ABOUT THIS RESEARCH EFFORT

This brief highlights key learnings and contextual information from the comparative analysis of the 2015 and 2016 administrations of the HOPE Quotient in Rwanda. The HOPE Quotient (HQ) is a survey tool that measures transformation in the lives of members while they are involved with the savings ministry. The HQ captures the direction of change in respondents’ lives in four domains: spiritual, social, personal, and material.

The survey does not attempt to prove that all changes are a direct result of the savings ministry or HOPE’s influence; rather, we celebrate transformation that occurs within the context of local churches and communities, honoring the truth that HOPE is only one avenue of many through which God works in the lives of members.

HEADLINES

- **Group members report their relationship with God has been positively impacted by their savings group involvement.** In 2016, 98% of respondents shared their obedience to God was impacted positively by their involvement with a savings group and 58% of respondents shared that this was one of the two greatest areas of impact.
- **Frequency of prayer has increased and views of Jesus have improved.** 47% of respondents reported praying more often in 2016 than in 2015, and fewer respondents described Jesus as insignificant, confusing, or punishing.
- **Group relationships are strong.** 68% of group members rated the strength of their groups an 8 or higher on a scale of 1 to 10, with 1 representing the weakest relationships and 10 representing closest friends and family.
- **Lower poverty levels and improved levels of nutrition were observed in 2016.** An increase of 41% of survey respondents now report often or always having enough to eat.

CAVEATS

- Due to the influence of external factors and varying reliability of self-reported income within this research effort, the following observations should be viewed as representative of the HQ respondents and not necessarily representative of all Rwanda SCA members.
- Generally speaking, respondents to longitudinal surveys respond more openly and accurately after the first year of administration, as a result of a number of factors including greater familiarity with the questions and understanding that their answers do not affect the services they receive. Thus, there is more confidence in the reliability of the second year data.

METHOD & DEMOGRAPHICS

- 2015 cohort: 215 group members out of ~180,000
- 2016 cohort: 197 original respondents interviewed, 18 unable to be contacted
- Survey: ~100 questions with a mix of multiple choice, open-ended, and forced ranking

Demographics of respondents

- 65% of those surveyed were married, while another 8% were widows or widowers.
- 16% of those surveyed reported having a small business.
- In 2016, 79% of respondents reported taking one or more loans from their savings group.

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<td>45-54</td>
<td>55+</td>
<td>Not active 2%</td>
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<td>14%</td>
<td>12%</td>
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Active 98%
KEY LEARNINGS

Self-reported impact

- **Group members report that the SCA ministry has positively impacted their lives.** Respondents were asked to select from a list of 10 areas of life they felt had been positively impacted by their involvement with their savings group. Each area of impact was selected at least 79% of the time in both 2015 and 2016.

- **While all areas of life impacted by the savings ministry remained high, in 2016 the rate of selection for each area slightly decreased,** with the exception of “obedience to God,” which remained the same.

- The five most commonly selected areas in 2016 were: 1) obedience to God, 2) understanding of God, 3) hope for the future, 4) inner sense of peace, and 5) willingness to spend your time or money on other people.

- **Greatest areas of impact:** Respondents were asked to select the two greatest areas of impact they observed as a result of their involvement with their savings group.

<table>
<thead>
<tr>
<th>2015 Greatest Areas of Impact</th>
<th>2016 Greatest Areas of Impact</th>
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<td>1) Obedience to God</td>
<td>1) Obedience to God</td>
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<tr>
<td>2) Hope for the future</td>
<td>2) Understanding of God (increase of 15%)</td>
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<tr>
<td>3) Understanding of God</td>
<td>3) Hope for the future</td>
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Spiritual domain

- **Respondents largely believe that God is active in their lives.** In 2015 and 2016, all respondents except one agreed with the statement: “God is an active part of everyday life.”

- **Views of Jesus changed for the better.** When asked to select from a list of 18 characteristics describing Jesus, respondents’ choices showed meaningful decrease in describing Jesus as insignificant (18% lower), confusing (18% lower), and punishing (26% lower).

- **Frequency of prayer increased among high rates of spiritual practice.** 47% of respondents reported praying more in 2016, while 96% of respondents reported attending church at least once a week in 2016. There was an increase of 37% of surveyed group members stating that they pray constantly in 2016, as shown in the graph above.

Social domain

- **Self-reported attitudes of social empathy improved.** Based on responses to a series of attitudinal statements (such as, “When I see someone being taken advantage of, I want to protect them”), social empathy improved among respondents as a whole. In 2016, 21% more respondents were categorized as “somewhat high.”

- **Group relationships are strong.** Group members were asked to report the strength of group relationships on a scale of 1 to 10, with 1 representing the weakest relationships and 10 representing closest friends and family. The average rating remained high, dropping from 9.31 in 2015 to 8.13 in 2016. The decrease was the result of a 65% decline in members selecting a 10. An average score above 8.0 indicates generally strong relationships, though the reason behind the decline is unclear. It may be due to changing attitudes among group members; it may also be a more reliable representation of group members’ attitudes as they have grown more familiar with the survey and trust that their answers will not affect their standing with the group.
Personal domain

Note: The following section references aggregated responses to a series of statements designed to gauge attitudes and beliefs.

- **Improved agency**: We celebrate that 2016 saw an overall increase in agency, with an additional 20% of respondents categorized as having a ‘somewhat high’ to ‘high’ agreement with statements recognizing their ability to be **agents of change in their lives**.

- **Increased peace**: Overall attitudes of peace increased by 6%, with most respondents categorized with ‘somewhat high’ (62%) or ‘high’ (31%) levels of **peace about the future** in 2016.

- **High levels of dignity**: 85% of group members had a ‘somewhat high’ to ‘high’ range of agreement with statements recognizing their own dignity. The ‘somewhat high’ category increased 26%, while the ‘high’ category decreased by 12%.

Material domain

- **Decreases were observed in both amount and number of income sources**. Average weekly income decreased from $16.96 Purchasing Power Parity (PPP) in 2015 to $15.84 (PPP) in 2016, and the number of reported income sources decreased by 29% for the middle 95% of respondents, excluding former group members. 58% reported income totals lower than the previous year, 40% reported totals higher than in 2015, and the remaining 2% saw no change between years. Rwanda as a country experienced a long dry season in 2016, which may have affected the income of respondents.

- **Lower poverty levels were observed in 2016**. The Multi-dimensional Poverty Index (MPI) is a scorecard developed by the Oxford Poverty and Human Development Initiative and the United Nations Development Program to measure the many factors contributing to poverty levels. In response to one of the MPI questions, **41% of households who had experienced infrequent access to food in 2015 reported often or always having enough to eat in 2016**.

- **Savings groups are reaching Rwandans with demonstrated needs**. When comparing the MPI data of group members surveyed with general MPI data, the percentage of Rwanda SCA savings group members considered MPI-poor was higher than the national baseline. Given HOPE’s mission to reach the underserved, this is encouraging confirmation that savings groups in Rwanda are reaching those living in deep levels of material poverty.