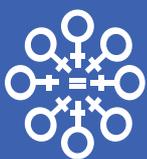


PRO-FEMMES / TWESE HAMWE

Newsletter



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EDITOR'S NOTE



In 2020, Rwanda will join the rest of the World to celebrate the twenty-fifth anniversary of the fourth World Conference on Women and the Adoption of the Beijing Declaration and Platform for Action simultaneously with the 5 years of the 2030 Agenda for Sustainable Development (SDGs).

The aim is for all to achieve gender equality and empower all women and girls.

As we celebrate 25 years of Beijing Conference on women, a lot has been achieved in empowering women and girls.

However, we still have a long way to go by addressing persisting obstacles hindering women to fully enjoy their rights which include child defilement, gender based violence, unpaid care work, limited participation of women in leadership and governance processes among others.

The Government, CSOs and Private sector should be committed to making gender equality a lived reality for all women and girls who have historically been marginalized and who have been expecting changes for so long.

This is a vision of a more prosperous, peaceful and fair world that is ultimately better for both women and men alike.

Gender equality is achieved when women and men enjoy the same rights and opportunities across all sectors of society, including economic participation and decision-making, and when the different behaviors, aspirations and needs of women and men are equally valued.

Providing women and girls with equal access to education, productive resources, health care, decent work, and representation in political and economic decision-making processes will fuel sustainable economies and benefit societies and humanity at large.

Implementing legal frameworks regarding female equality in the workplace and the eradication of harmful practices targeted women and girls is crucial to ending the gender-based discrimination across areas and programs.

The Convention on the Elimination of All Forms of Discrimination against Women emphasizes that “a change in the traditional role of men as well as the role of women in society and in the family is needed to achieve full equality of men and women.

It is equally important to challenge the gender stereotypes that prevent men from contributing to unpaid care work so that women can also find time to engage in public spaces.

I wish you a happy and Prosperous 2020 and I hope you enjoy this issue of our Bi-annual Newsletter!

*Kanakuze Jeanne d’Arc
Chairperson*

THE VOICE OF WOMEN AND GIRLS SHOULD BE HEARD IN DISTRICT PLANNING AND BUDGETING

Every Voice Counts project implemented in partnership with CARE International Rwanda helped communities especially grassroots women and girls in its area of intervention to increase their voices in planning and budgeting.

Despite the efforts made this year to engage citizens, women and girls in planning process, the conducted assessment on social inclusion has shown that

findings from Community Score Card process to district officials and other stakeholders and discuss possible solutions on the identified challenges and create a platform to discuss on persisting challenges on women and girls' participation in district planning and budgeting process including Imihigo and agree on common actions by various concerned institutions and citizens to address the identified challenges.

As raised in the dialogues, some men and parents do not allow women and girls respectively, to participate in meetings where ideas are collected. In addition to that household chores are major challenges to women participation in public spaces.

Eric Bizimana, Planning Director/ Muhanga District, highlighted that the lack of communication to citizen the exact period of planning consultations is also



there are challenges that are still hindering women to meaningfully participate in planning spaces or other citizen gathering starting at household level.

In order to advocate for identified challenges, Pro-Femmes organized District dialogue across 5 Districts in southern province where the project is being implemented. The dialogues served as a space to share

The participants included Community representatives (from community-based structures known as Community Advocacy Core Team (CACT), CSOs especially members of Pro-Femmes/Twese Hamwe, religious leader's representatives and District authorities. In total 221 persons whom 102 are women and 109 are men attended those meetings.

a challenge, and therefore, he stressed local leaders to improve communication to citizen and ensure that women and girls are involved in every step of planning and budgeting.

In addition, there is still a gap in education level of women in rural areas which affects their self-esteem to participate and share ideas in planning and budgeting sessions. "We should also look at

this issue and think of strategies to address it,” Said Emmanuel Ntivuguruzwa, Executive Secretary of Mwendo Sector Monique Mukakarera, Vice president of Ruhango District Council urged local leaders to be accountable to the citizen they represent, articulate their real issues on the ground and ensure that the presented issues are considered in the planning and budgeting framework. Umubyeyi Mediatrice, PFTH staff challenged planners and district authorities to give feedback to citizen and share lessons learnt in the planning and budgeting processes in order to sustain the trust among citizens and

encouraging them to participate in the next planning sessions. She also urged local leaders to allocate sufficient budget on



Mr. Ange SEBUTEGE,
Mayor of HUYE District

gender equality promotion and GBV prevention activities among

others.

In his remarks, Ange Sebutege, Mayor of Huye District appreciated the partnership between PRO-FEMMES /TWESE HAMWE and CARE INTERNATIONAL and committed to improving women and girls’ participation during planning and budgeting processes.

“If we make it our priority and set ourselves accountable, it will increase female’s participation and satisfaction all along the journey to 2050,” he mentioned.

By Aline MUREKATETE

STRENGTHENING WOMEN IN CROSS BORDER TRADE FOR GREATER INCLUSION OF WOMEN IN TRADE IN EAST AFRICA

IN A BID TO ACHIEVE one of its missions of empowering women economically, Pro-Femmes/Twese Hamwe has signed a partnership agreement with Trade Mark East Africa (TMEA) for the implementation

of a four years project to bolster women engaged in cross border trade.

In partnership with the Ministry of Foreign Affairs of the Kingdom of the Netherlands, “*Strengthening Women in cross border trade*

for greater inclusion of women in trade in East Africa (GIWT Project)” will run from 2019 to 2023 in 9 districts namely Rubavu, Rusizi, Burera, Gicumbi, Nyagatare, Kirehe, Bugesera, Gisagara and Nyaruguru.



Project introduction in Rubavu District with district authorities and project beneficiaries

The project aims at improving social and economic empowerment of women traders as well as strengthening their capacity on East Africa trading requirements and regulations and fighting against gender based violence.

The project targets 92 women cross border trade cooperatives with 3,490 members,

considerably 2789 women and 694 men. The project will contribute to improving the quantity and quality of goods traded across the region and also to improve trade environment by influencing changes in policies and regulations.

Pro –Femmes /Twese Hamwe started project activities by introducing the project to the

authorities of bordering districts, other relevant stakeholders and to the leaders of women cross border trade cooperatives.

Pro –Femmes /Twese Hamwe urged all the partners to work together, own the project and engage one another to ensure it is effectively implemented.

By Claude KABUTWARE

NKOMBO LOCAL LEADERS PLEDGE TO FIGHT GBV AND REDUCE HIV NEW INFECTIONS

Local leaders in Nkombo Island have committed to put efforts together to fight Gender Based Violence (GBV) in the area and ensure mobilization to curb new HIV infections.

Under the program “Fighting against Sexual and Gender Based Violence to reduce HIV new infections”, local leaders supported to discuss and analyze how GBV makes the community more prone to HIV and seek innovative strategies to fight the vice. Targeted

local leaders include men and women who are community leaders, religious leaders and security organs.

In the organized trainings, they had the opportunity to discuss and analyze how gender based violence make the community vulnerable to HIV and brings innovative strategies to inform the public in preventing and fighting Sexual Gender Based Violence and reduce HIV new infections.

In the period of October – November 2019, trainings were conducted in six Districts of Rubavu, Nyabihu, Rusizi, Nyamasheke, Rutsiro and Nyanza where a number of 386 people were trained. The Executive Director of PFTH Mrs. Emma Marie BUGINGO urged local leaders in Nkombo sector to promote gender equality in families, as a result it will reduce family conflicts and contribute more to family’s economic empowerment.



Local leaders and security organs trained on GBV prevention in Nkombo Sector, Rusizi District

Local leaders in Nkombo sector on the other hand committed to join their hands in fighting gender based violence to prevent and reduce HIV new infections through enhancing coordination among them while discussing

Sexual Gender Based Violence (SGBV) and HIV issues in respective community assemblies.

The training program has been identified as an effective and successful “life-skills” package

that addresses issues related to gender based violence and HIV in the community and reducing negative social norms.

By Furere Wellars

PARENTS SHOULD BE AT THE FOREFRONT IN THE FIGHT AGAINST TEEN PREGNANCIES

Parents should play a key role in the fight against teenage pregnancies by regularly following up daily life of their children other than thinking that it is the government's responsibility to do so.



Mrs Emma in the Mass camapaign during 16 days of activism against GBV in Gisagara

The call was made by Mrs. Emma Marie BUGINGO, the Executive Director of Pro-Femmes/Twese Hamwe during the 16 days of activism campaign against Gender-Based Violence in Gisagara district.

The campaign focused on fighting teenage pregnancy under the theme "TURERE U RWANDA TURWANYA ISAMBANYWA RY'ABANA" literally translated as "Educate Rwandan Children while fighting child defilement".

Bugingo stressed that the family should be the main key institution towards fighting teenage pregnancies.

"It is the family that has to know how the children sleep, how they wake up and how they spend the day. Sometimes we think it is local government institutions that have to be the main fighters against teenage pregnancies, and we tend to forget the family," she told the gathering.

"We need to work together, come back to family values, and take time as parents to give good upbringing to our children," she added.

This should even go further to communities, and schools where children study from. We also need to critically look at people our children befriend with because bad friends will not teach anything good to them." Bugingo stressed.

During the dialogue with teen mothers, Tuyishime Chantal, 17 years old emphasized on the parent's responsibilities to take care of their children.

She also challenged adolescent girls to understand and respect the advice from their parents.

Teen mothers revealed that persisting family conflicts and parents who do not fulfill their parental responsibilities are among the major causes of teenage pregnancy.



The vice mayor in charge of social affairs in Gisagara District advised teen mothers to speak up for child defilement

Teen mothers also raised an issue where access to justice after defilement remains a problem and called for government intervention.

The 16 days activism campaign against Gender-based violence was conducted in partnership with CARE International Rwanda under Gender Equality and Women Empowerment Project (GEWEP II).

By Ernest NIRAGIRE.

LES CHARGÉS D'ÉTAT CIVIL DANS LE DISTRICT DE NYABIHU S'ENGAGENT À LA LUTTE CONTRE LES VIOLENCES DOMESTIQUES

Le Collectif Pro-Femmes/Twese Hamwe, continue à contribuer à sa vision d'avoir une société pacifique, sans violence de toute forme et sans discrimination basée sur les inégalités du genre afin de promouvoir une participation effective dans le processus de la gouvernance inclusive et la participation citoyenne sans distinction à tous les niveaux.

Malgré les efforts consentis par différents partenaires et intervenants entre autre PFTH, il s'observe les violences basées sur le genre en particulier les violences domestiques. C'est

dans ce contexte que PFTH utilise toutes les stratégies innovatrices possibles pour répondre aux doléances de la communauté quand bien même ces stratégies engagent les détenteurs du pouvoir. Il faut reconnaître que la particularité du problème fait recourir aux différents moyens. Pour cet état des choses il nécessite ainsi une grande implication de certaines autorités pour la promotion du genre et la lutte contre les violences basées sur le genre.

Afin de prévenir les violences basées sur le genre qui constituent une menace dans la société

rwandaise en général et dans les familles rwandaises, précisément dans le District de Nyabihu dans lequel intervient le projet intitulé la « Promotion des Droits des Femmes et le Renforcement des Capacités »; Pro-Femmes prend relève dans le renforcement des capacités des agents chargés de l'état civil au niveau des secteurs du District de Nyabihu afin de donner leur apport dans la promotion des droits de la famille et de lutte contre les violences qui font partie de leurs activités quotidiennes comprenant les actes de l'état civil en lien avec le mariage et les naissances.



Formation des chargés d'état civil sur la loi régissant les personnes et la famille dans le district de Nyabihu

Le manque d'information voire même l'ignorance de la loi régissant les personnes et la famille ainsi que la loi réprimant les violences basées sur le genre, soit par la population et les intervenants, font que certaines

familles vivent ou expérimentent les violations des droits de la personne d'où les violences tant économiques, physiques, psychologiques/morales que sexuelles. Sur ce, le renforcement des capacités s'avèrent très capital

pour les détenteurs de pouvoir ayant dans leurs attributions tout ce qui est lié à l'état civil et la lutte contre les violences afin de les équiper avec des connaissances pour faire face et surtout prévenir des dites violences domestiques.

Enfin, les participants ont compris le lien entre les droits de la famille et les violences basées sur le genre tel que prévu dans la législation Rwandaise et prennent des actions et stratégies d'y faire face convenablement. Ensuite,

ils se sont dotés des stratégies de communication adéquates dans le cadre de lutter contre les violences basées sur le genre notamment en ce qui concerne la préparation et l'enseignement donnés aux futurs époux, tout en leur expliquant la

nature de chaque type de régime matrimonial pour les aider à faire un choix approprié toujours dans le cadre de lutter contre les violences basées sur le genre.

By Angélique UMULISA

BENGERANA CONTRIBUE AU DÉVELOPPEMENT DE JABIRO DANS LE DISTRICT DE MUHANGA

Grâce à l'Organisation Bengerana Jabiro il y a une école Bengerana ayant l'effectif de 272 élèves cette année. C'est une excellente école amie des enfants, où ils réussissent brillamment dans les classes maternelles et primaires. Pour ceux qui ne savent

pas lire, écrire et compter, ils ont l'opportunité de suivre un cours d'alphabétisation durant toute une année.

Dans le cadre de la réduction de la pauvreté, l'organisation Bengerana Jabiro assiste les groupements des femmes et filles

mères qui font différentes activités dont la borderie, l'artisanat, l'agriculture et l'élevage.

Ces différents groupes encadrés ont atteints des réalisations intéressantes pour leur propre développement.



Les produits de l'artisanat fabriqué par les filles-mères

Voilà des jolis petits paniers "uduseke" du plateau, des sous-plats, sous-verres et des pendants d'oreilles réalisés par le groupe des filles-mères appelées Bengerana Mugore.

Des jolis poupées et animaux, aimés beaucoup par les enfants sont l'oeuvre du groupe des filles

violées appelées "Tubusigasire". Des tricots bien faits pour toutes catégories de personnes: enfants et adultes avec les modèles variés car le groupe "Shirimbeho" qui les tricote, utilise des cartes à motifs.

Le groupe des jeunes élève des lapins. Il y a aussi un poulailler

modèle aux belles poules fournissant des œufs pour l'alimentation et la vente. Le groupe "Twiubake" cultive les champignons.

Dans ce village de Jabiro les bananiers de race améliorée type Fia 7 sont cultivés en abondance. La multiplication de ces bananiers

est faite par le groupe des veuves “Abisunganye”.

Les eaux de pluie sont collectées dans des Dams et sont utilisées pour la culture des légumes et fruits.

Les bords de la rivière qui passe au bas de ce village sont protégés

par la ceinture de bambous plantés par l’organisation Bengerana Jabiro.

Pour les amateurs du sport, des terrains de volley ball, basketball et football sont tous bien aménagés. En plus toutes ces activités, le groupe des adultes “Ingo z’amahoro” enseigne la

culture Rwandaise à la jeunesse. Il témoigne aussi l’unité et la réconciliation et la construction de paix durable. Les membres de tous ces groupes ont des tontines qui les aident à améliorer leur niveau de vie à travers les activités d’épargne et de crédit.



L’organisation Bengerana contribue à l’éducation des enfants et des personnes adultes in Nyarugenge

Jabiro est un village rural de la cellule de Musongati, secteur Nyarusange dans le district de Muhanga. C’est à Jabiro où se trouve le siège de l’Organisation Bengerana Jabiro qui a une belle mission de lutter contre

l’ignorance et la pauvreté.

Elle réalise cette mission en accomplissant ses objectifs majeurs nommés Promouvoir l’éducation socio-professionnelle, Promouvoir un esprit coopératif, Renforcer les capacités des

femmes chef de ménages, Renforcer les capacités socio-économiques de la population locale et Diminuer la surcharge de la femme et le travail des enfants.

L’organisation Bengerana Jabiro, Membre de PFTH

RUNGANO CORN’S HARDWORK PAYING OFF



Cooperative members in harvesting activities

“We are a group of 15 young people (7 males and 8 females) of Rungano-Ndota/Rungano Ndota Initiative (a program of Benimpuhwe Organization). As a saving group, at the beginning everyone wondered how long the group was going to last before it breaks up.

This is was mainly because many of us had started such kinds of commitments in our local communities but the groups did not last longer due to inconsistency in fulfilling members’ responsibilities and mismanagement of group resources.

But due to regular meetings during Rungano Days (monthly youth gatherings, a backbone of our program), continuous coaching we get from Rungano Ndota Initiative leaders, and prospering goals, our group has become committed, and consistent which has built strong relationship and trust not only in group but also in the community.

As a result, Ruhango District has given us 2 hectares of land free of charge on which they cultivated corn. Currently we are enjoying our first harvest of 7tonnes of corns (more than 1,416,700 Rwf and which we are even eager to

increase).

Today more than 200 youths have jobs and can pay health insurance for their families, 75 is the current total of beneficiaries. We are as well able to pay school materials (requirements) for our young brothers and sisters.

We also provide jobs to the Community around us in general. We sold our harvest to African Improved Food and we signed with them a 3-year contract to sell all our produce to them. It is so amazing! Isn’t it? ” as said by the president of the cooperative.

*A Story from Bonaventure,
A member of PFTH*

FIFTEEN VULNERABLE YOUTH BENEFIT FROM TVET SCHOLARSHIPS



Some young girls who graduated from TVET School

Fifteen young people from vulnerable families have acquired hands on skills after spending the whole year in Technical Vocation

Education Training (TVET) Centre.

The training was provided with

support from Benimpuhwe Organisation through Rungano-Ndota Program.

The graduation, which took place in October 2019, generated nine of the trainees graduating from construction, five in culinary art while one graduated from carpentry.

Having come from poor families, all the beneficiaries shared a common story. They have dropped out of formal schools and had no jobs.

However, with the acquired hands on skills, they are optimistic their

life is going to change from worse to better as plenty opportunities are at their disposal with a variety of choices.

Pierrine is one of graduates who graduated from canary art. She is optimistic that she would use the skills she has acquired either to create own job or easily get one from an employee.

“Give a man fish, he will eat today, but teach a man to fish and he will eat forever” she said

referring to the skills they have acquired.

There is high rate of unemployment and under employment in Rwanda and hence the need for different partners such as Benimpuhwe Organisation to join the battle and help train more young people for them to create jobs.

A story from Benimpuhwe Organization, a member of PFTH

FROM REJECTION TO JOY, HOW TEEN MUM IS EARNING FROM ACQUIRED HANDS-ON SKILLS

My name is
UWANYIRIGIRA

Clarisse, I am 24 years old. I was born in a family of 7 children.



UWANYIRIGIRA Clarisse

When I was 17 years, I was impregnated by my former high school classmate. After getting pregnant, my life changed as I went through challenges and rejections, I was chased out of school and went to sit at home. My parents were very hostile to me

and chased me away from home. I left home and joined my friend until I gave birth to my first-born. When the DREAMS program was looking for teen mothers to be enrolled, I was among the people who joined and I attended several SRHR sessions. Those trainings changed my behaviour and I stopped cohabiting with men. I learnt different types of family planning which I was not aware of before joining DREAMS Program and I also joined the saving group and started saving the little I could afford. Fortunately I was chosen to be sponsored in TVET and I chose to study hairdressing for six months. It has been an excellent opportunity to me and I studied hard and scored good marks from school while acquiring hands on skills. After completing my studies, the school sent us to find internship so that we can qualify for certification.

Every business owner asked for internship fees and as I mentioned earlier, I had some money from the saving group.

I received a loan of 15,000 Rwandan Francs that I paid for the internship fees. When I started my internship, the aim was to work hard and impress my supervisor.

After completing my internship my supervisor asked me to stay and I was employed. I am currently working and supporting my children and my family as well. I earn 90,000 Rwandan francs per month as my monthly payment which helps me support my family. SRHR has changed my life and I now take a lot of precautions.

I decided to work for my future and for my son. Many thanks go to DREAMS Program which transformed my life and has

helped me live a purposeful life.

The USAID Twiyubake DREAMS-Like program is being implemented by YWCA-Rwanda, a member of Pro-Femmes/Twese Hamwe in partnership with Global Communities in Kicukiro funded by USAID. The USAID Twiyubake DREAMS-Like

program's goal is to foster the development of Young women and girls to be Determined, Resilient, Empowered, AIDS-free, Mentored and Safe individuals with the ability to realize their full potential. On the other hand, the program focuses on fighting unplanned pregnancies among the young women and girls between

the age of 10 to 24 including teen mothers, in and out of school as well as the female sex workers.

A story from Young Women Christian Association (YWCA Rwanda) A member of PFTH

HOW EVERY VOICE COUNTS PROJECT IS HELPING TO TACKLE PERCEPTIONS OF NEGATIVE MASCULINITY

The Every Voice Counts (EVC) project promotes a citizen engagement and social accountability model for enhancing women's participation and influence in governance

processes to address gender-based violence at the local and national levels.

The public has hailed EVC project for successfully helping to overcome gender, power,

negative masculinity and social cultural barriers that prevent women and girls from accessing public spaces.

To spread the message across the nation, Pro-Femmes/Twese



"I am happy and proud to share household Activities with my wife"

Hamwe organized a mass campaign that started on October 3 and ends on December 10, a strategic moment as the world celebrated the International Human Rights Day.

The objective of the campaign was to promote the idea that real men respect women's rights to public participation, listen and support them.

Men aged between 25-39 old in EVC areas have been reached with messages persuading them to support women's participation in public areas.

Aline Murekatete, Pro-Femmes/Twese Hamwe's EVC project coordinator and other PFTH team, have been touring national radio and television stations discussing the issues pertaining to women's empowerment.

According to Murekatete men should not celebrate when they confine their wives at home with no access to public spaces.

"No man should be proud that a woman's role is doing domestic chores. A noble man gives a woman a noble place in public to interact with others and participate in various programs," Murekatete mentioned.

Jean Claude Kayigamba, the Governance technical advisor at CARE International Rwanda said that the project has identified 100 role model men who have mobilized more than 800 men to change their behavior. The aim is for those men to gradually change others to "engage men to become partners and allies of women."

"When women are at the center of everything, we are sure we are dealing with underlining issues of poverty," Kayigamba says.

He said that during EVC, citizen participation has been driven primarily through home-grown solutions where citizens are involved in decision-making processes and shaping national policy through various avenues such as community work, National Dialogue, and Parents' Evening popularly known as "Umugoroba w'Ababyeyi".

project helped him change from worse to better.

The EVC campaign used mixed approaches including radio and television talk shows, road shows, and artistic products for mass campaign as communication materials to deliver messages. Further, door-to-door visits from 100 exemplary married men (role



"I have no shame to clean the house of my family"

Families benefiting from the project commend its work over the past four years it has been running.

Twishime Mpabuka is a father of four who had never been able to help his wife with farm activities because he could spend the entire of his time-consuming beer bars.

The man, who lives in the Mukingo sector of Nyanza district with his family, says he is now a changed man who even helps his wife with household chores. He has changed his perceptions and behaviors thanks to lessons he learnt through EVC project.

"All my assets were dwindling as I spent every harvest in a bar. My wife didn't have a voice in my home," the 45-year old man regrets with a sigh with joy as the

models) between 25-39

of age from EVC area targeted another 800 men to challenge existing social norms that prevent women and girls' engagement in public spaces, including Imihigo planning and budgeting.

Since January 2016, Pro-Femmes/Twese Hamwe in partnership with CARE International Rwanda -- through CARE Netherlands and funded by the Netherlands Ministry of Foreign Affairs -- has been implementing the Every Voice Counts (EVC) project. The project is being implemented in 5 districts of the Southern province namely Muhanga, Kamonyi, Nyanza, Ruhango and Huye.

By Aline MUREKATETE



WHEN VOCATIONAL TRAINING BECOMES A RESPONSE TO YOUTH EMPLOYMENT

Overall, our organization has had success in improving the skills of the local youth as evidenced by the high number of former students/beneficiaries who are either self-employed or hired.

We will strive for equipping our local society with the necessary skills to contribute to the country's social economic development all with the kind guidance and assistance of our partners.



In the above photo, the trainer is explaining to staff members of Mbwirandumva how the classroom is organised. Seen in the classroom are trainees who are acquiring tailoring hands on skills.



This is braiding class with new coming and continuing students.

ACCESS TO FINANCE, A CHALLENGE TO WOMEN SMALL HOLDER FARMERS

Agriculture remains a priority sector for the Government of Rwanda. It employs 67.6% of the population, 79.1% of whom are women (EICV 4, 2013/14). According to Rwanda's Ministry of Agriculture and Animal Resources (MINAGRI, 2016), over 80% of Rwanda's population depends directly or indirectly on agriculture (MINAGRI, 2010:1). In rural areas, women in agriculture represent 92% compared to 77% of men (Rwanda Census, 2012). The sector is also a big contributor to national coffers.

and they also lack capacities to participate in agri-business (RAB, 2018). All these undermine women's employability, awareness of credit facilities as well as, ownership of collateral for bank loans. Other constraints these women face include: limited skills in developing profitable and bankable projects, high interest rates on credit (currently estimated at an average rate of 17%) given that majority of them borrow from private sources, and some other factors linked to the national economy. Consequently,

by banks as collateral. Therefore, women got only 68.7 billion in loans compared to men who got RwF 214.3 billion.

During the dialogue on women access to finance in agriculture sector which took place on 17th October 2019, the Executive Director of Pro-Femmes/Twese Hamwe Mrs. Emma Marie BUNGINGO highlighted that the Rwandan civil society organizations are concerned about the issues of limited access to finance for women in agriculture sector. In addition, the chairperson Mrs. Jeanne d'Arc Kanakuzwe recognized commitment from different stakeholders to ensure there is gender equality and uplifts the welfare of families and specifically women small holder farmers and invited each and every partner to think of the issues that women face in rural areas.

In this dialogue the Ministry of Agriculture and Animal Resources (MINAGRI) committed to develop clear guidelines on how to use funds sent to districts and explore the possibility of affirmative action for women small holder farmers whereby Business Development Fund (BDF) committed to conduct consultations on how best to package services that are tailored to women small holder farmers like minimum interest rate for women small holder farmers and sensitize the public and MFIs about their services, especially products available for women small holder farmers.



The representative of BNR called upon financial institutions to avail products tailored to women small holder farmers' needs.

Despite the significant improvements in women's access to finance and financial inclusion, a number of challenges remain. Available data shows that majority of workers in the agriculture sector (86%) are poor women with lowest levels of schooling and highest rates of illiteracy (MINAGRI, 2016; RAB, 2018). Henceforth, these women remain in subsistence agriculture, receive low prices for their products due to lack of market intelligence,

women's access to agricultural loans is still low at 23.3% in 2012, 25.4% in 2013, 16.4% in 2014, and 25.5% in 2015. A report by BNR (2015) showed that 67 % of women loan applications in the financial year 2014/2015 were denied due to many factors including poor quality of bankable projects submitted, as well as lack of collateral resulting from women's limited ownership of land and other property accepted

HOW PRO-FEMMES/TWESE HAMWE IS CHANGING LIVES OF VULNERABLE PEOPLE IN NYAMASHEKE AND MUHANGA DISTRICTS



From the direct support, they saved for buying small animals

Vision 2020 Umurenge Programme (VUP) remains an integrated local development program to accelerate poverty eradication, rural growth, and social protection. This initiative is run by the Government of Rwanda through the Ministry of Local Government, the Ministry of Finance and Economic Planning, in collaboration with development partners and NGOs. The Program uses existing decentralization system to leverage technical and financial assistances to accelerate poverty reduction in Rwanda, and the aim remains to eradicate extreme poverty.

To address challenges of accountability, mismanagement of resources, scattered resources and lack of capacities which limit achieving expected results, the cabinet resolution of 13th November 2016 adopted an establishment of a joint program between Government and Civil Society Organizations (CSOs) to enhance efficiency, and increase the service delivery mechanisms and accountability through stakeholders' engagement.

It's in that framework, Pro-Femmes/ Twese Hamwe has committed to supporting government in boosting the lives of vulnerable people through

monitoring the implementation of Vision Umurenge Programme.

Pro-Femmes/Twese Hamwe, an umbrella of civil society organizations spearheading the liberation of Rwandan women and girls from gender inequality and advocating for improvement of the socio-economic status of women while promoting the culture of peace for sustainable development is collaborating with other institutions to implement VUP and GIRINKA Programs in the districts of Muhanga and Nyamasheke.

An overall goal of this partnership program implementation is

to build a social protection system that tackles poverty and inequality, enables the poor to move out of poverty, helps to reduce vulnerability and protect people from shocks. It also helps to improve health and education among all Rwandans and contributes to economic growth.

The partnership program is precisely being implemented in Shangi, Nyabitekeri, Karengera, Bushenge and Cyato Sectors of Nyamasheke district; and Nyarusange and Nyamabuye sectors of Muhanga district.

Through this partnership Pro-Femmes/Twese Hamwe ensured timely payments of VUP support to 1851 targeted beneficiaries, and the payment was channeled through the SACCOs on time.

Also, 1204 beneficiaries were mobilized on disease prevention through early diagnosis, and use of medical facilities and on the establishment of kitchen gardens as another way of promoting health and food security.

In addition Pro-Femmes/Twese sensitized 4770 beneficiaries through community meetings, to invest in income generating activities (Off farm and productive activities), adherence to Mutuelle de Sante, VUP guidelines and home grown solutions as a way to end extreme poverty. Beneficiaries are also trained in rights to complain and managed to express their appeals all of which were addressed at 100%.

Among the challenges identified includes delay in payments, and this may decrease the number of participants engaged in public works, activities left incomplete due to budget shrinking.

There is always a small number of women, elderly and disabled people participating to the community events and meetings, and this keeps them ignorant of their rights and responsibilities regarding engagement in Government programs.

To find solutions to issues, concerned institutions are

requested to remove all the barriers to proper services, and as a result, VUP and social protection services are improving because of involving CSOs in monitoring processes and holding accountable different concerned institutions to effectively implement VIUP services.

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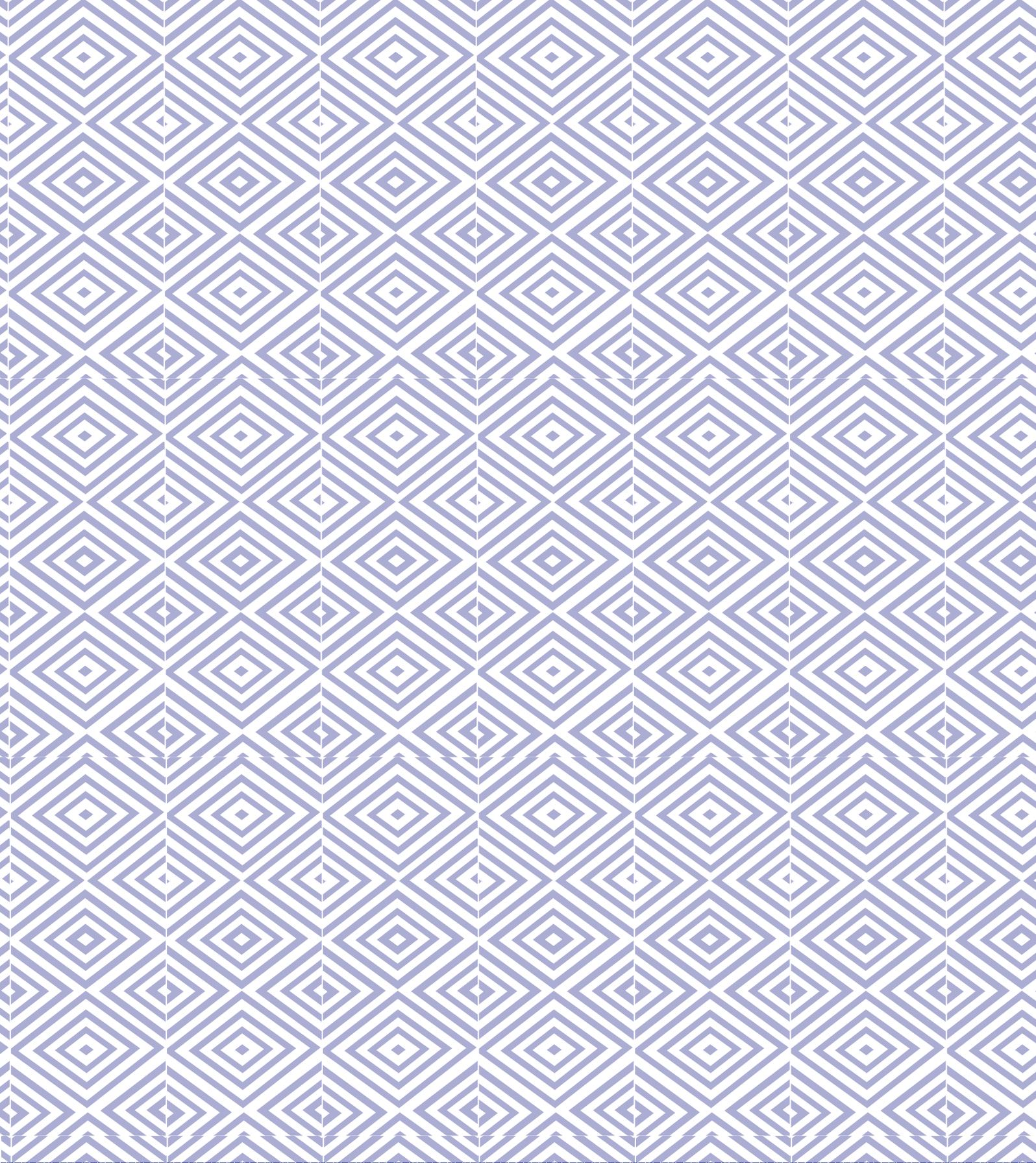
It's therefore very impactful to involve civil society organizations in monitoring service provision to ensure vulnerable people are graduating from extreme poverty thanks to social protection support.

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Vulnerable people doing public works under VUP receive their rewards on time





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