year of the program was in clothing and shoes. In 4 out of 10 families, not all family members owned two sets of clothes. But even if they did own two sets, most of their clothes were marked with stains and holes. Furthermore, in 3 families some family members did not have shoes and went bare-footed every single day.

This changed after the women started receiving money. Very soon, all family members owned at least 2 sets of clothing and one pair of shoes. One year after graduation this hasn't changed.

2.2. SOCIAL EMPOWERMENT AND MENTAL HEALTH⁴

A less visible, but equally important development has been the social empowerment of the participating women and their families. In Rwandan culture, women do not easily talk about their problems and the extremely poor are often excluded from many social interactions within their communities. The regular visits of our country manager Fabrice were therefore highly appreciated by the participating women. The women have indicated that they felt a sense of belonging and that someone was watching over them. Furthermore, by deciding for themselves how to spend the money they received every week, the women gained confidence.

Being able to buy clean clothes and shoes, feed their children, send them to school and provide them with a safe roof over their heads has empowered the women. Owning a phone alone was enough to make them feel proud. It also helped them to maintain social contacts. They told us they felt part of the community again.

Virginie:
“My kids and I now look good with new clothes and shoes. Now I dare to go to church. Before I looked so poor, I was ashamed to go.”

Being able to provide for their families' basic needs, takes away the stress of not being able to put enough food on the table, of not feeling safe in their homes and not being able to secure the future of their children.

⁴ When this first group of women started their 100WEEKS, the questionnaires did not include questions related to mental health. Results mentioned here are based on face-to-face interviews. Because of the positive response we got regarding improved mental health, we extended our questionnaires for running programs.

Many studies, including one⁵ by researchers at Harvard and Princeton, show that poverty-related concerns impair the cognitive capacity of poor people, which hampers smart decision making for the long term. Being poor drains one's mental reserves. Instead of living day by day to get by, most women who received the cash transfers through 100WEEKS felt confident about their future and that of their children. This has improved their mental health tremendously.

Providence:
“Because I'm physically stronger, I feel stronger mentally. That's why I have confidence in the future.”

2.3. FROM CONSUMPTION TO ENTREPRENEURSHIP

After securing the basic needs of their families in the first weeks and months of the program, the women entered a new phase: one of looking ahead. Encouraged by our country manager, the women started to invest in income-generating activities to secure the future income of their families. Most women started to increase their **working capital**, the amount of money used to purchase products which can be re-sold at a profit. By increasing their stock of goods, the women were able to sell more on the street and thus increase their profits.

The women also started to save, not only on their mobile-money account, but also through formalized **savings groups**. At the start of the program none of the women was able to participate in such savings groups. After the first fifty weeks, all women had become members of such groups. Savings were used in multiple ways.

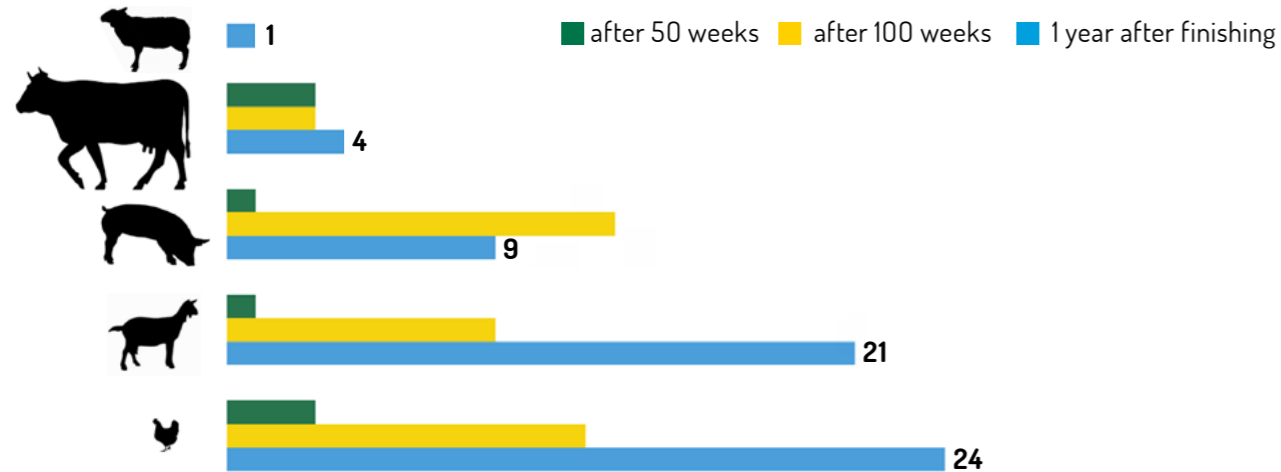
As mentioned before, some of the women invested in buying a plot for **small-scale commercial farming**. Jeanette, for example, started a successful sweet potatoes and beans farm and even hired some labourers to help her out.

Furthermore, all women invested in **livestock**. Young animals were reared and sold once they were grown. Claudine even started breeding pigs and owned the majority of the pigs shown in table 1. Selling pigs had become an important source of income for her. Livestock has proven to be a popular investment opportunity. Besides providing for additional income once sold and adding to the family's diet, the animals also provide natural fertilizer, which improves the farming yields. Marie Chantal even sells cow dung to others. Livestock also functions as a sort of 'savings account' that helps them to overcome difficult times, making them less vulnerable and more resilient when facing unexpected costs caused by illness or failed harvests.

⁵ A. Mani, S. Mullainathan, E. Shafrir & J. Zhao (2013), Poverty Impedes Cognitive Function. www.science.sciencemag.org

3. IMPACT LESSONS LEARNED

Table 1: Livestock owned



Some of the women added space to their house for commercial reasons. They **rented out one or more rooms** as an alternative source of income. Jaqueline sold banana beer in her own small 'bar'. She also invested in a transistor radio. The music made people stay longer. Unfortunately, Jaqueline's poor health forced her to close her shop. She now occasionally rents out 2 rooms for additional income.

Others invested in their own careers. Francoise, for example, **invested in learning** how to sew and bought a sewing machine. Virginie on the other hand, invested in a shoe business. She started out by selling some shoes on the streets. Now she rents an official **market stall**. She buys second-hand shoes, even across the border in Congo, repairs them and then sells them at a profit.

As shown, the women spent their money in several ways. As commonly seen in Rwanda, the women do not have just one source of income. They invested in multiple potential sources of additional income. Besides selling at the market, they rent out a room and occasionally sell some livestock. Using their mobile phones, it became easier to negotiate better prices.

During their participation in the 100WEEKS program, the women increased their monthly contributions to the savings groups. Even in the year after graduation the monthly contributions continued to increase considerably. This indicates that the women have experienced the benefits of saving and have plans for further investments.

Furthermore, 7 out of 10 women opened a bank account. The Rwandan government is actively stimulating financial inclusion of all Rwandese through Savings and Credit Cooperatives (SACCO's), which in contrast to banks and other financial institutions, serve people in rural areas. Having an account with a SACCO allows the women to take out a micro loan to improve their earnings and enhance their livelihoods. Through the 100WEEKS program some women have become so successful as micro-entrepreneurs, that they are on their way to become eligible for micro-loans.

To get an idea of how much impact the 100WEEKS program had we have defined three levels of final impact. All women are scored on this scale, which runs from A to C:

- level A** Participant and her family are structurally better off than before the 100WEEKS program. Participant has managed to continue to grow her business after the monthly cash transfers stopped. She is well on her way to becoming eligible for a micro credit.
- level B** Participant and her family are better off than before and have structurally escaped from extreme poverty. She improved her income and managed to buy her own house or plot. After the monthly cash transfers stopped, her family continued to live under better circumstances than before, but their situation did not improve further.
- level C** Participant and her family are better off than before. However, she has not been able to invest the cash transfers in a sustainable livelihood that would move her family sustainably out of poverty. The family is still very vulnerable to financial or other shocks.

The 100WEEKS program aims to offer a stepping stone to a structurally better life, an escape from extreme poverty, rather than temporary charity alone. Therefore, when our participants reach level A or B we consider our work to have been successful. We strive for a success rate of 80%.

Based on these 3 levels, the 10 participating women of our first group can be classified as follows:

| | |
|---------|---------|
| Level A | 5 women |
| Level B | 2 women |
| Level C | 3 women |

This means that 70% of the women have been able to use the 100WEEKS program as a stepping stone to a structurally better life. The 5 women who got the most out of the 100WEEKS program, are the ones that are the most successful entrepreneurs. However, not all women had as much success as hoped for. Some were held back by their personal circumstances. Jacqueline for example, started very promising, but a difficult divorce and health issues made it difficult for her to excel. Although she did well and ended up at level B, she could have reached level A if it wasn't for her marital and health problems. Also, the case of Jeanne points out that a troublesome relationship has a severe negative impact on the success of the participating women. Marie Chantal, on the other hand, probably has too many mouths to feed with her family of 9. The weekly amounts of €8 might not have been enough to be transformative for such a big family. Others, like Tamar, just lack the entrepreneurial skills to take their investments to a higher level. Throughout the program, she continued to primarily invest in her family's basic needs. Instead of selling bananas and cassava leaves she now works as a gardener in a hotel next door.

However, even the women that ended their 100 weeks at level C and were unable to use the cash transfers as a stepping stone, have made important steps. Especially the impact of the program on their children should not be underestimated. The increased number and improved quality of their meals have an important lasting effect on their physical and mental development. This also helps them to perform better in school.

Also, the children of the women that graduated at level C all go to school now, which is a very valuable investment in their future. One extra year of schooling increases an individual's future earnings by up to 10%. Looking at girls specifically, future earnings increase by 20% for every additional year of schooling⁶. Additional years of education are also related to the improvement of many other social indicators, such as a reduction of child mortality. So even if the short-term impact of the 100WEEKS program has been limited for some women, the long-term impact for their children and grandchildren might well be substantial.

Jim Yong Kim, President of the World Bank Group, regularly emphasizes the long-term effects of inadequate nutrition, lack of early stimulation and learning opportunities, and exposure to stressful environments, typical for people living in extreme poverty. At the 2016 annual meeting of the World Economic Forum he focussed on the widespread issue of stunted growth:

“These kids have fewer – literally fewer – neuronal connections than their non-stunted classmates. For every inch that you're below the average height, you lose 2 percent of your income.”

4. ASSESSING THE 100WEEKS MODEL

When we started with this first pilot group of ten women the 100WEEKS model only consisted of weekly cash payments and measuring impact. We learned many things by closely monitoring the women and asking them regularly what they needed. The insights we got led us to improve the questionnaires, and to add elements to our model like coaching the women in 20-member groups, introduction of weekly financial diaries, clear communication of what women can expect from the 100WEEKS program and what their duties are. Being a lean start-up, room for improvement, especially on the operational side, was foreseen. The experience of working with this first group has thus given us great insights in how to improve the program in order to have more impact. Besides this, we are looking for ways to grow the program and reach more women. Scalability is very important to us in developing the 100WEEKS model.

4.1 LESSONS LEARNED

Regular smaller cash transfers stimulate financial literacy

What's in a name? In choosing the right timeframe for the cash transfers we kept in mind that it should be long enough to be transformative and short enough to ensure commitment to self-improvement. We have analysed other programs that use cash transfers. The Graduation Model⁷ works within a timeframe of 18 to 36 months. Give Directly⁸ donates \$1.000 to individuals, which is given in two instalments in most of their programs. We believe we are able to have more impact by giving smaller amounts on a weekly basis over a long period of time (100 weeks). This way the women gain experience in planning ahead and saving for investments. This makes them more financially literate, which helps them to stay out of poverty sustainably.

Similarly, we had to decide how much money to give in each transfer. The amount should be high enough to be transformative but not so high it would disturb interpersonal relations in the villages. The weekly amount should be attractive to donors in the Netherlands as well in terms of a regular donation. An amount of €8 was more or less double the existing income of the women participating and comparable to the income of a young teacher. So, we started to transfer €8 per week, for a period of 100 weeks, amounting to a total of €800 spread out over a little less than 2 years. Another benchmark for choosing the amount of €800 was an evaluation of the GiveDirectly direct unconditional cash program in Kenya. In that program the average transfer amount was USD 709 PPP, which corresponds to almost two years of per-capita expenditure. The evaluation proved the effectiveness of that intervention⁹. The results suggest that unconditional cash transfers have significant impacts on economic outcomes and psychological wellbeing.

100 weeks: long enough to be transformative, short enough to ensure commitment

The timeframe of 100 weeks appears to be well chosen in the Rwandan context. As mentioned before, the women need some time to meet their family's basic needs before they actually start investing in income-generating activities. Furthermore, being as poor as the women targeted by 100WEEKS, they are very

⁷ www.brac.net/program/targeting-ultra-poor

⁸ www.givedirectly.org

⁹ Johannes Haushofer and Jeremy Shapiro: “The short-term impact of unconditional cash transfers to the poor: experimental evidence from Kenya”, April 25, 2016.

vulnerable to setbacks. The longer timeframe is necessary to overcome these setbacks. At the same time, due to the temporary character of the program the participants are very committed to make the most of the 100 cash transfers they receive.

Unconditional giving stimulates diverse choices and promotes self-esteem

As we have seen, the 10 women in this first group have chosen to invest in very diverse income opportunities, ranging from a small farm to renovating and re-selling second-hand shoes, sewing clothes, breeding pigs and renting out rooms. This shows why the unconditional nature of the cash transfers is so important. The women chose to invest in something that fit them best. They are in control, and even if they do not always make the wisest investment decisions (see chapter 4.2) it gives them dignity and grows their self-esteem.

Money transfers by mobile phone proved efficient

Money transfers through mobile phones are a booming business in Rwanda (and in Africa in general). They are fast and cost effective. They avoid the operational costs of banks and circumvent the problem that commercial banks usually do not serve the poorest people. Anyone who has a mobile phone and access to a cash agent (which are already very common in Rwanda and are growing in numbers) can receive cash this way.

As part of the 100WEEKS program, participants were given an easy-to-use mobile phone. Our regional manager gave them instructions on how to use it, as most of them never owned or used one before. We signed a contract with Tigo, one of the larger local telecom providers. Tigo used a new system for our regular cash transfers, which did not always run smoothly. In the first few weeks there were times that the women did not receive the money on time. When this happened, the women called our country manager and he had to sort things out with Tigo to make sure the cash was transferred that same week. However, these hick-ups were solved after a while and from then on, the mobile cash transfers proved to be very efficient.

4.2 ROOM FOR IMPROVEMENT

While the effectiveness of the 100WEEKS program was confirmed by the experiences of group 1, we identified many opportunities for making the program more effective and better suited for scaling up.

Financial training and coaching by local partner

Although 7 out of 10 women were able to use the 100WEEKS program as a stepping stone to a structurally better life, we have seen that some women were struggling with making the best investment choices and lost track of their earnings and expenditures. They grew up poor, living day by day and were not used to saving or planning for the future. Hence, we felt that adding coaching to the 100WEEKS program could be very valuable. This way, the women could improve their financial-literacy skills and ask for advice when needed.

This feeling was reinforced when we learned that the participating women really appreciated to be part of a group and they expressed the need for someone who would support them. As these women formed our first group and the program was still in a pilot phase our country manager in the field visited the women often and built a close relationship with them. This way he gained trust and we were able to gain valuable insights into what was going on in the program and extended our knowledge about people at the bottom of the pyramid. The importance of belonging to a group has been one of these important insights. Although the frequent visits of our regional manager and the personal contact have been and still are very valuable, this extent of personal contact is not feasible in the long run keeping in mind our ambition to scale up significantly. We will have to find a balance between maintaining this personal contact and increasing efficiency.

Working with a local organization for coaching and financial-literacy training became a priority in improving the quality of our program. The presence of a local contact could have been helpful in situations where our participants faced difficult personal circumstances. This was for example the case with Jeanne. She was in a very abusive relationship and after her divorce and winning a court case against her ex-husband she had to fear for her life. The local priest tried to come to her aid and eventually her ex-husband was chased out of the village by the community. Earlier intervention by a local partner might have prevented the situation from getting out of hand.

Since then...

After our first two groups, we began to organise women in groups of 20 instead of 10 (for efficiency reasons) for weekly coaching sessions. During these sessions the women receive financial literacy training from a local organization and share experiences. We also introduced financial diaries for the women to keep. This way the women have a safe place to talk about their problems and build a social network in their communities that remains after they have completed their 100WEEKS program.

Weekly financial coaching and group sessions have become 2 new key elements of the 100WEEKS program. The key elements now are: cash, coaching and group sessions.

Improving the selection process by the local partner

We have also come to realize how important it is to take time for a careful selection process. 100WEEKS aims to help women out of extreme poverty. We empower women by providing weekly cash transfers unconditionally. However, it takes more than this alone for them to escape poverty. It requires commitment, effort and entrepreneurial skills on the part of the women. Therefore, we select women who are active and committed to work hard to better their lives. The participants are typically between 20 and 40 years old. Another crucial element of the selection process, we learned, is the local legitimacy of the selection of women who can participate in the 100WEEKS process. Only a grassroots local organization is able to do this in such a way that it prevents negative consequences for the selected women arising out of jealousy.

Since then...

Our regional managers and local partners and other relevant local stakeholders work closely together on a transparent, inclusive and scalable selection of women.

Improve data collection

For data collection, we deliberately started with simple, semi-structured standardized surveys. We used World Bank questionnaires as a starting point and adjusted these to the local realities of the 100WEEKS program. Some questions turned out to be less than relevant and others were not specific enough. Also, in some cases the specific formulation of questions was changed, making it difficult to compare data collected over time.

We worked with the tablet-based survey platform Magpi. This app did not perform as well as we had hoped. It turned out not to be flexible enough to adjust to our regular follow-up surveys. It quickly became clear that we needed to look for another mobile survey platform in order to scale up if we wanted to live up to our ambitions to monitor and report frequently on the progress women were making.

The initial, weekly, frequency of surveys proved to be too high. Little development is possible over such a short time frame. We did not want to disturb the women in their daily activities every week if so little information was gained in return. Besides interviews by telephone, our country manager did many of these surveys face-to-face. As mentioned before, this was very valuable to us as we were still figuring out how the model of direct cash works. However, for scaling up we needed to organize the surveying more efficiently.

While testing the model on our first group of women, 100WEEKS struggled with a lack of financial means. In the beginning we could not afford to pay for the hard work of our country manager. It is a testament to his dedication to 100WEEKS that with some support from his family he soldiered on nonetheless.

Since then...

We have switched to another tablet-based survey platform, Nebu, that better matches our specific needs and our ambition to scale up. We have also significantly improved our questionnaires and reduced the frequency of surveys to four times a year. Since the beginning of this year we started working with a mobile call center that uses the Nebu call-center platform, increasing our capacity substantially. Our country managers, who receive a decent salary now, safeguard the quality of the data.

5. DONORS

Right from the start we considered the flow of information back to our donors regarding the impact of the money they donated as a crucial selling point of our model. However, during the 100WEEKS of our pilot group this impact information flow was still in its infancy stage.

Our donors were updated on the results of the women (on group level!) through Facebook. After 50 weeks and again after 100 weeks we compiled infographics on the impact that was realized. We got very positive feedback from our donors. These first donors consisted of family and friends, who were very involved and showed an immense level of goodwill towards 100WEEKS.

Since then...

We have improved the communication towards our donors substantially. The infographics have evolved over time and by upgrading our monitoring and evaluation system and improving on our interviews with the women, we have a lot more to share with our donors. Our number of donors has grown a lot, and we are developing a donor survey to get an unbiased idea of how they value our communication with them and how we can improve it.

6. CONCLUSIONS

Three years ago, in February 2015 we started our transformative program for direct unconditional cash giving through mobile money. Although the model was designed carefully, we learned much by putting it into practice.

The 10 women of group 1 have taught us how the 100WEEKS model works for different women, all with their own personal circumstances. They have shown us what factors could hinder their growth, such as a difficult relationship with their partner or a lack of entrepreneurial talent. They have also shown that the program can have positive effects far beyond the recipient and her immediate family. When a participant is so successful that she can hire others to work for her, the community also benefits from her success.

As shown, 7 of the women have been very successful and have elevated their families' standard of living. Most importantly, they have continued to improve their situation in the year after their 100WEEKS ended, even more than we had expected. That is a great indicator for lasting impact. These women have used the mobile cash transfers as a stepping stone to a better life for their families.

For the other 3 women 100WEEKS could only provide a safety net. However, even they have improved their living standard somewhat. Their children eat better, are healthier and attend school, which has a positive effect on their physical and mental development. Although, they still are vulnerable to personal or external shocks, the long-term effects of this improved living standard, even if it lasts for only a few years, should not be underestimated.

Concluding, we can say that our 100 unconditional mobile cash transfers of €8 weekly to each woman have had positive and lasting effects. They resulted in:

- Improved food security: from 1 to 3 (2 for some) meals per day and more nutritious meals.
- Better physical and mental health: much lower incidence of illness and survival stress. Most women feel secure about their own future and their children's.
- Improved level of education: continuous school attendance for children of school age jumped from 18 to 100%. Some of the older children have started vocational training.
- Increased assets: houses, land and livestock were bought and working capital has increased.
- Increased social capital: families have become part of their communities again by going to school, going back to church, etc.
- Improved savings and financial inclusion: savings have grown substantially and some of them are well on their way to becoming eligible for micro credits.

This shows that the 100WEEKS model of weekly unconditional cash transfers through mobile money has been successful overall. We consider a success rate of 80% to be feasible. We saw many opportunities for improvement of the program and many adjustments have already been carried out since this pilot program.

The most important lesson we learned from our very first 10 participants is the necessity to bring the women together for financial coaching and sharing experiences and mutual support. The women have taught us the importance of belonging, being part of a group. This has been the most valuable adjustment to the program. Financial literacy training and sharing experiences have become the second and third key elements of 100WEEKS model.

Since this very first group of women participated in 100WEEKS we have scaled up significantly. Currently, we just secured financing for our 17th group of 20 women in Rwanda. We have started a small pilot in Jordan with Syrian refugees and have expanded our activities to Ghana, where we started with 5 groups of women. In total we have facilitated cash transfers to 425 women up to now, reaching around 2125 people (based on an average family size of 5). We have improved our program where necessary and adjusted it to different local contexts. We continue to learn and we are looking forward to investigate the results of our improved 100WEEKS program.

In the meantime, the evidence for the positive effects of direct cash giving is accumulating. Recently, the journalism platform De Correspondent published an interesting article on this subject, under the headline: "This simple idea can turn 99% of the development aid on its head"¹⁰, asking: why not just give cash to poor people? USAID put the model to the test and has sponsored a series of studies¹¹ that pitted cash against conventional foreign aid. The first study took place in Rwanda. Guess what..... Cash won!

10. Translated from Dutch: "Dit idee kan 99% van de ontwikkelingshulp op z'n kop zetten".
www.decorrespondent.nl
11. www.theatlantic.com

Annex A

**Biographies
of the first
10 women**

ANNEX A: Biographies of the first ten women

MUSANZE



Virginie

Virginie used to be a street vendor. Soon after her 100 weeks began she started saving for her own official shoes business. Before the 100WEEKS program, she occasionally sold shoes on the streets. She has now expanded her business to a full-fledged market stall. She buys second-hand shoes, even across the border, repairs them and sells them at her stall. She proved to be a successful businesswoman.

She and her 2 girls now enjoy 3 meals per day (instead of 1) and both girls are going to school. All 3 now have health insurance. Virginie bought her own plot, 2 pigs and a goat. She also joined a savings group.

Achieved level: A



Marie Chantal

Marie Chantal started out very poor. Her husband died and she has 8 children to take care of. 100WEEKS has enabled her to renovate her house. She saved up to buy a piece of land where she grows some vegetables. She also bought a cow, some goats, chicken and a pig, which she already sold. When some of her older children moved out, Marie Chantal gave them some seed money to start a business. By selling cow dung, banana juice and tomatoes, she manages to take care of her family. They now eat 2 times a day.

Despite everything that she achieved with the direct cash she did not manage to use her 100 weeks as a stepping stone to move sustainably out of poverty. This is mainly because she has many children and therefore many mouths to feed. However, with a renovated house, their own plot of land and children that go to school they are substantially better off than before.

Achieved level: C



Providence

Providence is a single mom with 2 children. She used to sell corn on the street. From the start of the program she began to save money to renovate and extend her house and connect it to the electrical grid. Because of this, she is now able to generate an income by renting out a room. Providence is proud of her improved house and feels good about the security it will provide her children in the future. She also diversified her business, and now also sells roasted corn and sugar cane. She and her children eat 3 times a day now, are healthier than before and her children go to school every day.

Providence also bought a piece of land, some goats and a pig. She was one of the first to have a bank account and has increased her monthly contributions to the savings group. Out of the 10 women in this group she is the one that saved the most.

Achieved level: A



Claudine

Claudine and her husband have 3 children that suffered from malnutrition as they used to eat only sweet potatoes every day. Therefore, when her 100 weeks started Claudine improved their diet by buying rice, vegetables and occasionally fish or meat. Now they enjoy 3 meals per day. Before, Claudine's children were ill every month, now they are strong and healthy.

Claudine managed to increase her working capital for selling sweet potatoes and her profits increased. She also started buying pigs and piglets and started a small pig farm. She started saving to renovate her house, but later decided to buy a bigger plot and build a new house. For her husband, Claudine bought a bicycle that enabled him to start a taxi business.

Achieved level: B



Clementine

Clementine is married and has 2 children. She sold tomatoes on the streets and used to struggle to feed her children. She invested the cash she received through 100WEEKS in her tomato business. She became part of a savings association and was the first to open a bank account. Clementine can now feed her children 3 times a day and send them to school. She also managed to pay health insurance for them.

Despite her struggle with distrusting neighbours and a troublesome relation with her husband (at some point he even stole a considerable amount of cash from her for drinking), Clementine managed to buy a piece of land for growing crops in the year after she finished her 100WEEKS. She also bought some pigs.

Achieved level: A

KIBUYE



Francoise

It was Francoise's dream to become a tailor. She invested the money she got through 100WEEKS in sewing lessons. Instead of selling fruit, now she sews clothes for people. She also bought land and her partner manages to grow food for their own consumption there, which saves money. They now eat 3 times a day. Their 6-year old son now goes to school and they have welcomed her partner's son from a previous marriage into their home.

She also started participating in a savings association and paid of her debt. She bought some goats and chickens and Francoise and her partner now plan to get married legally.

Achieved level: A



Jaqueline

Jaqueline was the first woman ever to receive money through 100WEEKS. She used to sell beer in her tiny drinking shed. With the money she got through 100WEEKS she bought a transistor radio, to encourage her clientele to stay longer. She also managed to buy a plot of land and build a small house with 2 annexes, which she rents out. Furthermore, she paid off a loan and invested in a cow (which she already sold at a profit), a goat and some chickens. Her 15-year old boy never finished primary school, but now has gone back to get his diploma. They now eat 2 times a day and their diet has become healthier. She also became a member of a savings group.

Jacqueline started out very promising. However, she struggled with her health and with a nasty divorce. She had to stop selling beer and had to pay for continuing lawsuits against her ex-husband to retain ownership of a piece of land and custody of her son. This has prevented her from investing in other income-generating activities.

Achieved level: B



Tamar

Tamar is an older widow with 2 children, who often suffered from illness. With the money sent by 100WEEKS she renovated her house (cement flooring in living room, modern toilet). She also spent money on food, education of her children and on buying a cow, a pig, 2 goats and 5 chickens. She rented a plot for keeping these animals and for farming. She used to sell bananas and cassava leaves, but has not been a successful entrepreneur. She is now working as a gardener in the hotel next door.

Achieved level: C



Jeanette

Jeanette had the best starting point out of all women in group 1. She had a stable marriage, owned a house, and was the only woman in group 1 that had a mobile phone prior to the 100WEEKS program. She used the money from 100WEEKS to the fullest.

She renovated her house, has cement flooring now and rents out some rooms. She also invested in a plot of land, bought a cow, a pig, 4 goats and some chickens. She sells the goats at the market nearby, where many people from Congo come to buy animals for consumption. She started a sweet potato and bean farm and even hired laborers to work on it. Her family now eats 3 meals a day, instead of 1, and the quality of the meals has improved. Her 2 kids look healthy and all family members are ill less often.

Achieved level: A



Jeanne

Jeanne has been less fortunate. She was in a very difficult and abusive relationship. Her 4 children did not go to school. With the money from 100WEEKS she started selling fresh bananas. She also built a small house on the plot, has some chickens and buys and sells goats. After separating from her partner, she won a court case against him and he was ordered to renovate the house and transfer it to Jeanne and her 5 kids (she gave birth to another daughter in the meantime).

Her troubled relationship prevented Jeanne from flourishing. She used the money mainly to survive. Jeanne is still very poor, however, her kids go to school now and eat 3 times a day. This will have a positive and lasting effect for the rest of their lives.

Achieved level: C

OUR VISION:

A world where those who are determined to escape poverty are given the opportunity to do so, on their own terms.

OUR MISSION:

We connect people living in poverty with people who care. Through direct, unconditional cash transfers.

100WEEKS is an international organisation based in Amsterdam, The Netherlands. We currently work in Rwanda, Uganda, Ghana and Jordan and we will start in Ivory Coast in the first half of 2019.

Up to now we have transferred money to 425 women, reaching around 2.125 people. Our work is made possible through the support of our donors and partners, amongst which: Adessium, Adyen, Caritas, Choclonely Foundation (Tony's Choclonely), Dare Creative, Dioraphte, Fred Foundation, Google, The Karma Brothers, PwC, Nebu, MTN, REGGS, Stomp and many private donors.

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