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*ACHIEVING VIABLE LIVELIHOODS FOR
WOMEN*

DUTERIMBERE ONG
STRATEGIC PLAN (2022-2026)

January 2022



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ABBREVIATIONS

AMI :	Association Modeste et Innocent
BD :	Brodelijk Delen
CCOAIB :	Conseil de Concertation des Organisations d'Appui aux Initiatives de Base
COAFGA :	Coopérative Agricole de Valorisation de Fruits de Gakenke
COVID-19:	Corona Virus
CSOs:	Civil Society Organizations
DM&E:	Design, Monitoring & Evaluation
EAC:	East African Community
EDPRS:	Economic Development and Poverty Reduction Strategy
EICV :	Enquête Intégrale sur les Conditions de Vie des Ménages / Integrated Household Living Conditions Survey
GALS:	Gender Action Learning Systems
GBV:	Gender Based Violence
HIV/AIDS:	Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome
ICT:	Information-Communication -Technology
M&E:	Monitoring and Evaluation
MFIs:	Micro finance institutions
NGO:	Non-Government Organization
PESTEL:	Political, Economical, Socio and Demographic, Technical, Environment, Legal
PLC:	Private Limited Company
RBS:	Rwanda Bureau of Standards
REMA:	Rwanda Environment Management Authority
Rwf:	Rwandan Francs
SDGs:	Sustainable Development Goals
SMEs:	Small and Medium Enterprises
SWOT:	Strengths, Weaknesses, Opportunities, Threats
UCPs:	Underlying causes of poverty
UN:	United Nations
UNDP:	United Nations Development Program
VSLAs:	Villages Savings and Loans Associations

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Foreword



It is with immense pleasure and pride, on behalf of Duterimbere ONG members that I appreciate the commitment of the Executive Secretariat for successively completing the development of our new Strategic Plan for 2022-2026. I also want to thank Duterimbere members and our partners for the efforts exhibited in the contributions made to the sustained improved livelihoods of women, their families and the community at large in the past 5 years.

The approach used by listening carefully to the needs and aspirations of participants of our projects across the country and in consultation with key stakeholders locally, nationally and internationally provides a good balance for continued ownership at different levels. I also want to appreciate the involvement of all board members and the constructive feedback they provided towards completion of this strategy. As a Board we have made major strides in the current strategic period that included among others the following: a) the Board actively got involved in the development of this strategy by designing the core strategic orientations and b) approval of the strategy through Board meeting. The Board has committed to be involved in strategy performance monitoring and to provide recommendations during strategy performance monitoring reports during periodic board meetings. In order to provide sustainable leadership, the Board has adopted a strategic approach to continuously review and match the skills of its members at any given time to organization's needs.

In this strategy 2022-2026, the Board emphasizes the need to focus on long-term impact, increased resource mobilization and having an organization which is accountable, effective, and innovative, and the one which leads with integrity. The board also envisions a Duterimbere which leads to empowered communities that drive sustainable women wellbeing; with simplified systems and processes that promote organizational effectiveness and efficiency and the one whose culture is trusted and expresses excellence in execution and staff exhibiting safeguarding values, habits and actions including promoting diverging personal, cultural and religious beliefs while ensuring the this diversity is not a source of conflicts within the organization. In this regards, the Board will continue to move and tactically challenge the Executive Secretariat to ensure that staff engages effectively and efficiently, exercises the highest level of accountability, free from abuse of any form, passionate about women needs, committed and time conscious.

We also continue to assess our position in the local, national and regional contexts and shall ensure extreme care and thought for the Board to be increasingly engaged in assisting the Executive in resource mobilization (internally and externally), profiling Duterimbere's

engagement and participation of individual Board Members in positioning Duterimbere as a catalyst and diffuser of innovative women empowerment initiatives in Rwanda. The Board is therefore committed to supporting the Executive Secretariat achieve its strategic goal of achieving viable livelihoods of 15,000 women especially the most low-income but economically by 2026. Looking forward to further engagement

I invite all of you to join us on this path and look forward to making it happen with you!

Sincerely yours,

KAYIGANWA Françoise
Duterimbere ONG
Chairperson



Executive Summary

This document presents Duterimbere ONG's strategic plan for 2016-2020. The strategy development process was guided by the overall DUTERIMBERE's core strategic priorities (which are Organizational and institutional capacity, Women economic empowerment and Advocacy and Influencing). Reflecting on the strategic plan 2017-2021, we celebrate improvements in financial literacy, saving and business culture, increased self-employment especially for young women and girls; access to local and international markets for horticulture women farmers leading to improved household level of income. The 2022-2026 strategy derives from and builds on achievements, lessons learnt from our past strategic plan and also takes into account Rwanda's National Strategies for Transformation (NST1); National and global Women Economic Empowerment Strategies. Our presence in over 10 districts out of 30 districts in Rwanda, presents yet another opportunity for broader collaboration and engagement with central and local governments and other development partners in addressing specific women economic empowerment issues identified in this strategy.

Amidst all achievements realized, to-date, women still suffer from a range of complex vulnerabilities including; Lack of enough adequate practical entrepreneurial skills, Limited access of women to productive resources land, finance, technology, etc., Climate change, Gender inequalities, and prevailing sexual Gender Based violence, etc. as well as emerging pandemics more notably the foreseeable COVID-19 impact on women business and employment. The issues highlighted in our operating context call for drastic approaches in our programing and operations in a way that will have maximum impact on the livelihoods of women, especially the most vulnerable.

During the next five years, we will join our efforts in ensuring this strategy is owned by all and translated into concrete actions. Together, we can better devise the right approaches to tackling the above issues for realizing greater impact. The current world (especially the post- COVID-19 one) requires us to do things differently, have an open mind, open heart and an organizational culture, practices and behaviors that help us realize our strategic goal. In the next strategic period of five years, we will contribute to improved Household Resilience, Sustained livelihoods of 15,000 women especially the economically active by 2026. The following 6 areas will be among priorities to be addressed: (I) Women are facilitated to transition from care to productive economy, (ii) laws pertaining matrimonial regime and succession, GBV and reproductive health and rights are fully streamlined, (iii) Climate smart farming methods are promotes, (iv) women income generating opportunities are expanded and diversified, (v) women are supported to transition from subsistence to market oriented farming and, (vi) women are facilitated to access to quality entrepreneurial and financial services.



In order to achieve the above strategic objectives, we will continue to strengthen and increase Duterimbere ONG's catalyst role in women business development, as we mainstream sustainable cross cutting issues such as Gender and family promotion, Reproductive health and Rights, HIV/AIDS and non-communicable diseases, Conflict prevention and management, Environment and climate change, Disability and social Inclusion as well as ICT and innovation.



Photo: Members of DUTERIMBERE ONG Board.



1. INTRODUCTION

The development of the new Duterimbere ONG strategic plan 2022-2026 builds on the success, challenges and lessons learned from previous Strategic Plan 2017-2021 and on national, regional and international priorities as embedded in different strategic planning documents including the Vision 2020/2050, EDPRS II/ NST, African Continental Free Trade Area (AfCFTA) for the economic empowerment of women in agriculture, Towards gender-responsiveness African economies and SDGs.

1.1. Purpose and Methodology of the Strategic Plan

The purpose of this Strategic Plan 2022-2026 is to guide Duterimbere ONG to deliver on its mandate of promoting women's entrepreneurship in order to improve living conditions of economically active Rwandan women with low income over the next five years. The development of this strategic plan applied a participatory approach involving different actors ranging from target groups (beneficiaries), public institutions, civil society organizations and development partners through FGDs and key informants. Duterimbere ONG evaluated its previous strategic plan established for the period of 2017-2021. From the lessons learned in this assessment, a diagnosis of the organization was carried out and an analysis of the external environment and the positioning of the organization made it possible to establish a **SWOT** analysis matrix.

Information derived from consultation complemented various documents and reports reviewed to identify trends and align Duterimbere ONG strategies with Rwanda's priorities. Stakeholders retreat and validation workshop were used to endorse this strategic plan content.

1.2. Background to Duterimbere ONG: Vision, Mission, Core Values, Working Strategies

Duterimbere is a Non-Government Organization is working in Rwanda to empower low-income women in eradication of poverty, since its creation in 1987, Duterimbere ONG's have been working with others to economically empowerment through entrepreneurship and job creation. In the past 5 years (2017-2021), our interventions were in line with the Rwandan Government programs' priorities such as Vision 2020, EDPRS II (Capacity building, Environment and Climate Change, Family and Gender, HIV/AIDS, Disability and Social Inclusion) as well as many of the Sustainable Development Goals (SDGs). The key achievements and challenges as summarized in the table below, were drawn from our three programs which are: (i) Institutional and Organizational Capacity development, (ii) Women Economic Empowerment, and (iii) Action-Research and Advocacy.

Our Vision:



- We envision a developed nation with empowered and productive Rwandan women contributing towards poverty eradication.

Mission:

- Our mission is to promote women's entrepreneurship in order to improve living conditions of economically active Rwandan women with low income.

Our Values:

We are guided by following ethical values in achieving our goals. Those are i) Integrity, ii) Equity, iii) Creativity, iv) Team-work and v) Accountability ("IECTA" in short). We are committed, accountable and always give our best, holding ourselves to the highest standards of professionalism, openness and transparency. We believe:

- Collaboration and partnerships is the key to our success. It is at the heart of our work: We can't address all the needs of the people we serve but through knowledge-exchange, linkages, facilitation and advocacy we can achieve our mission. We work with national and international partners across government, development agencies and civil society.
- In the importance of joint-planning, listening to the needs and aspirations of our customers (beneficiaries) and prioritizing our time and resources to achieve our goals. We are driven by innovation and are flexible in our approach, adapting our ways of working and harnessing technology to power our initiatives.
- Gender Inequality is a naturalized condition and is a main source of poverty. We cannot build a better community we seek if we tolerate women's marginalization. We equip women with innovative productive skills, resources and opportunities through community social connectors, (abafashamyumvire b'ubuhinzi, ab'ubuzima, inshuti z'umuryango) to become agents of change in their communities. Empathy, collaboration, authenticity and compassion will be the tools of our work.

Our Target group:

- We support poor, vulnerable and marginalized people who are willing to work. We specifically target women and girls' entrepreneurs across all our programs in recognition of the barriers and inequality they face.
- We also seek to ensure we are effectively involving youth (boys and girls), especially those who are victims of SGBV, those with disabilities, and those who are socially excluded.

Our focus:

- Our work in Rwanda is concentrated around Women economic empowerment through entrepreneurship, access to finance, food security, horticultural value chain development.

employment creation, and advocacy and cross cutting issues such as environment protection, peace building, gender, Reproductive health, HIV-AIDS and social inclusion.

Our Approach in Development:

- We prioritize vulnerable and resource poor women and other vulnerable groups like youth to be at the center of our approach. We examine use of new techniques and knowledge as means for development. Therefore, we value action research, training and practice of new skills and knowledge, advocacy for beneficiary, access to finance, development of pro-poor financial products and collective accumulation of resources as appropriate and best strategies to eradicate poverty in the community.

1.3. Our Working Strategy: Aligning ourselves to National and Global Priorities

Duterimbere ONG’s interventions are in line with the Rwandan Government programs’ priorities such as Vision 2030/50 as well as SDGs which aims to promote the creation of future jobs, and to impact the agricultural sector by having a high focus on productivity, with emphasis on gender-responsive interventions, targeting both women and men, climate resilience. We also aim at building linkages between production and processing by ensuring that supply chains are efficient.

Among the UNDP’s Global Goals that are part of our interventions are: (1) No poverty, (3) Good health and well-being, (5) Gender equality, (8) Decent work and economic Growth, (10) Reduced inequalities, (13) Climate action, and (17) Partnerships for the goals.

The implementation, coordination and monitoring of activities are carried out by Duterimbere’s Executive Secretariat supported by a technical team comprising of Program and Support Staff. While the program planning, design and coordination work is done at our headquarters, we will establish a field operations Team responsible for Field organization, capacity building and coordination. The Field Operations team will work directly with the targeted communities and local authorities throughout the country. To do so, Duterimbere ONG needs to be more effective in building partnerships and alliances so as to achieve the above interventions. This will help Duterimbere ONG to balance its work at micro and macro levels, and in the process deepens collaboration and joint action with key donors and government institutions using the main working strategies which are: Household approach using GALS and VSLA, Capacity building, Partnership and Networking, “Bottom-Up” Approach, Integration, Influencing, Lobbying & Advocacy.

1.4. Duterimbere’s experience in Women’s economic empowerment

Since its creation in 1987, Duterimbere ONG has been dealing with women’s empowerment by strengthening capacity of thousands of vulnerable active women in Rwanda to overcome poverty.



For the recent past 5 years, women’s lives have significantly improved through entrepreneurship and employment creation through capacity building in financial literacy, horticulture value chain development as well as in TVET support programs. Those interventions have secured women into job creation, facilitate women transition from care to market oriented economy.

To fully support our beneficiaries, Duterimbere ONG strengthened financial linkages with Microfinance institutions so as to complement the internal loans provided by VSL groups. Our target beneficiaries, mainly consists of vulnerable and resource poor women. The GALS approach has been useful in the reduction and prevention of household’s conflicts. It emphasises on participatory planning, as well as sharing of tasks and decision making which lead to the developments of the families and communities, ultimately contributing to the Nation’s economic development. Apart from the economic empowerment component, Duterimbere has played a major role in mobilizing women to take part in elections for local government bodies so that the community can elect them in decision-making bodies. The key findings from the previous strategic plan for 2017-2021, and we came up with the findings as follows:

Considered factor	Findings
1. Key Achievements	<ul style="list-style-type: none"> • Renovation of Duterimbere ONG building • Contribution to the economic growth of Rwanda by impacting on the agriculture sector and the beneficiaries’ families • Integration of children & people with disabilities in our interventions • Climate change adaptation committees established • Effective participation in Local government structures through JADF¹ • Good partnership with local structures • Facilitation access to finance for rural poor women • 45 VSL groups out of 57 have been digitalized • Securing partnership with UN WOMEN and the European Union • Creation of youth self-Employment through Vocational and Technical Education • Transfer of knowledge and skills to other Trocaire and BD partners in terms of harmonization of VSL and GALS approaches
2. Key challenges	<ul style="list-style-type: none"> • Dependency on Donor funding • Climate change that affected farmers’ production • Loss of markets because of COVID-19 • Requirements from RBS that packaging material changes from plastic to glass bottles (COAFGA case) • Non-stable markets for horticulture produce

¹Joint-Action District Forum



	<ul style="list-style-type: none"> • COVID-19 Pandemic, hence limited support to target groups and phase out of some key partners (E.g.: Oxfam, BD, HI) • Lack of donor funding for projects despite the huge number of proposals designed.
3. Changes in the external context over the last five years	<ul style="list-style-type: none"> • Reduction of donors' funds/Limited funds to implement planned activities • Shift of donors on development programs to focus on Global health • COVID-19 pandemic
4. Areas in which Duterimbere ONG did very well (examples of key successes)	<ul style="list-style-type: none"> • Horticulture value chain: Market linkage of horticultural produce to international market (contract with SOUK company) for chili and French beans for Nyagatare' farmers • Digitalization within VSL groups, • Financial literacy • Vocational tool kits provision for youth as well as TVET • VSLA impact on programs participants: <div style="background-color: #e0e0e0; padding: 5px;"> <p style="text-align: center;">Cumulative Results for the last 5 years</p> <ul style="list-style-type: none"> - Number of VSLA Program's participants: 5,481 - % of women : 72% - Number of Saving and Loans groups: 195 - Total cumulative savings value from all Groups: Rwf 610,834,997 - Total cumulative loans value from all Groups: Rwf 915,386,239 - Reimbursement rate : 99% </div>
5. Factors that contributed to above successes	<ul style="list-style-type: none"> • Staff retention over the last 5 years • Support of youth with basic kits for job creation • Creation of good partnerships and better coordination with donors
6. Key lessons learned	<ul style="list-style-type: none"> • COVID-19 adaptation plans/ mitigation • Funds from Government institutions (RGB/CNF) • Complementarity with both local and international organizations





Figure 3: Goats bought by VSLA members while in share-out in Rulindo District. (Photo: Grace N, DUTERIMBERE)



Figure 4: Capacity building of Trocaire's partners' staff by Duterimberere ONG on GALS methodology. (Photo: Wellars B, DUTERIMBERE)

1.5. Duterimbere ONG quick SWOT Analysis

The SWOT analysis provides us with an opportunity to examine our internal strengths and weaknesses as well as potential opportunities and threats.

Duterimbere ONG has a valuable inventory of **strengths** that will help it achieve its goal. Strengths are valuable, but it is also important to realize the **weaknesses** that must be addressed. Duterimbere's strengths will help it capitalize on emerging **opportunities** and mitigate possible shocks caused the potential **threats** that Duterimbere ONG is aware of.

The Strengths, Weaknesses, Opportunities and Threats identified are summarized in the table below:

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> ▪ We are a local and experienced organization based in the community; ▪ Complete organization structure (General Assembly and Board) ▪ Decentralised structure from the National to regional level which facilitates communication and coordination ▪ Specialization in women empowerment through entrepreneurship using tested models such as VSLA, GALS and Horticulture value chain ▪ Good, skilled and experienced staff ▪ Maintenance of experienced staff through new projects ▪ Possession of own premises (Office space available) ▪ Clear organizational core values ▪ Qualified, collaborative and skilled members in institutional leadership ▪ Positive reputation of the organization among stakeholders ▪ Some women from Duterimbere's members are elected in local and central governments structures, ▪ Financial resources like Duterimbere MFI Ltd 	<ul style="list-style-type: none"> ▪ Low annual subscription fees from members ▪ Insufficient budget to deliver on mission and vision (some projects don't realise the set objectives) ▪ Inadequate trainings offered to members ▪ Over-reliance on donors' funds ▪ Weak fundraising strategy ▪ Lack of adequate staff to deliver desired tasks (like IT, DM&E)
OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> ▪ Women focussed organization with good reputation 	<ul style="list-style-type: none"> ▪ Insufficient funding for elaborated projects ▪ Target group facing effects of climate change (Unpredicted rainfall patterns);



- | | |
|--|---|
| <ul style="list-style-type: none">▪ Duterimbere MFI Ltd compliments non-Financial services▪ Being part of relevant umbrellas and platforms▪ Interventions compliant with Government vision and priorities▪ Existing gap in women empowerment▪ Government positive reception to voice of local NGOs | <ul style="list-style-type: none">▪ Overreliance on external donors for funding▪ Short term funding from donors▪ Changes in funding priorities and compliance▪ Increased competition in area of development▪ Global economic downturn▪ Increased dependency on back donor funding▪ Global Pandemics e.g. Covid-19 |
|--|---|

1.6. Background of Women Economic Empowerment in Rwanda and in Global Context

Small and landlocked, Rwanda is one of the African countries located in the East African Community with an area of 26,338 km² and a population of about 12.5 million people (2018), among the most densely populated countries with a density of 467 inhabitants per square kilometer. It borders the far larger Democratic Republic of Congo, and East African neighbors, Tanzania, Uganda, and Burundi.

Due to insufficient arable land per household, more than 90% of this population lives off agriculture, which is actually subsistence agriculture.

Rwandan agricultural production is the main source of income. Taking into account the minimum required to support a household, 60% of Rwandan households owned less than 0.5 ha of land. At present, almost 70% of the 0.5 ha of land is cultivated and the majority are family farms. Many of these farms are not used profitably and households live on the threshold of rural poverty.

Rwanda has also achieved a strong level of political stability. Women make up 64% of the national legislature and previously marginalized opposition parties have gained parliamentary seats without disrupting the system's stability. These are indicators that will increase confidence in foreign investors.

In rural areas, most farmers face a scenario of acute food insecurity, reduced purchasing power, shortages of basic commodities, rising cost of living and uncertain weather conditions, especially irregular precipitation.

While both men and women suffer from poverty, gender inequality means that women have far fewer resources, little voice in decision-making and little skills to deal with them.

As regards to the socio-economic context, according to World Bank report of October 2021, despite the impacts of COVID-19, Rwanda has maintained its strong economic growth with substantial improvements in living standards. The maternal mortality ratio has fallen by Two-thirds and near-universal primary school enrollment.

More about the challenges facing women in Rwanda as mentioned in Executive Summary



1.7. Underlying causes of poverty in Rwanda

This analysis intended to identify real underlying causes of poverty (UCPs) as a precursor to the programme focus decision. This would ensure that Duterimbere ONG’s programming remains focused on UCPs. The process involved a definition of poverty in Rwanda, an assessment of a desired state in the country, the current reality and the gaps. It also involved focusing on a narrow range of UCPs.

Poverty is a complex phenomenon that manifests in different ways. Some authors define poverty as a lack of material wellbeing considered the minimum acceptable in the society where they live or as a deprivation of basic human needs (Ravallion M. 1992, UN 1995). Amartya expanded these concepts, arguing that poverty is a denial of choices and opportunities to live a tolerable life (Amartya S. 1992)².

In our context, poverty is defined as the inability to access (or limited access) to basic needs and rights to live in dignity (including health, education, food, clean water, clothing, shelter, security, information, participation and inclusion). It is a situation where people have insufficient productive assets (land, livestock and shelter), limited capital, weak economic power, and limited employment, restricted access to markets, poor productivity, low human skills and unmet rights. Rwanda’s economy is mainly based on agriculture which is affected by climate change and small land at the same time unproductive land.

This can be summarized in the table below:

<ul style="list-style-type: none"> • Poor entrepreneurial skills • Low production young generation, economically inactive • Low literacy level • Mindset (resistance to change) 	<ul style="list-style-type: none"> • Domestic violence and SGBV • Incapacity of creation new off-farm income generating activities • Unsustainable incomes • High growing population • Economy reliant on agriculture • Land scarcity and not fertile • Degenerating environment (climate change) • Crops diseases (pests) • Gender inequality
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² Integrated Household Living Conditions Survey, EICV4 (2013/14): Rwanda Poverty profile 2013/2014

1.8. Analysis of external environment

Any organization is related to its context (= its external environment) and depends on its exchanges to obtain its human, financial, technical and material resources. In order to be able to target future strategies, it is necessary to know the elements of the external environment that may influence the organization. By applying PESTEL approach, as well as a basic stakeholder analysis, the political, legal, economic, social, technological, environmental and demographic macro trends can be summarized below:

MACRO-SCANNING	
<p>POLITICAL & LEGAL TRENDS</p> <ul style="list-style-type: none"> • Political will of the Government leaders • Inclusion of Gender in various Government departments and other levels • Some Citizens are not aware of the government policies in place • Stable institution framework • Movement of refugees in the region due to some neighbouring countries ‘instability <p>TECHNOLOGICAL TRENDS</p> <ul style="list-style-type: none"> • IT has improved the operations and relations of Rwandans. • At global level ICT has accelerated insecurity e.g. the use of social media platforms such as YouTube and others which can be used to cause harm than good • Promotion of Cashless economy <p>ENVIRONMENTAL TRENDS</p> <ul style="list-style-type: none"> • Climate change which impacts the livelihoods especially for women • Rwanda landscape has affected settlement patterns • The Government through REMA has good policies on environment protection • Energy crisis due high prices of charcoal, cooking gas etc. 	<p>ECONOMICAL TRENDS</p> <ul style="list-style-type: none"> • Global economic crisis that impact small nations • Developed infrastructures in the country that support business both in rural and urban communities • Promotion of made in Rwanda products • Big investment in infrastructure • Donors’ funds decrease • Tourism promotion <p>SOCIAL & DEMOGRAPHIC TRENDS</p> <ul style="list-style-type: none"> • High population growth in the country • Health insurance scheme for all Rwandans is a good initiative • Social cohesion in general is good in Rwanda • Younger population; • Majority poor with low buying power; • Gender empowerment; • Girinka program for vulnerable people; • VUP Program for vulnerable communities • Epidemics (Covid -19 pandemic) • Increase in Gender based violence and domestic violence



2. The Strategic Plan

2.1. Strategic Priorities, Goals, Objectives, Outcomes and Outputs

Over the five-year period 2022-2026, Duterimbere ONG will focus on the Strategic goals, objectives, and activities presented in the log frame below:

PROGRAM GOAL:

By Fiscal year 2026, fifteen thousand (15,000) women will have achieved sustainable socio-economic development through inclusive participation to poverty reduction process in Rwanda.

Strategic Objectives:

1. To enhance Sustainable and economically viable opportunities for women
2. To enhance agri-preneural and entrepreneurial capacity building for women
3. To promote comprehensive policies and programmes which facilitate women access to and control over productive resources
4. Facilitate women transition from care economy to productive work.
5. Facilitate the development of an integrated and comprehensive reproductive health system for quality health care for women.
6. To mitigate risks resulting from climate related disasters
7. To develop institutional capacity in financial, operational and administrative spheres.

2.2. The theory of change

2.2.1 How we deliver Change

We strengthen our Institutional and Organizational capacity, by Safeguarding full participation, empowerment and inclusion of individuals, particularly women and girls. This is done by Ensuring that women and youth (girls and boys) have a safe and supportive family environment, and they effectively participate in household development using Gender Action Learning Systems (GALS); that women have basic skills (Improved farming skills, Climate change adaptation and resilience skills as well as financial literacy), that women have work readiness skills through entrepreneurship, technical and vocational skills, experience with work (internships, apprenticeships, business mentorships, and volunteerism/Imboni and community facilitators), Soft skills for life and work such as Gender and Reproductive health. We engage with private sector so that women can have access to services, markets and information, and that local/regional and International businesses commit to support women's businesses through partnerships and markets access, while influencing the duty bearers through action-research based advocacy to create a

fairer, more equal working environment for women. Ultimately, we Supporting networks and partnerships of peer CSOs, Private Sector, Financial institutions effective local and international affiliations in order to facilitate mainstreaming of Gender and Women Economic Empowerment policies at all levels of the society and to support women empowerment.

2.2.1. The Impact

At individual level:

- Individuals (especially women and girls) have productive resources, skills and knowledge to lead dignified lives.
- Women's cooperatives and enterprises are strengthened to respond and adapt to crises, and can influence the improvement of the livelihoods of their communities.
- Women and youth (girls and boys) have a safe and supportive family environment and effectively participate in household development
- Women enjoy the right to express their views and become leaders in their economic empowerment
- Employers (SMEs, big farmers, etc.) and other duty-bearers are willing to hire women and provide internships
- Service providers deliver inclusive services and products that enable women empowerment
- TVET Schools, training providers and employers collaborate to create pathways to women employment
- Civil society organizations support women development

At Legal and Policy Level

- Government enforces Gender mainstreaming policies at all levels of the society
- Government enforces laws pertaining matrimonial regime and succession, GBV Policy, Gender policy and reproductive health
- Government is supportive of women creative businesses (especially in agricultural value addition).
- Government has programs that address women (especially rural girls) unemployment
- Government has economic policies that creates jobs for women
- Government, Private sector and Civil Society partner to support women empowerment
- International businesses are committed to support Rwandan women's businesses through partnerships and markets access.

2.3. Strategic Plan Logical Framework

The log frame is built based on the following basic project planning matrix:

In order to achieve the anticipated results of the Duterimbere ONG Strategic Plan 2022-2026, the following detailed logical framework was developed and structured in line with the seven-year


strategic outcomes. Each strategic outcome has its corresponding outputs, specific baseline and targets, activities as well as measurable indicators that will help to track the implementation progress along the five years.




DUTERIMBERE ONG LOGICAL FRAMEWORK IMPLEMENTATION MATRIX

KEY RESULT AREA: Duterimbere ONG is a stable organization to achieve its mission sustainably			
Strategic issue: Insufficient membership fees contribution to contribute to some statutory meetings			
Strategic Objective	Strategic intervention	Expected Outcomes	Key performance indicators
To develop institutional capacity in financial, operational and administrative spheres.	Organize regularly and periodically statutory and technical meetings	A stable organization capable to achieve its mission sustainably	5 AGM, 25 Regional General Meetings, 20 Board members' meetings, 20 board of directors' meetings,
	Develop detailed structural master plan and mobilization of funds to build Duterimbere's women empowerment center (entrepreneurship incubation center). Regular staff capacity building on financial and project management Conduct regular internal and external audits		Construction activities will be at 10% 90% staff capacity building on financial and project management 10 internal and 5 external audits to be conducted
KEY RESULT AREA: Sustainable and economically viable opportunities to enhance income and livelihoods of women			
Strategic issue: Insufficient information on financial inclusion and economic development			
Strategic Objective	Strategic intervention	Expected Outcomes	Key performance indicators
To enhance sustainable and economically viable opportunities for women	Expansion and diversification of women income generating opportunities	Improved income for women engaged in commercial, service and agricultural businesses. Increased number of women accessing information on business diversification Increased technical skills and expertise among women resulting into value chains addition	# of women transitioning from small subsistence farming to market-oriented farming # of sustainable women's income from commercially viable business. # of women linked to technical and business opportunities # of women engaged in new products



	<p>Facilitate women access to business start-up and expansions of financial services</p> <p>Promote supply chain between small women enterprises (groups, SMEs, cooperatives) and large enterprises for technical support and market access</p> <p>Facilitate cross border trade for women entrepreneurs</p>	<p>Increased numbers of women accessing financial resources from government and private sector financial schemes</p> <p>Improved uptake on non-traditional collateral for accessing credit for women</p> <p>Improved access to value chain support services (quality product certification, packaging, export, etc.)</p> <p>Increased business from contract farming networks.</p> <p>Increased participation of women in regional and international markets</p>	<p># of women receiving and graduating from business mentorship programs</p> <p># of women accessing to financing services</p> <p># of new and sustainable businesses owned by women.</p> <p># of new financial products from financial institutions.</p> <p># of tenders offered to women enterprises and value of tenders.</p> <p># of certified SMEs</p> <p>Proportion (%) growth and viability of women businesses.</p> <p># of women participating in cross border businesses</p> <p>Amount value of business transactions generated.</p>
<p>KEY RESULT AREA: Integrated Business Development Services for the growth and advancement of women's owned businesses</p>			
<p>Strategic issue: Inadequate of integrated business development for women</p>			
<p>To enhance entrepreneurial capacity building for women</p>	<p>Facilitate women to access quality entrepreneurial trainings focusing on value chain addition, innovation, technology, business linkages and financial literacy (saving & loan methodology).</p>	<p>Standardized and operationalized training toolkit materials</p>	<p># of sustainable women-operated businesses.</p> <p># of improved women business skills and business efficiency</p> <p># of women trained in VSLA and businesses skills</p>

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	<p>Establish Business Innovation and incubation Centers to provide comprehensive support to women.</p> <p>Develop integrated ICT system to facilitate smallholder women access to market information (e-commerce).</p> <p>Facilitate innovation and technology transfer or adoption to increase value addition, market and financial services linkages.</p>	<p>Strengthened existing BDS institutions (BDF, District BDE units, etc.).</p> <p>Increased number of certified trainers and BDS providers</p> <p>Up to date accessed market prices information.</p> <p>Strengthened women value addition initiatives (fruit processing, VSL digitalization, greenhouse farming, etc.)</p> <p>Increased number of women using technology.</p>	<p># of VSLA groups initiated</p> <ul style="list-style-type: none"> Cumulative saving amount Cumulative loans amount <p># of women empowered with business skills</p> <p># of women certified as BDS providers (business mentors)</p> <p># of Smallholder women producers accessing market (e-commerce), use of mobile phone to access commodity prices.</p> <p># of women participating in value addition processes.</p> <p># of women embracing technology led products</p>
<p>Key result area: Targeted comprehensive policies and programmes</p>			
<p>Strategic issue: Inadequate knowledge on policies and programmes towards control over productive resources</p>			
<p>Strategic Objective</p> <p>To promote comprehensive policies and programmes which facilitate women access to and control over productive resources</p>	<p>Strategic intervention</p> <p>Enforcement of existing laws and policies which promote gender equality.</p>	<p>Expected results (Outcomes)</p> <p>Strengthened Equitable access to productive resources</p>	<p>Outcome and impact indicators</p> <p>Percentage resources put into productive use by women (land, finance, livestock, forests, etc.)</p> <p>Amount of income derived from sustainable use of land by women</p>

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	<p>Promote participation of women in decision making in emerging productive resources opportunities</p> <p>Allocate specific resources to investment programmes that support and strengthen initiatives by rural women</p> <p>Strengthen information dissemination on existing law i.e. land ownership, sexual violence, matrimonial property.</p>	<p>Improved women participation to decision-making bodies</p> <p>Reduced family conflicts on natural resource use leading to decreased domestic violence</p>	<p># of women in decision making organs starting from grassroots levels.</p> <p># of men and women involvement in family land use</p> <p># of GALS champions trained</p> <p># of couples/ households reached</p> <p># of women reached</p>
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Key result area: Facilitate women transition from care to productive economy			
Strategic issue: Gender inequality which prevent women to access and control over productive resources			
Facilitate women transition from care economy to productive work.	Provide utilities at household level (such as water, electricity, cooking stoves, etc.) Intensify awareness against SGBV, GBV and reproductive health policy.	Reduced household labor for women for quality life Increased accessibility, affordability and effective public child care facilities.	# of women involvement in economic activities for enhanced income # of women transitioning from care economy
	Promote linkages with private sector in developing affirmative action in favor of women employment and skills development	Increased employability and improved job competitiveness of women to improve livelihoods	# of women accessing formal employment
KEY RESULT AREA: Develop an integrated and reproductive health and social care system for improving the health of women			
Strategic issue: Inadequate quality health care programmes for women victims of SGBV			
Facilitate the development of an integrated and comprehensive reproductive health system for quality health care for women.	Promote universal access to sexual, reproductive health and rights (SRHR) services for girls. Promote social protection and social integration services and policies to tackle vulnerability of women victims of GBV (social support such as cash transfer, food for work, public works, free early childhood care.	Improved access to reproductive health services Strengthened social protection services for teen mothers. Improved social protections to enhance women quality of life	% of reduction of early and unwanted pregnancies. # of vulnerable women supported with cash transfer, food for work public works # of teen mothers enrolled in TVET

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DUTERIMBERE ONG STRATEGIC PLAN (2022-2026)

	technical and vocational education for teen mothers, etc.		
KEY RESULT AREA: Enhance women driven response to the impact of climate change within their communities			
Strategic issue: Insufficient knowledge and capacity to cope with the negative impacts of climate change			
To mitigate risks resulting from climate related disasters such as droughts, floods and support innovative approaches to helping smallholder women farmers	<p>Initiate water Harvesting system like water tanks, solar dams etc.</p> <p>Promote the establishment of community climate change adaptation planning especially for rural small holder farmers</p>	<p># of water tanks and solar dams initiated</p> <p># of community climate change committees established</p>	<p># of water tanks and solar dams initiated</p> <p># of community climate change committees established</p>
To promote climate friendly energy supply and use, and encourage the transition to clean cooking	<p>Promote the transition to clean cooking, such as using cooking gas and climate friendly cooking stoves for rural women</p>	<p># of participants using cooking gas</p> <p># of participants using stoves</p>	<p># of participants using cooking gas</p> <p># of participants using stoves</p>



3. Governance, program implementation, and management arrangements

The General Assembly will be the supreme body responsible for institutional and programmatic oversight and will meet at least once every year. This organ will be responsible for approval of annual plans and review of physical and financial progress reports. The Board of Directors will report to the Annual General Assembly and will meet regularly to approve policies and review progress against plans.

The Executive Secretary will be in charge of programme design, implementation and management towards accomplishment of strategic objectives. The Executive Secretary together with Program Manager and Projects' Coordinators, the Accountant and the Field Technicians Officers will constitute an implementation team. Efforts will be made to create team spirit and create good work climate for increased productivity of staff and partners. The organization shall use external consultants to provide specific technical services for efficient and effective performance.

4. Risk Analysis and Mitigation Strategies

This section outlines potential risks that may present barriers to the full realization of the strategic plan commitments. It also sets mitigation strategies to reduce their impact.

Duterimbere ONG is cognizant of the fact that some factors outside its control can negatively impact upon its programme implementation and management thereby constraining realization of its planned objectives. These factors popularly known as risks and assumptions need to be identified, monitored and managed for successful programme cycle management and institutional development. The risks and assumptions to be monitored will include, but not limited, to the following:

- Policy and Legal frameworks for Civil Society activities remain favorable.
- Local Government will remain committed to supporting civil society in Rwanda.
- Adequate Financial and Human Resources will be available.
- Financial resources will be available on time.

Risk	Likelihood		Impact		Mitigation strategy
• Policy and Legal frameworks for Civil Society activities remain favorable.	Unlikely	X	Low	X	In partnership with other organizations, continue to be a good civil society actor advocating for laws favorable to the vulnerable
	Possible		Medium		
	Almost certain		High		
• Local Government will remain committed	Unlikely		Low	X	We will favor good cooperation with local authorities by contributing to



to supporting civil society in Rwanda.	Possible	X	Medium		district performance contracts (Imihigo) and doing quality work on the ground.
	Almost certain		High		
• Adequate Financial and Human Resources will be available.	Unlikely		Low		To mitigate this risk, we are going to bet on efficiency/ effectiveness to do a great job with the means available. Using volunteers (community facilitators) that we already have will help us in terms of human resources and the use of part-time staff for specific tasks.
	Possible	X	Medium	X	
	Almost certain		High		
• Financial resources will be available on time.	Unlikely		Low		We will seek ways and means to mobilize own funds and periodic fundraising meetings with potential donors
	Possible	X	Medium		
	Almost certain		High	X	

5. Monitoring and Evaluation of the Strategic plan

Measuring progress and performance towards goals and targets of the strategic plan entails keeping track of the milestones set, progress being made, identify challenges and setbacks to inform new decisions and strategies to achieve the set objectives. To gauge holistic performance, the organization will make use of a variety of indicators at programme level. To accomplish the above, the following processes will be undertaken:

Monitoring of the implementation of Strategic plan

To ensure regularly follow-up of the implementation of the strategic plan, systematic monitoring will be carried out and monthly, quarterly, semi-annual and annual reports will be produced to inform appropriate planning decisions.

Annual Assessment

Each year a comprehensive assessment of achieved results and challenges observed while implementing the Strategic Plan will be conducted. This will provide Duterimbere ONG and its stakeholders an opportunity to assess progress against the desired results. This will be spearheaded by the Board and key partners. The Board will also oversee the mid-term review, end-line evaluations and financial audits.



Mid-Term Review

Mid-term review will be conducted after two and half years of the implementation of the Strategy and will bring together key partners at all levels to appraise progress in the implementation of this strategic plan. It will require revisiting where necessary or reach consensus on the measures to achieve the set targets in the strategy.

Final Evaluation of the Strategic Plan

After five years, Duterimbere ONG will organize a comprehensive external evaluation of the implementation of the Strategic Plan to determine the outcomes set against the specific objectives and overall goal. This will be the first step towards developing another new Strategic Plan.

Internal Audit

The internal audit system will ensure sound management, control and governance processes are operational so as to facilitate the implementation and full realization of this strategic plan.

6. Resource requirements and five-year budget projection

Over the coming five years (2022-2026), Duterimbere ONG requires human, material and financial resources to be able accomplish its strategic objectives. The following subsections highlight what will be required under each of the resource category aforementioned.

6.1. Human Resources

For efficient and effective implementation and management of the programme, Duterimbere ONG will need to maintain the existing and recruit additional members of staff, including one (1) IT operator, one (1) Communication Officer, one (1) Monitoring and Evaluation officer, as indicated on the attached organization chart.

6.2. Financial Resources and Budget Projection

Duterimbere ONG requires financial resources to run the organization and its programmes. The organization will need financial resources for both fixed costs and recurrent expenditures for its smooth organizational functioning and implementation of programme activities, as elaborated in the following table.



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PLANNED ACTIVITIES	Budget (in RWF)
Outcome 1: Sustainable and economically viable opportunities to enhance income and livelihoods of women	
Expansion and diversification of women income generating opportunities (1,000 women engaged in commercial services and agribusiness): Rwf 200,000 each	200,000,000
Facilitate women access to business start-up and expansions of financial services (300 women supported): Rwf 100,000 each	50,000,000
Promote supply chain between small women enterprises (groups, SMEs, cooperatives) and large enterprises for technical support and market access (5 SMEs certified): Rwf 3,000,000 each SME	15,000,000
Facilitate cross border trade for women entrepreneurs (500 women entrepreneurs supported): Rwf 100,000 each	50,000,000
Sub Total 1	315,000,000
Outcome 2: Integrated Business Development Services for the growth and advancement of women's owned businesses	
Facilitate women to access quality entrepreneurial trainings focusing on value chain addition, innovation, technology, business linkages and financial literacy (saving & loan methodology). 4,500 women will be trained on VSL and 150 groups will be equipped with kits, and 1,500 women will be trained on entrepreneurship)	54,750,000
Establish Business Innovation and incubation Centers to provide comprehensive support to women (1,000 women supported): Rwf 5,000 Rwf each	5,000,000
Develop integrated ICT system to facilitate smallholder women access to market information (e-commerce). (purchase and install a software)	10,000,000
Facilitate innovation and technology transfer or adoption to increase value addition, market and financial services linkages. (women value addition initiatives (fruit processing, VSL digitalization, greenhouse farming, etc.) targeting 2,000 women	250,000,000
Sub Total 2	319,750,000
Outcome 3: Targeted comprehensive policies and programmes	
Enforcement of existing laws and policies which promote gender equality. (500 champions trained on GALs methodology) :4 days training *Rwf 3,500 day*500	7,000,000
Sub Total 3	7,000,000
Outcome 4: Facilitate women transition from care to productive economy	
Provide utilities at household level (such as water, electricity, cooking stoves, etc.) :500 women *Rwf 80,000 each	40,000,000
Accessibility, affordability and effective public child care facilities (250 women supported): Rwf 50,000 each	25,000,000
Promote linkages with private sector in developing affirmative action in favor of women employment and skills development (1,000 women accessing formal employment)	50,000,000
Sub Total 4	115,000,000
Outcome 5: Develop an integrated and reproductive health and social care system for improving the health of women	



DUTERIMBERE ONG STRATEGIC PLAN (2022-2026)

Promote social protection and social integration services and policies to tackle vulnerability of women victims of GBV(social support such as cash transfer, food for work, public works, free early childhood care, technical and vocational education for teen mothers, etc. (700 teen mothers *Rwf 200,000 each)	140,000,000
Sub Total 5	140,000,000
Outcome 6: Enhance women driven response to the impact of climate change within their communities	
Initiate water harvesting system like water tanks, solar dams etc. (5 solar dams *Rwf 15,000,000)	75,000,000
Promote the establishment of community climate change adaptation planning especially for rural small holder farmers (30 committees*Rwf 2,000,000 each)	60,000,000
Sub Total 6	135,000,000
Outcome 7: Duterimbere ONG is a stable organization to achieve its mission sustainably	
Organize regularly and periodically statutory and technical meetings	
- 5 AGM (2,900,000 for 1 General Assembly)	14,500,000
- 5 Regional General Meetings (3,750,000 for 1 Regional Assembly)	18,750,000
- 20 Board meetings (450,000 for 1 Board meeting)	9,000,000
- 20 board of directors meetings (80,000 for 1 board of directors)	1,600,000
Duterimbere ONG new building construction activities (10%)	471,824,868
Regular staff capacity building on financial and project management (10*18 participants* Rwf 20,000)	3,600,000
Conduct regular internal and external audits: Rwf 2,500,000/year	12,500,000
Organizing strategic meeting with potential donors (3 meetings in 5 years for 30 participants*50000@)*1 day)	4,500,000
Fundraising and proposal writing (Lump sum for technical assistance)	5,000,000
Sub Total 7	541,274,868
TOTAL ACTIVITIES	1,573,024,868
HUMAN RESOURCES (Salaries and fringe benefits): Rwf 12,694,470 per month for the first 2 years and Rwf 14,030,730 for the next 3 years (with additional 3 new staff: M&E and IT operator and Visibility&Coms)	809,773,560
FIXED COSTS (Office supplies & utilities): Rwf 540,000/month *60 (5 years)	32,400,000
VEHICLES FUEL AND MAINTENANCE + INSURANCE: Rwf 340,000/month*60 (5 years)	20,400,000
TOTAL OVERHEAD	809,773,560
GRAND TOTAL	2,382,798,428
Contingency (5%)	119,139,428
Overall Total cost of the Strategic plan	2,501,938,349



7. Implications of the Strategy

7.1. Fundraising Strategy

Anyone who runs a non-profit making organization understands the immense challenge with raising funds. With the right team, planning system, training and expectations, the organization can more effectively raise the funds needed to create sustainability and make a long-term positive impact.

Duterimbere ONG will have to think of the funding sources from either private, national and International partners. The organization has put in place a series of strategies to attract different partners including but not limited to the following:

i. Identifying Donors

- Work with donors to engage their friends and associates
- Creation of database for potential donors especially in similar interventions
- Facilitate the team in place to prepare and submit project proposals to available funding opportunities.

ii. Improve working relations with Partners

- Provide information about organization's mission, goals, programs, and the financial resources necessary to achieve the goals
- Provide leaflets, brochures and testimonies, stickers, share impacts and sustainability strategies.
- Regular website updates about programs, accomplishments.
- Invitations to events and collect feedbacks.

iii. Engage in Campaigns.

- Establish Annual Campaigns and maximize participations
- Target to execute activities per plan budget.

iv. Managing its strategy.

Duterimbere ONG will prioritize its fundraising plans and review progress and make adjustments regularly.

v. Membership:

This would include creating special strategies to renew the membership by introduction of paid Membership cards, and recruitment of new members **focusing on philanthropic women and men as honorary members.**

vi. Giving back:



This would include attracting women entrepreneurs who have benefited from Duterimbere assistance over the years to contribute towards the development of poor women.

7.2. Relationships with Government, the Private Sector, donors and other CSOs

We must maintain relationships with donors that are mutually beneficial and satisfactory.

For that reason, we will give due attention to good management practices by emphasizing on high-quality financial management, implementation of activities as planned and submission of on time and accurate progress reports.

We must maintain an effective programme of promoting our services.

We will promote networking and information sharing with strategic partners and like-minded organizations at local, national, regional and international levels.

We must maintain healthy and mutually beneficial relationship with our strategic partners, actual and potential, and relevant government agencies.

We will improve our image towards actual and potential strategic partners and Government through developing an effective communication strategy, capitalization and marketing of our achievements so as to enhance credible among key national development partners.

7.3. Financial and Information management

We must be prudent in the management of our financial affairs to ensure accountability to both donors and beneficiaries.

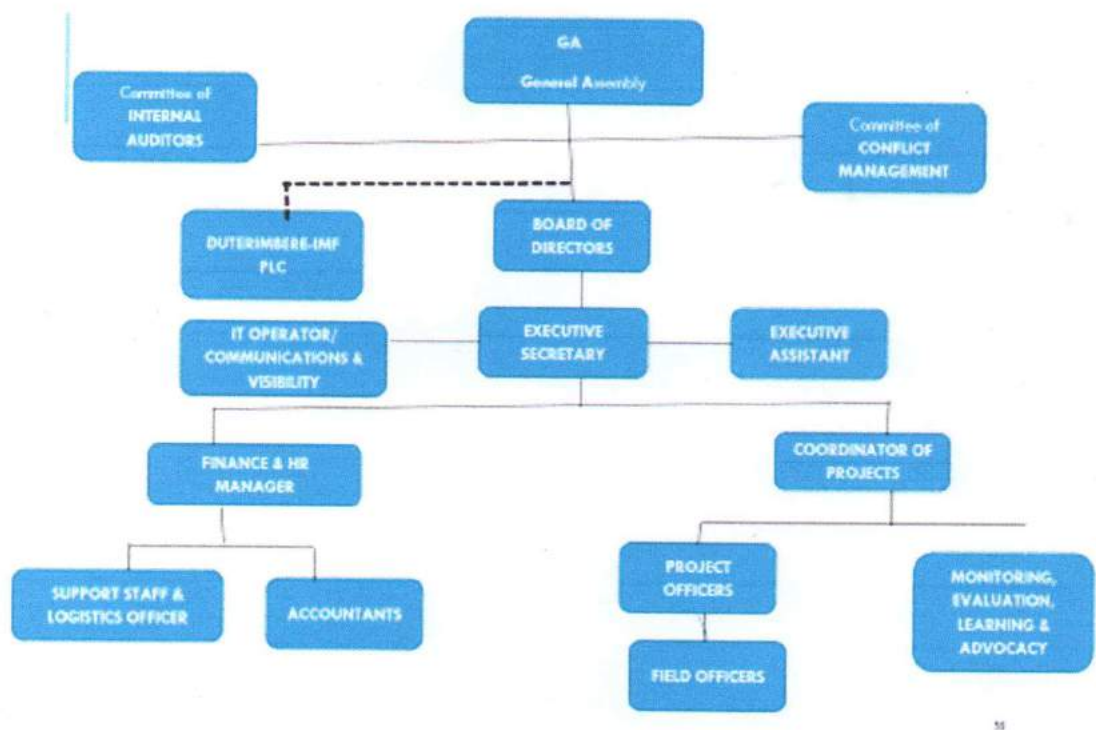
We will ensure that available funds are used for their real purpose and that all financial procedures are respected. All financial documents will be kept properly and financial reports will be produced on time. We will design and sharpen our fundraising strategy, so we can diversify and increase our funds base.

We must maintain the relevance, profile, integrity and security of our information.

The first step for putting in place our information management systems that work will be to reach a clear understanding of what information needs to be managed. This will help Duterimbere ONG to select the right tools and solutions, to weigh costs and benefits, to ensure that the end users are comfortable with our choices, and to arrange for maintenance and support. We perceive the collective technical infrastructure of hardware, software, and telecommunications often referred to as *information and communications technology* (ICT) as an important tool for collecting, storing, sharing, archiving and protecting our information.



OUR ADMINISTRATIVE CHART BY 2026



ANNEX: DUTERIMBERE EXCELLENCE PATHWAYS

Effective

Our processes are reliable and timely, and enable transformation

Efficient

Our interventions are simple, standard, and integrated

Continuously Improving

We are accountable, correct problems timely,

Integrity

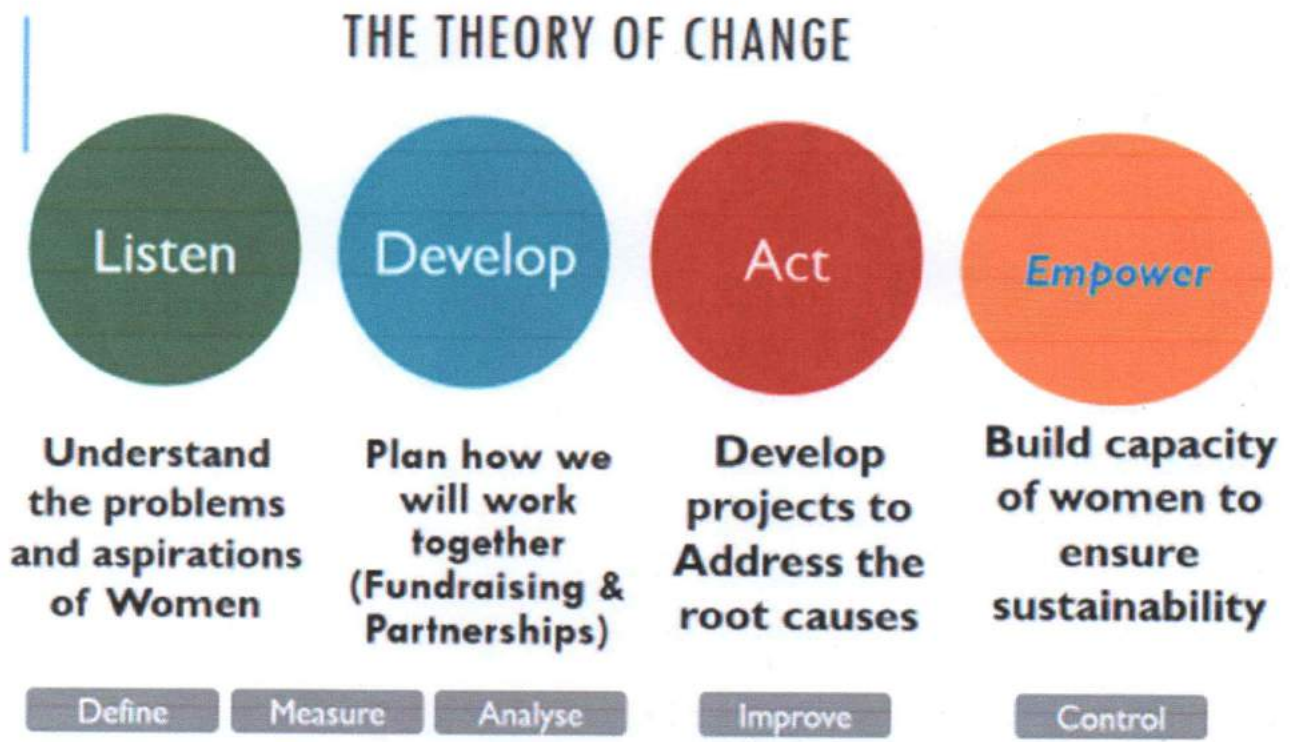
We respect all stakeholders, are flexible, and use appropriate technology

Empowering

We make decisions internally, partner with stakeholders, and Build Capacities



ANNEX: A SUMMARY OF DUTERIMBERE THEORY OF CHANGE



Impact: ACHIEVING VIABLE LIVELIHOOD FOR WOMEN

Goal: Women have sufficient income and resources to sustain productive and satisfying lives

INPUTS:

- Basic skills
- Work readiness skills
- Soft skills for life and work
- Access to information, services and markets
- Supportive networks and partnerships.

OUTPUTS:

LOCAL ENABLING CONDITIONS

- A sustainable Duterimbere
- Pathways to women employment
- Favorable Family environment
- Social norms supporting women and youth development
- Availability of the necessary services

NATIONAL ENABLING CONDITIONS

- Legal framework
- Economic development.

