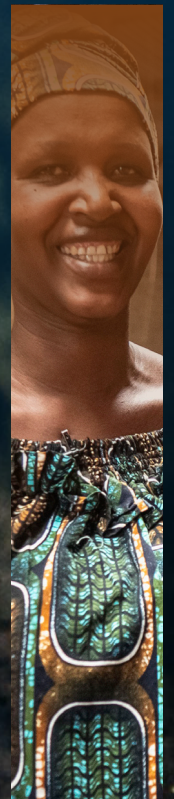
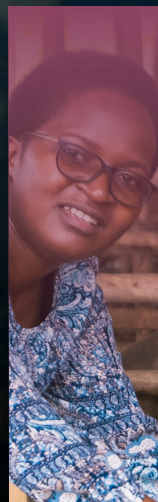
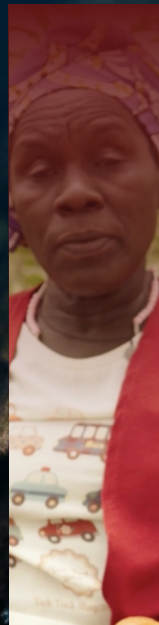




COVID-19 RECOVERY PROJECT FOR YOUTH AND WOMEN ENTERPRISES-RWANDA



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Introduction

Rwanda faced profound challenges across various economic sectors due to the far-reaching impact of the COVID-19. The repercussions were heavily felt in key areas such as tourism, agriculture, infrastructure, services, and the informal economy. As a result, the period between 2020 and 2021 witnessed a substantial economic downturn. The nation lost nearly 60 percent of its GDP. Lockdown measures resulted in approximately 50 percent of the workforce being unable to fulfill their professional duties.

In response to the severe economic consequences of the pandemic, UNDP took proactive measures by allocating \$1,500,000 to support the Government of Rwanda which was directed towards the implementation of a Rapid Financing Facility (RFF) Project, specifically designed to benefit youth and women enterprises, as an integral component of the broader strategy to green the national recovery plan from the pandemic. The Funds were a grant from UNDP through the Ministry of Environment (MoE) and unfolded over a span of eighteen months, commencing on January 1, 2021, and concluding on June 30, 2022.

Aligned with the UNDP COVID 2.0 programme, the recovery project for Youth and Women Enterprises

(MSMEs) was accurately crafted to align with Rwanda’s recovery goals. It sought to address the immediate challenges faced by businesses owned by women and youth, which bore the brunt of the COVID-19 impact. The overarching objective was not only to provide immediate relief but also to establish a robust foundation for sustained growth and resilience. The project strategically linked these enterprises with the tourism and hospitality supply chain, thereby fostering long-term sustainability.

The project also aimed to contribute to Rwanda’s broader transformation towards a more sustainable and environmentally friendly future. It sought to instigate a shift towards a greener pathway, both at the operational and policy levels. The interconnectedness of businesses with the tourism and hospitality sector played a pivotal role in facilitating this transformation. By doing so, the project not only aimed to support immediate recovery but also to influence substantial investments toward a green economy, redirecting resources through the economic recovery program. The envisioned outcome was a holistic and enduring impact on the economic landscape of Rwanda, contributing to a more resilient, sustainable, and environmentally conscious future.



\$1.5M

UNDP allocated \$1,500,000 to support the Government of Rwanda in response to the severe economic consequences of the pandemic



Project scope

The project scope encompassed the implementation of the Rapid Financing Facility (RFF) initiative, which was carried out with substantial backing from the United Nations Development Programme (UNDP). This initiative was rolled out across eight districts and the City of Kigali, Rwanda’s capital, through a collaborative effort involving various key stakeholders. The primary drivers behind this initiative were the UNDP and the Ministry of Environment, with

additional support from partners such as the Ministry of Local Government.

The overarching objective of the project was to provide support to youth and women entrepreneurs who had been adversely affected by the COVID-19 pandemic. The aim was to facilitate the recovery of their businesses and operational activities. In total, the initiative provided assistance to 108 companies.

The support provided through the RFF initiative was directed towards several sectors that were severely impacted by the pandemic. These sectors included agriculture and value chains, tourism, trade, and digital transformation. By focusing on these areas, the project aimed to address the diverse needs of affected businesses and contribute to their resilience and sustainability in the face of ongoing challenges posed by the pandemic.



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Government**



NIRDA
National Industrial
Research and Development
Agency



Impact

C COVID-19 Recovery Project for Youth and Women brought about remarkable changes with far-reaching consequences for various aspects including recovery, capacity building, job creation, trade facilitation, and environmental sustainability. Those who benefited from the initiative emphasized the significant advantages they experienced as a direct result of the intervention.

They highlighted improvements such as increased working capital, enhanced profitability, and better quality of work, heightened production levels, and smoother access to raw materials. The injection of funds played a pivotal role in reviving operations, reinstating lost jobs, generating new employment opportunities, rejuvenating markets, boosting household

incomes, and restoring a sense of normalcy for beneficiaries.

These concrete outcomes not only addressed immediate challenges but also laid the groundwork for long-term resilience and advancement. For the youth who were recipients of the project's benefits, they witnessed the revival of their businesses, experienced profitability, and were even able to expand their operations by hiring more individuals. Similarly, women who were beneficiaries of the project saw similar positive outcomes in terms of business resurgence, profitability, and job creation.



A tale of women's resilience and renewal amidst a pandemic

In the tranquility of Lake Kivu in Rubavu District, western Rwanda, women of COOPPAVI, once thriving fisherwomen, faced a daunting challenge when COVID-19 disrupted their bustling operations.

However, with determination and support, they have not only overcome adversity but have emerged stronger than ever.

"Before COVID-19, we had three active teams, but everything changed," reflects Sauda Mukamusoni, a representative of COOPPAVI.

"Our boats were idle, workers left, and it felt like everything was lost." Fortunately, a lifeline appeared in the form of a grant from UNDP through the Ministry of Environment.

With this support, COOPPAVI invested in new boats, essential equipment, and even created an online presence through a company website. "Our goal is not just financial recovery but also environmental sustainability. We're transitioning from wooden to plastic boats to conserve forests and

promote responsible practices," she notes.

Today, COOPPAVI is thriving, catching 600 kilograms of fish daily, and translating to an impressive Rwf1.8million.

“

Before COVID-19, Our boats were idle, workers left, and it felt like everything was lost

Sauda Mukamusoni

"Life started again for us," says Mukamusoni. "This grant was our lifeline, helping us rebuild and shape our destiny as entrepreneurs." COOPPAVI's journey is a testament to collective determination and the transformative power of support, proving that even in the face of adversity, renewal is possible.



RWF1.8M

COOPPAVI is thriving, catching 600 kilograms of fish daily, and translating to an impressive Rwf1.8million



From adversity to triumph on Lake Kivu. Despite COVID-19 setbacks, these fisherwomen persevered with support, embracing new boats and sustainable practices. Their resilience echoes a powerful message: unity prevails, and renewal is possible.

How innovative eco-farming empowers sustainable agriculture in Bugesera District

Deep in Bugesera District is home to Agnes Uwamahoro, a farmer whose story is as inspiring as the lush landscapes that surround her.

Uwamahoro, a determined entrepreneur, seamlessly blends her passion for poultry farming with cultivating fruits and vegetables. Her journey took a transformative turn when she became a beneficiary of a UNDP-supported project, receiving a substantial Rwf 7 million. With unwavering commitment, she embarked on a mission to not only revive her struggling poultry business but also embrace innovative, eco-friendly practices.

“I immediately focused on collecting rainwater,” Uwamahoro exclaims, her eyes gleaming with purpose. “This water is a game-changer, used to meticulously clean the hen houses. The waste, in turn, becomes the cornerstone for creating nutrient-rich manure.”

In an innovative move, Uwamahoro introduced black soldier fly farming, a novel concept in Rwanda. These diligent insects devour household waste, their larvae morphing it into valuable manure. “The quality of this manure is exceptional,” she proudly asserts. “It’s not just waste management; it’s an organic revolution.”

The benefits of black soldier fly maggots extend beyond waste conversion. Uwamahoro ingeniously feeds them to her hens, slashing costs on traditional protein sources. “Since starting black soldier fly farming, I haven’t bought dry fish for the hens in a year. It’s a win-win – cost-effective and sustainable,” she shares, emphasizing the positive impact on both her pocket and the environment.

Uwamahoro’s innovative practices don’t stop there. The combined poultry waste and fly-generated manure are channeled into a Biogas tank, swiftly producing gas for cooking. “I

haven’t bought cooking gas in a year. In times of rising prices and COVID-19 uncertainties, this project has been a lifeline,” she says, gratitude evident in her voice.

The project’s holistic approach rejuvenated Uwamahoro’s livelihood, providing not just financial relief but also green technologies for environmental conservation. “We’re producing organic manure now, and it’s more lucrative. Three million Rwandan Francs went to farm workers, supporting lo-

cal employment,” she explains, emphasizing the project’s broader community impact.

Before the project, Uwamahoro faced an 80% loss during the COVID-19 pandemic, her poultry farming on the brink of collapse. “The RFF project breathed new life into my venture. Now, I have 2,000 poultry, a significant rebound from the 250 during the darkest days of the pandemic,” she beams.

Reflecting on her journey, Uwamahoro expresses gratitude to UNDP for partnering with the Ministry of Environment to support youth and women-owned businesses. “This project gave us hope, recovery, and a roadmap to a sustainable future. In two years, I believe I’ll surpass pre-COVID-19 success,” she confidently declares.

Uwamahoro’s story is more than a testament to resilience; it’s a beacon of sustainable, community-driven change that echoes through the lush landscapes of Bugesera District.

Agnes Uwamahoro, a farmer



2,000



Uwamahoro has 2,000 poultry, from the 250 during the pandemic

Harvesting hope: The inspiring journey of Organic Farm LTD through COVID-19



Consolee CYIZA, a farmer in Bugesera district, using solar powered irrigation to grow crops and fruits.

Consolee Cyiza, the proprietor of Organic Farm LTD, narrates a compelling story of passion, perseverance, and recovery in the wake of the COVID-19 pandemic.

“Organic Farm LTD started in 2016, driven by our deep passion for agriculture,” Cyiza begins. The farm, which initially boasted a team of ten dedicated individuals, faced unprecedented challenges when the pandemic struck. “COVID hit us hard, and we struggled to sustain our operations,” she shares.

The pandemic brought about a unique challenge - the departure of workers who couldn't continue commuting. “Monitoring our plants became a hurdle, especially for crops like pineapples and watermelons,” Cyiza reflects.



Thanks to the UNDP grant, we expanded our workforce from 10 to 18 people, all from the surrounding communities

Consolée Cyiza

During this time, the farm's income plummeted to less than two hundred thousand Rwandan Francs per season.

The impact on the business was multifaceted, with technical difficulties and a loss of orders. “We couldn't pay our staff and meet our financial obligations,” Cyiza reveals. However, Organic Farm LTD is determined to rise above the setbacks.

Amidst the uncertainty, a lifeline emerged in the form of a grant that became a turning point for Organic Farm LTD. “We used the grant to invest in irrigation for our fruit plants, shifting our focus to mangoes, avocados, oranges, and papayas,” Cyiza explains. Despite not yet reaching the harvest season, the farm is already seeing promising returns, with an in-

come projection of two million Rwandan Francs.

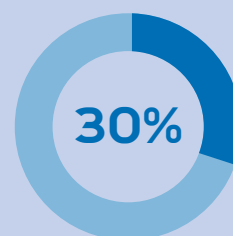
“As some fruits like papaya, tree tomato, and passion fruit are seasonal, we are optimistic about the upcoming harvests of mangoes and avocados,” Cyiza shares. The farm is currently at a 30% recovery compared to the pre-COVID era, but Cyiza envisions a 50% recovery by 2024 and a full recovery in three years.

The UNDP grant, in partnership with the Ministry of Environment, played a pivotal role in the farm’s resurgence. “Before COVID, we cultivated on nearly 5 acres, but with their support, we acquired an additional 6 acres,” says Cyiza. The increased cultivation area is expected to boost production, aiding the farm in reaching its recovery goals.

“Thanks to the UNDP grant, we expanded our workforce from 10 to 18 people, all from the surrounding communities,” Cyiza proudly states. The farm’s commitment to sustainability is evident in their use of solar panels, but the current challenge lies in powering them affordably.

“The Ministry of Environment taught us how to make organic manure, reducing our costs significantly,” Cyiza expresses gratitude for the additional benefits of the project. “UNDP has turned our dreams into reality. The Government of Rwanda is actively supporting agribusinesses, and this grant has been instrumental in our journey back to prosperity after COVID-19.”

Cyiza’s story is not just about overcoming adversity; it is a testament to the transformative impact of collaboration, innovation, and the unwavering spirit of the agricultural community in Rwanda. Organic Farm LTD is not just recovering; it is thriving, proving that with resilience and support, dreams can indeed blossom in the fertile fields of determination.



Cyiza’s farm is currently at a 30% recovery compared to the pre-COVID era, but Cyiza envisions a 50% recovery by 2024 and a full recovery in three years

How poultry turned women into entrepreneurs



In a quiet village of Kinzuzi Sector of Rulindo District, where life isn't always easy, Delphine Uwera has a story that shows how strong, resilient a human being can be, and how things can get better with help from the recovery project for youth and women. With a determined look, Uwera talks about her time in poultry farming – a journey with both good and tough moments, especially when unexpected challenges came her way.

"I started my poultry farming business with 100 hens, and in 2015, I faced a setback that forced me to halt. Again in 2020, another blow hit – no one was buying hens or eggs. The hen houses stood empty," Uwera reflects, her voice carrying the weight of past struggles.

Then, like a beacon of hope, the RFF Project emerged on the horizon, extending a lifeline to women and youth like Uwera. "The RFF Project came and gave us a grant," she exclaims, gratitude filling her voice. "It allowed me to resurrect my poultry farming dreams."

Before the pandemic, Uwera's eggs found eager customers in Kinzuzi Sector of Rulindo District, and her meat hens graced the tables of Kigali's hotels. But with COVID-19 restricting movements, her once-thriving business faced a daunting challenge. "We had to give away the hens, the business fell," she laments.

Then came the turning point. Uwera learned about the RFF Project grant through an agronomist in her sector, igniting a spark of hope. "I submitted a project of Rwf6,500,000, and it was

approved," she proudly states.

The grant injected life into her poultry farm. "I bought more hens, vitamins, and water tanks for irrigation," she says. "Today, I have water tanks collecting at least 500 jerrycans, solving the water problem for the hens."

The grant brought not just funds but also valuable training, elevating the community's farming skills. "Instead of using charcoal to heat the eggs, we now use electricity," Uwera shares. "We produce our own organic manure, saving costs and benefiting the soil."

"Poultry manure is a game-changer," she emphasizes. "It conserves the soil and increases harvests. The grant has saved me over a million Rwandan Francs in water collection."

Uwera acknowledges the ongoing challenges in poultry farming, especially diseases. “With the grant, we manage to get expensive treatments for our poultry,” she explains. “It requires presence, commitment, and diligence, but the results speak for themselves.”

Her face lights up as she delves into the financial gains. “From eggs to hens, I make a profit of Rwf600,000 every month and a half,” she says. “Mature cocks bring in 800,000RWF in profit. Egg-laying hens contribute Rwf200,000 every month, totaling Rwf2,000,000 in six months.”

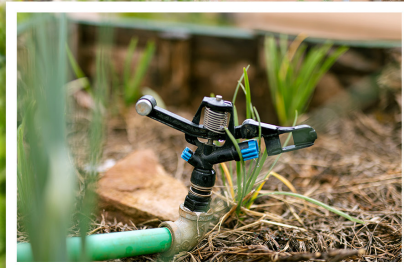
However, Uwera emphasizes that the benefits go beyond money. “Our families are well-nourished. Our children eat eggs and chicken, and we can pay for their education and medical expenses,” she proudly states.

With a heart full of gratitude, Uwera extends her thanks to the UNDP and the Ministry of Environment for their support. “Today, our lives have been transformed,” she declares.

As the sun sets over the hills of Kinzuzi Sector of Rulindo District, Uwera’s poultry farm stands not just as a business but as an ideal example of hope, a symbol of a community uplifted by the wings of change.



Inside a ‘Smart Irrigated Akarima k’Igikoni’



Jean Claude Manirafasha, an agri entrepreneur in Rwamagana District helps communities to set up smart gardens including automated water pipes.

Jean Claude Manirafasha’s entrepreneurial journey is a story of resilience. His agricultural business, thriving for three years, faced a harsh setback when the pandemic hit. The government’s lockdown measures forced layoffs and a drastic scale-down.

However, a lifeline came in the form of the Recovery Project for Youth and Women Enterprises (MSMEs). Through the UNDP’s Rapid Financing Facility (RFF) grant, Manirafasha’s Smart Irrigation Akarima project not only survived but thrived. They invested in water tanks, sold to 200 clients, and formed a crucial partnership, propelling their expansion.

Guided by RFF recovery project

training, Manirafasha embraced innovation. A revamped website and E-Commerce platform reshaped their business, connecting with clients, and supporting other farmers. The impact of the automated irrigation cycle was profound, transforming a team of 2 into 5 permanent workers, 10 part-time staff, and 50 casual workers monthly.

Today, Manirafasha’s enterprise stands strong, generating a monthly profit of one million Rwandan Francs. His story, echoing others in the Recovery Project, is a testament to the project’s success—reviving and thriving in the face of adversity.

“When the pandemic hit, our agricultural venture, thriving for three years,

found itself at the mercy of uncertainty,” Manirafasha recounts, his eyes reflecting the challenges faced by many in the entrepreneurship ecosystem. “The government’s lockdown order paralyzed our operations, leaving us with no choice but to lay off workers and drastically scale down.”

The turning point came when news of the Recovery Project reached him through the digital waves of social media. “It was like an answered prayer,” he exclaims. This lifeline, initiated by the United Nations Development Programme (UNDP) in collaboration with the Ministry of Environment, was designed to breathe life back into businesses affected by the pandemic.

Through the Recovery Project’s Rapid



Financing Facility (RFF) grant, Manirafasha's Smart Irrigation Akarima project not only survived but blossomed into a beacon of success. "We invested in 10 water tanks, kickstarting a venture that saw us sell to 200 clients," he narrates, his voice brimming with pride. "Our partnership with the ROTO factory outlet in Rwamagana became a cornerstone of our expansion."

But the journey didn't stop there. With newfound vigor, Manirafasha delved into innovative avenues, guided by the training received through the RFF grant. "We understood the power of the internet and smartphones in today's world," he shares. "Our revamped website and E-Commerce platform transformed the way we connect with clients, sell our produce, and even support other farmers."

From selling vegetables online to cre-

“

When the pandemic hit, our agricultural venture, thriving for three years, found itself at the mercy of uncertainty

Jean Claude Manirafasha

ating mobile kitchen gardens for teen mothers through partnerships with IMFURA Foundation & Umubyeyi Initiative, Manirafasha's business diversified, impacting not only his pocket but also the lives of those in the community. "This grant propelled us from

a team of 2 to 5 permanent workers, 10 part-time staff, and 50 casual workers every month," he reveals, emphasizing the exponential growth.

Today, Manirafasha's agricultural enterprise stands tall, generating a monthly profit of one million Rwandan Francs and contributing significantly to the revival of the local economy. His story, a beacon of hope, echoes through the Recovery Project's success stories, showcasing that even in the face of adversity, businesses can not only recover but thrive.

As Manirafasha aptly puts it, "Initiatives like the Recovery Project do more than revive businesses; they plant the seeds of resilience and opportunity, ensuring that the harvest is not just financial but also a testament to the indomitable spirit of entrepreneurship."

Turwanye Inzara Cooperative: From adversity to agricultural prosperity



Marie Mukabahutu, president of KOTINGOZA cooperative, showing off their vegetables from the solar powered irrigation green houses.

KOTINGOZA (Koperative Turwanye Inzara Mungo Zacu), is a tight-knit cooperative of 56 determined members whose journey towards agricultural success has been nothing short of a captivating tale. What began as an initiative to cultivate the untouched Government-owned wetlands soon transformed into a collective effort to ensure food security in their homes.

Speaking passionately about their cooperative's resilience, one of the representative shared, "We started with a vision – turning neglected wetlands into flourishing fields. Our members came together, toiling the soil and sowing the seeds of sustenance for our families. It was about more than just farming; it was about creating a legacy of self-reliance."

The cooperative faced its greatest challenge during the tumultuous COVID season. Three members fell

ill, and lockdowns paralyzed their agricultural activities. Stranded in the midst of a crisis, the cooperative found a lifeline in the form of a grant from the UNDP in partnership with the Ministry of Environment.

"Our lives were hanging in the balance," recalled another representative, "but the grant was our beacon of hope. It breathed new life into our ambitions and allowed us to navigate through the storm."

The grant, specifically designed to help communities recover from the impact of COVID, became the catalyst for Turwanye Inzara's resurgence. With gratitude in their hearts, the cooperative undertook vital renovations, breathing fresh air into their operations. "We revamped our greenhouse, invested in solar panels, acquired a water pump to lift water to our tanks, and purchased additional water tanks," explained a representative.

Before the grant, their income ranged from Rwf500, 000 to Rwf900, 000, with aspirations never exceeding the Rwf1 million mark. Post-grant, the cooperative is on the brink of a financial transformation. "We are now anticipating, with confidence, a significant increase in income – at least Rwf5,000,000. This is not just about the numbers; it is about the profound impact the UNDP and the Ministry of Environment have had on our journey. They pulled us from a difficult place and set us on a path to prosperity," beamed a representative.

The Turwanye Inzara Cooperative's story is not just one of agricultural success; it is a testament to the resilience of communities in the face of adversity. Through partnership and support, these farmers have not only secured their livelihoods but are now sowing the seeds of a brighter future for generations to come.

How miracles happen when adversity meets innovation

When adversity meets innovation, miracles happen. Adeline Mukayirere, the visionary force behind DAVET Ltd., shares a captivating tale of triumph over unexpected challenges. “We started DAVET with pig farming in 2018,” Mukayirere begins, her eyes reflecting the journey’s highs and lows.

As the enterprise flourished, soaring to a value of thirty million Rwandan Francs, the unforeseen storm of 2019 hit—a tempest named COVID-19. “The project seemed to have closed down, there was no business, one couldn’t carry on. No one knew what was going to happen,” Mukayirere recalls, the uncertainty echoing in her voice.

In the face of plummeting meat sales, DAVET’s survival hung in the balance. “When COVID happened, our business was greatly hit because we didn’t have people who were buying meat. This was a big challenge,” she shares, her determination evident. Forced to part ways with their swine companions, the team faced an uncertain future. Yet, a lifeline emerged—the grant meant to breathe new life into their venture.

“The idea was to get into black soldier fly farming,” Mukayirere narrates, her eyes gleaming with newfound purpose. These ingenious insects lay eggs that metamorphose into nutrient-rich maggots, sustained on organic waste. “Our role comes in environmental conservation because we use waste from different food sources. We then get manure, which we use on our land. We also get very good proteins to feed our animals,” she explains, revealing the eco-friendly heart of their transformation.

Empowered by a grant from UNDP in collaboration with the Ministry of Environment, Mukayirere invested in 7 pregnant sows. The result? A flourishing piglet population—150 strong. “With the ongoing recovery, in this past year, I have made a profit of not

less than five million Rwandan Francs,” she declares, a testament to resilience and determination.

“I have learned that one shouldn’t be discouraged and give up at any time a challenge comes,” Mukayirere imparts, her words resonating far beyond the hills of Rwanda. DAVET Ltd.’s remarkable journey stands as a beacon of hope and innovation—a testament to the unwavering spirit of those who refuse to surrender, even in the face of the unexpected.



150

Mukayirere invested in 7 pregnant sows, she has now a flourishing population of 150 piglets



When dreams into reality – a walk down the memory lane with Nzuri Factory Company Ltd



David Niyonsenga, Nzuri Factory, transforming butchery waste into soaps

With challenges brought forth by the COVID-19 pandemic, Nzuri Factory Company Ltd emerged not just as a resilient entity but as a testament to the power of innovation and collaboration. Starting with the modest capacity of producing 3-5 cartons of soap per day, the company found itself at a crossroads when borders closed, and the quest for raw materials intensified within the confines of the country.

Amidst the adversity, the realization struck – soap was a basic necessity. However, crafting this essential commodity posed a formidable challenge without the right tools. Handcrafting

soap without the aid of machines and relying on makeshift wood planks became a daily struggle for the Nzuri team.

The turning point came with a lifeline from the United Nations Development Programme (UNDP), in partnership with the Ministry of Environment, specifically designed to empower youth and women enterprises. The grant proved instrumental in Nzuri's journey to not only survive but thrive during these challenging times.

First on the agenda was the acquisition of a machine capable of crafting palettes and briquettes. Subsequent-

ly, the company invested in modern technology stoves designed to utilize these briquettes efficiently. Raw materials for soap production followed suit. However, the challenges did not end there; Nzuri lacked proper infrastructure to manage its burgeoning business. The absence of an office for document-keeping prompted yet another strategic investment.

In a strategic fifth move, Nzuri invested in a machine essential for mixing the liquids crucial in soap production. The UNDP grant facilitated the realization of long-held dreams, such as crafting briquettes from food waste and developing energy-conserving



stoves. These aspirations, once distant dreams, materialized with the aid of a machine acquired through the grant.

The impact of the UNDP grant was transformative. Nzuri Factory Company Ltd, once grappling with challenges, now operates efficiently, generating an income of Rwf300,000 per month after taxes, wages, and rent. The grant served as a catalyst for the company’s success, propelling it forward when the road seemed uncertain.

Looking ahead, Nzuri Factory Company Ltd remains optimistic about the future, acknowledging that without the UNDP grant, their current success story would be a mere figment of imagination. As they continue to evolve and contribute to their community, the company stands as a shining example of resilience, innovation, and the potential for positive change that can be sparked by strategic partnerships and targeted support.



Post-harvest challenges and growth opportunities

While the project addressed many of the beneficiaries' needs the renewed growth also revealed additional challenges which were not in the project scope but would complement what has been provided and boost their chances of growth. The issues ap-

peared to be serious concerns which require attention.

The challenges pertain to post-harvest handling, management skills and marketing. Majority of them decried the heavy losses incurred in handling,

storage, and transportation. They indicated that with technology to add value by processing some or all their produce they would stand to gain more, save losses, expand production and even support others.

Forging financial foundations through building resilient supply chains

There is a dearth of financial management and record keeping skills across most enterprises which can be a serious factor in compromising growth and sustainability. Majority of the enterprises did not have good book-keeping practice.

Some struggled to produce documentary proof of their expenditure. This intervention laid a fundamental foundation upon which the businesses could grow and be able to approach commercial lenders for expansion or occasional working capital needs. That would however be difficult unless

they learnt to maintain proper books of account.

The beneficiaries gained useful knowledge in management of businesses and the environment. Those skills needed to be harnessed and increased further to foster accountability and hone business acumen. With more training in financial management and how to deal with crisis, the beneficiaries will be better prepared to anticipate delays in payments and price variations so that they improve their budgeting/planning and handle shocks in future.

Local supply chains can be strengthened to build economic resilience and help withstand shocks. The potential for such rests in encouraging a culture of saving, developing competencies for quality and standards and enhancing operational effectiveness.

Working together either in cooperatives or collaborating with others in the industry to develop linkages and strengthen local supply chains. There is an unexploited potential domestic market and huge prospects for export if businesses work together.

Conclusion

In conclusion, the project's impact on beneficiaries has been profound and multifaceted, spanning various dimensions of socio-economic development. Through its interventions, the project catalyzed tangible improvements in recovery, capacity building, job creation, trade facilitation, and environmental sustainability. Beneficiaries across different demographics, including youth and women, experi-

enced significant advantages such as increased working capital, enhanced profitability, heightened production levels, and smoother access to raw materials. The injection of funds not only revived operations and reinstated lost jobs but also generated new employment opportunities, rejuvenated markets, boosted household incomes, and restored a sense of normalcy for participants. These outcomes not only

addressed immediate challenges but also laid the groundwork for long-term resilience and advancement, fostering a positive trajectory for the beneficiaries and the broader community. Overall, the project's tangible benefits have contributed to the empowerment and upliftment of individuals, paving the way for sustained socio-economic progress in the region.



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