SAEMaul Undong &
Home-Grown Solutions:
Knowledge Sharing for Sustainable
Rural Community Development in Rwanda

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SAEMAUL UNDONG & HOME-GROWN SOLUTIONS:
Knowledge Sharing for Sustainable Rural Community Development in Rwanda
## Acronyms

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<th>Description</th>
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<tbody>
<tr>
<td>ADRA</td>
<td>The Adventist Development and Relief Agency</td>
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<tr>
<td>AfDB</td>
<td>African Development Bank</td>
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<tr>
<td>AIDS</td>
<td>Acquired Immune Deficiency Syndrome</td>
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<td>AMIR</td>
<td>Association of Microfinance Institutions in Rwanda</td>
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<td>BIFSR</td>
<td>Building an Inclusive Financial Sector in Rwanda</td>
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<td>BNR</td>
<td>National Bank of Rwanda</td>
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<td>BDAs</td>
<td>Business Development Advisors</td>
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<td>CSO</td>
<td>civil society organization</td>
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<td>DEMP</td>
<td>Decentralization and Environment Management Project</td>
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<td>DFID</td>
<td>Department for International Development</td>
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<td>EDPRS</td>
<td>Economic Development and Poverty Reduction Strategy</td>
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<td>EICV</td>
<td>Households Living Conditions Survey</td>
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<td>EWASA</td>
<td>Energy Water and Sanitation Authority</td>
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<td>FAO</td>
<td>Food and Agriculture Organization of the United Nations</td>
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<td>FFW</td>
<td>Food for Work</td>
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<td>FGD</td>
<td>focus group discussions</td>
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<td>FSP</td>
<td>Financial Service Provider</td>
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<td>FONERWA</td>
<td>National Fund for Environment and Climate Change</td>
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<td>FMT</td>
<td>Fund Management Team</td>
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<td>HGIs</td>
<td>home-grown initiatives</td>
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<td>HIMO</td>
<td>Programme de développement local a haute intensité de main-d’oeuvre (Labour Intensive Local Development Programme)</td>
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<td>GoR</td>
<td>Government of Rwanda</td>
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<td>IFAD</td>
<td>International Fund for Agriculture Development</td>
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<td>ILO</td>
<td>International Labour Organization</td>
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<td>IDP</td>
<td>Integrated Development Programme</td>
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<td>JADF</td>
<td>Joint Action Development Forum</td>
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<td>KOICA</td>
<td>Korean International Cooperation Agency</td>
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<td>LWH</td>
<td>Land Husbandry and Water Harvesting and Hillside Irrigation</td>
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<td>MDG</td>
<td>Millennium Development Goal</td>
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<td>MFI</td>
<td>microfinance institution</td>
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<td>MIFOTRA</td>
<td>Ministry of Public Service and Labour</td>
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<td>MINAGRI</td>
<td>Ministry of Agriculture and Animal Resources</td>
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<td>MINALOC</td>
<td>Ministry of Local Government</td>
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<td>MINECOFIN</td>
<td>Ministry of Finance and Economic Planning</td>
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<td>MINEDUC</td>
<td>Ministry of Education</td>
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<td>MINICOM</td>
<td>Ministry of Trade and Industry</td>
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<td>MINIRENA</td>
<td>Ministry of Natural Resources</td>
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<tr>
<td>Abbreviation</td>
<td>Full Form</td>
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<td>MININFRA</td>
<td>Ministry of Infrastructure</td>
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<tr>
<td>MINISANTE</td>
<td>Ministry of Health</td>
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<td>MSMEs</td>
<td>micro, small and medium enterprises</td>
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<td>NGO</td>
<td>non-governmental organization</td>
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<td>NISR</td>
<td>National Institute of Statistics of Rwanda</td>
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<td>NIRDP</td>
<td>Nyaruguru Integrated Rural Development Project</td>
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<td>NMCC</td>
<td>National Microfinance Consultative Committee</td>
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<td>NMS</td>
<td>National Microfinance Strategy</td>
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<td>PEI</td>
<td>Poverty and Environment Initiative</td>
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<td>PFM</td>
<td>Public Financial Management</td>
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<td>P4P</td>
<td>Purchase for Progress</td>
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<td>PPMER</td>
<td>The Rural Small and Micro Enterprises Promotion Projects</td>
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<td>PSF</td>
<td>Private Sector Federation</td>
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<td>RCSP</td>
<td>Rural Community Support Project</td>
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<td>RDSF</td>
<td>Rwanda Decentralization Strategic Framework</td>
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<td>RAB</td>
<td>Rwanda Agricultural Board</td>
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<tr>
<td>RCA</td>
<td>Rwanda Cooperative Agency</td>
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<td>REMA</td>
<td>Rwanda Environmental Management Authority</td>
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<td>RNRA</td>
<td>Rwanda Natural Resource Authority</td>
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<td>RoK</td>
<td>Republic of Korea</td>
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<td>RSSP</td>
<td>Rural Sector Support Project</td>
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<td>RSTF</td>
<td>Rural Settlement Task force</td>
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<td>RWF</td>
<td>Rwandan Franc</td>
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<td>SACCO</td>
<td>savings and credit cooperative</td>
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<td>SDG</td>
<td>Sustainable Development Goal</td>
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<td>SME</td>
<td>small and medium enterprises</td>
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<td>SPIU</td>
<td>Single Project Implementation Unit</td>
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<td>SVP</td>
<td>Saemaul Volunteer Programme</td>
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<td>SMU</td>
<td>Saemaul Undong</td>
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<td>SZHC</td>
<td>Saemaul Zero Hunger Communities</td>
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<tr>
<td>TVET</td>
<td>Technical Vocational Education and Training</td>
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<tr>
<td>UNDP</td>
<td>United Nations Development Programme</td>
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<tr>
<td>UNICEF</td>
<td>United Nations Children's Fund</td>
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<td>UNIDO</td>
<td>United Nations Industrial Development Organization</td>
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<td>VDC</td>
<td>Village Development Committee</td>
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<td>VDF</td>
<td>Village Development Fund</td>
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<td>WDA</td>
<td>Workforce Development Authority</td>
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<td>WFP</td>
<td>World Food Programme</td>
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EXECUTIVE SUMMARY

Scale up proven interventions

The New Village Movement (Saemaul Undong) was a community-led development programme launched in 1970 by the Government of the Republic of Korea that raised incomes, improved living standards in rural areas and narrowed the urban-rural divide. Since then, the success of the approach – abbreviated ‘SMU’ – in reducing poverty within a decade has attracted the interest of other countries. In 2013, the United Nations Development Programme (UNDP) in association with the Ministry of Foreign Affairs of the Republic of Korea agreed to launch a global initiative on scaling up local development solutions for sustainable livelihoods. In support of this global initiative, this study shares the experience in Rwanda through nine initiatives.

Many rural community development initiatives in Rwanda have used the SMU approach, which is characterized by a ‘can-do’ spirit, self-reliance and cooperation. In addition to sharing knowledge through the present report, the partners aim to establish a Centre of Excellence to collect and share best practices of the SMU model for integrated local development in Rwanda as well as regionally and globally.

In this context, the study aims to research, prioritize, codify and produce knowledge products which document the achievements, best practices, challenges and provide recommendations of nine different initiatives on community development and local economic development. They were undertaken in Rwanda by a number of development partners in cooperation with government at several levels, and have in common approaches similar to those used in the SMU model implemented by the Republic of Korea. Nine projects were analyzed during the study:

1. Saemaul Volunteer Programme in Rwanda
2. Saemaul Zero Hunger Communities – Phase I (SZHC I)
3. Saemaul Zero Hunger Communities – Phase II (SZHC II)
4. National Fund for Environment and Climate Change (FONERWA)
5. Integrated Development Programme (IDP)
6. Building an Inclusive Financial Sector in Rwanda (BIFSIIR)
7. Decentralization and Environment Management Project (DEMP)
8. Rural Community Support Project (RCSP)
9. Nyaruguru Integrated Rural Development Project (NIRDP)

Each programme has been documented as an independent case study and analyzed separately to capture major achievements, challenges and lessons learned and to inform recommendations from the perspective of the SMU approach. The programmes also were reviewed in a comparative analysis with reference to inclusiveness, sustainability and scale up potential. A framework containing set of indicators was developed to understand these issues in depth. The indicators include relevance of the programme to local community, community participation, integration with national processes, engagement with major actors, experiential learning from the programme (and its sharing) and effectiveness of the programme (to the local economy, institutional capacity building and addressing policies and practices).

Inclusiveness

The aspect of inclusiveness is addressed in all nine programmes, though accomplished in different ways in different programmes depending on resources and prioritization. Key aspects of inclusiveness include the following:

- Appropriate targeting, as in the selection of interior villages, addressing issues of food insecurity and unemployment, and reaching people vulnerable to natural disasters and those who are marginalized;
- Financial inclusion, through savings and credit cooperatives (SACCOs), microfinance institutions (MFIs) and innovative banking to reach the hard-to-reach;
- Use of the HIMO approach, a labour-intensive local development approach with wages for public works, to guarantee employment for all;

...
• Ensuring that programming for asset distribution takes into consideration people’s Ubudehe category (a ranking in the Government’s poverty reduction initiative) and engages specialized groups such as youth, vulnerable people and widows in programmes for marshland cultivation, provision of one cow per family, house construction, and so on.

Both broad and specific aspects of inclusiveness are observed across all nine programmes.

**Sustainability**

Each programme addresses sustainability differently. The Saemaul Volunteer Programme sows the seeds of sustainability from the beginning and views the project as a part of community. Its emphasis is on use of community resources (rather than external resources) and community leadership in planning and management of every activity. The approach has given well-deserved attention to home-grown initiatives such as Umuganda, where the community volunteers once a month for collection action. Well-funded programmes such as Saemaul Zero Hunger Communities, FONERWA and the Decentralization and Environment Management Project place their emphasis on developing a community fund through organized community structure; BIFSIR focuses on imparting entrepreneurship and vocational skills and loan support to create start-up businesses for youth and women. The Integrated Development Programme, based on experience in pilot settlements, is moving towards a demand-driven approach after developing service facilities as a sustainable way to carry forward the work. RCSP and NIRDP are forming cooperatives of farmers. For such programmes, sustainability can be strengthened early in implementation through effective use of the RCSP’s Lead Farmer concept and also by increasing the community contribution to the programme and improving access to finance.

Overall, close engagement of community organizations with Sector Offices\(^1\) will help to sustain the existing interventions of all ongoing projects. However, projects with large funding needs risk creating more donor dependency and less community ownership, which would adversely affect sustainability. In several cases, attention needs to be given to the management of the community development fund, to increase community capacity.

**Scale up potential**

Each programme has important elements (best practices) and innovations that can facilitate strategies for scaling up. At present, however, the major challenge to scaling up is that the programme designs do not provide clear, visible and specific ideas and plans for doing so. Scale up can be facilitated by SMU-related approaches and Rwanda’s home-grown initiatives solutions, as demonstrated through project experience, and can reach out to large number of communities (within and outside the project areas) or institutions who are willing to adapt programme approaches. The potential for scaling up can be found within the programmes:

• The Saemaul Volunteer Programme can contribute in the form of working through its community-driven approach of micro-projects and realistic resources planning with emphasis on community’s own contribution. The approach showcases how to reduce the huge resources requirement that obstructs scaling up.

• FONERWA can provide an approach of individual and/or community performance contracts as well as demand-driven programme support. The contracts are a tool based on a bottom-up approach that helps to move from specific project intervention to a range of multiple interventions.

• BIFSIR can offer Proximity Business Advisory Services for skills building, business proposal development and financial services.

• Emerging from BIFSIR, an innovation like the biometric system of agent banking for financial inclusion can help communities to think independently about their own development. Access to services can help break the barrier for scaling up to reach out to large number of people.

• In NIRDP, the new method of potato cultivation reduces the input requirement through appropriate research involving communities, thereby increasing access for larger numbers of people.

• SZHC as well as the Saemaul Volunteer Programme showcase the linkage of community organizations with Sector Offices for guidance, conflict resolution and engagement with government programmes. Interviews of sector-level Executive Secretaries in project areas show evidence of how the SMU approach has changed their

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\(^1\) As of January 2006, as part of the national decentralization policy, the country is organized in four provinces in addition to the Kigali city, 30 Districts, 416 Sectors, 2148 Cells and 14837 Villages. www.statistics.gov.rw/survey/districts-baseline-survey
perspective on community development. Such officials can play an effective role as messengers for scaling up the SMU approach by influencing other sectors and government officials.

- IDP’s planned settlement approach shows the positive impact of cluster creation for economies of scale. This is crucial for moving from single village development to clusters of villages in a cell or sector, and it creates potential for scaling up.

Systematized appropriately, these practices along with the home-grown solutions of Ubudehe, Umuganda and Imihigo provide a realistic SMU approach for Rwanda that is inclusive, scalable and sustainable.

Comparison of home-grown initiatives in Rwanda today with Saemaul Undong in the Republic of Korea in the 1970’s reveals similarities in terms of backdrop (e.g. high level of poverty in war-torn countries), strong national leadership, a base in the rural traditional village and support of microfinance to leverage personal resources. However, Saemaul Undong had an edge in terms of self-help and did not rely as much on external funding sources. Compared with recent project-based support in Rwanda, SMU activities thrived on community investment and loans from public financial institutions, and gave the community more control over selection and execution of interventions. Many principles of the SMU approach can be seen in Rwanda’s home-grown solutions.

Recommendations

The study identified a number of innovations and ideas that incorporate the best of the SMU approach and Rwanda’s home-grown initiatives including, for example, performance contracts and Proximity Business Development Advisors. Together, they can systematically provide a realistic SMU approach for Rwanda that will be inclusive, scalable and sustainable and help strengthen the decentralization process. The study concludes with a number of recommendations:

- **Strengthen the community development processes in Rwanda by practicing SMU and home-grown solutions together:** The home-grown solutions Ubudehe, Umuganda and Imihigo respectively bring in inclusiveness, community cohesion and community aspiration. The SMU approach promotes daily practice of these solutions by the community themselves to experience the desired change.

- **Develop a clear scale up approach and plan:** A major obstacle to scaling up of existing programmes and ideas is not having a clear plan about how to go about it. Also, many aspects of sustainability are interlinked with scaling up. The SMU and home-grown solutions as well as private sector have major roles to play in scaling up. Two areas of work may trigger scaling up:
  - A change in the role of existing implementation agencies will stimulate scale up when they act as facilitators, knowledge managers, promoters of innovations and supporters to create an enabling environment; and
  - Create ‘Saemaul Clubs’ as Community of Practice to facilitate learning and sharing practices of SMU and home-grown solutions in Rwanda, with a focus on self-reliance. UNDP, WFP and KOICA with the involvement of MINALOC can explore the possibility of developing such a forum.

- **Systematize the processes, innovative models and best practices to strengthen the SMU approach in Rwanda:** Analysis of existing programmes shows three best practices that can serve as potential tools for scaling up the SMU approach in Rwanda: individual and community performance contract, Proximity Business Development Advisor services and community driven micro-projects development.

- **Overcome resource myopia by challenging the community and introducing innovations:** Realistic planning and selection of activities prioritized by the community, along with the introduction of innovations, reduces the funding requirement. For example, when the community was challenged around marshland development for paddy cultivation in Kamonyi district, the contribution of community resources (especially labour) surpassed the project resources, and the resources used were much less than for similar work at other places. Of its own accord, the community also planned a series of other activities such as storage, record keeping and marketing.

- **Integrate SMU approach in Rwanda’s community development strategy:** Experiences in Rwanda have shown that the approach creates opportunities for improving the local economy. The SMU approach has the potential to contribute to the self-reliance of communities in Rwanda if its principles and tools of operation are properly incorporated in the country’s Community Development Policy and Strategy.

- **The Sector Office has a critical role in promoting the SMU approach:** The concept of ‘Seeing is believing’ is part of SMU. It spreads from villages to nearby areas as people observe the change and try to adopt it as they learn. The sector is a key coordinating agency for villages, and the role of Sector Offices in spreading the SMU approach becomes crucial. In Kamonyi and Nyamagabe districts, linkage of community organizations with the sector-level
shows that Sector Offices understand that the role of SMU is to advance self-reliance and that it complements home-grown solutions.

- **Develop basic minimum SMU standards (guidelines) for programme implementation**: In order to focus on the issues of self-reliance, it may be useful to develop basic minimum standards for implementation of programmes with the SMU approach (including home-grown solutions). This is possible based on available experience in the country. KOICA along with its partners can initiate the process for the ongoing programmes (SZHC II, NIRDP, RCSP and SVP) and develop a prototype of minimum standards. Simultaneously UNDP and MINALOC along with partners like KOICA, WFP, and MINAGRI can facilitate the process to incorporate basic minimum standards to National Community Development and Local Economic Development strategy.

- **Facilitate easy access to finance to develop and sustain SMU initiatives**: The HIMO approach has strengthened productive assets (marshland and hillside) in a process of project-supported wage work to develop these assets. Initial excitement about earning wages must contend, however, with the fact that the wage component reduces substantially after two years. It is essential to channel people’s energies and their savings from wage work and from farm income in ways that will develop sustainable livelihoods. Improve access to finance using innovations such as the biometric system of agent banking and, when projects provide wage support for two to three years, develop new financial products that help the community to promote income generation activities and establish a sustainable way forward.
Development context

1.1 Rwanda’s poverty and development status

Rwanda has made remarkable progress since the 1994 genocide. Recent national reports show less poverty and inequality. From 2005/6 to 2010/11, poverty declined by 12 percent (56.7 to 44.9 percent) and there was a 0.03 percent reduction (0.522 to 0.49) in the Gini coefficient, an inequality index. The improvements are mainly attributed to substantial job creation through non-farm activities in tourism and the service sectors and successful implementation of home-grown community development initiatives such as crop intensification, land development, one cow per family, health insurance, community work and local community action (Box 1). Such gains have continued. By 2014, the poverty level had declined to 39.1 percent and the Gini coefficient was down to 0.45. The causes of these positive changes are growing food crop production (more than twice the population growth), increased wage employments, and tremendous increase in micro-establishments in rural areas with a 92 percent increase from 2010/11 to 2013/14 – employing 50 percent more workers.

This improving scenario in the rural sector is a significant leap in the country’s development process. The key factor for positive change is the consistent effort of the Government of Rwanda to make development programmes successful. This will help to realize the country’s Vision 2020 plan, a long-term development strategy that aims to transform the economy into a middle income country.

Despite progress, many are living in poverty and development challenges persist. The Rwandan rural setting is characterized by extreme land scarcity, with an average of 0.7 hectares per household, and limited livelihood diversification, with 72 percent of households relying on agriculture as a major source of livelihood. The growing youth cohort aged 14 to 35 years represents nearly 40 percent of the population; this bulge in working-age adults with fewer dependents may be an opportunity to harness economic growth yet it places huge demands on education and employment. Some 33 percent of households are female-headed, and may be poorer than male-headed households. Only 4 percent of women have moved from agriculture to other viable off-farm activities compared with 9 percent of men, a move that is one of the major causes of poverty reduction and indicates that women are lagging behind in reaping the benefits of economic growth. At this stage, maintaining the pace of development, ensuring equality and facilitating sustainable change is crucial for the national Economic Development and Poverty Reduction Strategy II (EDPRS II) and Vision 2020 development plan, and for embarking on the global 2030 Agenda for Sustainable Development and its Sustainable Development Goals.

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2  3rd Rwanda Household Living Conditions Survey (EICV3) 2012
3  4th Rwanda Household Living Conditions Survey (EICV4) 2013/14, published in August 2015
5  In 2009, poverty in female-headed households was estimated 5 percent higher.
6  3rd Rwanda Household Living Conditions Survey (EICV3) 2012
1.2 Rwanda’s home-grown solutions

Rwanda’s community development policy has made effective use of community development processes based on traditions, norms and rules that help people relate to each other. These processes are often described as ‘home-grown solutions’ and play a key role in development of Rwanda. Some widely applied home-grown solutions are Ubudehe (poverty reduction initiative using categorization), Umuganda (community work) and Imihigo (performance contract system), One Cow per Poor Family (Girinka) and Guhuza Ubutaka (land use consolidation). Overall, Rwanda’s policy aims at poverty reduction and self-reliance based on sustainable use of available resources.

Box 1: What are home-grown solutions?

Home-grown solutions are culturally-owned practices translated into sustainable development programmes. These home-grown solutions are implemented at the rural village level or the ‘umudugudu’ in Kinyarwanda. Rwanda is organized by province, district, sector, cell and village. As of January 2006, as part of the national decentralization policy, Rwanda is organized in four Provinces in addition to Kigali City; 30 districts; 416 sectors; 2,148 cells; and 14,837 villages.7 The village is the smallest politico-administrative entity and hence closest to the people. Above the village is the cell. The sector is the third level of administration, where people participate through their elected representative. The district is the basic political-administrative unit of the country. The province serves as a coordinating organ to ensure the efficiency and effectiveness of central Government planning, execution and supervision of the decentralized services.8

Umuganda (community work): Communities come together on the last Saturday of each month to take up a variety of voluntary public works. This work includes infrastructure development and environmental protection. The word Umuganda can be translated as ‘coming together in common purpose to achieve an outcome’. In traditional Rwandan culture, members of the community would call upon their family, friends and neighbors to help them complete a difficult task.9 Drawing on this tradition to enrich its programmes, the Government of Rwanda reintroduced Umuganda in 2007.

Ubudehe (poverty reduction initiative using categorization): Ubudehe is the long-standing Rwandan practice and culture of collective action and mutual support to solve problems within a community. This also refers to a Government poverty reduction initiative in which citizens are placed into different categories, with Category 1 being the poorest, which then informs pro-poor programming. Categorization is useful for planning and targeting of beneficiaries in social protection programmes. The 2015 Ubudehe Categorization captured 2,358,488 households (10,382,558 people) across the four provinces and Kigali City and classified them into four categories reflecting their degree of social and economic vulnerabilities.10 Ubudehe data serves as a planning tool in fighting against poverty.

The initiative was introduced by the Government in 2001 and called ‘Ubudehe’ in reference to Rwanda’s longstanding tradition of collective action and mutual support to solve problems within a community. Today, the Ubudehe process directs funds to support such local collective action. Ubudehe was used to ensure the involvement of the very poor in programmes covered by the present report (see Table 8).

Imihigo (performance contract system): The term ‘Imihigo’ in Kinyarwanda (the language of Rwanda) means a ‘vow to delivery’ on publicly stated goals. The Imihigo process has been developed into a performance contract system at sector and district level. It improves accountability for decentralized service delivery and is used as a tool for strengthening and institutionalizing results-based management. The government launched the system in 2006.

Girinka (One Cow per Poor Family Programme): The government introduced the One Cow per Poor Family Programme (the ‘Girinka’ programme) in 2006 as a response to the high rate of childhood malnutrition and a way to accelerate poverty reduction, with milk for nutrition and income and manure as a source of fertilizer for crops and biogas for cooking. A poor family receives a dairy cow free of charge, and then its first female calf is passed on to a neighbor, and so on.

Guhuza Ubutaka (land use consolidation): Guhuza Ubutaka is a simplified land use consolidation model whereby farmers in a given area cultivate priority food crop (e.g. maize, rice, wheat, potato, cassava, soybean and beans) in a synchronized fashion while keeping their land intact. Although consolidation is voluntary, it is a pre-requisite for availing the benefits such as subsidized inputs under the Crop Intensification Program (CIP) to promote food production.

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7 www.statistics.gov.rw/survey/districts-baseline-survey
8 www.minaloc.gov.rw/index.php?id=450
9 www.rwandapedia.rw
Implementation of home-grown initiatives has made a significant social and economic impact on households, communities and the country as a whole. A recent assessment by the Rwanda Governance Board (RGB)\(^{11}\) reports a number of results:

- **Ubudehe (the poverty reduction initiative using categorization)** and the One Cow per Poor Family Programme (Girinka) have contributed to beneficiary households through increased access to health and educational services, shelter, improved nutrition, social cohesion and sustained participation in decision making at community level.
- **Umuganda (community work)** has become a forum through which public policies are communicated and explained to the population, and where community members discuss problems and propose possible solutions. Umuganda contributed community labour worth Rwf 66.7 billion from 2007 to 2014 for development of community infrastructure, e.g. construction of houses for vulnerable people, water supply projects, construction of classrooms and health centres, road maintenance and land terracing.
- The Imihigo culture has promoted focused planning and pledging based on available resources as well as a competitive spirit among the districts to improve public service delivery.

Home-grown solutions are well-integrated with major national programmes through a policy of decentralization in programme implementation. The operational base for these solutions is the rural village level, or ‘umudugudu’ level. Effective implementation on ground has enabled home-grown solutions to play a major role in poverty reduction. As a result, most of the Millennium Development Goals (MDGs) were achieved before the deadline of 2015 and discussion started early regarding strategies for the post-2015 development agenda and the Sustainable Development Goals (SDGs).

### 1.3 Korea’s Saemaul Undong model

The New Village Movement (Saemaul Undong) was a community-led development programme launched in 1970 by the Government of the Republic of Korea that raised incomes, improved living standards in rural areas and narrowed the urban-rural divide. ‘Sae’ means new and ‘maul’ means village. It was initiated by then President Park Chung Hee as an experimental programme for rural village beautification but it soon expanded into a comprehensive rural community development programme.

Saemaul Undong (SMU) combines both top-down policy initiatives and bottom-up people’s plans and ideas. It focused on mindset change, as an essential ingredient of the entire programme. To achieve mindset change, SMU organized local village people, nurtured village leaders, designed community education programmes and provided capacity-building and empowerment programmes. The movement was community-based and promoted cooperation within village communities. It was based on the principles of diligence, self-help and cooperation. (Recently, three more principles – creativity, service and sharing – have been introduced with the concept of Saemaul 2.0 to make SMU more relevant to the current development situation worldwide.)

In 1970, urban income was 60 percent higher than rural income in the Republic of Korea. President Park sought to promote social justice through the SMU Movement, a merit-based approach of rewarding performance. For example, each of 34,656 villages were given about 300 bags of cement free of charge to be used for the good of the community and for improving living conditions by building roads, bridge, wells, sanitation facilities and other projects. Each village was evaluated and rewarded according to its performance.\(^{12}\) The performance-based approach served as the model for other rural development programmes; for example, villages that showed positive outcomes in community development were the first to be supplied electricity. The percentage of villages with access to electricity increased from 20 percent in 1971 to 97 percent less than 10 years later. In the Republic of Korea, SMU achieved poverty reduction and economic growth in relatively short time.

The Republic of Korea is now one of the most developed and high-income economies in the world, and the SMU Movement has been accepted by the United Nations as one of the most efficient rural development models in the world. Sharing Korea’s experience with the SMU among the international community is a cooperation strategy for reducing poverty in developing countries. In September 2015, the Government of Korea in partnership with UNDP...
and the OECD convened a high-level event at UN headquarters entitled “A New Rural Development Paradigm and the Inclusive and Sustainable New Communities Model inspired by the Saemaul Undong.” SMU was identified as a key dimension and strategic approach in achieving the Sustainable Development Goals.

1.4 Saemaul Undong in Rwanda

The Saemaul Undong approach was introduced in Rwanda in 2010 through the Saemaul Volunteer Programme supported by Gyeongsangbuk-Do (a province in the eastern part of the Republic of Korea) with administrative support from KOICA. Korean volunteers worked directly with Rwandan communities to orient them and apply SMU principles in community activities. KOICA subsequently expanded its support to include large-scale community asset-building and development projects with other development partners and the government of Rwanda such as Saemaul Zero Hunger Communities project through the World Food Programme and Rural Community Support Project (RCSP), as well as the Nyaruguru Integrated Rural Development Project (NIRD) through the Ministry of Agriculture and Animal Resources (MINAGRI). KOICA programmes emphasize the sustainability of interventions through community ownership and towards that objective KOICA applies focuses on community organizations to bring about mindset change and promote SMU principles.

Selected community members and government officials from programme areas participate in KOICA training and are introduced to the SMU approach along with improved agricultural practices. KOICA’s approach in Rwanda is not to duplicate the SMU approach taken in the Republic of Korea, but to adapt it in the development context of Rwanda while making effective use of home-grown community development solutions.

In the Republic of Korea, the Saemaul Undong approach has proven that a government-promoted inclusive approach to community-driven development can create a positive impact on poverty reduction while ensuring equality. Like Korea in the 1970s, today’s Rwandan development initiatives are progressing well with the strong will of government and effective integration of home-grown solutions in its community development policy and implementation of major initiatives. However, there are certain variations in the context and ground situation between the two countries. Therefore, understanding and drawing lessons from ongoing community development projects in Rwanda – both home-grown initiatives and those using the SMU approach – is critical in order to synergize the efforts and propose a way forward for inclusive rural development.
2.1 Objective of the study

The objective of this study is to research, prioritize, codify and produce knowledge products that document the achievements, best practices and challenges of initiatives for community development and local economic development undertaken in Rwanda by various development partners as well as national government that have similar approaches to those used in the SMU model implemented in the Republic of Korea.

2.2 Information about the programmes selected for the study

One of the primary tasks of the assignment is to undertake desk research on programmes related to community development and local economic development identified for the assignment. The secondary sources of information for nine projects were reviewed. The summarized information is presented in Table 1.

Table 1: Programme reference matrix

<table>
<thead>
<tr>
<th>Sr.</th>
<th>Project name</th>
<th>Operational status</th>
<th>Operational districts</th>
<th>Thematic interventions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>SVP KOICA Saemaul Volunteer Programme</td>
<td>Started in 2010 and continued</td>
<td>Nyamagabe, Kamonyi</td>
<td>Agriculture, business skills, education, health service, community infrastructure (community hall), leadership training</td>
</tr>
</tbody>
</table>
| 2   | WFP SZHC I Saemaul Zero Hunger Communities Project | Phase I: 2011-2015          | Nyamagabe                     | • Build community assets (road rehabilitation, land terracing, classrooms, toilets, water supply systems, etc.);
<p>|     |                                                  |                             |                               | • Promote income generation activities, capacity building of communities and local government |
| 3   | WFP SZHC II Saemaul Zero Hunger Communities Project | Phase II: 2015 –2017        | Nyamagabe, Karongi, Rutsiro   | • Productive assets development (marshland/hillside, road improvement);                   |
|     |                                                  |                             |                               | • Emphasis on income generation activities, community-based planning and capacity building of community and local governments |</p>
<table>
<thead>
<tr>
<th>Sr.</th>
<th>Project name</th>
<th>Operational status</th>
<th>Operational districts</th>
<th>Thematic interventions</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>IDP Integrated Development Project</td>
<td>2011–2012 (extended to June 2013)</td>
<td>Musanze, Kayonza, Rwamagana</td>
<td>Integrated development intervention in planned settlement</td>
</tr>
</tbody>
</table>
| 6   | BIFSIR Building an Inclusive Financial Sector in Rwanda | 2010–2015                           | Across the country and nine districts: Nyabihu, Kamonyi, Ruhango, Nyamagabe, Rwamagana, Gasabo, Kicukiro, Musanze, Nyarugenge | • Entrepreneurship interventions in nine districts  
• Promotion of inclusive finance and entrepreneurship |
| 7   | FONERWA Operationalization of National Fund for Environment in Rwanda | 2014-2018                           | National fund for environment and climate change which operates through ‘Call for Proposal’ | Conservation and sustainable management of natural resources |
| 8   | RCSP Rural Community Support Project             | 2014–2018                           | Eastern province: Gatsibo, Southern province: Muhanga, Nyanza, Ruhango Northern province: Gicumbi, Kigali–Gasabo | • Building community assets (marshland/hillside development); improved agriculture; infrastructure for storage, processing and marketing through organized farmers groups  
• Capacity building of government officials and representatives of cooperatives on SMU and agricultural practices |
| 9   | NIRDP Nyaruguru Integrated Rural Development Project | 2013–2018                           | Southern province: Nyaruguru | • Building community assets (marshland/hillside, feeder roads, etc.), infrastructure for seed production, storage, corn drying, corn flour mill, etc.;  
• Community service facilities: community centre, public toilet, etc.;  
• Support to the One Cow per Poor Family Programme;  
• Capacity building of government officials and representatives of cooperatives on SMU and agricultural practices |
### 2.3 Stakeholder mapping and engagement

One of the aims of the desk review and meetings with UNDP team was to identify key stakeholders in all programmes. Stakeholders were identified and categorized as (1) government agencies and/or ministries; (2) funding and technical support agencies; (3) district authorities; and (4) partner organizations and/or private sector and specific project-management agencies. The matrix of stakeholders with reference to each project is presented in Annex 1.

The study process engaged stakeholders in three ways:

- **Meetings with each key stakeholder**: Key stakeholders for each programme were identified from the larger list (in Annex 1) with reference to the need of the assignment (Table 2). The consultant team met with most of the identified stakeholders individually for detailed discussions on the initiative and conducted specific field visits for each programme.

- **Stakeholder input on the inception report**: The UNDP team shared the inception report with the identified national stakeholders and organized a meeting that featured a presentation on the SMU approach in the Republic of Korea. In addition, the team of consultants presented the study plan and generated discussions to solicit input from the stakeholders and develop common understanding about the study.

- **Stakeholder feedback on the draft report and peer review**: The consultant team prepared the draft final report and a PowerPoint presentation about the study and sought feedback from the UNDP team. Simultaneously UNDP organized two meetings involving all key stakeholders to share the study findings and recommendations. Responses and suggestions from the stakeholders as well as feedback from the UNDP team were incorporated in the final report.

### Table 2: List of selected stakeholders for engagement during the study

<table>
<thead>
<tr>
<th>Group</th>
<th>Stakeholders engaged in programme management at national level</th>
<th>Stakeholders engaged in programme implementation at district and sector level</th>
<th>Stakeholders guiding and national policy development</th>
<th>Field-level stakeholders</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group I</td>
<td>Stakeholders engaged in programme management at national level</td>
<td>Stakeholders engaged in programme implementation at district and sector level</td>
<td>Stakeholders guiding and national policy development</td>
<td>Stakeholders guiding and national policy development</td>
</tr>
<tr>
<td>Group II</td>
<td>Stakeholders engaged in programme management at national level</td>
<td>Stakeholders engaged in programme implementation at district and sector level</td>
<td>Stakeholders guiding and national policy development</td>
<td>Field-level stakeholders</td>
</tr>
<tr>
<td>Group III</td>
<td>Stakeholders engaged in programme management at national level</td>
<td>Stakeholders engaged in programme implementation at district and sector level</td>
<td>Stakeholders guiding and national policy development</td>
<td>Field-level stakeholders</td>
</tr>
<tr>
<td>Group IV</td>
<td>Stakeholders engaged in programme management at national level</td>
<td>Stakeholders engaged in programme implementation at district and sector level</td>
<td>Stakeholders guiding and national policy development</td>
<td>Field-level stakeholders</td>
</tr>
</tbody>
</table>

- **Group I**: Stakeholders engaged in programme management at national level
  - Single Project Implementation Union of the Rwanda Environment Management Authority (SPIU REMA) and of the Ministry of Local Government (SPIU MINALOC), FONERWA Secretariat, BIFSIR Secretariat. KOICA, Saemaul Volunteer Programme team, World Food Programme

- **Group II**: Stakeholders engaged in programme implementation at district and sector level
  - District- and sector-level government officials, teams of planning and environment officers, agriculture officer (agronomist), co-operative officer, IDP in-charge for selected five districts, KOICA Field Teams for technical support, Saemaul Volunteers based at project locations, NGO Good Neighbors, Unity Club, NGO Send a Cow

- **Group III**: Stakeholders guiding and national policy development
  - MINAGRI, MINALOC, MINECOFIN, MININFRA

- **Group IV**: Field-level stakeholders
  - Saemaul leaders, village leaders, Lead Farmers, entrepreneurs and community groups as per selected village and intervention locations.
2.4 Methodology for information collection and analysis

2.4.1 Sources for information collection

Research utilized a variety of sources including review of secondary sources of information, meetings and other engagement with stakeholders, and visits to field locations.

- Review of secondary sources of information: The necessary documents required for desk review were collected and categorized. Categories included project-specific documents (e.g. proposals, evaluation reports and information on agencies websites); national policies/strategies (e.g. community development policy, community development and local economic development strategy, EDPRS II, VISION2020, Climate Change and Low Carbon Development strategy, (EICV4) and literature on the SMU model. After a first round of review, the consultants developed a brief description of each programme, programme reference matrix and stakeholder mapping and prepared tools for programme analysis.

- Meetings and other engagement with stakeholders: Meetings were organized with stakeholders engaged in programme management at national level (Group 1) and those engaged in programme implementation at district and sector level (Group 2). The purpose was to obtain more information about programme background, information on specific comparative indicators (elaborated in section 5), programme achievements, best practices and lessons learned. The purpose was also to improve understanding of challenges, and to hold discussions on some of the possible recommendations. Working with stakeholders, the team identified key areas of documentation and selected the locations of the field visit. The consultants had the opportunity to hold discussions with stakeholders guiding and national policy development (Group 3) and the Ministry of Finance and Economic Planning that aimed to understand their views on SMU approach and its potential in the Rwandan context, especially from the perspective of scaling up.

- Visits to field locations: The mapping of existing programmes and major field locations showed that the nine programmes included in the study cover about 25 districts spread over all of the country's four provinces. Based on discussions with some of the stakeholders, 10 districts were identified and selected for field visits: Gasabo, Gisagara, Kamonyi, Kayonza, Muhanga, Musanze, Nyamagabe, Nyaruguru, Rubavu and Rwamagana. The criteria used for selection of districts included the importance of the interventions, coverage of all programmes, representation of all provinces and time available for the field visit. Selected districts are shown in Table 3. During the field visit, the team conducted interviews and focus group discussions with the communities, village leaders, Saemaul leaders, technicians (for business development, agriculture extension, etc.), government officials, project field officers and programme managers, among others. 2.4.2 Tool for comparative analysis of the programmes.

Table 3: Districts for field visit, by programme

<table>
<thead>
<tr>
<th>Programme</th>
<th>District</th>
</tr>
</thead>
<tbody>
<tr>
<td>SVP</td>
<td>Kamonyi</td>
</tr>
<tr>
<td>SZHC I*</td>
<td>Nyamagabe</td>
</tr>
<tr>
<td>IDP</td>
<td>Kayonza</td>
</tr>
<tr>
<td>DEMP</td>
<td>Rubavu</td>
</tr>
<tr>
<td>BIFSIR</td>
<td>Nyamagabe, Musanze</td>
</tr>
<tr>
<td>FONERWA</td>
<td>Rwamagana, Gisagara</td>
</tr>
<tr>
<td>RCSP</td>
<td>Muhanga, Gasabo</td>
</tr>
<tr>
<td>NIRDP</td>
<td>Nyaruguru</td>
</tr>
</tbody>
</table>

* SZHC II started implementation in mid-2016, so meetings with NGO partner at Huye and Sector Executive Secretary of Nyamagabe were conducted as field representatives
2.4.2 Tool for comparative analysis of the programmes

There was a need to develop a common basis for understanding the similarities and differences between the Saemaul Undong Model in Rwanda and other local community development initiatives. The base parameters suggested for this analysis were inclusiveness, sustainability and scale up potential. In order to understand these issues better, a tool containing a set of six indicators was developed and for each indicator two to three questions were formulated. Information around these questions was collected from national-level programme management teams, district- and sector-level implementation teams and from communities involved in each programme. A framework is presented in Table 4.

Table 1: Programme reference matrix

<table>
<thead>
<tr>
<th>Sr.</th>
<th>Parametres</th>
<th>Guiding questions</th>
</tr>
</thead>
</table>
| I   | Relevance of the programme to the local community | a  Is the design tailored to local needs and demands, and how do you see this?  
     |             | b  How does the programme ensure the right targeting (especially those of women, youth and vulnerable groups) so that benefits reach to all? How are aspects like Ubudehe used in the project?  |
| II  | Community participation | a  How are the local participants consulted/associated in designing the interventions?  
    |         | b  How has community capacity been developed/built to manage the programme interventions?  
    |         | c  How do project participants contribute to the project?  |
| III | Integration with national processes (e.g. national planning, budgeting, strategies) | a  How is the programme linked with national-level planning and budgeting? How is the programme part of district-level planning and performance contract?  
    |         | b  Which specific aspects of poverty reduction strategies and sectorial strategies (e.g. in EDPRS and Vision 2020) is the programme addressing? (at country and district level)  
    |         | c  Is the programme engaged with decentralization processes in its implementation? Is so, how?  
    |         | d  What other existing structures are used for programme implementation?  |
| IV  | Engagement with major actors for strengthening the market services | a  How are the financial institutions engaged? Has there been any change in level of engagement with the progress of the programme? How is the community making use of access to finance or do they still face challenges in access?  
    |         | b  How is the private sector engaged in the process? What role does it play?  
    |         | c  How is the association with other actors helping to build skills and strengthen capacities of the community?  |
| V   | Experiential learning, adaptation and sharing | a  Are there pilot projects? How are the pilot projects/demonstrations used for improving the programme? How effective are they? Have you come across any innovations, discoveries or learning from the programme that has been widely used beyond the programme?  
    |         | b  How do participants of same or different communities learn from each other at the various levels (e.g. province, district, sector, cell and village)? What learning from other programmes (from Rwanda and/or other countries) have been incorporated during designing and implementation of the programme. How have aspects of the SMU approach been learned? Were attempts made to incorporate the SMU approach in the programme; if so, how?  
    |         | c  How are home-grown solutions used in programme implementation, e.g. Umuganda, One Cow per Poor Family, Ubudehe, Gihuza Ubutaka (land use consolidation), Imihingo (performance contract), Social Health Insurance such as Mutuel, or Akarima K'igikoni (kitchen garden)?  |
2. PURPOSE AND METHODOLOGY

<table>
<thead>
<tr>
<th>Sr.</th>
<th>Parametres</th>
<th>Guiding questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>VI</td>
<td>Effectiveness of the programme</td>
<td>a) What kind of pro-poor and green jobs have been created through the project? How are the interventions contributing to local economy development, e.g. in terms of newer skills, increased scope for enterprises, markets development, etc.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>b) What kind of newer community demands were generated and how is community meeting the demand?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>c) What kind of institutional capacities are being developed at national, district and community level, e.g. to be self-reliant?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>d) What key policy issues have been identified and successfully further worked on?</td>
</tr>
</tbody>
</table>

2.4.3 Development of knowledge management products

For this study, four knowledge management products were produced. The process for developing knowledge management products is depicted in Figure 1. The four knowledge management products include the following:

**Figure 1: Development of knowledge management products**

1. **Case study of each programme**: Information from all available sources was collated, triangulated and analyzed separately for each programme. The team then prepared nine case studies that highlight the programme information, achievements, challenges observed and lessons learned.

2. **Field stories, best practices, scale up experiences and case interviews**: A second knowledge management product was developed based on interviews with community members/key stakeholders and focus groups discussions as well as analysis of programme information.

3. **Comparative analysis of programmes for shared learning**: Information primarily compiled using the tool for comparative assessment was used to understand the effectiveness of each programme against the identified indicators as well as to understand the similarities and differences among the programmes. The information was further analyzed from the perspective of base parameters – inclusiveness, sustainability and scaling up to be presented as a third knowledge management product.

4. **Recommendations on way forward** on the role of these initiatives in implementation of EDPRS II and the Sustainable Development Goals. Based on the analysis described above, the team made suggestions for future action.
Overview of policy and strategy for community development in Rwanda

3.1 The Community Development Policy

Mission and objective of the policy: The Community Development Policy was adopted by the Government of Rwanda in 2001 and further revised in 2008 to reflect progress in the country’s implementation of its decentralization policy. The Ministry of Local Government (MINALOC) is responsible for the design and effective implementation of the policy. The mission of the policy is to “ensure effective and sustainable participation of the community in its own development, in order to achieve poverty reduction and self-reliance based on the sustainable exploitation of available resources.” The principle objective of the policy is to foster public participation in policy and decision-making processes in a bid to turn around a centralized development approach.

Process involved in the policy: Community development draws on the traditions, norms and rules that underpin how people relate with one another. This social capital has been harnessed and developed into the Ubudehe process that operates at the traditional rural village (umudugudu) level, which is the core of formal community and the focus of the policy.

The process of Ubudehe, which is the Government’s poverty reduction initiative using categorization for pro-poor programming, ensures every umudugudu has access to some funds from the Government to engage in local collective action to solve the problem of their choice. The process creates opportunities for people at the umudugudu level to interact with one another, share views and create institutions of their own which assign duties, benefits, responsibility and authority. Government’s role in the process is as an enabler, not as a patron, providing an environment for the socio-cultural rights and obligations of citizens towards one another to be reinforced. The process puts into operation the principles of citizens’ participation through local collective action and seeks to strengthen democratic processes and governance starting from the people’s aspirations, abilities and traditions. The policy is essentially about building capacity of the community to solve its own problems, as seen in Box 2, which lists the areas of actions that the policy promotes for engagement of the community.

Box 2: Community actions promoted through policy

The Community Development Policy promotes the engagement of the Rwandan community in actions to:

- Analyze their environment;
- Define their individual and collective needs and problems;
- Define their individual and collective potentials;
- Design individual and collective plans to meet their needs and solve their problems in a prioritized manner;
- Implement those plans by drawing from the resources of the community;
- Add to those resources if necessary, with support services and resources from government or private organizations or any other stakeholders outside the community;
- Monitor and evaluate the implementation of the plans;
- Sustain the activities and make them productive.
Role of policy from grassroots to national level: The Community Development Policy is, by nature, an instrument of the National Decentralization Policy, the seven-year National Political Programme (2003-2010), EDPRS (2008-2012), Millennium Development Goals, Vision 2020 and NEPAD. It reinforces and integrates policies of key line ministries and the implementation of a range of ongoing policies and programmes managed and monitored primarily at sub-district levels, e.g. Umuganda, Mutuelle de Sante (health insurance), cooperatives, microfinance, HIMO (public works) and Abunzi (mediators). A range of actors are engaged at various levels of community development through the Government of Rwanda’s administration and its coordination bodies and development partners (e.g. civil society organization, donors, private sector). Action related to the policy is coordinated through a number of related bodies listed in Box 3.

Box 3: Coordinating bodies for Community Development Policy actions

The Joint Action Development Forum (JADF): This is the coordination forum for various development partners at district- and sector-level and includes representation from donors, the private sector, civil society, district-level community development committees, project implementation units, etc. It coordinates district implementation plans, harmonizes community development interventions, promotes culture of participation and participates in the community-based planning processes.

Rwanda Association of Local Government Authorities (RALGA): RALGA strengthens collaboration between local government entities among themselves for sensitization about community development activities and good governance.

Community Development Committees (CDCs): These committees ensure the technical coordination of community development from grassroots on up with cell, sector and district councils.
3.2 Strategy for community and local economic development

The National Strategy for Community Development and Local Economic Development (2013–2018) was formulated by the Ministry of Local Government (MINALOC) to contribute to the effective implementation of Vision 2020, EDPRSII, DIP and the Community Development Policy. It does so by reinforcing coordination among actors, enhancing focus on community development and local economic development (LED) and putting communities and businesses at the forefront of addressing local issues. The goal of the strategy is “to promote inclusive local socio-economic development and poverty reduction in Rwanda”. It has three main pillars with corresponding actions that facilitate implementation of community development policy, as shown in Table 5.

Table 5: Pillars of National Strategy for Community Development and Local Economic Development

<table>
<thead>
<tr>
<th>Goal: Promote inclusive local socio-economic development and poverty reduction in Rwanda</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pillar I: Community Development</strong></td>
</tr>
<tr>
<td>• Enhance community development and citizen participation</td>
</tr>
<tr>
<td><strong>Pillar II: Local Economic Development</strong></td>
</tr>
<tr>
<td>• Improve local capacity for sustainable economic growth</td>
</tr>
<tr>
<td><strong>Pillar III: Support Systems for Community Development and LED</strong></td>
</tr>
<tr>
<td>• Enhance human capital and skills</td>
</tr>
<tr>
<td>• Develop appropriate economic infrastructure and ICT</td>
</tr>
<tr>
<td>• Increase service delivery in public and private sector</td>
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<tr>
<td>• Ensure a coordinated policy and institutional framework</td>
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**Pillar 1 – Community Development**

This pillar focuses on deepening of the decentralization process by dissemination of laws and regulations on governance (through radio and publishing documents in kinyarwanda) and capacity building of lowest decentralized agencies in sectors, cells and villages (through balancing citizens requirements and national priorities by optimizing decentralization and making funds available by decentralization of budgets) and empowering youth, women and socially marginalized groups through community development activities.

**Pillar II – Local Economic Development (LED)**

This pillar focuses on improving local capacity for sustainable economic growth through micro, small and medium enterprise (MSME) growth and job creation. It plans to create awareness among stakeholders by rolling out LED programmes and developing a standard capacity-building process through training of training of trainer (ToT) modules as well as creating LED coaches. It supports development of LED strategy for each district through LED assessments and value chain assessments (for priority products in each district) along with mobilization of stakeholders. It mainly targets women, youth and socially marginalized groups as they constitute the majority of population: about 83 percent of Rwanda’s population is below 40 years of age and women constitute 53 percent of the total population (EICV III, 2010-11). In order to ensure better implementation of LED, it emphasizes improvement in access to finance to the target group through public private partnerships and increased support to microfinance institutions and by encouraging community efforts to access finance.

**Pillar III – Support systems for community development and LED**

The aim is to strengthen Pillars I and II by: (a) establishing polytechnic centres in each province to enhance skills and capacities for technical skills and entrepreneurship development and strengthen TVET (vocational education) system and Business Development Centres; (b) improving infrastructure for ICT and implementation of national settlement and urbanization policy; and (c) improving service delivery through enhancing collaboration between local authorities and communities as well as encouraging communities to express their views on quality of service delivery. The community development and LED strategy has many overlapping areas with policies and strategies of other line ministries in the country. Adjustment will be made regarding other national policies, institutional frameworks and regulatory frameworks; also, a coordination framework will be developed to ensure participatory processes in planning, implementation, monitoring and evaluation of the strategy.
4. CASE STUDIES

4.1 Saemaul Volunteer Programme in Rwanda

Background

Saemaul Undong (SMU), also known as the New Village Movement, was a community-led development programme launched in 1970 by the Government of the Republic of Korea to reduce poverty. It achieved remarkable results in a short time from 1970 to 1980 in rehabilitation of village infrastructure, significantly increasing household income and improving living standards in rural areas so much so that it narrowed the rural-urban divide. The programme was based on the principles of diligence, self-help and cooperation.

The Saemaul Volunteer Programme (SVP) in Rwanda was initiated in 2010 by the provincial government of Gyeongsangbuk-Do, a province in the eastern part of the Republic of Korea along with the Korea International Cooperative Agency (KOICA). SVP is aimed at formation of Saemaul pilot villages. The programme is operational in five villages: Mushimba, Kigarama and Gihogwe in the Kamonyi District as well as Gasharu and Raro in the Nyamagabe District. Each village is supported for five years before being phased out. Volunteers from the Republic of Korea live in close proximity to the villages and work with the community and local stakeholders to implement the various activities. More than 70 volunteers have been engaged since the beginning of the programme.

The programme in Rwanda is not a replication of SMU in the Republic of Korea. Rather, KOICA’s programme team is adapting the approach considering Rwanda’s culture, existing government systems and community-identified needs while keeping SMU’s basic principles of diligence, cooperation and self-help intact. In all villages, the first common intervention is Social Development Lecturing (SDL) for changing the mind-set and empowering communities to believe in their own capacities. The SDL focuses on SMU principles, the importance of community action, and understanding community needs in participatory way. The activity planning, consultations, field actions and management are done directly by the communities. KOICA volunteers facilitate community groups to work on interventions identified by the groups through training, demonstration and technical support. The project organizes visits of village/project leaders and sector officials to the Republic of Korea and imparts training on original Saemaul Undong Model to develop better understanding of the concept and its impact.

The case study is based on meetings with the KOICA team at Kigali, the Executive Secretary of Musambira sector (Kamonyi District), with KOICA’s programme implementation team, and with community members and/or groups at Gihogwe. In addition, it draws on a visit to Gihogwe project areas and a desk review of programme-related documents.
The main interventions initiated by the communities include (a) construction of a community hall; (b) agriculture and livestock development projects involving, for example, cultivation practices of rice, banana, pineapple and potatoes; (c) marshland development; (d) piggery; and (e) development of business skills, health services and education. The list of planned community activities is always growing. Communities may form independent activity-specific cooperatives (e.g. for rice paddy, banana or piggery) and also committees for education, youth and women. The leads of these cooperatives and committees are called ‘Project Leaders’.

The project identifies key village representatives as ‘Village Saemaul Leaders’ and provides training for them on the SMU approach. These leaders often include the Head of Village (umudugudu), in-charge of village security, in-charge of village information, in-charge of social affairs and in-charge of development.

In each village were SVP is operational, the Village Saemaul Leaders and Project Leaders together form a Saemaul Community. The Saemaul Community meets weekly to decide together activities to be carried out as well as discuss problems facing the community. It also meets every month with the Sector Executive Officer and Cell Executive Secretary to discuss problems that have not been solved at the village level, activities initiated through government as well as any support needs related to community’s ongoing activities.

Key results

- **Community is progressing towards self-reliance**: The programme has consistently worked on changing the mindset so that the community can believe in its own ability and not be dependent on others. As a result, communities that once were reluctant to accept the SMU implementation approach now own it. In Gihogwe village, for example, after learning from Saemaul Volunteers from the Republic of Korea about marshland development and paddy cultivation on a 3ha demonstration plot, community members have invested their own labour (without external wage support) to develop 123ha of marshland. Additionally, during the past four years (2013 to 2016), the community contributed Rwf 46.45 million\(^{14}\) to purchase land for construction of paddy storage units and to cover the cost of seeds and fertilizer as well as salary payment to the cooperative staff members (e.g. security, water supply technicians and accountant). The average additional income received from paddy cultivation in marshland is about Rwf 175,000 per farmer. Such investment was a change for the community, which attributes this change to their own participation in the selection of activities, cooperation and belief in actions that they have to take rather than depending on outside sources. Today the village of Gihogwe has multiple cooperatives for paddy, banana and piggery – each managed by the community members. They have also contributed to the development of their own community hall and health post. With their additional income, they are investing in children’s school fees, health insurance and newer livelihood activities. They give credit to the initial trainings on Social Development Lecturing and the application of its lessons by the community, which has inculcated a spirit of self-reliance.

- **Community action for adopting SMU approach is self-propelling**: The impact of each community’s effort is multiplied when others learn from their example. In Gihogwe village, for example, when the community and Saemaul Volunteers worked together on a paddy demonstration plot, the wider community experienced the benefits. Not only did those directly involved adopt this new technique, but their fellow farmers within the community also joined in. As noted above, Gihogwe village turned a 3ha demonstration plot in the marsh land into 123ha of paddy zone and creation of a paddy cooperative. People in Gihogwe have become more receptive to new ideas and more confident about expressing themselves. Their work has served as a demonstration to the many farmers and members of cooperatives from other villages who are visiting and learning from them. The paddy cultivation initiative was piloted in the village of Gihogwe and has since spread to nearby villages in the Musambira sector as well as to the adjacent Karama sector. The change signifies that communities are no longer waiting for external support but pursuing their own development.

\(^{14}\) This calculation is from a report shared with the team of UNDP consultants by CODARIKA, the community cooperative based in the village of Gihogwe, Musambira sector, Kamonyi district.
4. CASE STUDIES

The Sector Office is advocating the approach: Across the five villages implementing SVP, the Sector Office and Saemaul Volunteer Programme team worked closely from the beginning of the programme. Together they jointly identified vulnerable and poor villages without basic infrastructures for water and electricity or a health centre. The programme trained local authorities on the SMU approach by exposing participants to the SMU work in the Republic of Korea and what can be achieved through it. This has helped in developing common understanding and strengthening collaboration. Further, the Saemaul Volunteer Programme team selected some of the needs to be addressed through the programme from the sector’s performance contract system or ‘limihigo’ including, for example, kitchen gardens and wood stoves. The team improved on the techniques, which were then taken up by the Sector Office for up-scaling. Today, the Sector Office is a firm believer in this approach as it provides a path to self-reliance, a principle emphasized by the Government of Rwanda.

Challenges

• Should a volunteer programme be more systematized? The Saemaul Volunteers facilitate the community by staying in proximity to villages. They are not technical experts but they learn from the communities in which they are placed, as well as from SVP staff, and they bring their own experience and skills to facilitation. Every 6 to 12 months, however, the volunteers change, which affects the continuity of work. Against this background, it is essential to understand following aspects with reference to engagement of volunteers in the existing model and possible scale up:
  • How do volunteers fit in the programme? Is such a role the best option for facilitation or are there alternatives to consider when scaling up?
  • Can systematization of the Saemaul process help to ensure continuity of work at the same pace, even after a change in volunteers?
• Is the concept of the Saemaul co-worker sustainable? Each government Sector Office has one or two agronomists and/or veterinarians, and it is difficult for them to reach out to all umudugudu. The Saemaul Volunteer Programme recruits qualified young staff to provide technical support to programme activities. However, sustaining these positions after the project period is difficult. Alternatives to this approach may include developing ‘barefoot technicians’ from the community or advocating for the government to provide these services. Also, though the technical understanding of co-workers is good and they are energetic, their capacity in terms of engaging farmers to identify solutions and learn from them might be strengthened through community-based approaches such as the Farmer Field School (FFS).
• Moving up in the value chain: The existing community-driven interventions have facilitated improvements in production and organization of communities at the village level. The work has established confidence among community members and also provided more opportunities to engage with markets, especially through cooperatives. In the next stage of Saemaul, however, it will be necessary to consider market demand as well as community capacity with reference to volumes, quality and value addition. Like the SMU approach for piloting paddy cultivation in marshland, it may be appropriate to explore opportunities in the value chain through which communities can engage and benefit.

Lessons learned

• Changing the mindset of communities is a process: The trajectory is from expecting hand-outs to self-propelling self-help. This is a challenge in communities accustomed to donor-driven interventions and support such as a stipend for attending trainings, or payment for services of village leaders and facilitators. In contrast, the SMU approach emphasizes self-help, diligence and community cooperation. In the five villages where the Saemaul Volunteer Programme was implemented, it was difficult for community to understand and accept this new way of working, especially when the SVP was newly introduced. Saemaul Volunteers resided in the villages and worked closely with the people, which helped to develop trust. This trust emboldened people to share their needs and ideas and to come to the realization that they are the major stakeholders in the process. In Gihogwe village, for example, community members and Saemaul Volunteers developed more than 60 ha of paddy area without waiting for external support, in the demonstration project described above. The process helped them understand the meaning of mindset change through Social Development Lecturing, and that community initiative and community action are strong forces for success.
• The SMU approach makes the programme multi-dimensional: The Saemaul Volunteer Programme does not push a community to work towards specific interventions. Rather, it uses a broad framework based on SMU principles
to facilitate community efforts to think about and prioritize their own problems, identify solutions and act on feasible solutions. It starts with one or two activities but soon it captures the range irrespective of specific sector. In Gihogwe village, the community started with paddy cultivation in marshland and subsequently expanded its activities to include kitchen gardens, clean cook stoves, livestock rearing, banana plantation, education and construction of roads, a health post and a community hall. The programme was multi-dimensional within three years.

- **Sustainability should be linked with project intervention**: SVP take a realistic approach to any intervention, i.e. How the community do this activity? How they will organize the resources? Which technique they will prefer? Solutions for challenges are identified by the community itself or the Saemaul Volunteers facilitate the community to find its own solution. As a result, solutions are never borrowed by the community but evolve with their own thinking. The process ensures ownership by the community at every step, and this leads to sustainability. Thus, the SMU approach emphasizes that sustainability should be planned for from the beginning of the intervention. Sustainability is a priority for the Executive Secretary of the Musambira Sector, Kamonyi District. “Projects with huge resources but not inclusive in understanding community aspiration always fail. Saemaul sows the seed of sustainability in the beginning of intervention by considering community needs, their own solutions and their own actions. Naturally, its expansion becomes self-propelling within and outside the community,” he said.

### 4.2 The Saemaul Zero Hunger Communities Project – Phase I

**Background**

The Saemaul Zero Hunger Communities project was launched by the World Food Programme in 2012 to improve food security, increase living standards and reduce poverty in vulnerable communities in Cyanika, a sector of Rwanda’s Nyamagabe district. SZHC is a long-term development model integrating three different poverty reduction and community development concepts:

- The Republic of Korea’s Saemaul Undong Model, an approach to rural development that empowers communities in decision making;
- World Food Programme’s Food Assistance for Assets model, which focuses on building or recovering productive assets in communities that impact people’s food security; and
- The Government of Rwanda’s Vision 2020 Umurenge Programme (VUP), a social protection programme that uses the existing decentralization system towards poverty reduction.

The project is supported by the Republic of Korea, which funded Phase I as a pilot programme from 2011 to 2015 and has continued its support for Phase II, to run another three years from 2015 to 2017.

The present case study focuses on SZHC Phase I. Starting in 2011, the project was implemented in six villages (Birambo, Gasharu, Munyinya, Karaba, Karama and Rwamagana) and reached out to more than 800 households. The majority of participants farmed small plots on steep-sloping land, which was prone to erosion. They were vulnerable to a high level of food insecurity and malnutrition. The project supported various interventions to build community assets and improve food security, including road rehabilitation, land terracing and marshland development. It facilitated infrastructure development and imparted training for community capacity building. It also promoted income generation activities through savings and credit cooperatives (SACCOs).

At the grassroots level, the Saemaul Zero Hunger Communities project organized community members in Village Development Committees (VDCs). Two VDCs were formed – one for the cluster of Biramo, Gasharu and Munyinya villages and other for the cluster of Karaba, Karama and Rwamagana villages. Each VDC was supported by subcommittees for water, land terraces, infrastructure and income generation activities. The two VDCs were linked
together to form a cooperative to facilitate management of financial resources and engagement with government and other agencies. WFP managed the programme in partnership with two non-governmental organizations, Good Neighbors and Unity Club. Good Neighbors managed all livelihood and related capacity building initiatives, while Unity Club worked to enhance unity and reconciliation processes in the community.

Overall project management for SZHC Phase I was carried out through a Technical Committee and Steering Committee. The Technical Committee was comprised of a VDC representative, Sector Executive Secretary, representatives from the implementing partner NGOs (Good Neighbors and the Unity Club), and WFP field staff representative. The group addressed challenges in implementation, discussed what needed to be changed or improved and referred specific issues to the Steering Committee. The Steering Committee was comprised of representatives from the WFP Country Office, Unity Club and Good Neighbors as well as the mayor of the district and sector officers. It met quarterly and provided guidance to the overall project.

Figure 2: Project management structure for SZHC Phase I

The project produced a number of outcomes. Improvements were tracked before and after the programme: the yield of major crops increased by 20 to 50 percent; household food consumption improved, up from 68.5 to 79 percent of households reported to reach the acceptable limit; primary school dropout rates declined from 3 to 0 percent; and households consuming clean drinking water increased from 12.5 to 60 percent. The success of SZHC Phase I inspired discussion among WFP, KOICA, MINAGRI, Good Neighbors and Nyamagabe district authorities to initiate SZHC Phase II.

Key results

The Saemaul Zero Hunger Communities project operated for three years from 2011 to 2015 in the six villages of Birambo, Gasharu, Munyinya, Karaba, Karama and Rwamagana in Cyanika sector. Not only does its positive impact continue, but a second phase has been initiated, based on its success.

- **The principles of the SMU approach are well-accepted by the community:** The programme creates space for communities to share their needs, ideas, plans and actions in the forums of Village Development Committees and Technical Committees. These forums are nurtured in a way to enhance unity, cooperation and local leadership development. The community groups work independently and plan for their actions. Like the SMU model implemented in the Republic of Korea, the volunteers and community leaders are not paid for their facilitation.

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work but recognized and respected. The leaders take initiative in promoting the community contribution, e.g. one day’s labour payment is contributed towards the community development fund for every 15 days wage work on project activities.

- **Community-level activities are integrated with programmes at the sector and national levels:** The programme governance structure gives voice to the community to engage at sector level, represented by a VDC member in the Technical Committee along with representatives from implementation agencies and the Sector. Further, the sector links the community to national programmes, for example, when the communities complete land terracing and marshland development work, they are linked to national-level land consolidation efforts. As a result, small farmers gain advisory support from the government agronomist as well as improved seeds and fertilizers to enhance their productivity.

- **Opportunities for sustainable livelihood are created:** The project’s strong focus on asset-building interventions enhances productivity, increases crop diversity and contributes to food security through sustainable land management work. For example, some 138ha of land was terraced in the project villages, which resulted in a 20 to 50 percent increase in the yield of major crops such as beans, cassava, sorghum, maize and sweet potato. The project also inculcates savings habit and encourages contribution of wage work to promote income generation activities and maintain a Community Development Fund. For the six village combined, this fund totaled some Rwf 34 million as of September 2015. By this time, some 130 people had received loans from the SACCO and either started micro-enterprises or purchased a livestock. With community structures (e.g. VDC and subcommittees, cooperatives and SACCO support) in place, the interventions will continue to benefit the community beyond the project period.

- **Facilitation of the SMU approach is effective:** The roles of the implementation teams and the Sector Office are effective in facilitating the SMU approach in communities. The Good Neighbors programme staff developed an excellent understanding of the community processes. They were not driven by activity targets but learned to sense the level of community mobilization and accordingly plan the interventions and shift responsibilities to the community at the right time. The Sector Office complemented the NGO efforts through its regular monitoring, identification of additional community needs and linkages with national programmes. Sector-level support played a key role in improving loan repayment for income generation activities and guiding Community Development Fund management. This facilitation process created synergy among key stakeholders – community, implementation teams and Sector Office – to perform and complement each other through their respective roles. These efforts contributed to Cyanika sector being ranked first in ‘Performance Contract Achievements’ in Nyamagabe district.

**Challenges**

The project was implemented in six villages and reached out to more than 800 households. It encountered a range of challenges from mindset to lack of capacity in communities.

- **When a community is used to stereotypical and traditional interventions and expecting hand-outs:** The community was accustomed to carrying out donor-driven interventions and receiving support such as a stipend for attending trainings or payment for services of village leaders and facilitators, as had been the case in programmes of other agencies. Community members expected the SZHC programme to indicate activities or, if prodded, they would talk about activities taken up by other agencies in nearby villages; however, they did not propose interventions related to their own needs. The clash of this approach against the SMU community-driven approach was the first major barrier and as a result the beginning was slow.

- **When past events continue to affect daily life:** When the programme started, many of the judgments on the 1994 genocide were pending with courts, and this affected a few project villages. The SMU approach emphasizes ‘community first’ but some people had strong reservations about working with others in their community given their recent history of conflict. It was difficult for some people to sit together even for programme meetings. However, with the progress of the programme there was a change in the mindset of the communities and increased collaboration.

- **When a community has no experience managing a community fund:** Supporting the management of the Community Development Fund was one of the challenges. It was problematic for communities, especially when they did not have previous experience with a CDF and were not cohesive. The programme faced this problem

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of management once a sizable amount of labour payment contribution
had accumulated in the CDF account. For the programme’s second phase,
guidelines are planned for fund usage involving the Sector Office, programme
implementation teams and community leaders.

Lesson learned

- With flexibility in implementation, the SMU approach makes programmes
  multi-dimensional: Previous WFP programmes placed more emphasis on
  activities and less on organizing communities. With the adoption of the
  SMU approach, however, targeted interventions were completed alongside
  the emergence of newer ideas of Community Development Fund creation,
  income generation through microenterprises, initiatives on peace and
  reconciliation, working through committees and sub-committees, and
  group farming. Some new activities were not thought about in the initial
  programme design but were incorporated with the progress of programme.
  The flexibility to work and accumulate ideas and actions helped make the
  programme multi-dimensional as well as sustainable.

- Giving voice to the community is important: This helps the programme
team to understand community members’ ideas and enhances community
ownership of its processes and results. Though the community was
submissive initially, as time passed, individuals started making some suggestions and when they found that their
suggestions were accepted, they started showing interest. Their increased engagement can be seen in the VDC’s
book of meeting minutes, where entries have increased in size over a period of time. Today, the VDC and its sub-
committees are conducting their meeting independently, sending minutes to Good Neighbors and the Sector
Office, and deciding when and whom (from authorities) to invite for meetings. The ongoing process has enabled
the community to take the responsibility and ownership of actions.

- Integration of Ubudehe and Umuganda enriches the SMU approach: The most vulnerable households are those
  with an Ubudehe poverty ranking Category 1, meaning they do not have shelter; such households are identified
  by the community during the village meetings. With support from the SZHC project, houses were constructed
  for these families and all community members contributed their labour work during Umuganda, the homegrown
  initiative in which the community meets to take up voluntary community work, often on the last Saturday of each
  month. The approach of using Ubudehe and Umuganda in project interventions has strengthened community
  cohesion as well as inclusiveness. It has helped to develop a relationship among people that reflects the alternative
  local name of ‘Isano’ (meaning ‘relationship’ in Kinyarwanda) given to Saemaul Zero Hunger Communities Project
  by the community.

- Changing mindset is a process and the SMU approach
  makes it possible: SMU approach is based on
  community actions – their participation, their planning,
  their decision making. Initially, it was a challenge to
  work with the mindset of a community still reeling
  under the history of genocide and showing a lack of
  pro-activeness in expressing needs. There was no quick
  fix solution to address such issues. The SMU approach
  has made a difference in their thinking over time. It has
  consistently focused on community activities (e.g. land
  development, community hall development, school
  construction, road development, group farming),
  bringing people from different villages together,
  sharing the changes that SMU approach brought in
  South Korea, continuous dialogue/sharing meetings
  and effective use of Ubudehe and Umuganda. When individuals started seeing that as a community they can
  move forward together much more effectively, the working relations among people also started changing in a
  positive way. This has paved the way for unity, reconciliation and belief in themselves.
4.3 Saemaul Zero Hunger Communities Project – Phase II

Background

The Saemaul Zero Hunger Communities Project is an integrated rural development project that combines elements of the Republic of Korea’s experience in rural development called the New Village Movement (Saemaul Undong) with the World Food Programme’s Food Assistance for Assets schemes and the Government of Rwanda’s Vision 2020 Umurenge (VUP). After the successful completion of Phase I from 2011 to 2015, WFP received funding from the Republic of Korea to implement Phase II from 2015 to 2017.

The KOICA-supported scale up builds on lessons learned in the six-village pilot in the Cyanika sector of Nyamagabe district. SZHC Phase II will work to reduce hunger and under nutrition in food insecure areas and households in more than 100 villages in the Kamegiri, Mukura and Ruganda sectors in the districts of Nyamagabe, Rutsiro and Karongi respectively. To achieve this goal, it plans to improve access to livelihood assets and enable people, communities and the country to meet their own food and nutrition needs. The three-year project will be implemented from the second half of 2016. This case study discusses similarities and differences between Phase I and Phase II, and introduces the major planned programme interventions of the second phase, which are to:

- Improve access to productive assets through Cash for Work interventions;
- Increase agricultural production, income generation and livelihood opportunities;
- Empower vulnerable groups;
- Build capacity of the community and local government to own and manage home-grown development initiatives.

The first phase was piloted in six villages of one district covering 764 households. The second phase will expand to three sectors in three districts covering 15,684 households. The project plans to reach 70,000 inhabitants of which 21,000 people residing in 107 villages will be direct beneficiaries who will participate in Cash for Work.

As in the first phase, community members will be organized through Village Development Committees. VDCs are bodies formed by electing members from three villages with gender parity and equal village representation. The VDC will remain as main agent of change and will be engaged in programme planning, design and implementation. It will take increased responsibility for the progress of the programme through developing key activities such as farming, income generation activities and animal husbandry. The VDC will manage the community development fund in association with the Sector Office. It will also review loan applications for income generation activities.

SZHC II will be managed by WFP in partnership with three NGOs in Rwanda: Good Neighbors, World Vision and the Adventist Development and Relief Agency (ADRA). Each agency will take responsibility for programme implementation in one district of the three districts, Nyamagabe, Rutsiro and Karongi respectively.

As in the first phase, overall project management will be carried out through a district-level Technical Committee and Steering Committee. In each of the three districts, the Technical Committee will include a VDC representative, member from each implementing NGO, Sector Executive Secretary and WFP field representative. It will discuss challenges in implementation, make decisions about changes and improvements, and refer specific issues to the Steering Committees. The Steering Committee will include the Mayor of the district as well as representatives from the WFP Country Office and implementing NGO. It will meet quarterly and provide overall guidance to the project. WFP is working with MINALOC and MINAGRI in the project design.

Strengths

- While reflecting the globalized concept of SMU, the Phase II focus is on customizing SMU for the Rwandan context: Implementing the almost 40-year-old SMU approach in a new location with a new environment may not be identical to the original, though the basic principles of operation remain the same. The project is customizing the SMU in the context of Rwanda. This process of customization has a number of features:

  - **Applying the learning of SZHC I to develop SZHC II:** Compared with SZHC I, it focuses more on livelihoods and IGA (Income Generating Activities). This in turn will have an impact on education and nutrition. The role of the community is embedded in each activity. As in the first phase, the mechanism of engaging with sector and district government will be through the Technical Committee and Steering Committee.
• **Integration with home-grown solutions:** Three home-grown initiatives – Ubudehe, Imihigo and Umuganda – will be internalized in programme implementation. In Cash for Work, income generation and supply of inputs, community groups will prioritize selection of Ubudehe category I and II (very poor and poor) participants. Each selected village and enrolled household will establish its own Imihigo performance contract system, which can become basis for introducing SMU approach. It will also link the programme interventions with sector and district Imihigos. Further, the platform of Umuganda community work will be used for sharing information and updating about the SZHC project through sector officials.

• **Community-based planning mechanism:** This mechanism will be introduced as a starting point in the project to plan interventions, mobilize communities and promote a sense of ownership while ensuring sustainability of the work.

• **A market orientation is an essential ingredient for promoting SMU:** The project has developed a market-based approach that empowers people to make their own decisions, provides choices to select from the market as per their need, and makes people more important players in the value chain. In Phase II, this market orientation is seen in three programmatic areas:
  - **The project has selected Cash for Work over Food for Work:** Initial analysis of markets guided the WFP to make the logical shift from in-kind food transfers to cash transfers, both in Phase I and Phase II. Analysis showed that in the local and nearby markets, supply can meet the demand. The orientation of the programme towards market development starts from this point.
  - **More emphasis is placed on income generation activities:** More than 40 percent of the project budget will go towards access to better inputs and a revolving loan fund. Priority will be given to micro-enterprise development wherein people can decide what is more appropriate for them and accordingly make the choice.
  - **More private sector engagement:** WFP plans to build capacity of community groups in managing commercial contracts using its own Purchase for Progress (P4P)\(^{18}\) initiative. Further, it aims to engage the groups with national markets and commercial traders. Such interventions will help the groups become important players in private sector supply chains, with companies coming to rely on them.

• **Targeting homogenous community groups is crucial for SMU success:** Three sectors (Kamegiri, Mukura and Ruganda) from three districts (Karongi, Nyamagabe and Rutsiro) districts have been selected for the programme based on specific criteria. The key parameters are: (1) growth potential for agriculture; (2) food insecurity; and (3) level of unemployment. They directly correspond to the project goal of ‘reducing hunger and under nutrition by improving household access to livelihoods’. Such criteria help to target homogenous groups of communities, which will facilitate programme implementation with the SMU approach.

### Challenges

• **Access to financial services with reference to the programme’s market orientation:** Savings and credit cooperatives (SACCOs) are an important institution in the country. SACCOs not only create opportunity for access to finance for interior villages but also contribute to increased financial literacy among rural communities. The wage payment for the programme-related work as well as credit for microfinance activities will be routed through the SACCOs in the respective sectors. Some challenges are anticipated. SACCOs are located at the sector or cell level and families may need to walk for 15 to 60 minutes to visit a SACCO office for transactions. This distance may push people to withdraw a large amount in one transaction and to keep that cash with them. It may also lead to spending on unplanned activities instead of their short- and medium-term development needs. Also, managing the cash transfers of an average 3,000 project participants per sector on every fortnight may burden the existing set-up of SACCOs. Thus, there may be some limitations to quick access to financial services from SACCOs in the project area in terms of reach and operational capacity. Fees present another challenge. A member of a savings and credit cooperative is required to pay about Rwf 7,000 towards Share Capital to open the account and Rwf 1,000 per year for account maintenance. Additionally, SACCOs charge Rwf 300 for every fortnightly wage payment, which adds up to about Rwf 4,800 for eight months wage work. This means a participant may lose about 12 to 13 days of wage payment (out of about 150 days of wage work) to the SACCO in the first year of the project. The plan is to reduce this burden on community in SZHC II by paying SACCO charges for transactions from the project support.

• **Risk of centralized accumulation of community contribution:** The project plans to keep the contribution from communities through Cash for Work and other activities in the Village Development Fund. It proposes to manage the funds involving the Sector Office as well as members of the Village Development Committee. These methods

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\(^{18}\) Purchase for Poor (P4P) is WFP’s programme that connects smallholder farmers with markets giving them opportunity to grow their business and improve their lives and associated communities.
may increase the complexity of management as the resources become centralized. As a result, it may adversely affect the trust among the community, which is crucial to maintaining the spirit of SMU.

Recommendations

1. **Develop agenda and action plan for influencing policy and programmes through SMU approach:** As stated, the Saemaul Zero Hunger Communities Project is an integrated rural development project that combines elements of the Republic of Korea’s experience in rural development called Saemaul Undong with the World Food Programme’s Food Assistance for Assets schemes and the Government of Rwanda’s Vision 2020 Umurenge (VUP). Whereas Food Assistance for Assets and VUP are programmes that provide resources and facilitate targeting poor communities, SMU is an approach. The SMU-inspired process of creating results, fine-tuning the model and developing a clear influencing agenda offers an opportunity to the Saemaul Zero Hunger Communities project, which can seek to strengthen programmes and policies related to community development and local economic development in Rwanda. In this regard, the programme needs to develop a clear agenda.

2. **To develop a better SMU approach, flexibility in implementation is critical:** It is a challenge to change the mindset of the community from activity-oriented projects (which they are used to) to a process-oriented project like SMU. From the SZHC I experience, it is evident that communities start expressing their views as they become acquainted with the programme approach and staff. It takes some time for this process. In such a situation, managing fixed annual budgets is challenging. There needs to be flexibility so that partners may judge the readiness of the community and appropriateness of an activity, and then be able to postpone, modify or advance the activities considering the full length of the project period. In this regard, it may be helpful to start community-based planning and implementation with a microproject (prioritized by the community) that can showcase the approach and involve the community.

3. **Facilitation role for partners can provide more opportunities to practice and promote the SMU approach:** In order to promote community participation and ownership, the role of NGO partners needs to be considered. Expand their role from that of being deeply involved in activity implementation to a larger role as a partner who helps provide choices, builds skills and capacities to manage project interventions, promotes entrepreneurship, develops linkages with others, and empowers community members to make their own decisions. The role of partners should be focused more on the facilitation aspect of the work and less on implementation. Examples of better practices for partners in a facilitation role include the following:

   - When community members decide to opt for pig rearing as an enterprise, the partner agency should facilitate by bringing buyers and sellers face-to-face; this is in contrast to making the selection of pigs as per its own technical standards, or tendering the process of buying pigs for the community. This will provide the community with choices for selection and they can make their own purchase decisions.

   - Instead of developing a chain system of transfer in which each receiver (of pigs) has to supply piglets to two other participants after breeding, introduce a proper credit system in which each participant can access loans, make their own decisions about selection and purchase, and the take complete responsibility for rearing. Such a process will also support local market development.

4. **Easy access to finance is crucial for sustainability of SMU initiatives:** Accessing finance is currently a challenge, and programme development will need to improve the operational capacities of SACCOs in the project area. The use of innovative practices for financial inclusion such as mobile banking and agent banking has potential to take the financial services to the doorstep of the project participants. For example, the BIFSIR (Building an Inclusive Financial Sector in Rwanda) project supported a microfinance institution, the Umutanguha Finance Company Ltd., to develop an innovative biometric system of agent banking (see section 5.9) that helps to create access to finance in the villages. The Saemaul Zero Hunger Communities project area has a poor literacy rate of only 48 percent among heads of household, suggesting that the biometric system coupled with agent banking could be an appropriate solution to problems accessing finance. This would facilitate cash transfer, money withdrawal and deposit, loan repayment, health insurance payment, electricity payment, etc. In addition, the SZHC project can also consider engaging with microfinance institutions as another kind of financial service provider that could bring in new technologies, newer financial products and better liquidity support for more loans. Thus, providing participants with more choices as well as a variety of financial services can facilitate promotion of the SMU approach and, at the same time, help sustain programme interventions.

5. **Incorporate indicators reflecting the SMU approach:** Specific indicators are needed to measure the effectiveness of the SMU approach. Examples of indicators that could be used to understand the progress of community regarding SMU principles might include the following: project contribution vis-à-vis community contribution,
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generation of newer demands, number and amount of loans taken by the community, number of communities
developing their own and individual performance plans, and use of Umuganda as a self-initiative to complete
community work. The incorporation of such indicators will strengthen evidence-based advocacy on the SMU
approach and share the learning.

6. Develop basic minimum standards (guidelines) for programme implementation with the SMU approach (to
facilitate change in the community’s mindset): An agency’s approach to implementation orient the community’s
mindset. There may be different approaches of different projects by different agencies in the same sector. Often,
the tendency of people is to compare the projects and believe in short term gains, which is a challenge when
attempting to introduce the SMU approach. In order to overcome such challenges and facilitate self-reliance
of communities in the programme, it may be useful to develop basic minimum standards for implementation
of programmes with the SMU approach. This is appropriate for SZHC II because its three partners will be
implementing the project in three different districts. The SMU experience can be shared at the national level to
contribute to and influence MINALOC policy on community development and local economic development. One
reference for creating such standards is the set of minimum standards in core areas of humanitarian assistance
developed by the Sphere Project.

7. Create a ‘Saemaul Club’ for learning and sharing within SZHC and among projects practicing the SMU approach:
Of the three partners implementing SZHC II, Good Neighbors has previous experience as it implemented the
first phase of the programme with the SMU approach. It is necessary to create common understanding among
all partners before beginning the programme, for example, through sharing of learning from SZHC I and visiting
the Saemaul Volunteer Programme (SVP) in Kamonyi and visiting Nyamagabe where SZHC I was implemented.
This knowledge of the programme can be built further by creating a Saemaul Club at programme level in which
selected members from the community and sector or district offices participate, in addition to WFP and the
coordinating partners. It should be aimed at sharing of practices and thinking up new ways for developing self-
reliant communities using the programme as an opportunity. The process will also strengthen the capacity of
the project team. Also, UNDP, WFP and KOICA could consider developing a learning group linked with KOICA-
supported projects and/or at national level with the involvement of MINALOC. This would facilitate the spread of
the SMU approach in the country.

8. Facilitate natural development of community organizations: The project plans to develop the VDC and sub-
committees as part of its exit strategy. The VDC has been entrusted with many responsibilities including managing
the maintenance fund, review of loan applications, infrastructure development, etc. It takes time to strengthen
the VDC, and matching the process with programme activities is always a difficult task. Two suggestions emerged
from discussions about how to strengthen community structures and reduce risk of fund management centrally:
(a) Emphasize the formation of solidarity groups (e.g. self-help groups or common interest group) and strengthen
them to manage some of the resources. This will reduce accumulation of large fund at centrally in structure like
VDC; and (b) Try not to rush to form new structures but understand existing structures and explore the possibility
of strengthening existing structures (e.g. strengthening existing self-help groups, agricultural groups formed by
the Rwanda Agricultural Board.) To build the community structure from below, the role of VDC can be reviewed
and regarded more as a guide, facilitator and connector with the government and others rather than simply as a
management group.

4.4 National Fund for Environment and Climate Change (FONERWA)

Background

FONERWA19 is a national fund for environment and climate change established in 2012. It responds to Rwanda’s
current and future financing needs for environment, climate change and green growth in order to accelerate goals
of sustainable economic development. The funds are being mobilized through the Government of Rwanda, DFID,
international funds (Green Climate Fund), development partners and private sector partners. The fund can be accessed
by line ministries, government agencies, districts, civil society organizations including academic institutions, and the
private sector through submission of project profiles in a prescribed format during periodic call for proposals and on
successful selection as per the eligibility criteria.

19 The case study is based on field visit to FONERWA funded projects: (1) Akanyaru Watershed Management implemented by Gisagara District; and (2) Sustainable
Management and Environmental Rehabilitation for Poverty Reduction in Rwamagana District implemented by the NGO Send A Cow (Rwanda). It is also based
on meetings with FONERWA team members at Kigali and a desk review of FONERWA and documents related to supported projects.
The Fund Management Committee (FMC) comprises representatives from ministries (e.g. RNRA, REMA, MINECOFIN, MINAGRI, EWSA, MINICOM, MINALOC), heads of development partner organizations contributing to fund, a representative of the Private Sector Federation and the Chairperson of Civil Society Platform. The FMC is supported by a Fund Management Team (FMT) that works on resource mobilization, technical review of proposals, proposal development and capacity building for potential applicants and knowledge management for aligning results to FONERWA objectives.

FONERWA uses two types of financial instruments: (1) grants for full-scale project implementation and innovation including research and development (R&D) and pilot initiatives; and (2) credit at soft interest rates in association with Development Bank of Rwanda (Banque Rwandaise de Développement - BRD). Through six ‘calls for proposals’ in less than two years (July 2013 to March 2015), it received 1,181 concept notes of which 87 met the standards to take to the project proposal stage. After reviewing these proposals, FONERWA approved 30 projects for funding, of which 23 have started the implementation. The approved proposals include eight from the central government, seven from district teams, nine from the private sector, two from district-level NGOs and four from NGOs. The projects are mainly associated with renewable energy, rain water harvesting, watershed development, ecosystem rehabilitation, biodiversity mapping, and evidence-gathering on climate change resilience – all with an integrated development approach.

UNDP has provided support to FONERWA for knowledge management and capacity building of the Fund Management Team to establish an online Centre of Excellence and share best practices for integrated local development, not only within Rwanda but also regionally and globally.

Key results

- **Programme support stimulates community-minded action**: Strong community and individual actions are evident from individual and community performance contracts, which are an effective adaptation of larger performance contract system (Imihigo) at the sector and district levels. The performance contracts emerged out of the project participant’s experience around the use of wage income. Community members are linked with savings and credit cooperatives (SACCOs) to facilitate wage payment transfer from the project and inculcate saving and credit habits among communities. The wage income and credit support is effectively channeled by individual and community performance contracts not only to strengthen and diversify livelihoods (e.g. through investment in livestock purchase, fruit trees plantation, small shops, piggery, etc.) but also to contribute to common community needs such as construction of school buildings. In the Kansi sector in Gisagara district, the community prioritized payment of health insurance (mutuelle), school fees and electricity connection and went on to provide 100 percent health insurance coverage across the sector, for which it was ranked first in the district.

- **Effective integration of home-grown solutions in the project designs**: Home-grown solutions like Ubudehe, Umuganda, Imihigo and community development funds are used effectively by projects, notably in those where the community is directly engaged, such as the Gisagara watershed project and the Rwamagana livelihood improvement project. In addition, FONERWA-supported projects are well-linked to the various government programmes of land consolidation, One Cow per Poor Family programme and others through the Sector Office.

Challenges

- **Matching pace of financial services with the progress of the programme and community needs**: The Akanyaru watershed project in Kansi sector, Gisagara district, involves a sizable amount of wage payment for land and water sources development work. It is an assured income generation opportunity for the participants through wage payment and increased crop production. It has stimulated participants’ thinking on topics such as how to strengthen existing livelihood activities, start new income generation activities and cater to other household needs (e.g. house repair and electricity connection). This has resulted in an increase in their credit needs. Wage payment for the project interventions is routed through the SACCO in the sector, which is the closest financial
institutions to the project participants, who have become members of the savings and credit cooperative. The SACCO is the only institute immediately available for accessing financial services in the project area and could be useful in facilitating development of the SMU approach. The sudden increase in the number of members and transactions due to wage payment plus an increase in credit needs may have burdened the existing operational capacity of the SACCO. With the progress of the programme, demand for credit may also increase further, as there will be an increase in crop production due to land development work. Strong financial services are important for developing the SMU approach, so there is a need to strengthen SACCO, explore use of new technologies, and create options through different financial institutions for the communities. The system of agent banking in Nyamagabe district developed by the microfinance institution Umutanguha Finance Company Ltd. with support from the BIFSIR project is documented as a best practice (see section 5.9).

- Need to explore opportunities to go beyond primary sector job creation: More green jobs are created in land development and environmental protection. These jobs are project-based and may contribute to larger job creation by increasing productivity and creating more income generation activities through saving and credit. Opportunities for value-added jobs in manufacturing and service sector need to be explored, however, through innovations and private sector engagement.

- Enhancing value for money and strengthening social capital: The challenge is to sustain community action and benefits beyond the project period. Some FONERWA-supported interventions and their implementation approach are similar to DEMP, IDP and WFP projects, notably in land development and biogas support. Full support to such initiatives increases the dependency of communities on programme funding. Also, it should be kept in mind that when wage support is high in the beginning of the project and then decreases, the initial euphoria may dry down subsequently as the wage component is reduced. It may be appropriate to explore project implementation through funding support and facilitate more community action to plan, contribute, prioritize and innovate effective ways of working.

- Achieving economies of scale through systematization of community action: The project has motivated communities to develop individual and community performance contracts. Extending this approach further to motivate communities from different rural villages (umudugudus) and exploring the possibility of common action may enhance the community voice and feasibility of interventions. A tool is required for systematization of information, facilitation and sharing among the communities.

Lessons learned

- Individual and community performance contracts capture community aspirations: The performance contract system (Imihigo) is one of the Rwanda’s home-grown solutions to ensure accountability at every level of governance. Each district in the country signs a performance contract that captures targets based on national and sectoral strategic plans as well as the major requirements of the people. Some of FONERWA’s project villages have developed their own written performance contracts. Most of these interventions are not covered by the projects but are managed by the communities themselves. The interventions include, for example, small livestock purchase, health insurance, home or toilet repair and sending the poorest school dropout children back to school. From a beginning as a small project, hope can grow in the minds of people and expand a project into a diversified community initiative based on cooperation and effective use of available resources; such efforts are tied to the aspirations of individual poor families for holistic development. SMU always tries to capture the wishes
of the community and as such recognizes that individual and community performance contracts can act as ‘best practice’ tools.

- **Strategizing based on experiential learning:** FONERWA received many responses to its call for proposals yet the quality of the proposals was a concern. The six calls for proposals provided insight into the major problem areas from the perspectives of community as well as stakeholders involved in implementation. In response, the FONERWA team made changes to address this issue by moving from micro-project mode to an integrated approach wherein impact can be seen easily. This insight into the proposal process, combined with direct experience managing the projects, suggests a need to develop strategic interventions (e.g. watershed, rain water harvesting and renewable energy) while at the same time emphasizing self-help, cooperation and community demand as principles of implementation. Also, theme-driven interventions at the national level may provide (market-based) services that address communities’ needs and provide an opportunity to move up the value chain. Possible actions may include the following:
  - Support creation of financial products and private sector engagement to enhance access to appropriate technologies (e.g. solar lanterns, solar lights, manual water pumps and water harvesting units) to meet larger community demand;
  - Explore creation of green jobs through private sector partnership in manufacturing and trading, building on existing interventions described above;
  - Increase access to the organic certification process where there is interest among farmers and also market demand but a facility for certification is not available;
  - Add value to produce considering current needs and climate change effect, e.g. support crops resilient to climate change such as cassava, explore use of banana stem and cow dung for biogas, etc.

FONERWA’s role as a facilitator in the area of market services can be used to strengthen its demand-driven approach and add value to the SMU approach farther up in the value chain, where SMU examples are currently limited.

### 4.4 Planned villages: The Integrated Development Project (IDP)

#### Background

In 2009, the Government of Rwanda introduced the National Human Settlement Policy under the Ministry of Local Government (MINALOC) with the objective of settling rural areas in ‘planned settlement villages’. It was envisaged that rural people would voluntarily leave their existing scattered settlements and live in clustered imidugudu, well-planned human settlements for efficient service delivery and effective use of natural resources such as land and water. The programme supported the Government’s efforts to achieve key strategic results: improve the system of rural human settlement to achieve sustainable socioeconomic development, slow down population growth and accelerate progress towards achievement of the Millennium Development Goals and EDPRS goals.

The Integrated Development Programme (IDP) was a three-year pilot initiative carried out from 2010 to 2013 in support of Rwanda's National Human Settlement Policy. It established 30 planned villages that serve as models. MINALOC implemented IDP in the districts of Musanze, Kayonza and Rwamagana with the support of UNDP, UNIDO, UNICEF, FAO, WFP, RSTF/MINALOC, ILO, Imbuto Foundation and district authorities. Direct activities carried out on planned settlement sites included construction of houses, community cow sheds and biogas digesters; infrastructure development including electricity, water supply and approachable roads; creation of facilities for health, education and training; and construction of community recreational centres, green houses and business centres. Once the families shifted to the settlement site, the project provided support in developing their livelihood activities through provision of cows, support for improved agriculture (e.g. seeds, fertilizer, green house, etc.) and training on income generation activities. It also facilitated formation of community cooperatives to manage various interventions at the site. The efforts helped communities settle at the new location in a short time.

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22 The case study is based on a meeting with the IDP programme team, visits to model settlement villages (in different phases), meetings with community members and groups at these villages, and a desk review of programme-related documents.
23 The project was developed along the lines of integrated development using the ‘Songai Agricultural Model in Benin’, which is focused on rural development and entrepreneurship with strong forward and backward linkages between agriculture and economic sectors.
Based on the successful experience of the IDP initiative, the Government of Rwanda is scaling up from three districts to eight districts with an aim of all 30 districts, starting with its replication in one village per district. The initiative is supported by the Government’s core funding and development partners. In addition, the concept of the green village has become a driving tool for the Government to boost sustainable rural development.

**Key results**

- **The planned settlement approach is a successful concept:** Provision of timely and quality services to people living in scattered locations across Rwanda, ‘the country of a thousand hills’, was a logistical and financial challenge. The IDP pilot demonstrated that well-established infrastructure, better services and closer markets can enhance livelihood opportunities. Increasing numbers of people are showing interest in joining organized settlement villages, and the Government of Rwanda is taking steps towards scaling up the model across the country.

- **Women feel safer, more secure and resourceful:** Women are experiencing a better quality of life in planned settlement villages where their burden of daily chores has been reduced due to availability of water, electricity, biogas and health services. Many of the initial beneficiaries are survivors of the 1994 genocide and include widows and the elderly. They report feeling more safe and secure in the company of other households as compared with their previous settings in remote, scattered and poorly-built houses. Women also say they no longer feel lonely because in the model villages they can interact with others, hear new ideas and learn new skills.

- **The community is experiencing more gender equality:** The planned settlement setting has improved the labour division by gender. More than in the past, men are helping to milk cows, taking care of maintenance, cooking and looking after children. Women are participating in joint decision making about family spending on, for example, whether to spend first on health insurance (mutuelle) or on livelihood activities. Also, women say that increased work opportunities are contributing to men becoming more responsible, and that men show a better understanding of the impact of their actions on the family as a whole. Further, houses in green villages will be for women-headed households, as a selection criteria.

**Box 4: Green villages**

“A Green Village is a process for attaining sustainable development where the local residents can live in a pleasant environment. In other words, by Green Village we understand a village which can be developed economically by using natural resources without affecting the natural environment.”

Source: A Toolkit for the Development of Smart Green Villages in Rwanda, June 2015

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Challenges

- **Changing the mindset of the people:** People are emotionally attached to their old villages and ancestral land. Initially, the idea of relocating to a settlement village was very difficult for them to accept. After watching the way the first two settlements developed, however, more people started showing interest. They now discuss the quality of workmanship and design of the settlements.

- **Land availability is a big issue.** Given the topography and population density of the country, it was difficult to make available enough space to build the model villages. The government engaged in the process of acquiring land as well as supporting participants, especially those from marginalized and vulnerable groups, so they could own a plot of land for house construction.

- **Resource requirements are a limitation to scalability:** Establishment of a planned settlement requires significant investments to acquire land, construct infrastructure (e.g. houses, biogas digesters and cow sheds), develop basic service facilities, purchase cows and meet many other expenses. The large-scale resource requirements limit the scalability of the initiative.

Lessons learned

- **Moving towards feasible approach creation:** Though the concept has been brought to reality, its economic feasibility and scalability is still a work-in-progress. The lesson from the pilot stage was that ‘settlement development is possible and acceptable to the people,’ a finding of interviews. In the subsequent stage, better-off households were given an option to purchase their own plots, which was successful. This suggests a demand-driven approach for settlement development can work. These lessons can help stakeholders to work further on developing economically feasible solutions for settlement creation with strong community ownership.

- **Transparency in selection of project beneficiaries:** The project was designed based on consultations with local authorities and communities. Their main role was to ensure that the most vulnerable households were prioritized in the selection process. The selection of beneficiaries was done by involving all village members together as per the Ubudehe categories. The final list was submitted to the Cell Office, which provided verification and forwarded it to the Sector Office, which followed the same process for final submission to the district-level authority. A mechanism was put in place so that any family with an issue could file their complaint with the local administration office, which would then facilitate the resolution process through village meetings.

4.6 Building an Inclusive Financial Sector in Rwanda (BIFSIR)

**Background**

The initiative ‘Building an Inclusive Financial Sector in Rwanda’ supported national financial sector strategies and aimed to contribute to poverty reduction and to achievement of the Millennium Development Goals by promoting inclusive finance. Implemented from 2010 to 2015, its specific objective was to contribute to capacity building of the various stakeholders at the macro, meso, micro and client levels, with a view to supporting the development of sustainable, quality and diversified financial services that are accessible to less-advantaged Rwandans, both in rural and in urban areas, and to improving their economic and social status. The BIFSIR programme focused its support on vulnerable women and youth.

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25 The case study is based on meetings with the BIFSIR team based at MINECOFIN and the SME sector specialist of MINICOM; a visit to field locations in Nyamagabe; discussions with MFIs, BDAs, trainee youth, SACCOs and master trainers; and a desk review of programme-related documents.
BIFSIR was designed based on the National Microfinance Policy Implementation Strategy (NMPIS, 2008-2012) which aimed to promote a vibrant microfinance sector offering inclusive, diversified, efficient and sustainable financial services. Specific actions were taken at each level:

- **Macro level**: Support the coordination and regulatory framework of the sector, with a view to promoting financial inclusion in Rwanda;
- **Meso level**: Contribute to capacity building and to the consolidation of the sector, and develop financial infrastructure in order to support the sustainability of the inclusive financial services;
- **Micro level**: Support the professionalization of microfinance institutions and innovations to promote sustainable access to financial services;
- **Client level**: Build the capacity of women and youth to manage MSEs and gain access to finance.

At the national level, the programme supported the improvement of the regulatory and institutional framework of the microfinance sector, strengthened sector consolidation in partnership with National Association of Microfinance Institutions in Rwanda (AMIR), and contributed to the professionalization of microfinance institutions by providing grants and capacity building training. The programme contributed to the establishment of 416 savings and credit cooperatives (SACCOs) at the Umurenge (administrative sector) level. At the client level, the programme focused on promoting entrepreneurship among youth and women in rural areas. With the Ministry of Trade and Industry, the programme provided basic vocational training and entrepreneurship training using the TVET model. It also provided business start-up toolkits to 1,500 people in nine districts: Gasabo, Kamonyi, Kicukiro, Musanze, Nyabihu, Nyamagabe, Nyarugenge, Ruhango and Rwamagana.

The major programme stakeholders were MINECOFIN, MINICOM, BNR, RCA and AMIR. The programme beneficiaries included microfinance institutions, savings and credit cooperatives, MSEs and poor and low income populations of mainly women and youth.

**Key results**

- **Put policies of financial inclusion into practice**: BIFSIR institutionalized and operationalized Rwanda’s national financial inclusion strategies, turning policy into practice. The goals of the national strategies have reached client level, especially women and youth from rural areas, by programming client-level interventions into work plans such as financial education and engagement with financial intermediaries (e.g. microfinance institutions and SACCOs) to develop client-friendly financial products and services.
- **Strengthened institutions through capacity building and innovations**: The project contributed to the professionalization of microfinance institutions and SACCOs for financial inclusion of the poor and people living in interior areas.
- **Improved enabling environment for financial inclusion**: The BIFSIR project team was housed in the MINECOFIN, directly supporting the Ministry in coordination of the Financial Sector Working Group. In this way, the financial sector benefitted from better coordination and monitoring of the planned targets of the sector strategies. The project contributed to formulation of the Financial Education Strategy and establishment of the Supervision Unit in the National Bank of Rwanda (BNR) to oversee 416 Umurenge-level SACCOs.
- **Supporting innovations to promote financial inclusion of poor**: The project effectively promoted agent banking and mobile banking through selected microfinance institutions such as Urwego Opportunity Bank (UOB) and Umutangua Finance (UF). It supported UF’s innovative model of biometric agent banking, which responds to the challenges of poor literacy among adults and provides complete financial services to the poor in remote areas. Its support for the TVET model for vocational education led to training and access to credit (from SACCOs and microfinance institutions) by 1,500 youth for enterprises in saloon, carpentry, welding, masonry, automobile repair and other areas.
Challenges

BIFSIR provided a good scalable TVET model but internal barriers may have limited the success: Two challenges arose in regard to training. First, BIFSIR’s entrepreneurship component was not in the programme's initial design but was later added in 2014 to support the national entrepreneurship initiative led by MINICOM, which was started with support from IFAD. After IFAD, the national initiative was implemented by AfDB and then later BIFSIR with a reduced programme duration from its original six months to three months. Trainers and trainees observed that three months is too short for youth to gain vocational skills and launch their own small businesses.

Second, changes in the training modality is another challenge. The processes of training in operation for the past six to seven years are being affected by requirements of the Rwanda Workforce Development Authority (WDA), including a potential loss in the momentum to train more youth. Before, the training was provided by locally-based Master Trainers who are established entrepreneurs in the community. Some high-performing trainees would be hired by the master trainers after completion of the training. However, the WDA requires a new modality that sends trainees to vocational training schools at district locations and also suggests that only certified Master Trainers should be used for training. The challenge arises as to how to maintain the simplicity of the existing model while ensuring easy access to training facilities and providing sufficient time to build the skills necessary for trainees to start their own business. Also, the TVET model needs to be standardized so that it will not be tinkered with to suit the requirements of donors or other agencies.

Lessons learned

• **The locally-oriented TVET model for vocational training to youth can be scaled up:** The TVET model to train local youth and facilitate enterprise development is realistic and replicable. The model is based on use of proximity service providers including: (1) a local Master Trainer with his or her own business who imparts on-the-job training); (2) Business Development Advisors based at the sector location who facilitate and advise on how to develop a business proposal. The model also utilizes SACCOs and microfinance institutions (MFIs) to provide financial (credit) support. The approach facilitates better learning of not only technical skills but also business skills (as trainees have the chance to interact with clients and work in the business environment, outside of school). The TVET model is affordable and easy to operate in the local environment by local people. In relation to SMU approach, it associates well with the principle of self-help and co-operation from the local service providers.

• **Strengthening SACCOs and MFIs is the key to improving financial inclusion:** Microfinance institutions focus their interventions in the most densely populated areas in towns and districts, whereas SACCOs operate from sector locations and also from some of the cells in their operational sectors. Some SACCOs face limitations of liquidity as well as difficulties in managing a large number of clients, especially when there is sudden spurt of activities due to external projects (i.e. for routing project funds with communities to pay wages or for credit support for enterprise development). Due to operational issues, some neighborhoods get limited access to financial services of SACCOs and MFIs while some are fully outreached. In this regard, linking SACCOs in cooperative banks and computerizing transactions through standard software, a national strategy to strengthen microfinance sector will increase their operational capacity. Also, innovative solutions such as the biometric method for agent banking (piloted as part of BIFSIR by UF an MFI) have the potential to take financial services to the umudugudu (village) level at affordable cost to the rural poor.
4.7 Decentralization and Environment Management Project (DEMP)

Background

The Decentralization and Environment Management Project (DEMP)\textsuperscript{26} was designed to strengthen the capacity for sustainable environmental and natural resources management, at community, district and national level, by building on the opportunities offered by decentralization. The Government of Rwanda and partners launched DEMP Phase I in 2004 and it ran for three years, followed by DEMP Phase II, which operated five years (2008 to 2013) to consolidate and scale up the successful initiatives of the first phase. The project has three main objectives:

- Enable the Ministry of Natural Resources and its affiliated agencies to enforce the law\textsuperscript{27} determining the use and management of land in Rwanda through mainstreaming environmental management in various development initiatives at national and sub-national levels;
- Strengthen district capacity for environmental management;
- Support sustainable livelihoods initiatives by implementing environmental priorities identified at the district level.

The project contributed to improved productivity and sustainability of key environment sectors including land, water resources management and agriculture in all districts of the Western Province (Karongi, Ngororero, Nyabihu, Nyamasheke, Rubahi, Rusizi and Rut西ro), the Northern Province district, City of Kigali district, and in six districts of the Eastern Province. The project supplied safe and clean water in the Eastern Province and created green jobs that contributed to income.

DEMP was implemented by the Rwanda Environment Management Authority in partnership with other key ministries (MINECOFIN, MINAGRI, MINICOM, MINALOC and MININFRA) under the leadership of MINIRENA. District authorities and local communities were involved in planning and implementing the different project activities. Women and youth representatives on behalf of participants were engaged with district officials in programme implementation.

Key results

- **Reduced vulnerability of communities from environmental degradation and risks:** The project successfully implemented a three-pronged approach: (1) Environmental protection measures like soil conservation, treatment of riverbanks, tree plantation, etc.; (2) Resettlement of households from areas prone to natural disasters such as floods and landslides; (3) Promotion of sustainable environmental-friendly practices such as energy-saving clean cook stoves and sustainable farming practices. The process helped to develop awareness in the community about environmental issues and engaged the community in carrying out measures to protect the environment.
- **Programme implementation employed a decentralization process:** DEMP established a trained team at district level that included the in-charge of agriculture and in-charge of environment, supported by trained technicians and more than 1,000 members from different cooperatives working on environmental issues. The district team helped to identify, design and manage about 60 projects through the district officials. They based the project designs on the major problems identified by the local communities and then helped them implement the projects.
- **Local off-farm job creation showed a spin-off effect:** Project interventions not only helped communities build much-needed skills but also created employment opportunities such as handicrafts, growing mushrooms and growing vegetables in greenhouses. Community members saved some 5 to 10 percent of their wage payment from project interventions in a community development fund. Also, the project contributed to improved livelihoods by providing training on how to effectively manage ones income to pay for health insurance, school fees and house repairs. Land terraces developed during the project period continue to be used for improved agriculture yield.
- **The project applied an inclusive approach:** The project used Ubudehe poverty-level categorization to identify beneficiaries for asset-building activities like house construction (in resettlement projects) and provision of a cow, to ensure that the most vulnerable were served. Through project interventions, families benefitted from support to develop alternate livelihoods as per their interest including, for example, fishing equipment, piggery and greenhouse development.

\textsuperscript{26} The case study is based on meetings with PEI and DEMP team members in Kigali, discussions with field officers involved in engagement of the programme, visits to field locations in Rubavu (mount Rubavu and resettlement site), meetings with project participants as well as desk review of programme-related documents.

\textsuperscript{27} Rwanda: Organic Land law N0 08/2005 of 14/07/2005
Challenges

- **Some found it difficult to adjust to their new living environment:** In the Rubavu resettlement project, the community was happy with the geographic location of the new settlement and welcomed support for new houses. For some members, however, securing livelihood was a challenge in the beginning, especially for those formerly involved in farming on hill slopes. They had grown up practicing agriculture and, when suddenly landless, could not immediately find new livelihoods; some returned to their original farms and started cultivation, hiding themselves from local authorities. With time, however, the situation improved. The project provided support for wage work to develop Mount Rubavu and, though they struggled to identify with their new livelihood, they adjusted to the work and managed their lives, resettled in a safe place.

- **Balancing environment protection with community ownership:** The project has tried to link the issues of environment and people together to find the solutions. In many cases protection of the environment leads to improvement agricultural production. Nevertheless, the emphasis on land treatment and associated targets towards it, not environmental protection per se. More discussion is needed to link the community’s ideas about environmental protection with their own initiatives, particularly in regard to livelihood. Promising changes include the formation of community organizations, community contributions from wage payment and use of community labour instead of contractors and should be extended further to strengthen community ownership while also caring for environmental conservation.

Lessons learned

- **In a change in practice, the project shifted from recruiting contractors to relying on community members:** Initially, the projects involved local contractors for some of the project activities. Later, community members were trained in construction of terraces, nursery raising for plantation as well as environment conservation. The focus on a community-centred approach by district authorities showed positive results in terms of the development of local skills as well as quality of work.
• In case of resettlement, never move people too far from their familiar environment: People are used to their local environment in terms of their livelihood and social relations and have an emotional attachment. In a new location, adjustment and recovery takes time and affects the family as a whole. The project set a good example of resettlement for the people living in Mount Rubavu. Facing environmental hazards, the community was relocated to a safer yet nearby location only 5 km away, in the Rukokoa cell. All households moved together, greatly reducing the time it took for the community to settle at the new town. Residents reported feeling happier as they are no longer under the fear of natural disaster. Most of them soon reestablished their livelihoods and, with project support, constructed new houses.

4.8 Rural Community Support Project (RCSP)

Background

The Rural Community Support Project (RCSP) promotes the sustainable development of marshlands, hillside rehabilitation and development, and commodity chain development. Its objective is to develop institutions, mechanisms and capacities that will be able to continue on their own after project completion. It has three long-term objectives:

• Support the Government of Rwanda to achieve its strategic goal for rural growth in order to increase agricultural production and farmers’ income, reduce poverty and improve living conditions;
• Promote a community-based integrated rural development model following the Saemaul Undong approach with beneficiaries’ mindset of self-help, diligence and cooperation;
• Increase agricultural production and marketing in marshland and hillside areas targeted for development under the project in an environmentally sustainable manner.

The project, launched in 2014, is being implemented in six districts, namely Gasabo, Gatsibo, Gicumbi, Muhanga and Kayonza, and will directly reach 7,000 households consisting of smallholders producing or interested in producing the rice, horticulture (fruits and vegetables) and other crops. It focuses on low-income households cultivating up to 0.2 ha in marshland and 0.3 ha in hillside areas that depend predominantly on agriculture to sustain their livelihood.

The Rural Community Support Project is supported by the Republic of Korea through the Korea International Cooperation Agency (KOICA) for a period of 50 months from November 2014. It is managed by MINAGRI through its Single Project Implementation Unit (SPIU) coordination of Land Husbandry and Water Harvesting and Hillside Irrigation (LWH) Rural Sector Support Project Phase 3 (RSSP3). Technical support is provided by KOICA through specialists in irrigation, extension, agri-economics and agribusiness. Other project stakeholders include the Rwanda Agriculture Board and District Office or Sector Office of the project areas.

Box 5: The HIMO approach

HIMO is an approach for the implementation of the Government of Rwanda’s community development policy (April 2008). The acronym stands for Programme de développement local à haute intensité de main-d’œuvre. It means ‘Labour Intensive Local Development Programme’. HIMO is about ‘not just the mass work but work by masses’. The HIMO approach not only guarantees local employment opportunity but also ensures the engagement of all, including the poor, youth and vulnerable groups.

Marshland and hillside development is underway in Gasabo (at two sites) and Muhanga (at one site) districts through a labour-intensive local development approach, the HIMO approach (Box 5). It involves communities from the programme villages and other employment seekers from within and outside the project districts. Each farmer/wage worker engaged in the project work has opened an account in the savings and credit cooperative, where wage payments are deposited. All land owners of marshland and hillside areas have been organized into self-help groups (with about 15 to 25 members per self-help group based on proximity to each other’s land). Each self-help group makes decisions about the cultivation of crops involving its members. Further, self-help groups for marshland development and for hillside development have been structured into separate cooperatives. Marshland cooperatives, mainly engaged in paddy cultivation, are linked with rice millers.

Paddy harvesting is in full swing at the Ruzigambogo site in Gasabo district. The community experienced a cycle of land development, cultivation, harvesting and linkage with markets in just one year. The rice grows on a large marshland developed with support from the Rural Community Support Project Credit: Sharad Mahajan.

**Key results**

- **Inclusive approach for development initiatives**: The project follows an inclusive approach not only in the development of assets but also in their distribution. The marshland and hillside work provides local employment opportunity for all types of people in the community, including the young, aged, women and physically challenged, and from locations within and outside the project area. Every person was provided work according to their capacity; for example, an aged or physically challenged person sow seeds in the nursery, women carry soil, and young men break and carry stones. Before work started on the site, people were organized into groups of 30 with a mix of men, women, elderly, etc. When in some cases there was a lot of work and people from other districts wanted to participate, district authorities made arrangements for travel, food and lodging at cost (which was deducted from the wage payment).

- **The developed marshland** (belonging to the government) was then equally distributed by the district authorities among all the participants of the village. The land distribution process prioritized specialized groups such as the very poor, widows and youth to ensure they were covered.

- **Programme integrated with sector-level and national programmes**: The implementation team works closely with the Sector Offices of the project’s operational areas, as agreed in the MoU between MINAGRI and the Sector Office. The project’s interventions have become part of the district performance contract system (Imihigo). The Sector Office assists with community mobilization in the beginning of the programme at new sites and subsequently plays a critical role in marshland distribution as well as sorting out compensation. The RCSP Project Officer participates in a weekly management meeting at the Sector Office along with Sector Executive Secretary and Sector Agronomist. Further, the Sector Office works through the Sector Agronomist to link the project work with national programmes such as land consolidation. As a result, farmers receive advisory support from the next level of government agronomist as well as subsidized improved seeds and fertilizers to enhance productivity.

- **Effective use of home-grown solutions for community mobilization**: In addition to Ubudehe and Imihigo, the project is using home-grown solutions such as Umuganda community work and RAB’s Twigere Muhinzi programme, a home-grown initiative for farmer-to-farmer agricultural extension. At the project sites in Gasabo district, communities are organized in self-help groups of about 15 to 25 persons based on the land proximity. Some of the groups have started taking up maintenance work of terraces and marshland through Umuganda. Two people selected from each self-help group are selected as Lead Farmers for agriculture and receive regular information about agricultural extension services from the cell- and village-level members of the Twigere Muhinzi programme and guidance to develop demonstration farms, all of which helps them to serve as group-level facilitators.
Challenges

• **Limitations of SACCOs**: The savings and credit cooperative is an important institution for the Rural Community Support Project's access to finance. However, there are some inherent limitations to SACCO in terms of its reach to all people in the sector, systematization of the processes and capacity to lend. For example, participants working at Gasagara cell in Rongi sector in the district of Muhanga need to walk for 40 to 50 minutes or pay Rwf 2,000 round trip to travel to the SACCO to make any transaction. Also, the SACCO is not set up at present to manage cash transfer for 3,000 members per sector every fortnight. The project relies on the SACCO for major components of cash transfer as well as loans for income generation activities; this overreliance may affect implementation of the SMU approach if, rather than readily attaining services they need for investing in their development needs, people keep money with them and spend on unplanned activities.

• **The provisioning approach is a challenge to introduce SMU approach**: The Rural Community Support Project has provided communities with many resources, including support for a large-scale employment opportunity working on their own plot. In addition, they have received free lime and compost, a piece of marshland to cultivate, and support for training and study visits. From the beginning, the project has been involved in provisioning the communities. Though this is essential, it also raises the communities' expectations. As a result, some participants expect further free support for their activities. Such an attitude, lacking in self-reliance, may pose some challenges to the introduction of the SMU approach.

• **Interior and remote areas of operation pose particular challenges**: Most of the selected project areas are remotely located and have poor road connectivity, especially for the work sites in marshland. As a result, the cost of transportation becomes high, reducing the returns to participants on their production. Similarly, it is a challenge for the community to access financial as well as health and extension services.

Lessons learned

• **The SMU approach be introduced right from the start**: The SMU approach was introduced in the middle of the project (when almost half of the implementation was over); in retrospect, the RCSP project team said it is best to bring in the SMU approach from the beginning. One effective activity was the introduction of Lead Farmers, which matches with the SMU approach and facilitates community problem-solving around issues such as conflict management, maintenance of community assets, advice on agricultural activities, sharing of information from government programmes, etc. On the other hand, as noted above, community expectations of continued support have been raised by the project’s provision of support in the form of guaranteed employment (for marshland and hillside development), supply of lime and compost for free, and purchase of compost from farmers. The lesson learned is that it is important to have comprehensive thinking about the programme to make the community self-reliant, and not only think of SMU as an activity to be initiated. In other words, the best time to start thinking about the SMU approach is ‘the sooner the better’. However, if efforts are already underway, ‘better late than never’ is the time to introduce SMU, irrespective of stage of operation of the programme.

• **The HIMO approach to public works is effective**: HIMO is about ‘not just the mass work but work by masses’ (Box 5). Within a span of one year, the project team completed a large-scale endeavour using the HIMO approach to labour-intensive local development. At each project site more than 500 persons were consistently engaged for about one year to develop community assets (marshland and hillside development). The inclusive approach facilitated engagement of all, including women, youth, widows, the aged and physically challenged, and helped the community to complete the entire cycle of work, moving from land development to cultivation to linkage with the market within in one year. In another measure, the project organized communities into self-help groups based on land proximity among the members. This facilitated joint decision making on crop selection, sowing and harvesting and thus furthered mass production for the market. These early gains can be sustained further through the SMU approach by strengthening community contributions and community structures, facilitating communities to act on their newer needs, introducing effective financial services, and guiding consistent engagement with markets as a united community.
• Practicing SMU through farmer to farmer learning: Lessons passed from farmer to farmer have strengthened the RCSP project not only in agriculture but also in various aspects of community development. This builds on best practices of a previous project (RSSP) implemented by the MINAGRI. For example, when the community from the Muhanga project area visited the RSSP's Karongi community, they realized benefits of bringing in their harvest together, engaging with markets and managing water resources more effectively through water users committee. Community members planned to initiate similar interventions without waiting for project implementation teams. Similarly, establishing five Lead Farmers for each self-help group has facilitated communication between the community and government programmes and markets that offer services; it has also improved the planning and management skills of the community through their own structures of self-help groups and cooperatives. Lead Farmers play important roles as facilitators and in mediating conflict management at household level, keeping records of the harvest, helping groups in selection of crops and accessing inputs, initiating infrastructure (like terraces) maintenance work, and so on. These initial signs of self-reliance have potential to grow further.

• Hillside development is equally important to marshland development: Considering various operational sites, the average ratio of area of marshland to hillside is approximately 1:5. More people are engaged in hillside cultivation, as a factor of Rwandan topography. Hillside development can become more profitable with the introduction of better cultivation techniques, for example, the new potato cultivation method developed in the NIRDP project can increase farm income substantially. The proper treatment of hillsides for reduction of soil erosion is essential for sustainable management of marshlands. Therefore, due to their environmental impact on marshland development projects, hillside development should be given priority. When their development is combined, they work in synergy for greater impact, leading to sustainable resource management and improved livelihoods in an environmentally-friendly manner.

4.9 Nyaruguru Integrated Rural Development Project (NIRDP)

Background

In Rwanda, ‘the land of a thousand hills’, most farmland located on hillsides accelerates land degradation through the surface soil loss and leaching of soil nutrients during the rainy season. The Nyaruguru Integrated Rural Development Project (NIRDP) aims to minimize the soil erosion and improve soil fertility through development of marshlands and hillsides. NIRDP is a three-year launched in December 2014 covering five villages in the district of Nyaruguru, including 1,260 households or nearly 6,000 people in the Mubuga cell in the Kibeho sector, to achieve the following objectives:

• Poverty reduction and improvement of living conditions through income generation, and betterment of living environment; and

• Capacity building of project participants to develop their ownership and sustain the programme intervention beyond the project period.

Associated interventions for the first objective include marshland and hillside rehabilitation and development, livestock support through the One Cow per Poor Family Programme (Girinika), supply of agricultural inputs and development of post-harvest infrastructure. Associated interventions for the second objective include development of community structures such as cooperatives, Village Development Committees and village development funds. The project also aims to introduce the SMU approach for change in the community mindset to strive for self-reliance.

The project is financially supported by the Republic of Korea. Agencies involved in executing the project include KOICA, MINAGRI and the Nyaruguru District Office. The KOICA Project Team based at Nyaruguru and the Nyaruguru District Office jointly manage the programme. The ‘hard’ components of the programme such as marshland and hillside development and interventions for One Cow per Poor Family are managed by the district government through agronomists and veterinarians. The ‘soft’ components (e.g. trainings, research demonstration plots, improved
agricultural practices, etc.) are managed by the Project Management Consultants. KOICA has involved experts in the research field to develop a better crop cultivation package of practices for Rwandan conditions.

The project’s work in marshland and hillside development is initiated through HIMO. Each participant opens an account in the SACCO for deposit of wage payments and other work payments. All land owners at each site are organized in the form of cooperatives.

Key results

- **The HIMO approach created productive assets in a short time by involving the community:** Within less than one year, communities involved in the project accomplished a large task: they developed 40 hectares (ha) of marshland and 170 ha of hillside using the HIMO approach (Box 5). The work not only provided immediate employment and revenue to hundreds of people but also created a productive asset on which cultivation of paddy, potato, beans and maize has begun. From the start, the work has set the pace of NIRDP.

- **Inclusive approach for development initiatives:** The project follows an inclusive approach not only in the development of assets (marshland and hillside) but also in their distribution. The marshland and hillside development work provides local employment opportunity for all types of people in the community, including the young, aged, women and physically challenged, and from locations within and outside the project area. Every person is provided work according to their capacity. Before work starts on the site, people are organized into groups of 30 with a mix of men, women, elderly, etc. Each group is supported by youth team leaders with at least a higher secondary education who had been trained in providing demarcation services (measuring and drawing dividing lines on the soil) to each group and/or individual, taking measurements of work, maintaining an attendance register and other tasks.

The developed marshland (belonging to the government) was then equally distributed by the district authorities among all participants of the village. The land distribution process prioritized specialized groups such as very poor, widows and youth to ensure they were covered. With support from the NIDRP project, cows are given to families under Ubudehe category I and II (very poor and poor).

- **The initiative is well-linked with government programmes:** As soon as the marshland and hillside development work is completed, it is linked with the Government of Rwanda’s land consolidation programme. The distribution of one cow per family taken up in the project is linked with the One Cow per Poor Family (Girinka) programme, and the government veterinarian provides services to the farmers.

Challenges

- **Lack of community contribution and direct engagement may lead to dependency:** The project provides full support for many marshland and hillside development initiatives, community centre development, post-harvest infrastructure development as well as provision of cows, cowshed, seeds and subsidized fertilizer. According to community members, the contribution of community is meager, such as sowing of grass seeds or tree plantation. The project does not proactively promote community participation in the planning and implementation of the activities. Factoring a clear role for the community in execution of the activities as well as their management is essential to help the community understand the importance of the resources that they are using and to ‘own’ the interventions. With the progress of the programme (especially when it has more resources in the beginning), it is important to inculcate the habit of savings and of an active role in contributing to and maintaining the created infrastructure. This will improve the sustainability of the efforts and impart self-reliance and other principles of the SMU approach.

- **Inadequate indicators for programme monitoring:** The project has specific indicators related to physical targets. However, it has not always taken into account the processes that must be followed in order to achieve them, which include capacity building of the community to make decisions and to be motivated and independent.
Thus, the monitoring and evaluation framework lacks aspects related to sustainability, scaling up and self-reliance; this is despite such elements being mentioned in the project objective. While a project could manage certain interventions, the core idea is for the project to become a trigger to generate community demands and enable the community to manage its own initiatives. The introduction of the SMU approach would help in this regard, helping the community to look beyond the project itself.

- **Need for creative financial services to match demand:** The project has been providing good wage support (Rwf 1,000 per day) and most of the participants have been working regularly working for more than 20 days every month. However, wage work is higher in the beginning of the project that towards the end, and the initial euphoria may die down as the wage component reduces. Therefore, it is essential to channel part of the wage income into productive activities rather than spending mostly for purposes of consumption. Some of community members have already made productive investments by purchasing small animals and improving agriculture. Better access to finance could support such investment. All community members have SACCO accounts but very few have accessed loans and many are withdrawing most of their wages from the account (thus keeping a very low balance). Some of the challenges associated with SACCO are lack of staff, long distances to be travelled to reach the facility and the limited capacity provide loans. Exploring better institutions and financial products will help to sustain the development efforts in which so much has been invested.

**Lessons learned**

- **Making farmers as partners in research motivates them:** Finding good quality potato seed during the season of cultivation was a big problem for farmers. The KOICA team engaged a potato cultivation expert to work with the farmers to understand the issue and find solutions. The expert, after meeting with farmers and analyzing the cultivation practices, suggested an easy practice followed in other parts of world to reduce the seed requirement. The farmers did not believe in the new method as they had never practiced it. However, after selected farmers developed their own demonstration plots under the guidance of the expert, they started not only believing in it but became promoters of the new method. One of the farmers in the demonstration described his new role: “When we were to sow the potato seeds, it was almost a joint exercise (of the KOICA team and farmers). Many nearby farmers also came to watch the experiment with curiosity. Since I have learned the technique now, I am personally going to call the farmers around, tell them that it works and show them practically in the next cultivation season,” he said.

- **Strength-based partnership is good but there needs to be a shared approach:** The Nyaruguru District Office directly implements the programme and the KOICA team provides technical support. Both agencies made excellent progress in terms of planned activities in the first year of the project. This is helping to achieve the immediate outcome of increasing income through wage employment and increasing farm production. However, there needs to be further deliberations on how the process of implementation can enhance community ownership, build their capacities and sustain the development initiatives. At this juncture, the SMU approach could become a common thread for the community, KOICA and the Nyaruguru District Office. It is important for the agencies to explore the way forward, and to practice the SMU approach in its routine activities and not treat it as an additional activity.
5. BEST PRACTICES, FIELD STORIES AND SCALE UP EXPERIENCES

5.1 Interview

Self-reliance is the key for community development – a teaching from SMU

Mr. Emmanuel Kayiranga is Executive Secretary of the Musambira sector (Kamonyi district) in the Southern Province. He has been associated with the Saemaul Volunteer Programme and has completed Saemaul Undong training in Korea. He believes that rather than huge funding, technical support and self-help are critical aspects for developing self-reliant communities. In an interview, Mr. Kayiranga highlights some of his experiences and his views on the SMU approach in Rwanda.

1. What does SMU represent to you and how is it implemented in Kamonyi district?

Gihogwe village in Kamonyi district is one of the initial villages which benefitted from the SMU approach. SMU first focuses on mindset change and makes sure that the community is well-sensitized so that its members can decide what the priorities for their own development are. The involvement and participation of community is very crucial as they see the results and also own them.

When it was planned to demonstrate paddy cultivation, the community did not want to do it because it takes a long time and requires hard work. During the demonstration when they started harvesting from their 2 ha, nothing could stop them anymore. It went to the extent of creating conflicts in the village where people from other locations started claiming some plots which did not belong to them because they saw the profit. Also farmers from the adjacent Gasenyura cell visited the paddy farming in Gihogwe village, learned techniques and are now preparing their own paddy plots.

2. What difference do you find between SMU projects and other projects?

The SMU approach is unique as activities are selected according to the community needs and as per their consent. When KOICA decided to initiate the Saemaul Volunteer Programme in Kamonyi, its volunteers spent about six months doing intensive research about the area and the community. They went door-to-door and talked to the people, tried to understand communities’ living style and their needs. They started with paddy as a pilot crop for testing and all subsequent activities emerged as per the communities’ request. This ensured participation and ownership of activities by the community and their continuation beyond the project period.
Also while implementing SMU approach, volunteers/workers build personal relationships with the community. Volunteers stay within the community and they live a simple life going to the farm, talking to the people of the community, sometimes adopting local names, etc. This helps them to gain the trust of the community. They focus more on the mindset change of the community than on fixing a target to complete physical activities. When there is a positive change in the way of thinking, the physical activities move fast without any push.

Other projects and donors do not have this comprehensive thinking. They just appear with everything already set from the beginning and planned from the distant locations. They are very much oriented to targets and associated spending. Such projects disturb the mindset and kill the creativity as well as motivation of the communities. They usually do not sustain for long and are forgotten at the end of the project.

3. How do the local authorities collaborate with the project?

The project team members first approached the sector to identify villages to initiate the work. Together we identified the most vulnerable/poor villages without basic infrastructures like water, electricity, health centre, etc. Now they appraise us about the work. Also the Saemaul Volunteers inform us about the support requited from the Sector Office. The project also exposed local authorities to the SMU concept by organizing SMU training in Korea. It helped us to understand where the change in Korea came from. This also made us believe it is possible to make change through an understanding of SMU and a spirit of working harder.

4. Which challenges have you faced during the implementation of the project?

Changing the mindset of the people was the huge challenge. Many people expect getting direct support (like wage, material support, expenses for food and travel) but when they realize that in the SMU approach they will get more advice and training, they become reluctant to participate. Consistently engaging with the community and the government’s preaching about self-reliance helped to overcome these problems over time.

5. SMU is usually compared to Umuganda, What difference do you see between them?

SMU is an improved Umuganda. The approach looks at individual as well as community interest. It focuses on income generation activities of families as well as infrastructure improvement. The Umuganda is more focused on community/public interest.

The community practices SMU every day. It is not a physical activity but behavioural change that leads to take action. In contrast, the Umuganda community work is practiced once a week in villages and also once in a month towns (normally for a half day).

6. How does SMU complement with other government initiatives?

The Saemaul Volunteer Programme team picks some of the real needs from Imihigo, e.g. kitchen garden, wood stove. They improved these techniques, and the sector further took them for up-scaling.
7. Which unexpected achievements did you come across?

The change in the Gihogwe village was beyond imagination. We never thought the community could participate so actively and so many activities were possible in a short period of time. Second, there was no planned thinking to expand the initiatives to other cells/villages but even then other neighbouring villages started adopting the approach themselves. Also, we never believed that project villages could become self-sustainable so quickly. The people have gained knowledge with the adoption of the SMU approach, which has made the initiatives sustainable.

8. In expanding to other villages, what role and support do you expect from KOICA?

Not much, especially nothing in terms of money, but it would be better if they can still provide the technical and capacity building support. The Saemaul Volunteer Programme has introduced additional technicians (agronomists and veterinarians). We can promote the SMU approach through village leaders. For technical activities, however, we need more extension workers and technicians as the current capacity is too low to scale up some of the initiatives.

9. What are major lessons learned from this journey with SMU?

Development is possible and that too with what one has. The change in Saemaul villages like Gihogwe is an indicator of it. Many people used to think they can only develop if they get support from outside but what they need is just there and with them only – human resource, ability to do hard work, cooperation with others. That is the key for self-reliance.

5.2 Interview

Internalizing SMU with Rwanda’s home-grown initiatives

Mr. Chris Ndorimana is Executive Secretary of the Cyanika sector (Nyamagabe district) in the Southern Province. He is closely engaged in WFP’s Saemaul Zero Hunger Communities project. “Ubudehe and Umuganda are the best tools for the SMU approach,” he says. In an interview, he highlights how the SMU approach is being accepted in his sector.

1. What does SMU represent for the sector and yourself?

The SMU approach is very natural to Rwandans as it is similar to Ubudehe and Umuganda in many ways. SMU has a main goal of self-reliance and it engages people at every levels: choosing interventions, needs assessment and impact analysis, listing of a range of activities and, finally, comparison to choose the potentially most-effective activities. SMU is easier to implement because the sector has the required skills due to implementation of Ubudehe’s poverty-level categories to support local collective action and the Imihigo performance contract system.

2. How do you see the SMU approach from the perspective of self-reliance among communities?

Through the SZHC programme, the community has taken up land terracing and marsh land development work. They are contributing about 10 percent of their wage payment from these activities towards a community development fund that is currently Rwf 34 million. The improvement in land is leading to improved agricultural activities and group farming. Further, they are getting training in savings and income generation activities. The process of self-reliance has begun as the community is independently engaging with SACCOs and asking for loans.

3. How is the SMU approach strengthening cooperation among community members?

The engagement through community-identified interventions provided opportunities for people to work together. It helped in unity and reconciliation. Nyamagabe district is one of the most affected during genocide. There are many survivors of genocide in the programme villages. Some of them have pending judgments from the Gacaca,
the community courts where the local community resolves the problem and proposes penalties. However, as they meet together many times to work on the various interventions, the engagement has led to discussions between victims and offenders. Many of the victims have forgiven the offenders. The participants of the Village Development Committee ‘ISANO Mu Kwigira’ for the villages of Birambo, Gasharu and Munyinya have witnessed this change.

4. How did Ubudehe and Umuganda integrated with SMU approach in the programme?

Umuganda and Ubudehe have served as key tools for implementation of the SMU approach. Ubudehe Category 1 families are the poorest among them who do not have shelter. These poorest families were identified in the village meeting. Houses were constructed for them in which community members contributed with their labour as a part of Umuganda.

Also, initial programme meetings used to be organized in the forest but then community suggested the need to have community hall. They contributed their labour for excavation (for the foundation) of the entire building through Umuganda.

5. Does the community fully recognize the project as a Saemaul Undong project?

The project has followed a community approach which is mixed and includes SMU and home-grown solutions of Ubudehe, Imihigo and Umuganda. Also, the project name is given as ‘Isano Community Approach’ and in Kinyarwanda the word ‘isano’ means ‘relationship’.

6. What is your key message or lesson learned from the SMU approach?

Working together by involving people is critical for the success of the programme and the SMU approach precisely focuses on it: working together with people.

5.3 Story

Household and community ‘imihigo’ can drive SMU approach in Rwanda

Imihigo, the performance contract system, is one of Rwanda’s home-grown solutions to ensure accountability at every level of governance. The case depicts how rural poor use this approach to envision change in their lives and act to achieve it. The individual and community Imihigo can boost the bottom-up approach for community development. It can be a central planning tool for the SMU approach in Rwanda.29

Stephanie and Esperance reside in villages about 200 km away from each other, in Gisagara and Rwamagana districts respectively. But both attend community meetings without forgetting their red notebook in hand. In the red book is their Imihigo performance contract – a commitment to the community group on what change they want to see in one year.

Esperance, in her 50s, has a husband and three young children and is considered ‘very poor’ (Category 1 of Ubudehe). In her red book, her individual performance contract not only specifies material achievements but bravely states that she would like to have a better social life through improved interaction with her husband, a goal she succeeded in achieving by making her husband to return to work with her. Among some 20 commitments in her Imihigo, some key goals include the following: overcome extreme poverty, present herself clean and neat, repair toilet and bathroom, plant kitchen garden, buy energy-saving clean cook stove, fruit trees plantation, save in SACCO, raise goats and chicken and pay for health insurance. Today Esperance is supporting the community as one of the volunteers.

29 This story was documented through field visits to two FONERWA-funded projects: (1) Akanyaru Watershed Management implemented by Gisagara district; (2) Sustainable Management and Environmental Rehabilitation for Poverty Reduction implemented by the NGO Send A Cow. It also draws on meetings with FONERWA team members in Kigali and a literature review on the home-grown initiative of Imihigo.
Stephanie, also in her 50s, has a husband and six children and is considered ‘poor’ (Category 2 of Ubudehe). She is a leader of a group of 30 households participating in a watershed development programme on the Akanyaru River. In her red notebook is her group’s performance contract to ensure every member should have a goat. They have formed a savings group from their fortnightly payment for labour work in watershed development. Every fortnight each member gets the chance to buy a goat from savings of the group. In addition to supervision of this contract, her major commitment is to make sure her children return to secondary school again, a goal she has achieved. Other important commitments including paying for health insurance, purchasing a cow and saving in the SACCO. “With performance contracts, women avoid unplanned expenditure and keep focused on what is required to achieve,” Stephanie said.

Like Stephanie and Esperance, every household or group in the project village has its own performance contracts. These Imihigos are compiled together to form the village’s performance contract and the representative of 30 households, like Stephanie, is entrusted with the responsibility to follow up with individuals and groups. The representatives makes sure that key sector-level targets are covered, in particular activities such as mutuelle (health insurance). In Kansi sector, for example, health insurance coverage is 100 percent and has been ranked by the government as first among the districts as well as in the country.

The Imihigo performance contract system is one of Rwanda’s home-grown solutions. It started in 2006 to ensure accountability at every stage in the governance. It is of national importance because contracts are signed between the President of Rwanda, line ministries and local government institutions. The ministries, district authorities and institutions engage together and agree on targets based on current status, national and sectoral plans and strategies, and availability of resources. These targets are then organized by district and district authorities review them with the Sector Office, Joint Action Development Forum and others and, considering community priorities and needs, produce a ‘District Development Plan’. Thus Imihigo goes through both ‘top down’ as well as ‘bottom up’ planning process. The districts’ progress is reviewed against this plan at the end of each year and districts are ranked as per their achievements.

Individual and community performance contracts serve to organize community plans and actions. The contracts provide direction to communities’ aspirations and help them link more effectively with the government and other agencies. If used systematically, Imihigo can provide the economy of scale to drive development interventions in rural areas. Individual and community performance contracts are the best tools that Rwanda can offer to the SMU approach, which always tries to capture the wishes of the community.

5.4 Profile

“In business, you may struggle many times but do not lose the focus”

Ms. Annociata, a Proximity Business Advisor in the Cyuve sector of Musanze district, shares her mantra for success: “In business, you may struggle many times but do not lose the focus.” She is a trusted source of information on micro and small business development in her community. “I have facilitated 65 small business projects of youth and women in the year 2015 of which about 45 are accepted by the banks. The people in the sector consider me as a hard worker and a person of integrity. They feel that when they talk about their problem with me, they always get some kind of direction and solution as well,” she said.
Annonciata, aged 48, is a mother of three children and a widow who has been managing a small local restaurant. She graduated from training and started working as a Proximity Business Advisor (PROBA) in 2012. The PROBA is an innovative concept introduced in an IFAD-supported programme, Rural Small and Micro Enterprises Promotion Projects (PPPMER), for enterprise promotion in rural areas through mobilization, skills building and facilitation for business development. It is an approach connecting a locally-based business advisor to youth who desire to start their own businesses and providing them with training to prepare business plans, basic accounting and bookkeeping. The PROBA approach was continued further by Rwanda’s Ministry of Trade and Industry (MINICOM) and District Offices to create access to business development services for local communities. There are about 30 Proximity Business Advisors like Annonciata in Musanze district (two per sector).

Annociata’s story underlines the effective role that proximity business services can play in reaching out to youth and women and connecting the dots of their business ideas, access to finance through bank and engagement with government programmes, and ultimately to real business. This tried and tested concept in Rwanda has a significant role to play in EDPRS 2 themes of productivity and youth development as well as economic opportunities for rural development.

She was a natural choice for this work in Cyuve sector, as she recollects: “Local authorities knew my background. I had experience of managing cooperatives and I was involved in sector committees,” she said. In the past four years, she has facilitated more than 200 projects, including 65 projects in 2015. The projects normally fall in three or four categories of small-scale trading: (1) small shops, clothes, shoes, etc.; (2) agricultural and livestock projects, especially in Irish potatoes farming and piggery; (3) youth-related vocational activities such as hairdressing, carpentry and welding; and (4) purchasing of motos, which are two-wheeled vehicles for carrying passengers. Most of her projects are in the range of Rwf 100,000 to Rwf 2 million.

Her work of providing business advisory service itself is a business, in which she promotes her role, identifies clients from the local community and works on the gaps in their business development so that they realize their business dream. “I am not supporting projects from one bank or one specific agency but for any interested individual or group in the sector with some business idea, I work with them. I often use the sector-level assembly meeting at the end of the month as well as the Umuganda meeting for sharing my role as BDA and promote people for enterprise development. After sharing, I leave my phone number with people so that they can contact me later on as per their need. Also my income depends on the number of projects I worked on as I get some fixed payment from the district based on size of the project and number of projects,” she explained.

Training from BIFSIR and PPPMER projects on business planning and development as well as her own experience of managing her restaurant business have helped Annonciata to become an effective business advisor. With confidence, she elaborated on some of the challenges: “The community should be open-minded to share their ideas and problems. There are a few who come to explore the possibility of getting loans for purposes other than the activities they say they want to do. They do not understand the risk they are taking by hiding their real intentions. However, with experience, I could make out the difference quickly in the initial interactions with them. On the other hand, there are number of clients who have genuine problems like lack of understanding of accounting, fear of engaging with banks, having the capacity to do the business but being risk-averse, and so on. I work with them closely, analyze their business, motivate them and prepare a viable as well as realistic plan which is shared with the banks. Now communities in the sector know me and know what and how I do my work, and that has simplified my work too,” she said.

She is proud of the impact of her work. “The achievements so far are two-sided,” she explained. “On the community side, they are no longer taking the bank as a heavenly thing. They can easily approach banks for loans and explain about their queries with much more confidence. On the personal front, I am happy that I am reaching out to many more people, have supported my restaurant business and more importantly have raised my three children who are now studying in university. It would have been difficult without working as a business advisor.”

Her message to youth and women interested in small business development is one of encouragement: “Be open minded! You may struggle many times but do not lose the focus. This is important to succeed.”
5.5 Pictorial conversation

Organized ‘settlement village’ approach galvanizes lives of women in Rwanda

The striking impact of the grouped villages approach is evident in improvements in women’s lives and changes in men’s attitudes and behaviours. Women from a model settlement village in Kayonza spoke about their personal experiences; their words are depicted in this pictorial conversation.

The women benefitted from the Rural Settlement Programme introduced by the Government of Rwanda under MINALOC, which has the objective of settlement of interior rural areas into grouped villages. Infrastructure created at the site includes construction of houses, biogas digesters, community cow sheds and approach roads along with supply of electricity and water and creation of facilities for health as well as education and training. The project also supports communities in developing livelihood activities through provision of cows, support for improved agriculture (e.g. provision of seeds, fertilizer, greenhouses, etc.) and training on income generation activities.

The programme supports national efforts to achieve sustainable socioeconomic development and accelerate progress towards EDPRS goals and the Millennium Development Goals. The programme has been successful in changing the mindset of people as they move to the new facilities, and the government has initiated replication of the model in one village per district.

I was staying in an isolated interior place with poor housing with leakages and no proper ventilation. I feel secure and safe here in the new settlement house.

For me, the feeling of loneliness is no more now. I am getting the chance to meet many people, get ideas, skills and health services. Everything is close to my house.

Security was the issue in my village as the houses were scattered. This has been solved with settlement development.

We have electricity, a road linked with the main road and biogas here. I need not take too much of trouble from which I used to suffer.

Now there is no activity which can be differentiated as a women’s activity. The man helps in cooking, milking cows, cow management, etc.

The life has become easy. Earlier we were not getting much help from men members of the family for the household work. But now there is a change. Men are helping in most of the activities including cooking. We ourselves are participating in selling milk and getting a chance to learn new things from the community as well as from the training centre. We also have health insurance.

The woman’s voice is becoming strong. Unlike old times, we can discuss with our husband about our priorities like whether we should spend first on health insurance or on cow? Men are becoming more responsible and unlike previous times they are not just taking money and going out for drinking. They are thinking about the impact of their actions on the family.
5.6 Best Practice

Practicing the SMU approach: Gihogwe village in Rwanda

After three years of programming in Gihogwe village, the community shows the signs of self-reliance, cooperation and ‘can do’ spirit promoted by the Saemaul Volunteer Programme as key principles for community development. But how did this change shape up on the ground?

Mr. Kayiranga, a local leader, emphasizes the use of already-existing resources. “Development is possible and that too with what one has. The change in Gihogwe village is an indicator of it. Many people used to think they can only develop if they get support from outside but what they need is just there and with them only, like human resources, the ability to do hard work and cooperation with others. That is the key for self-reliance,” said Mr. Kayiranga, Executive Secretary of Musambira sector (Kamonyi district), of which Gihogwe is a constituent village.

The Saemaul Volunteer Programme was initiated in 2012 in Gihogwe village using the SMU approach successfully implemented in the Republic of Korea in the 1970s to reduce rural poverty but since adapted to suit Rwandan conditions and the current time period. With support from KOICA, Korean volunteers stayed with the community, gained understanding of their lifestyle and piloted the SMU approach, which aligned with community needs and government plans for rural development.

The beginning

When Saemaul Volunteers started working with the community, they tried to understand the village, its people, the way they live, the resources available to them, and other factors affecting their lives and livelihoods. They found that a large area of marshland was available and most of it was unused. They checked with the Agricultural Research Institute and found that the land if reclaimed would be best-suited for paddy cultivation.

The paddy crop was new to the community. Saemaul Volunteers explained the benefits of paddy cultivation such as the unused resources (marshland) that can be brought to use, additional employment, more production, etc. They described the method of cultivation as well as crop management practices. Yet the community response was not very enthusiastic. The community was internally comparing this approach with other agencies who bring direct support (e.g. wage payment, seeds, fertilizers, payment for attending trainings, etc.) whereas the Saemaul Volunteers were talking about working together without giving any monetary or material support to the community. Most of the community members felt that this plan would fail in a short time and agreed to initiate paddy cultivation on a small 3ha plot of marshland. Only 62 farmers joined the experiment. It was a minimum risk for them and more about curiosity about the new crop and the new talk of working together.

Success gets its own voice

The community started feeling good about the healthy crop as it grew. When they observed the good harvest and more income than many of their other crops, their interest also grew. As a result, the area under cultivation as well as the number of participants started increasing rapidly, increasing from 11ha with 88 farmers in 2013 to 28ha with 167 farmers in the first season of 2014 to 48ha with 300 farmers in the second season of 2014. Now the average yield of paddy in the village is 6.22 tons per ha and the average income per farmer (from paddy alone) is Rwf 175,000.
Change in community role

The role of the community changed from curious but doubtful participants to proactive leaders. As the activity started growing, the community organized itself into a Paddy Producers’ Cooperative. The government allotted the rights for using the unused marshland for paddy cultivation. The Paddy Producers’ Cooperative took on the work for development of the marshland to make it suitable for paddy cultivation with its own labour and without depending on outside support. The marshland is divided equally among all farmers. Currently each farmer has a plot about 1200m². Each plot holder manages its paddy cultivation and after harvest all paddy is pooled together. Each farmer keeps about 10 percent of the plot’s production for personal consumption, and the remaining is transferred to the cooperative’s storage unit for marketing. The cooperative with the help of sector officials has developed a link with the Mukangari Rice Mill at Kamonyi town, which purchases all paddy at the rate fixed by the Government (at national level) and deposits the payment in the cooperative account. The cooperative has hired an accountant to maintain the records. Payment to each farmer is deposited at the SACCO in the farmer’s individual account as per the quantity deposited in the cooperative’s storage unit.

The cooperative has developed four paddy storage units and purchased the land. Construction material was provided through the Saemaul Volunteer Programme. The cooperative is now registered with Rwanda Cooperative Agency (RCA). It is now requesting additional support for irrigation system development.

The leader of the Paddy Producer’s Cooperative, Mr. Jean Marie, credits productive change to the SMU approach: “Earlier there were not many activities for economic development for the people in Gihogwe village. The project on paddy started with initial efforts of Saemaul Volunteers Programme but other projects (banana, livestock, etc.) are being started with will of the people as well as inspiration from the paddy project and the SMU approach. Now there is money in the hands of the people and they can easily pay for their basic needs like health insurance. Also, cooperatives and individuals have their own plans for work (Imihigos),” he said.

The initiative of paddy cultivation in Gihogwe village has spread to nearby cells as well as sectors. In addition to Musambira sector, where Gihogwe is located, the work has been adopted by the Karama sector. Currently about 920 farmers are engaged in paddy cultivation in the marshland. The community has invested more than any external programme. Support given by Saemaul Volunteer Programme was limited to two technicians (one agronomist and one irrigation technician), seed and fertilizer support for first two years, and material support to create barrages and drying facilities as well as storage facilities. The community has made a huge contribution of labour for development of the marshland as well as other facilities. As of the third year of cultivation, cooperatives are purchasing their own seeds and fertilizers.

The programme in Gihogwe village has been regularly visited by many entities, including representatives of MINAGRI, local government leaders, input suppliers, farmers from the district and other interested parties. MINAGRI representatives visited twice and advised on further development of irrigation systems, for which they provided support. Provincial officials have also visited twice and published articles about the work in the newspaper. One Norway-based company (Yarmada Ltd) and one Malaysian Company visited the work to explore the possibility of supplying inputs to the cooperative.

The work has also been well-received by the Government of Rwanda. It has provided marshland for development and rights to use it for cultivation. Sector and district officials are closely working with the paddy cooperative, and the government has provided support from the sector agronomist. Every month, the cooperative’s representative meets with the Sector Executive Secretary along with other leaders of the Saemaul Volunteer Programme to discuss issues related to the project.
Mr. Kayiranga, Executive Secretary of Musambira Sector, says SMU is improved Umuganda and is about behavioural change that leads to taking actions. “The change in the Gihogwe village was beyond our imagination. We never thought the community can participate so actively and so many activities are possible in a short period of time. Before we could think about expansion, neighbouring villages themselves started adopting activities from the experience of Gihogwe. People have gained knowledge with the adoption of the SMU approach, which has made the initiatives sustainable.”

Box 6: With changed mindset, Christine looks for brighter future

Christine Byukunsenge, aged 23, has studied for three years in high school and lives with her mother and two younger brothers. She is President of the Youth Committee in Gihogwe village. She looks at SMU as a way to work differently – starting with ‘change in the mindset’. Of her own experience she says, “I was reluctant to go to SMU meetings initially. As a youth, I needed to make money and that too quickly. I did not want to waste my time without direct monetary benefits. However, my mindset has changed when I experienced SMU approach.”

As an elder child, she was responsible for supporting her family, which was involved in farming of variety of crops every season. She was used to selling the harvest from the family’s plot and felt that she might not have sufficient time to manage paddy cultivation, which was initiated in the village as a part of the SMU approach. Previously, her family earned about Rwf 30,000 during three months but with new initiative of paddy cultivation, she is getting almost double income during the same period. Over six months, income totaled Rwf 120,000 and she invested in her SACCO account with Rwf 60,000 as savings, which is the balance after investing in all of the important activities. She is also a member of all three cooperatives in the village (paddy, improved banana and livestock/pigs).

Her life has changed dramatically since she started following the SMU approach. “I am the one who is paying my own health insurance today instead of depending on government to pay, working as a leader of the youth club from being just an observer or participant, thinking about long-term benefits rather than just acting for short-term gains (mainly money), now easily engaging with others and getting ideas or information about what is happening around from being a lonely person, and thinking about a settled life in the future compared with sorting out issues of the day. All of this is due to change in my mindset due to exposure to SMU approach,” Christine said.

5.7 Best Practice

Potato farmers test new methods and become agents of change: SMU in action

Challenges in access to seed potatoes

The annual demand for seed potatoes is over 40 tons in Rwanda, and more than 75 percent of that demand is met through informal sources. (To grow a variety of potato, a piece of an actual potato is re-planted, and these pieces are called ‘seed potatoes.’) An increase in demand is leading to an increase in price, which many times soars from its normal price of Rwf 300 per kg to more than to Rwf 500 per kg. The cost of seed potatoes and transportation is the major investment in potato cultivation. Most of the potato cultivators are smallholders and lack of access to good quality seed potatoes, and an increase in price affects them badly.
Two varieties of potatoes are mainly cultivated by farmers in Kibeho sector (Nyaruguru district). Production of the Kinigi variety is higher than the Cruza variety. But due to unavailability of certified seeds, farmers were mostly cultivating Cruza.

The Kibeho sector’s agronomist explains: “Getting certified potato seed and timely access is the major challenge for farmers in Nyaruguru district. Currently, one of the farmers’ associations in Nyaruguru district supplies the seed. However, we do not get enough seed considering our requirement. So some farmers buy from the local market and some manage to get it through Musanze (which is more than 200 km away),” he said.

Finding solutions in the adaptation of better practices

The Nyaruguru Integrated Rural Development Programme (NIRDP) is being implemented through Nyaruguru District office, with funding from KOICA. The KOICA team provides technical support to the programme. Dr. Lee from the Republic of Korea is expert on potato research worked with the programme team in Rwanda. He analyzed the potato seed problem in the project areas from two perspectives:

- **Method of sowing:** The Kinigi variety produces potatoes large in size. Farmers use one big potato at each planting point and thereby use 250 kg of seed potatoes for an area 1,000m2. Dr. Lee proposed to cut the big seed potato into two to four pieces (as per the size), which reduces the seed requirement to 150 kg for the same area. The change can directly save Rwf 44,000 per 1,000m2 area and reduce the transportation burden to some extent.

- **Practice of cultivation:** As per the Rwandan standard, 4,760 plants are cultivated per hectare whereas the international standard is 5,000 plants per hectare. By shifting to international standards, farmers may gain about 5 percent additional production.

Farmer to farmer learning is effective for mindset change

Dr. Lee and his team shared information with farmers about the new method of sowing (using cut potato) to solve their problem quickly. However, the practice of cutting seed potato and planting is not known in Rwanda and farmers were unaware of it. Farmers thought that once the cut potato is sown, it would rot in one or two weeks. It was a challenge to Dr. Lee and his team to change the mindset of the people. They decided to develop demonstration farms not at the office location but with the selected farmers in their own farm plots.

Farmers developed demonstration plots using the new method of potato cultivation. With proof of success, these farmers have become messengers of change. Credit: Jean de Dieu Habimfura, KOICA – Rwanda.

About 10 farmers participated in the development of demonstration plot and they cut the potatoes themselves as per the guidance of Dr. Lee and his team. Each farmer prepared a plot with an area of 1,000m2 on their terraces and planted the cut seed potatoes. Before starting the work, the farmers participated in demonstrations and community leaders attended training sessions on the new method of potato plantation. The KOICA programme staff and Dr. Lee regularly (initially almost every day) visited the plot to check the growth and pest attacks and advised accordingly.

One of the participant farmers, Rubega Theodore recalls his hesitation in the beginning of the experiment. “I was skeptical but joined the work of developing demonstration to understand the truth. I also thought that within a few a days after sowing, the cut potato seed will rot in the soil. However now I realized that not only it grows but also gives more yield than Crusa. Since Kinigi variety fetches better price, it can also improve our income,” he said.
He noted that the demonstration was accompanied by learning. "When we were to sow the potato seeds, it was almost a joint exercise (of the KOICA team and farmers). Many nearby farmers also came to watch the experiment with curiosity. There was additional learning from the KOICA team’s regular visit and interaction. Close follow-up and correct planting time are essential for good growth of the plants and production," Rubega said.

Rubega and his fellow farmers are confident about the new method and ready to take it further on their own. “Still, everybody has not seen how we cut the potato and plant it as it was one day work during plantation. This time I am personally going to call the farmers around and show them practically," he said.

NIRDP plans to develop 290 ha of hillside in Kibeho sector through terrace construction involving the communities. The developed plot will be used by a group of farmers for the production of certified seed potatoes with the technical support of RAB and the KOICA/NIRDP team. This will substantially reduce the problem of seed in Nyaruguru region.

Importance of the case with reference to SMU approach

- **Selection of problem is based on community needs and participatory trials:** Though the community was hesitant to accept a new method in the beginning, it was curious to understand it because the problem and its solution was relevant to their need.
- **The process provides choices to farmers to make their own decisions:** Farmers had the choice to adapt or reject the technique based on their own experience (without forcing it on them).
- **Motivated farmers become promoters:** With new knowledge, farmers like Rubega are ready to reach out to other fellow farmers.
- **The process strengthens farmers’ role in the value chain:** The process reduces the seed requirement per hectare and increases production of potato. Consequently, it makes farmers less dependent on external actors for seed supply and strengthens their position as potato suppliers in the chain.

5.8 Profile

Mukaremera’s role: Lead Farmer tackles conflict and gender inequality in her community

Mukaremera is a Lead Farmer charged with a social welfare role in her community in Rwanda’s Gasabo district. One day she was called on to resolve a conflict in one of the families. She received a call from neighbors and, sensing the emergency, she immediately rushed to the spot. The conflict was at its peak and the husband was beating the wife while they had heated arguments. She thought for a moment and with the help of other community members took away the woman to her home.

“That was a difficult time (in the heat of arguments), and it was not the time to solve the conflict but to calm down the situation. So I left the spot with the woman,” Mukaremera said, explaining her analysis of the situation and the decision she made at a critical moment for conflict management.

Mukaremera is a participant in the Rural Community Support Programme, supported by KOICA and MINAGRI, for marshland and hillside development involving communities. She was selected as a Lead Farmer for Social Welfare by a community group of about 25 families at the Ruzigambogo site in Gasabo district.
At home, Mukaremera talked to the woman and realized that the man was regularly working on the project site for marshland and hillside development as a wage labourer, and the woman was managing the house, livestock and children. Her husband was not taking care of household needs. He was using the money for himself and wherever she requested support, he said that he was earning for himself and not for the family. On the day of conflict, when she argued, the husband became furious and the situation reached the stage when he started beating her.

On the next day, Mukaremera advised the women to participate in the wage work on site as she could also earn some money. The woman joined the work. Mukaremera followed up with the women and observed, "It's true that the man is spending money and time outside as he receives the wage payment, but how wonderful it would be if she can also go along with her husband to the site to work." She also shared her own example of how she supports her husband by sometimes going with him to work on site and when she goes alone for work, he takes care of the house.

Simultaneously she continued to talk with the man along with some other community leaders, to sensitize them to the issues the woman faces. "Men are not easy. We have to go slowly with them in opening the subject of conflict and discussing on it, especially when it is related to their wives," she observed. She also shared her own example with him. After initial stiffness, his demeanor changed to nodding and then he started to change gradually.

Mukaremera was pragmatic about the outcome. "It was not a complete change but now the man is providing some money for the family and also started talking about the household issues with his wife. After some period, I revisit such cases to know how it is going on. If there is no more conflict, it shows something good is happening. We also have some cases where it doesn't immediately go well and it requires us to look for other strategies. However, in this specific case of conflict between husband and wife, we have been seeing some improvement," she said.

About her role as a Lead Farmer for Social Welfare, which she has been doing on a voluntary basis, Mukaremera says her work is important. "It is important to work as a lead farmer as it gives me the opportunity to help my group. I visit door-to-door and check to see if they have started the kitchen garden, have paid for the family health insurance, and so on. I do that to check if all houses are on the same page regarding progress. I also talk to them about importance of family planning and tell them about its importance. Normally I go to meet community members door-to-door, and if there is need the community knows to call me to sort out the emergency situation," she said.

**Box 7: What is a Lead Farmer?**

The Rural Community Support Programme focuses on strengthening community assets through development of marshland and hillside with the aim of improving agricultural production and increasing farm income. In order to strengthen cooperation and cohesion among community members, the programme facilitates development of self-help groups of 15 to 25 members based on land proximity. Each group elects three leaders as President, Secretary and Supervisor by raising their hands. In a similar way, they elect five Lead Farmers, one each for the areas of social welfare, financial services, infrastructure, agriculture extension and post-harvest/marketing.

The aim of developing Lead Farmers is to create a cadre of resource persons within the community who can continue to support the community beyond the project period.

The Lead Farmer is the key person who lives with the farmers and understand the farmers. If the community identifies an activity, the Lead Farmer organizes the training/demonstration, provides information and helps to link farmers with government programmes and markets, among other tasks. They work as volunteers. They are trained by the project staff as well as experts from institutions such as the Rwanda Cooperative Agency and Rwanda Agricultural Board, and Lead Farmers or Community Leaders from MINAGRI’s Rural Sector Support Project.
5.9 Best Practice

Banking for the poor makes use of fingerprints

The microfinance institution Umutanguha Finance Company has developed an innovative approach called ‘biometric agent banking’ that is increasing access to finance at the village or umudugudu level to serve the poor.

The process that led to an innovative solution

Mr. Ndahayo, CEO of Umutanguha Finance Company, recalls how the problem of trying to reach new clients (youth) lead the company to create a system that can increase access to finance for all rural poor. “We developed financial products for the youth and promoted them through radio adverts in Nyamagabe district. Many youth approached us but then we realized that it is difficult to serve them through our single branch in the district. So there was a demand to our products but we did not have a way to reach to the clients. As an MFI, we are supposed to go where our client is! It was a dilemma,” he said.

Umutanguha then received support from the programme Building an Inclusive Financial Sector in Rwanda (BIFSIR) to explore an appropriate solution. It first thought about mobile banking or agent banking but soon realized that rural people may face difficulties in using the PIN number, e.g. they may forget or may share the number with others due to issues of illiteracy and lack of awareness about mobile and agent banking as well as the risks involved in it. Mobile banking did not fully address the problem, according to Umutanguha’s community trainer in Kitabi sector (Nyamagabe district): “Mobile banking just provides the access for depositing and withdrawal of money. However, it does not talk about other loan products, customers’ issues related to banking, does not allow opening of bank accounts and gives the feeling that client is talking and engaging not with the responsible person from the bank but just with some machine. As an MFI, it was essential for us to have personal touch with our client.”

Umutanguha started to explore the use of a system for agent banking that makes use of fingerprints for security, but it was not used by anybody in Rwanda and it was not customized to the country’s needs. “But we were clear,” Mr. Ndahayo said, “that even an illiterate person knows that everybody has a unique fingerprint! The thinking gave us a push to develop the solution – a biometric system with agent banking which can overcome the issues related to reach, safe banking and literacy.”

Development of the product

Umutanguha worked with experts to adapt the technology for the biometric method of identification and also developed the process for management from its head office to the client in the village. The result is a system that provides real-time access to all stakeholders. The physical form of the product is just like a mobile phone (internet linked) with space for marking thumb impression and a facility for printing receipts. It is handled by a local (village) agent of Umutanguha.

The system has three basic steps:
1. The agent opens the system and does the login using his/her thumb impression, then gets linked via the internet with Umutanguha’s network. This allows the agent to start the operation with any Umutanguha who has registered for the biometric system.
2. The client visits the agent and does the login using his/her thumb impression. The system allows a single transaction after every login. The list of different types of transactions using the system includes cash deposits, withdrawals, transfer of funds, balance enquiry, mini statements and buying utilities (e.g. electricity charging, mobile airtime, television payment). The unit can also be used for depositing a loan amount from the bank to the client’s account and the client can also deposit the loan installments.
3. The Umutanguha agent facilitates the process of transaction as per customer’s wish and provides a printed receipt generated from the unit.

Field testing of the product and planning for its promotion

After the product development phase, Umutanguha approached the National Bank of Rwanda for piloting and involved them in the process through regular information sharing. Testing has been initiated in two sectors of Nyamagabe district covering about 2,000 existing clients who are registered for the biometric system of banking. The staff of Umutanguha visits the predetermined pilot locations two times per week (on market days) and completes all regular transactions, e.g. deposit, withdrawal, account opening, etc. “The testing has been successful. People feel relieved that they need not waste their time in struggling to reach to our branch. We are now reaching to their umudugudus (villages),” Mr. Ndahayo said.

Table 6: Comparison of transaction costs with SACCOs

The cost of operation of the biometric agent system is not very high. Umutanguha’s charges are close to its regular banking charge and less than those of savings and credit cooperatives.

<table>
<thead>
<tr>
<th>Sr.</th>
<th>Parameter</th>
<th>SACCO</th>
<th>Umutanguha</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Shareholder payment (one time)</td>
<td>Rwf 7000</td>
<td>Free account opening</td>
</tr>
<tr>
<td>2</td>
<td>Minimum balance</td>
<td>Rwf 1000</td>
<td>Rwf 100 for youth and</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Rwf 1000 for others</td>
</tr>
<tr>
<td>3</td>
<td>Annual account maintenance fees</td>
<td>Rwf 1000</td>
<td>Free</td>
</tr>
<tr>
<td>4</td>
<td>Cash withdrawal charges</td>
<td>No charge</td>
<td>Rwf 50–100 per withdrawal up to</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Rwf 20,000</td>
</tr>
<tr>
<td>5</td>
<td>Withdrawal charges for wage payment from Government or other programme</td>
<td>Rwf 300 per fortnightly payment</td>
<td>No charge</td>
</tr>
</tbody>
</table>

Umutanguha has identified 55 agents from the villages who have good understanding about business, the experience of money management and the needs of a cooperative engaged in business. These agents have been provided theoretical training as well as on-the-job training through Umutanguha staff during the test phase of the work. Each of the agents will manage one Point of Sale (for transactions). Soon there will be 55 points of sales that will operate every day.

Umutanguha has applied for approval to use the system from the National Bank of Rwanda, and submitted the profiles of the 55 agents to certify them as Umutanguha agents. Once certification as well as approval for using the system is received, Umutanguha is ready to launch its operations, starting in two districts as well as several other locations as per the requests from various agencies and government.

“I have seen people walking for three hours to reach to our branch at Nyamagabe,” Mr. Ndahayo said. “I want to reduce their travel to just 5 to 10 minutes in coming days. This will be possible with biometric system of agent banking.”
Analysis of a variety of initiatives on community development undertaken in Rwanda has been carried out from three perspectives: (1) comparative analysis of programmes as per the tool/framework developed for analysis; (2) comparative analysis of programmes with respect to inclusiveness, sustainability and scaling up; and (3) overall comparison of SMU approach in the Republic of Korea and existing initiatives in Rwanda.

6.1 Comparative analysis of programmes as per the framework for analysis

The framework developed for the comparative analysis of programmes (see section 2.4 on methodology) consists of six parameters:

- Relevance of the programme to local community;
- Community participation in the programme;
- Integration of the programme with national processes;
- Engagement with major actors;
- Learning and sharing; and
- Effectiveness of the programme.

Each parameter has a set of three to four relevant indicators, and the information gathered on these indicators helps to understand each programme in depth. Each indicator is rated as High (Green), Medium (Yellow) and Low (Red) to facilitate the process of analysis. The comparative analysis is presented in Table 7 and described below by parameter.

6.1.1 Relevance of the programme

The study focused on nine initiatives and/or programmes. All nine are quite relevant to local needs and demands of the communities as each of them provide opportunities for improving livelihood and reducing vulnerability to risks (in terms of natural resource management and diversified livelihood). With the exception of the BIFSIR project on financial inclusion, other programmes’ interventions are focused on asset building such as land development and housing. All nine programmes have ensured proper targeting through these steps:

- Selection of highly vulnerable villages (SVP, IDP, SZHC I and II, RCSP and NIRDP);
- Priority given to very poor households (Category 1 of Ubudehe) for house construction, biogas construction, provision of cow, etc. (IDP, FONERWA and NIRDP);
- Focus on youth and women as well as communities residing in interior areas for financial inclusion through SACCOS and MFIs (BIFSIR);
- Selection of vulnerable natural resources as well as communities at risk (DEMP).
### Table 6: Comparison of transaction costs with SACCOs

The cost of operation of the biometric agent system is not very high. Umutangua’s charges are close to its regular banking charge and less than those of savings and credit cooperatives.

<table>
<thead>
<tr>
<th>Sr. Parameters</th>
<th>Indicators</th>
<th>Saemaul Volunteer Programme</th>
<th>SZHC I</th>
<th>FONERWA</th>
<th>IDP</th>
<th>BIFSR</th>
<th>DEMP</th>
<th>RCSP</th>
<th>NIRDP</th>
<th>SZHC II (planned)</th>
</tr>
</thead>
<tbody>
<tr>
<td>I Relevance of the programme to the local community</td>
<td>a Design tailored to local needs and demands</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td></td>
<td>b Right targeting to include vulnerable</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>II Community participation</td>
<td>a Community engagement in design of interventions</td>
<td>H</td>
<td>M</td>
<td>M</td>
<td>L</td>
<td>L</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
</tr>
<tr>
<td></td>
<td>b Building community capacity to manage interventions</td>
<td>H</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
</tr>
<tr>
<td></td>
<td>c How community contributed?</td>
<td>H</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>L</td>
<td>L</td>
<td>M</td>
</tr>
<tr>
<td>III Integration with national processes (planning, budgeting, strategies)</td>
<td>a Linkage with national/district level planning</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td></td>
<td>b Engagement with decentralization process</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td></td>
<td>c Other structures used for implementation</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
</tr>
<tr>
<td>IV Engagement with major actors for strengthening the market services</td>
<td>a Engagement with financial institutions</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
</tr>
<tr>
<td></td>
<td>b Involvement of private sector</td>
<td>M</td>
<td>L</td>
<td>H</td>
<td>L</td>
<td>H</td>
<td>L</td>
<td>M</td>
<td>L</td>
<td>H</td>
</tr>
<tr>
<td></td>
<td>C Skills and capacity building</td>
<td>H</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>H</td>
<td>M</td>
<td>M</td>
</tr>
<tr>
<td>V Experiential learning, adaptation and sharing</td>
<td>a Using programme learning/innovation internally &amp; externally</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>H</td>
<td>M</td>
<td>H</td>
</tr>
<tr>
<td></td>
<td>c Systematization of info. sharing internally &amp; externally</td>
<td>L</td>
<td>L</td>
<td>H</td>
<td>L</td>
<td>L</td>
<td>L</td>
<td>L</td>
<td>L</td>
<td>L</td>
</tr>
<tr>
<td></td>
<td>d Use of home-grown solutions in programme</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>H</td>
<td>M</td>
<td>M</td>
<td>H</td>
</tr>
</tbody>
</table>
6.1.2 Community participation

This parameter is analyzed to know active engagement of the community in designing, managing and owning the interventions. KOICA’s Saemaul Volunteer Programme is an open-ended programme wherein the community selects priority interventions and invests its own resources while the programme meets the gaps in resources requirements (mainly in terms of material). The process makes the community to be more meticulous in planning and facilitates good use of available resources. The community also contributes small amounts from the sale of produce to build its own fund. Each major work is taken by the community as a micro-project and managed independently through a group or cooperative. The community’s main request is for technical support from the Saemaul Volunteers.

Five programmes – SZHC I, FONERWA, DEMP, RCSP and NIRDP – have to some extent similar modes of operation. Participants from each of these programmes make necessary modifications (in consultation with implementation teams) in the activities as per the needs. These programmes prefer direct engagement of communities in labour work instead of external contractors. The RCSP and NIRDP projects specifically emphasize the HIMO approach, which has shown some reduction in activity cost for the programmes and addition of local job opportunities to the community. If analysed from the perspective of resources, the programme resources used are much higher than the community resources for completing the planned interventions for all five programmes.

For SZHC, FONERWA and DEMP, communities contribute about 10 percent of their wage payment towards a community fund and some of the groups contribute small amounts from the sale of produce into their group savings. However, NIRDP has not initiated the concept of community contribution. In RCSP, some community groups have initiated the process of contribution themselves.

In case of IDP, the community participates in selection of land but the standard design of house as well as other infrastructure is decided by the project. The community contributes but mainly through Umuganda and also pays cash contributions (about 10 to 15 percent) for interventions like biogas digesters. In IDP Phase I, each household exchanges its portion of land at its original place to obtain a new plot at the settlement. Also, once shifted to the settlement, the community manages the interventions very well through the settlement committee.

BIFSIR’s direct community interventions aim at building the skills of women and youth. The target groups select their own enterprises and contribute about 50 percent of the cost of basic tools required for starting enterprises, in the form of a loan.

Every project facilitates skills building and capacity building in the process of implementation of activities. These are imparted in the form of trainings on community organization building, on-the-job trainings for marshland and hillside development, engagement with experts, involving farmers in creation of demonstration farms, exposure visits for farmer to farmer learning, etc. As a result, the quality of work of the completed interventions is good in each of these projects but the community still needs to work on resources management themselves, as is the emphasis of the Saemaul Volunteer Programme.
6.1.3 Integration with national processes

All nine initiatives are well-linked with the national processes such as national planning, budgeting and decentralization either through direct implementation of programmes using the government's system of decentralization of governance or through linkages with performance contracts or linking community/programme governance structures with the sector or district authorities.

- DEMP and IDP are implemented directly through the districts and sector authorities.
- FONERWA-supported programmes are implemented directly through districts or NGOs and the private sector with close association with districts and/or sectors for planning and coordination, for example, supporting vulnerable households identified through Ubudehe categories, linkage with performance contracts at sector or district level, and linking with government programmes such as land consolidation.
- SZHC I, implemented through Good Neighbors, an NGO, developed the Technical Committee (with representation from the sector, the community, WFP field team and NGOs) and the Steering Committee (involving the District Mayor and WFP main office representative). SZHC II plans to follow the same process.
- The Saemaul Volunteer Programme (KOICA) has created a platform for monthly meeting of a village committee (village Saemaul leaders and project leaders from the village cooperatives and committees) and sector officials for planning, coordination with government programmes and conflict resolution.
- RCSP is managed through SPIU in MINAGRI whereas NIRDP is managed through the District Office. For both the projects, KOICA provides technical support through project-specific teams which participate in weekly meetings at the District or Sector Office for project review and planning.
- The Saemaul Volunteer Programme and SZHC I have made arrangements for regular meetings with government offices including the selected community members. This facilitates better engagement of the community and the government and both of them seek to enhance the progress of the programme. SZHC II plans to follow the same pattern of SZHC I.

6.1.4 Engagement with major actors for strengthening market services

All initiatives ensure financial access, primarily through SACCOs and in some cases through MFIs. There are certain limitations to SACCOs in terms of liquidity and operational efficiency on which BIFSIR has worked through networking of SACCOs (in association with RCA). It also has been working on two models that are important for financial inclusion as well as improving access to finance for enterprise: (1) use of the biometric method for agent banking and (2) use of proximity services via master trainers, Proximity BDAs and SACCOs/MFIs for improving skills and business proposals.

In the case of private sector engagement, FONERWA has a number of initiatives in progress and is also exploring newer opportunities. Initiative in progress are related to renewable energy; such as development of a hydropower plant and community access to solar lighting units from a private sector company. BIFSIR has integrated local enterprises very well (e.g. enterprises in tailoring, carpentry, saloon and production units) for providing on-the-job skills to youth. The Saemaul Volunteer Programme and RCSP have engaged cooperatives involved in paddy cultivation with the rice mills, which is a good beginning, and are working on getting transportation services closer to the project area. The SZHC II project design has a specific focus on market services development that includes capacity building of cooperatives to manage commercial contracts and engagement with the private sector and national markets. Private sector-led initiatives are yet to take the root in SZHC I, IDP and DEMP.

Each project focuses on financial education either as a project activity or through promotion of income generation activities (and related trainings) or through SACCOs. RCSP has created a cadre of Lead Farmers for various activities including saving and credit; BIFSIR has worked on skills and capacity building on various aspects of market services (as explained above). The Saemaul Volunteer Programme and RCSP have also worked on building the capacity of farmers to directly negotiate with the rice mills (for price and services) and to collect produce as well as organize transportation.

6.1.5 Experiential learning, adaptation and sharing

The common feature in almost all programmes is the use of home-grown solutions. Ubudehe and Imihigo are very well-integrated. Most projects have applied Umuganda, with the exception of RCSP and NIRDP. The Saemaul Volunteer Programme has taken Umuganda beyond its formal concept (of local collective action one day per month) and used it
as part of regular work, moving into action without waiting for external support. For initiatives implemented through NGOs, such as FONERWA and SZHC I, collaboration with sector and community organizations facilitated adoption of Rwandan home-grown solutions. These processes are clearly articulated by the organizations as well as communities during discussions and field visits.

A common challenge is a lack of systematization of information related to programme approaches, best practices, processes and various programme management tools. This is limited in most of the programmes except FONERWA, which collates information, analyzes it and shares it internally as well as externally through its knowledge management unit and websites such as ‘Green Fund Rwanda’.

The learnings of the Saemaul Volunteer Programme and SZHC I are used more internally within the programmes. For example, when the Saemaul Volunteer Programme had an issue around managing the community fund with the paddy cooperative in Kamonyi district, the situation was sorted out in front of all cooperatives and groups to ensure they could learn from the challenge. FONERWA uses programme information and experience to brainstorm internally and develop the way forward. It also shares the information externally to inform other stakeholders as well as to mobilize additional resources. Learning from pilot projects in planned settlement development is informing the IDP’s scale up for implementation in all districts across Rwanda (developing one settlement village per district). BIFSIR has used its learning to improve the operations of SACCOs through the SACCO supervision unit in the Central Bank and networking of SACCOs into a cooperative bank. Learning in DEMP has informed action to promote simple technologies like improved cook stoves, rain water harvesting and run-off control in its programme areas; it has also facilitated integration of environmental issues into the District Development Plans. RCSP uses the HIMO approach and makes good use of learning from the Rural Sector Support Project (MINAGRI) in several ways: (1) by organizing exposure visits of community leaders to project locations (2) by internalizing the concept of Lead Farmer; and (3) by using training modules for community leaders developed under RSSP. NIRDP project also uses the HIMO approach and promotes a new potato seed sowing and cultivation method within the project through KOICA’s technical support team.

6.1.6 Effectiveness of the programme

All programmes have been effectively implemented on ground. The Saemaul Volunteer Programme, SZHC I, FONERWA, 1DEMP, IDP, RCSP and NIRDP clearly demonstrate an increase in productivity, crop diversification and jobs creation, a result of focusing on a strong natural resource base and agricultural land development activities. The development of community organization and linkage with government programmes as well as SACCOs and MFIs has led to several gains, among others: (1) initiation of new income generation activities; (2) improvement in housing conditions; (3) adoption of appropriate technologies (improved cook stoves, solar lights and new potato cultivation techniques); and (4) community investment in health insurance and education. Thus there is a clear trend of generation of new demands.

The projects (except BIFSIR) are implemented in close association with local governments, and this has helped to build capacity at sector and district level. The Saemaul Volunteer Programme and SZHC I teams and Sectors Offices speak in one voice about ‘community first’ and self-reliance. BIFSIR has been playing a key role in capacity building of SACCOs and MFIs. FONERWA, DEMP and IDP have been engaging districts directly in implementation and providing technical support through their programme teams in planning and implementation, Though RCSP and NIRDP are still new, the technical support of KOICA to build sector and district capacity is useful.

Currently, Saemaul Volunteer Programme, SZHC I, RCSP and NIRDP do not indicate specific plans to work towards any change in policy or practice. FONERWA is furthering the strategy of Green Villages (Box 4), IDP has contributed to implementation of human settlement policy in the pilot phase, and BIFSIR has put the financial inclusion strategy in to practice. DEMP has facilitated strengthening of environmental policies by developing environmental impact assessment guidelines and by implementing an environment management programme through a decentralized governance mechanism. However, the impact of the programmes is still limited to specific operational areas.
6.2 Analysis of programmes from the perspectives of inclusiveness, sustainability and scale up

The interactions with programme teams and participants at selected field locations reveal that each programme has been well-implemented and benefits are directly reaching out to the communities. In the long term, however, it is important to consider several questions: How sustainable are they? Do they have scale up potential? Are they inclusive in nature? Which factors can support sustainability and scaling up of interventions and which factors can limit? Which areas of learning facilitate inclusive development? Therefore, the comparative analysis framework is applied again to understand each programme from the perspective of inclusiveness, sustainability and scale up potential. The comparative analysis is presented in Table 8.

Inclusiveness

As explained in Section 6.1. on ‘Relevance of the programme’, the aspect of inclusiveness is addressed by all programmes. They cover very poor households, elderly people, youth and women, financial inclusion of women and people living in interior areas (reaching out through financial services), and people vulnerable to natural disasters. The Ubudehe categories have been used as an effective tool to ensure inclusion of vulnerable groups across the programmes. The HIMO approach implemented by RCSP and NIRDP has also ensured participation and allocation of assets to specialized groups such as youth and widows. SZHC II covers all of the above aspects through targeting poor sectors.

Sustainability

Each programme deals with sustainability aspect differently. They take a variety of approaches: (1) changing the mindset of community to emphasize on self-help; (2) development of community funds to sustain beyond the project period; (3) emphasis on use of local resources; (4) integration with government programmes; (5) adapting demand driven approaches; and (6) strengthening community capacity to maintain the assets developed through the programme, among others.

The open-ended Saemaul Volunteer Programme use the Social Development Lecturing model for changing peoples’ mindset by creating community cohesion, with an emphasis on use of community resources rather than external resources and community planning and management of each activity (in which the project provides only limited or technical support). The project has made effective use of Umuganda to reduce the dependency on others and pave the path self-sustainability.

The well-funded programmes SZHC I, FONERWA and DEMP emphasize developing a community fund through organized community structures as well as linkage with government programmes such as land consolidation. BIFSIR focuses on imparting skills through recognized master trainers and formal institutions and provision of loan support through financial institutions. IDP, based on experience in pilot settlements, is moving towards a demand-driven approach after developing service facilities as a sustainable way to carry forward the work. RCSP uses the concept of Lead Farmers (community volunteers) to facilitate communication within the community. The Lead Farmers also work as links for information-sharing between the community and cooperatives and other government programmes. NIRDP needs to build on its strong foundation of community assets and available income (through farm and wage work) to foster sustainability. SZHC II needs to further work on learnings from SZHC I to strengthen sustainability of its initiatives over an expanded area. For all ongoing projects, close engagement of community organizations with the Sector Offices will help to sustain the existing interventions.

Challenges may arise over issues with community fund management capacity, which in some cases has become a source of conflict. Also, projects with large funding needs risk creating more donor dependency and less community ownership, thereby affecting sustainability. New projects like RCSP and NIRDP need to promote the process of ‘community contribution’ in the appropriate form so that communities can start thinking about and preparing for sustainability.
Scaling-up

The major challenge is not having a clear plan for scale up. Scaling up can be facilitated by SMU-related approaches and Rwanda’s home-grown initiatives solutions, as demonstrated through project experience, and can reach out to large number of communities (within and outside the project areas) or institutions who are willing to adapt programme approaches. However, specific ideas and plans are not visible and not covered prominently in the programmes’ designs.

Important elements (best practices) and innovations can facilitate strategies for scaling up:

- The Saemaul Volunteer programme can contribute in the form of working through its community-driven approach of micro-projects and realistic resources planning with emphasis on community’s own contribution. The approach showcases how to reduce the huge resources requirement that obstructs scaling up.
- FONERWA can provide an approach of individual and/or community performance contracts as well as demand-driven programme support. The performance contracts are a tool based on a bottom-up approach and can help to move from specific project intervention to a range of multiple interventions.
- BIFSIR can offer Proximity Business Advisory Services for skills building, business proposal development and financial services.
- Emerging from BIFSIR, an innovation like the biometric system of agent banking for financial inclusion can help communities to think independently about their own development. Access to services can help break the barrier for scaling up to reach out to large number of people.
- In NIRDP, the new method of potato cultivation reduces the input requirement through appropriate research involving communities, thereby increasing access for larger numbers of people.
- SZHC as well as the Saemaul Volunteer Programme showcase linkage of community organizations with Sector Offices for guidance, conflict resolution and engagement with government programmes. Interviews of sector-level Executive Secretaries in project areas show evidence of how the SMU approach has changed their perspective on community development. Such officials can play an effective role as messengers for scaling up the SMU approach by influencing other sectors and government officials.
- IDP’s planned settlement approach shows the positive impact of cluster creation for economies of scale. This is crucial for moving from single village development to clusters of villages in a cell or sector, and it creates potential for scaling up.

If systematized appropriately, these practices along with the home-grown solutions of Ubudehe, Umuganda and Imihigo provide a realistic SMU approach for Rwanda that is inclusive, scalable and sustainable.

6.3 Comparative analysis of SMU and home-grown initiatives

Building on the analysis carried out in the previous sections, further analysis will now compare the approaches of home-grown initiatives in Rwanda with the original SMU approach in the Republic of Korea. This will contribute to an understanding of the similarities and differences and, in addition, will reflect on the relevance of the SMU approach after 40 years and give an idea of how close or how far Rwanda is from the level of self-reliance advocated in the SMU approach. The comparison is presented in Table 9.
### Table 8: Comparative analysis of programmes with respect to inclusiveness, sustainability and scaling up

<table>
<thead>
<tr>
<th>Inclusiveness Strengths</th>
<th>Saemaul Volunteer Programme</th>
<th>SZHC I</th>
<th>FONERWA</th>
<th>IDP</th>
<th>BIFSIR</th>
<th>DEMP</th>
<th>RCSP</th>
<th>NIRDP</th>
<th>SZHC II</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Used Ubudehe to ensure involvement of very poor</td>
<td>• Used Ubudehe to ensure involvement of very poor</td>
<td>• Used Ubudehe to ensure involvement of very poor</td>
<td>• Used Ubudehe to ensure involvement of very poor</td>
<td>• Financial inclusion emphasized</td>
<td>• Used Ubudehe to ensure involvement of very poor</td>
<td>• Used HIMO approach to ensure employment opportunity for all - poor, women, youth, aged etc. within and outside the project area</td>
<td>• Used HIMO approach to ensure employment opportunity for all - poor, women, youth, aged etc. within and outside the project area</td>
<td>• Targeted sectors based on food security, unemployment &amp; growth for agriculture to reach out to poor</td>
</tr>
<tr>
<td></td>
<td>• Approach analyses gaps and designs interventions accordingly, e.g. education, health, women committee</td>
<td>• Try to involve elderly in the group work depending on their capacity</td>
<td>• Try to involve elderly in the group work depending on their capacity</td>
<td>• Less contribution from highly vulnerable, e.g. biogas</td>
<td>• Women and youth targeted in TVET</td>
<td>• Protect vulnerable lands and houses through risk reduction &amp; protection measures</td>
<td>• Ensured that specialized groups (youth, widows, very poor) get a plot in marshland</td>
<td>• Ensured that specialized groups (youth, widows, very poor) get a plot in marshland</td>
<td>• Planned to prioritize very poor and poor using Ubudehe process for income generation activities</td>
</tr>
<tr>
<td>Programme</td>
<td>Strengths</td>
<td>Challenges</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Saemaul Volunteer Programme</td>
<td>Emphasis on change in mindset of participants (SDL)</td>
<td>Community not only selects &amp; executes activity but manages resources independently &amp; plan their action</td>
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<tr>
<td>FONERWA</td>
<td>Community development fund</td>
<td>Integration with Umuganda</td>
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<tr>
<td>IDP</td>
<td>Slowly moving towards demand-driven approach</td>
<td>Networking of SACCOs into a cooperative bank</td>
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<tr>
<td>RCSP</td>
<td>Loan-based support for enterprise development</td>
<td>Increased business opportunities</td>
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<td>DEMP</td>
<td>Long-term environmental protection measures</td>
<td>Linkage developed with government programmes</td>
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<tr>
<td>NIRDP</td>
<td>Community facilitators (volunteer Lead Farmers) linked with govt. programmes and cooperatives</td>
<td>Plan to develop community structure with sector</td>
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<td>SZHC I</td>
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<td>Plan to provide loan-based support for enterprise development</td>
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<td>SZHC II</td>
<td>Plan to develop community fund</td>
<td>Linkage developed with government programmes</td>
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Strengths
- Inclusiveness
<table>
<thead>
<tr>
<th>Weakness/ Strengths</th>
<th>Saemaul Volunteer Programme</th>
<th>SZHC I</th>
<th>FONERWA</th>
<th>IDP</th>
<th>BIFSIR</th>
<th>DEMP</th>
<th>RCSP</th>
<th>NIRDP</th>
<th>SZHC II</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scaling-up</td>
<td>• Sustainability linked with intervention design (e.g. community contribution &gt; project contribution)</td>
<td>• Strong understanding developed by the sector officials about SMU approach</td>
<td>• Flexibility of designing the projects based on demand and potential for scale up</td>
<td>• Basic model available to convince the people about the approach</td>
<td>• Proximity services available (master trainer, BDAs, SACCO)</td>
<td>• Strengthened capacity of districts to manage future environmental protection programmes</td>
<td>• Certain aspects of work can be shared with others, e.g. new method of potato cultivation</td>
<td>• Has potential to develop scale up approach based on SZHC I and expanded work in SZHC II</td>
<td>• Does not work in project mode but takes up micro-projects which provides flexibility</td>
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<tr>
<td>Weaknesses / Constraints</td>
<td>Saemaul Volunteer Programme</td>
<td>SZHC I</td>
<td>FONERWA</td>
<td>IDP</td>
<td>BIFSIR</td>
<td>DEMP</td>
<td>RCSP</td>
<td>NIRDP</td>
<td>SZHC II</td>
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<tr>
<td>• No clear plan for scaling up</td>
<td>• No clear plan for scaling up</td>
<td>• Need to balance community contribution with project contribution</td>
<td>• Demands large resources for infrastructure development</td>
<td>• How can WDA expectations be handled while keeping the basic model intact?</td>
<td>• No clear plan for scaling up</td>
<td>No clear plan for scaling up</td>
<td>No clear plan for scaling up</td>
<td>No clear plan for scaling up</td>
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<tr>
<td>• Scale of economies and potential for moving up in the chain need to be addressed</td>
<td>• What will be the role of GN and WFP in the scale up approach?</td>
<td>• Sufficient land availability may be an issue</td>
<td>• Lack of sufficient financial products</td>
<td>• Need to create balance between environmental protection &amp; sustainable livelihoods</td>
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<td>• What will be the role of GN and WFP in the scale up approach?</td>
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<td>• Systematization of the processes lacking</td>
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<td>• Will the role of the volunteers &amp; Saemaul coworkers (agronomists, veterinarians, etc.) be sustainable in scale up?</td>
<td>• Need to balance community contribution with project contribution</td>
<td>• Limited use of community approaches</td>
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<td>• Limited use of community approaches</td>
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### Table 9: Comparative analysis of Saemaul Undong and Rwanda's home-grown initiatives

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<tr>
<th>Sr.</th>
<th>SMU, Republic of Korea</th>
<th>Home-grown initiatives, Rwanda</th>
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<tbody>
<tr>
<td>1</td>
<td>Shareholder payment (one time)</td>
<td>Free account opening</td>
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<td>Initiated against the backdrop of 1954 Korean war and high poverty (70 percent of people below poverty line). Focus was on poverty reduction as well as change in mindset of communities.</td>
<td>Initiated against the backdrop of 1994 genocide and high poverty (60 percent of people below poverty line). Focus is on poverty reduction as well as change in mindset of communities.</td>
</tr>
<tr>
<td>2</td>
<td>Strong national political leadership with a commitment to sustainable community-driven development. SMU is an approach adopted towards this commitment.</td>
<td>Strong national political leadership with a commitment to sustainable community-driven development. The aim is to implement the national plan and strategies through the decentralization process and effective use of home-grown solutions.</td>
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<td>3</td>
<td>Though SMU is a demand-driven programme, it started top down with a fixed way of working (e.g. providing cement bags to all the villages) which changed later on.</td>
<td>The Rwandan programmes are developed based on community/stakeholder consultations and national strategies.</td>
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<tr>
<td>4</td>
<td>No standard blue-print but the programme was organized more in the form of village support.</td>
<td>Organized more in the form of project-based support through the Government of Rwanda mainly and NGOs.</td>
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<tr>
<td>5</td>
<td>Provided more flexibility to community to plan, decide and accordingly make use of resources.</td>
<td>Community is participating in planning and execution of the interventions but financial resources are managed through the Government’s Sector Office or NGOs.</td>
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<td>6</td>
<td>Strong emphasis on self-help. Community investment and loans from public financial institutions formed the mainstay of financial support to the SMU movement. These sources surpassed direct government support from national and local government budgets.</td>
<td>Strong policy and strategies on self-help yet lack of emphasis during project implementation. Analysis of major projects (covered in this study) show that the project contribution from the Government and external funds is more than the community contribution and loans from financial institutions, though emphasis on the latter is increasing.</td>
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<tr>
<td>7</td>
<td>Continuous engagement of the community in planning their own initiatives based on the principles of diligence, cooperation and self-help.</td>
<td>Home-grown solutions (Ubudehe, Umuganda and Imihigo) together cover many aspects of Saemaul Undong. Some of them can be ‘best practice’ tools for systematization of SMU in Rwanda.</td>
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<tr>
<td>8</td>
<td>Role of local government is to facilitate and provide technical support.</td>
<td>Role of local government is to ensure participation of community and manage interventions including conflict resolution.</td>
</tr>
<tr>
<td>9</td>
<td>Rural village is the base.</td>
<td>Rural village (umudugudu) is the base.</td>
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<tr>
<td>10</td>
<td>Provision of credit through Saemaul Bank (Village Bank) and public financial institutions to leverage personal resources into investment.</td>
<td>Provision of micro-finance through SACCOs and MFIs to leverage personal resources into investment.</td>
</tr>
<tr>
<td>11</td>
<td>Dissemination of success stories by the state-controlled media was an important factor in increasing the popularity of the SMU approach. There was an explicit recognition of the best performing villages based on competition at the community level.</td>
<td>Approaches like Ubudehe, Umuganda and Imihigo are widely practiced. The review of Imihigos as well as some stories of home-grown initiatives are shared in public and private media. There is a recognition and competition at the authority level, not at the community level.</td>
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</table>
Recommendations

1. Strengthen the community development processes in Rwanda by practicing SMU and home-grown solutions together: The home-grown solutions Ubudehe, Umuganda and Imihigo respectively bring in inclusiveness, community cohesion and community aspiration. The SMU approach promotes daily practice of these solutions by the community themselves to experience the desired change. The Saemaul Volunteer Programme demonstrated that the SMU approach increases effectiveness of Umuganda in the form of increased community contribution and ownership. In addition, Imihigo performance contracts at the individual and group level have enabled the community with a tool to express their desires and ambitions.

2. Develop a clear scale up approach and plan: A major obstacle to scaling up of existing programmes and ideas is not having a clear plan about how to go about it. Also, many aspects of sustainability are interlinked with scaling up. Without a plan to scale up, the focus remains on a ‘project mode’ of working that creates limited or local impact. Generally, replication is being linked with availability of funds, an assumption that needs to be looked at critically, both in terms of scale up and self-reliance. The SMU and home-grown solutions as well as private sector have major roles to play in scaling up. The following two areas of work may trigger scaling up:
   - A change in the role of existing implementation agencies will stimulate scale up when they act as facilitators, knowledge managers, promoters of innovations and supporters to create an enabling environment; and
   - Create a ‘Saemaul Club’ as Community of Practice to facilitate learning and sharing practices of SMU and home-grown solutions in Rwanda, with a focus on self-reliance. UNDP, WFP and KOICA with the involvement of MINALOC can explore the possibility of developing such a forum. It goes well with UNDP’s existing plan of developing a Centre of Excellence for sharing SMU practices.

3. Systematize the processes, innovative models and best practices to strengthen the SMU approach in Rwanda:
   - Individual and community performance contracts: Such contracts can help to organize community plans and actions and provide direction to community aspirations, as in FONERWA projects in Gisagara and Rwamagana. Systematization of this work will help communities to link with government and other supporting agencies as well as provide scope to analyse economies of scale to develop new interventions. The performance contract process has strong potential to become a central planning tool for communities and facilitate SMU on a wider scale.
   - Proximity Business Advisory services: Such services stimulate scale up through the efforts of local master trainers, local Business Development Advisors (Proximity BDAs), and linkages with SACCOs and MFIs through direct as well as agent banking. Under BIFSIR, this approach was effective for youth in vocation training (TVET). This tool provides on-the-job technical and business skills. It is a realistic, cost-effective and replicable model to be operated in the local environment by local people. It can be applied to a range of micro and small businesses to promote enterprise development.
   - Community driven micro-projects development: The Saemaul Volunteer Programme demonstrates that community-based planning and micro-project development is an effective approach. The process provides the community with space to identify problems and solutions and carry out resource planning and
7. RECOMMENDATIONS

management. They only depend on some facilitation and technical support from outside. The process leads to sustainability from the beginning, facilitates community ownership and reduces unrealistic resource requirements. However, the approach needs to be systematized so that it can be replicated and spread.

4. **Overcome resource myopia by challenging community and introducing innovations:** The need for large-scale funding is often expressed yet during interviews for this study, change in the approach to funding needs was observed. When the community was challenged (e.g. marshland development for paddy cultivation in Kamonyi district), the contribution of community resources surpassed the project resources, and the resources used were much less than for similar work at other places. This shows that realistic planning and selection of activities prioritized by the community reduces the funding requirement. The observation is also confirmed by sector officials (Kamonyi). It indicates that technical support, innovations and facilitation is the role for external agencies.

5. **Integrate the SMU approach in community development strategy of Rwanda:** Many people have observed that ‘SMU is similar to Umuganda’ or ‘SMU is improved Umuganda’ and ‘SMU facilitates self-reliance which the Government of Rwanda emphasizes’. Experiences in Rwanda have shown that the approach creates opportunities for improving the local economy. The SMU approach has the potential to contribute to the self-reliance of communities in Rwanda if its principles and tools of operation are properly incorporated in the country’s Community Development Policy and Strategy.

6. **The sector has a critical role in promoting the SMU approach:** The sector (in the structure of governance) oversees the provision of basic community services and leads participatory problem solving and analysis. It sensitizes communities and coordinates implementation of government programmes and advocates for self-reliance. Experience in the Kamonyi district shows the SMU approach spreads mainly from community to community. Its effect becomes visible within the first village and then it spreads to nearby villages in a self-propelling manner. In Kamonyi and Nyamagabe districts, linkage of community organizations with the sector-level shows that Sector Offices understand that the role of SMU is to advance self-reliance and that it complements home-grown solutions. Today, Sector Offices are well-placed to share knowledge of SMU in Rwanda. Therefore, focusing on the sector is crucial for spreading the SMU approach.

7. **Develop basic minimum standards (guidelines) for programme implementation with the SMU approach:** The objective is to facilitate change in a community’s mindset. The implementation approach of an agency orients the community’s mindset. Sometimes, the community mindset is influenced by different approaches of different projects by different agencies in the same or nearby sector. The normal tendency of people is to choose the projects with easy, short-term gains, which runs counter to the SMU approach and makes it difficult to introduce SMU principles. Developing basic minimum standards for implementation of community development programmes with the SMU approach (including home-grown solutions) will help ensure that SMU principles are included from the start. Such standards could be like the SPHERE standards for humanitarian response. The guidelines could be based on Rwanda’s experience with the SMU approach and home-grown solutions. Agencies such as KOICA have the opportunity to develop a prototype of such minimum standards with project partners. UNDP and MINALOC with partners like KOICA, WFP and MINAGRI can facilitate this process to contribute to Rwanda’s National Community Development and Local Economic Development strategy. Setting minimum standards will help agencies and communities to move from approaches that are activity-oriented to a process-oriented approach, provide more space for the community to contribute, and facilitate better collaborations among partners working together towards self-reliance.

8. **Facilitate easy access to finance to develop and sustain SMU initiatives:** The HIMO approach has strengthened productive assets (marshland and hillside) in a process of project-supported wage work to develop these assets. Initial excitement about earning wages must contend, however, with the fact that the wage component reduces substantially after two years. It is essential to channel people’s energies and their savings from wage work and from farm income in ways that will develop sustainable livelihoods. Market services, in particular financial services, are the priority in this regard. Developing better financial services will facilitate practicing SMU approach. The two possible ways to act on quickly are based on strength of resources that projects are investing and improvement in agriculture due to strengthened assets:

- **Improve access to finance:** Savings and credit cooperatives have limitations, e.g. SACCOs have limited reach to interior villages, may not be able to serve large numbers of people in short time, and have a high cost of financing. In order to overcome these limitations, explore the possibility of using innovations like a biometric system with agent banking to improve access to finance, as developed under BIFSIR through Umutangua, an MFI. This innovation helps to make financial services available at the village level and more appropriate for the project areas where there is illiteracy among adult heads of household (e.g. in SZHC II programme areas, the literacy rate is 48 percent among adult heads of household).
• **Develop appropriate financial products**: When a project offers strong wage support for two to three years, this means an assured employment contract for the communities for the same period. This presents an attractive business opportunity for financial institutions and also offers opportunities for projects to collaborate with them to develop new financial products that help the community to promote income generation activities and establish a sustainable way forward.
## ANNEX

**Annex 1: List of stakeholders**

<table>
<thead>
<tr>
<th>No.</th>
<th>Stakeholders</th>
<th>FONERWA</th>
<th>BIFSIR</th>
<th>IDP</th>
<th>SZHC I</th>
<th>DEMP</th>
<th>SVP</th>
<th>SZHCI</th>
<th>RCSP</th>
<th>NIRDP</th>
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<tr>
<td>A</td>
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## Annex 2: List of persons / agencies visited during the study

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<tr>
<td><strong>KOICA, Rwanda Office</strong></td>
<td>Hyeong Lae CHO</td>
<td>Country Director</td>
<td><a href="mailto:hlcho@koica.go.kr">hlcho@koica.go.kr</a></td>
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<tr>
<td></td>
<td>Beomhee HONG</td>
<td>Rural Development Specialist</td>
<td><a href="mailto:bhongbh@paran.com">bhongbh@paran.com</a></td>
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<td>Eric Ruzigamanzi</td>
<td>Agriculture &amp; Community Dev. Programme Coordinator</td>
<td><a href="mailto:ruzigama@gmail.com">ruzigama@gmail.com</a></td>
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<tr>
<td></td>
<td>Daeho Son</td>
<td>Volunteer Programme Manager</td>
<td><a href="mailto:sdh@koica.go.kr">sdh@koica.go.kr</a></td>
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<tr>
<td></td>
<td>Yeji KIM</td>
<td>ODA intern</td>
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<td></td>
<td>Kabeera Ben</td>
<td>Multilateral Cooperation Programme Coordinator</td>
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<tr>
<td></td>
<td>JunHyeong Cho</td>
<td>SVP Coordinator</td>
<td><a href="mailto:smilecch0479@koica.go.kr">smilecch0479@koica.go.kr</a></td>
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<td><strong>SVP, KAMONYI</strong></td>
<td>Joseph Nyirishema</td>
<td>SVP Agronomist</td>
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<td><strong>FONERWA</strong></td>
<td>Alex MULISA</td>
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<td>Rehema Namutebi</td>
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<td><a href="mailto:r.namutebi@wlv.ac.uk">r.namutebi@wlv.ac.uk</a></td>
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<td>Marc Pavey</td>
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<td><strong>Good Neighbors, Rwanda</strong></td>
<td>Jiun LEE</td>
<td>Managing Director</td>
<td><a href="mailto:Gnr.ffnv@gmail.com">Gnr.ffnv@gmail.com</a></td>
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<td>Clet Iyamenye Nibeho</td>
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<td>Elie Antoine Bigirimana</td>
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<td>Angelique M. Barongo</td>
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<td>Winnie Kamasazi</td>
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<td>NDAHAYO Jules Theoneste</td>
<td>CEO</td>
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<td>Kagame Frank</td>
<td>IDP Programme Coordinator</td>
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<td>Emmanuel Kayiranga</td>
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<td>Kim Moon Hyun</td>
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<td>Lee Eun Sang</td>
<td>Researcher</td>
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<td><a href="mailto:habimfurajandiedieu@gmail.com">habimfurajandiedieu@gmail.com</a></td>
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<td><strong>Nyaruguru District</strong></td>
<td>Thomas</td>
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<td></td>
<td>Aphrodis</td>
<td>Kibeho Sector Agronomist</td>
<td><a href="mailto:Alikanziza2020@yahoo.fr">Alikanziza2020@yahoo.fr</a></td>
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Annex 3: Sample of an individual performance contract

Bosco from the Gishari sector (Rwamagana district) prepared this Imihigo, or performance contract. He is developing interventions that are integrated to create zero wastage and establish sustainable production systems around the household. Bosco is a participant of a project implemented by the NGO Send a Cow and supported by FONERWA.

Photo source: Sharad Mahajan
Annex 4: Dates of key meetings and field visits

Phase I: September – November 2015

Saemaul Undong Programme
Meeting with Programme Management Team, 22 September 2015
Meeting with member of Programme Coordination Team, 23 September 2015
Meeting with the government (sector) officials, 22 October 2015
Meeting with Saemaul co-workers, 22 October 2015
Meeting with Saemaul Leaders and visit to community activities, 22 October 2015
Information about paddy cooperative, 7 November 2015
Interview of a programme participant, 22 October 2015

Saemaul Zero Hunger Communities
Meeting with implementation agency (NGO Good Neighbors), 29 September 2015
Meeting with Management Team of SZHC, WFP, 5 October 2015
Field visit to SZHC, Cyanika sector, Nyamagabe District and discussions with SZHC-Good Neighbors Team, 6 October 2015
Meeting with government (sector) officials, 9 October 2015

FONERWA Project
Meeting with Programme Management Team, FONERWA
Meeting with implementation agency (NGO Send a Cow), 1 October 2015
Field visit to and meetings with implementation team: Akanyaru watershed Project, Gisagara district, 8 October 2015

Integrated Development Project (IDP)
Meeting with Programme Coordination Team, 14 October 2015
FGD with women participants (6 women and 2 men), 14 October 2015

BIFSIR Project
Meeting BIFSIR Programme Management Team, 1 October 2015
Meeting with Programme Implementation Team, 5 October 2015
Field visit to TVET Programme supported by MINICOM/BIFSIR in Nyamagabe District and associated sectors, 9 October 2015
Meeting with partner agency Umutanguha Finance Company, 5 October 2015
Interview of BDA – Annociata, BDA, Musanze District, 14 October 2015

PEI and DEMP Project
Meeting with DEMP/PEI Programme Management Team, 7 October 2015
Meeting with DEMP Field Implementation Team, 21 October 2015
Focus group discussions with group of community members, 21 October 2015

MINECOFIN
Meeting with MINECOFIN Representative, 3 November 2015
Phase II: May – June 2016

KOICA
Meeting with KOICA Programme Management Team, 27 May 2016

Saemaul Zero Hunger Communities (SZHC) Project
Meeting with WFP, SZHC Management Team, 3 June 2016
Meeting with implementation agency, Good Neighbors’ Field Team, 9 June 2016
Meeting with local government authority, Cyanika sector, 10 June 2016

Saemaul Undong Programme (SVP)
Meeting with SVP Coordinator, 3 June 2016
Meeting with SVP Field Team at Gihogwe site, 6 June 2016

Rural Community Support Programme (RSCP)
Meeting with RSCP MINAGRI Focal Person, 2 June 2016
Field visit to RSCP project area in Gasabo District, 3 June 2016
Field visit to RSCP project area in Muhanga District, 13 June 2016
Meeting with RSCP MINAGRI Focal Person, 20 June 2016
Meeting with RSCP Community Development Officer, Grace Nirere, 22 June 2016
Field Visit to RSCP project area in Gasabo District, 23 June 2016

Nyaruguru Integrated Rural Development Programme (NIRDP)
Meeting with NIRDP Programme Implementation Team and field visit, 1 June 2016
Meeting with focal person, NIRDP programme (KOICA), 3 June 2016
Field visit to NIRDP project area in Kibeho sector, 9 June 2016

Umutangua Finance Company
Meeting with Umutangua Finance Company, 14 June 2016
SAEMaul Undong & Home-grown Solutions:
Knowledge Sharing for Sustainable Rural Community Development in Rwanda

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