TERIMBERE MUGORE URASHOBOYE PROJECT

Reporting Period: June 1, 2024 – March 1, 2026

1. INTRODUCTION

Under the GIZ–Kvinna till Kvinna (KtK) fund, the Family Circle Love Lab Organization (FCLLO) implemented an 18-month project titled **"TERIMBERE MUGORE URASHOBOYE,"** running from June 1, 2024 to March 1, 2026.

The project was designed to economically and socially empower women and young mothers through education on human rights, financial literacy, entrepreneurship, autonomy, psychosocial resilience, and self-esteem restoration. Its overarching goal was to enhance the economic independence of women and young mothers, thereby contributing to poverty reduction and the prevention of gender-based violence (GBV).

Since its launch in June 2024, the project has recorded significant progress across all phases from foundation building and capacity assessment to implementation, national exposure, and consolidation of results.

TERIMBERE MUGORE URASHOBOYE reached a diverse target group, including women, teens, young mothers, men, parents, caregivers, and guardians, while engaging a broad range of stakeholders from Huye and Ruhango Districts.

Key stakeholders included:

- Local leaders at village, cell, sector, and district levels
- Financial institutions such as BPR, Duterimbere Bank, and SACCO Huye
- Service providers, including cooperatives such as NADI Company and COPABASO
- Civil Society Organizations (CSOs), including AMI

In addition, women representatives from 12 Small and Medium Enterprises (SMEs) including TULOSOFACO, Nyereka Ibiganza Byawe (NIB), Ndashoboye, and nine groups from TEKANA HUBs actively participated in project activities especially in the trainings about business plan.

This report provides a comprehensive overview of project implementation over the entire reporting period. It highlights key activities, results achieved, lessons learned, and sustainability pathways. Beginning with a capacity assessment to identify business development needs, the project established a strong foundation for targeted skills development, sustainable economic growth, and long-term empowerment.

2. CONTEXT ANALYSIS AND RATIONALE

Gender-based violence (GBV) remains a pervasive issue in Rwanda and globally, with significant social, economic, and psychological consequences. Women particularly in rural areas face structural inequalities rooted in patriarchal norms, which perpetuate economic dependency and limit their ability to assert their rights or leave abusive situations. Globally, the World Health Organization estimates that one in three women experiences physical or sexual violence in their lifetime, underscoring the urgency of intervention.

Economic empowerment is widely recognized as a key strategy to combat GBV and promote women's autonomy. Financial independence strengthens women's decision-making power and reduces vulnerability to abuse. However, many rural women in Rwanda remain trapped in cycles of poverty due to limited access to financial services, vocational training, and sustainable income-generating opportunities. These challenges are further intensified for GBV survivors, who often face stigma, exclusion, and limited access to justice.

The TERIMBERE MUGORE URASHOBOYE project adopts a holistic and integrated approach, combining:

- Economic empowerment (entrepreneurship, financial literacy, and business management)
- Human rights education
- Psychosocial support
- Stakeholder and institutional engagement

Through this approach, the project equips women with practical skills, strengthens their confidence, and enhances their ability to advocate for their rights. Engagement with duty bearers, financial institutions, and civil society organizations further creates an enabling environment for sustainable impact.

The project aligns with key global development frameworks, particularly:

- **SDG 5 (Gender Equality)**
- **SDG 1 (No Poverty)**

By addressing both economic dependency and harmful social norms, the project contributes to breaking cycles of poverty and violence while promoting inclusive and resilient community

development.

3. DESCRIPTION OF ACTIVITIES CARRIED OUT AND RESULTS ACHIEVED

3.1. Foundation Phase: Coordination, Mobilization, and Capacity Building (June – November 2024)

From the outset, FCLLO implemented core coordination, mobilization, and stakeholder engagement activities to ensure effective project delivery and strong ownership among participants.

FCLLO actively participated in GIZ–KtK kickoff meetings, which strengthened its capacity in financial management, risk assessment, and mitigation strategies. This enabled the early identification of potential challenges such as variations among SMEs and transportation costs allowing for proactive planning and adaptation.

Project mobilization meetings engaged over 120 women (from the VSLAs groups, organized meetings) and 50 stakeholders, including local leaders, civil society organizations, and financial institutions. These sessions enhanced stakeholder commitment and ensured a shared understanding of project objectives.

Ongoing coordination and follow-up with SMEs including TEKANA HUB groups, Ndashoboye, and Nyereka Ibiganza Byawe enabled the identification of key gaps, particularly in legal registration and Rwanda Standards Board (RSB) certification. As a result, SMEs such as TULOSOFACO initiated formalization processes, significantly improving their operational readiness.

Stakeholder engagement further strengthened partnerships with financial institutions such as DUTERIMBERE IMF, which introduced tailored financial products such as **Terimbere-Mugore loans** to support women entrepreneurs. TULOSOFACO has received 1 million Rwandan Francs (1,000,000 Rwandan Francs) to boost their business in soap making. In parallel, dialogue sessions with men, parents, and caregivers contributed to positive behavioral change, fostering increased support for women's economic participation within households.

Field visits reinforced accountability and inclusivity. For instance, challenges faced by deaf participants led to improved support mechanisms, including the use of appropriate sign language interpreters.

Key results of this phase include:

- Strengthened stakeholder ownership and collaboration
- Improved SME readiness and progress toward formalization
- Increased awareness of gender equality and women's rights
- Positive shifts in family and community attitudes toward women's economic roles



Figure 1: Men , Parents and caregivers in dialogue session on gender equality and the role of women in the economy.



Figure 2: BDS assessment with women in Soap making cooperative



Figure 3: Women SMEs in Need Assessment activity at FCLLO , August,2024.



Figure 4: Women SMEs representatives and different stakeholders in project launching event.



Figure 5: Dialogue session with men, parents and caregivers on gender equality and role of women in the economy.

3.2 National Exposure and Advanced Opportunities (July – November 2025)

Building on the strong foundation established, the project focused on enabling women to access higher-level economic opportunities.

Support to Women-Led SMEs in National Business Plan Competition

FCLLO supported trained SMEs to participate in a national Business Plan Competition held in Kigali (July 29–31, 2025). This marked a major milestone, as many women had never previously engaged in national-level business environments.

Five women represented two SMEs:

- Nyereka Ibiganza Byawe (NIB)
- Tuzamurane Love Scent Soap Factory (TULOSOFACO)

FCLLO ensured comprehensive support, including preparation, coordination, and psychosocial accompaniment, enabling women to confidently engage in pitching sessions, networking, and stakeholder interactions.

For many participants, this experience was transformative. Women reported increased confidence, improved public speaking skills, and a shift in identity from informal workers to entrepreneurs with vision and potential.

Outcomes and Impact

Successful participation at national level, with NIB and TULOSOFACO achieving **1st and 2nd place awards** (9,900,000 Rwf); (9990,300)

- Increased confidence, visibility, and self-belief among women entrepreneurs
- Enhanced exposure to financial institutions and business ecosystems
- Improved quality of business plans, demonstrating strong technical growth
- Strengthened institutional recognition of FCLLO

As one participant shared:
"Before this competition, I never imagined standing in front of professionals… This experience showed me that we belong in national business spaces."

3.3 Monitoring, Follow-Up, and Practical Application of Skills

FCLLO conducted continuous monitoring and follow-up to assess how training and support translated into real-life changes.

Women began applying business skills in daily operations keeping records, planning expenses, organizing production, and managing resources more effectively. Equipment provided through the project became an active tool for productivity, improving efficiency and teamwork.

SMEs demonstrated improved organization, clearer roles, and forward planning. Women's confidence and leadership increased significantly, enabling them to engage more actively with institutions and opportunities.

Psychosocial support played a critical role, helping women remain resilient, particularly those recovering from GBV. Family attitudes also improved, with increased support for women's economic activities.

Overall result:
The project did not only transfer skills it enabled women to believe in themselves, apply knowledge, and take concrete steps toward economic independence.

4. CHALLENGES, MITIGATION, AND LESSONS LEARNED

4.1 Challenges

- Limited SME formalization (registration and certification) that was a condition to be allowed to participate into National competition
- Budget pressures, especially transport and logistics
- High competition at national level that has requested to be well prepared for the two SMEs
- Communication barriers for women with disabilities
- Sustaining momentum after intensive support

4.2 Mitigation

- Continuous mentoring and follow-up
- Inclusive approaches (e.g., sign language support)
- Psychosocial encouragement and preparation
- Focus on long-term capacity rather than short-term outcomes

4.3 Lessons Learned

- Economic empowerment is strongest when combined with psychosocial support
- Continuous follow-up is essential for sustainability

- National exposure significantly boosts confidence and ambition
- Representation models are effective and inclusive
- Early SME formalization enhances growth opportunities

5. SUSTAINABILITY OF RESULTS ACHIEVED

Sustainability is anchored in the growth and recognition of SMEs such as NIB and TULOSOFACO, whose national-level success has positioned them as role models within the ecosystem.

FCLLO will:

- Continue mentoring and psychosocial support
- Use the **Vuga Ukire Trauma Healing and Resilience Hub** as a space for coaching and follow-up
- Link SMEs to financial institutions and markets
- Promote peer learning, with successful SMEs mentoring others

This approach ensures that impact extends beyond the project period and continues to benefit future women-led enterprises.

6. ANNEXES

Annex 1: Photos





NIB 1st competitition winner award, 29 July 2025





TULOSOFACO, 2nd national competition winner award, 30 July 2025



Highlighted Achievements:

- NIB – 1st place national competition award
- TULOSOFACO – 2nd place national competition award

7. Post-Competition In-Kind Support and Follow-Up (January – March 2026)

Following the successful participation of women-led SMEs in the national Business Plan Competition, additional support was provided to further strengthen their operational capacity and sustain business growth.

Provision of In-Kind Support

A call for tender for the supply of equipment to SMEs was prepared by FCLLO, based on the in-kind support items allocated to the selected SMEs. The tender document was submitted to Kvinna till Kvinna (KtK) for review and validation. Upon confirmation that it met the required standards, KtK granted approval for FCLLO to proceed with the procurement process.

Following this approval, the tender was officially published, inviting companies to submit applications. A total of six companies responded, and after a competitive evaluation process, **MAKILA Ltd** was selected as the successful bidder.

The procurement process was conducted in full compliance with donor procedures, ensuring transparency, fairness, and accountability. The specifications of the equipment were derived from the business plans submitted by the SMEs during the competition and validated through the KtK-led selection process. The objective of this in-kind support was to enhance productivity, improve product quality, and strengthen the operational efficiency of the selected SMEs.

The equipment was successfully delivered to the beneficiary SMEs on **25 February 2026**, as confirmed by supporting documentation. Following delivery, SMEs began integrating the equipment into their daily operations, demonstrating strong motivation to improve production capacity and business performance.

Emerging Challenge: Equipment Suitability (NIB Cooperative)

Within the first weeks of utilization, one of the supported SMEs, **Nyereka Ibiganza Byawe (NIB)**, reported a concern regarding the suitability of part of the equipment received. Specifically, the cooperative indicated that **one of the two machines provided did not fully correspond to their operational needs** as initially defined in their business plan. This has limited their ability to fully optimize production as intended.

The cooperative further expressed that this challenge may be linked to the procurement modality. Members highlighted that the centralized procurement process, while compliant with donor requirements, reduced their flexibility to directly select equipment aligned with their precise technical preferences. They noted that direct control over procurement (through cash-based support) might have allowed them to better match their operational needs.

FCLLO Response and Ongoing Engagement

FCLLO has proactively engaged with the cooperative to address this issue through a constructive and solution-oriented approach. Actions undertaken include:

- Providing detailed clarification on procurement procedures and donor compliance requirements
- Facilitating continuous dialogue between the SME and relevant stakeholders
- Offering technical guidance on possible adaptation or optimization of the equipment
- Ensuring close follow-up and documentation of the issue

Despite these efforts, the concern remains **partially unresolved as of March 2026**, and discussions are ongoing to identify a practical and mutually acceptable solution.

Key Learning and Reflection

This experience highlights an important lesson for future programming:

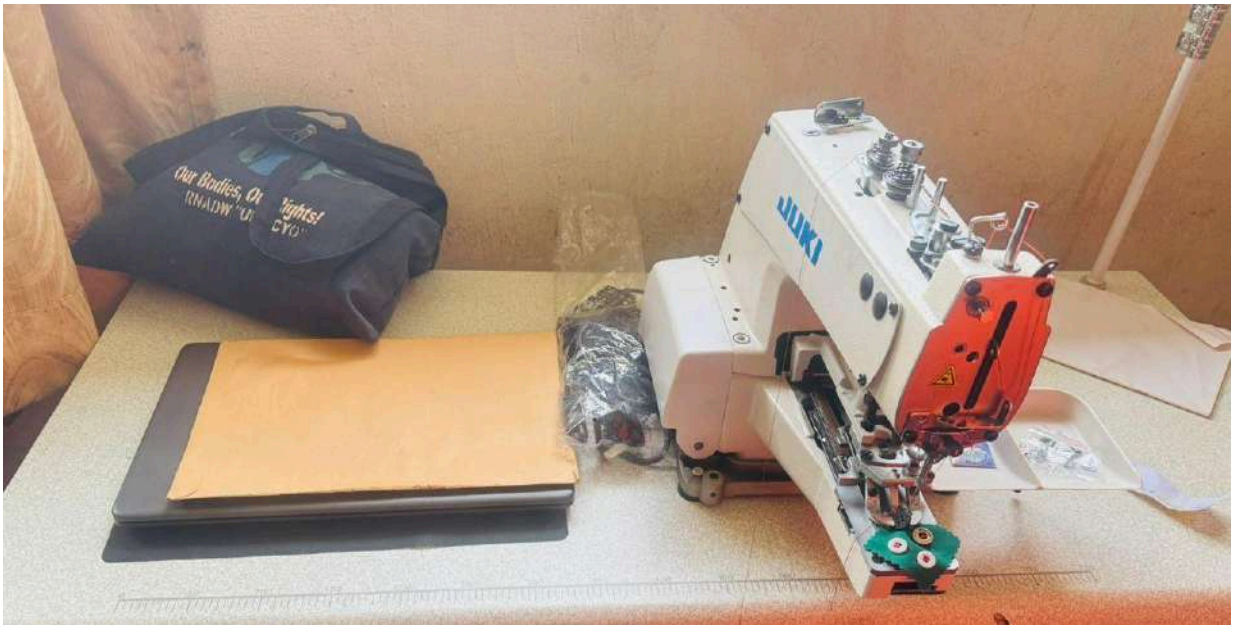
- While in-kind support mechanisms ensure strong accountability and compliance with donor requirements, **enhanced beneficiary involvement in final specification validation is critical** to ensure full alignment with operational realities
- Incorporating **flexibility mechanisms**, where feasible, could strengthen ownership, satisfaction, and effective utilization of provided equipment

Way Forward

FCLLO will continue to:

- Engage with KtK and relevant partners to explore appropriate solutions to the identified challenge
- Strengthen validation, communication, and feedback mechanisms in future procurement processes
- Provide continued technical and psychosocial support to SMEs to ensure sustained business growth despite operational challenges


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JUKI



25 February 2026, in kind support at NIB





25 February 2026, in kind support at FCLLO-TULOSOFACO

Date and place: Huye, 14/01/2026

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Authorised Signatory