

ARTCF

ASSOCIATION RWANDAISE DES TRAVAILLEURS CHRETIEN FEMININS



ANNUAL NARRATIVE REPORT FOR THE YEAR 2017

Kigali, January 2018

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ACRONYMS AND ABBREVIATIONS

1. **IGA** : Income Generating Activities
2. **ARTCF** : Association Rwandaise des Travailleurs Chrétiens Féminins
3. **ASC** : Agent de Santé Communautaire
4. **CARE**: Cooperative for Assistance and Relief Everywhere
5. **CCOAIB** : Conseil de Concertation des Organisations d'Appui aux Initiatives de Base
6. **CLECAM**: Coopérative Locale d'Épargne et Crédit Agricole Mutuels
7. **CS** : Centre de Santé
8. **FE**: Financial Education
9. **FOs**: Field Officers
10. **FS**: Field Supervisor
11. **IMF** : Institution of micro finance
12. **JADF** : Joint Action Development Forum
13. **MIS** : Management Information System
14. **ONGs**: Organisations Non Gouvernementales
15. **PF**: Planning familial
16. **PROFEMMES** : Collectif des Organisations pour la Promotion de la Femme, de la Paix et du Développement
17. **RCA** : Rwanda Cooperative Agency
18. **SACCO** : Saving & Credit Cooperative
19. **SEO** : Secretary Executive Officer
20. **SIDA**: Syndrome d'Immuno-déficience Acquis
21. **SPM**: Selection Project Management
22. **SSF**: Single Stream of Funding
23. **TOT**: Training of Trainers
24. **VAs** : Village Agents
25. **VFC** : Vision Finance Company
26. **VIH**: Virus d'Immuno-déficience Humaine
27. **VSL**: Voluntary Savings and Loans
28. **VSLGs**: Voluntary Savings and Loans Groups

ACKNOWLEDGEMENTS

The realization of the operational plan for the year 2017 of the ARTCF would not have been possible without the active intervention of its partners, both national and international.

We wish to express our sincere thanks to Care International Rwanda from whom ARTCF has received funding for more than 11 years and considerable institutional support through which it operates as an institution.

This financial and technical support has enabled ARTCF to remain active and maintain the synergy of working with its founding members in particular and other partners in both the public and private sector. May each of our partners who have contributed from near and far accept the expression of our deepest gratitude.

We reiterate our commitment to collaborate with the government of Rwanda, which spares no effort to create an environment favourable to the socio-economic development of our country in general and to the participation of civil society organizations in this development in particular, through actions coordinated and concerted.

ARTCF remains grateful to its members as its direct target group for their involvement in the activities of the organization and for all the support that they continually provide by giving them the opportunity to evolve and grow effectively fulfil its mission that *“ARTCF intervenes with workers living low life standards with focus on women to empower them by raising awareness of their ability to get out from socio-economic problems and to be financially and socially independent”*. we express our gratitude to the Board of Directors, supervisory Board and conflicts resolution body for their demonstrated volunteer service to the organization.

Finally, let us express our gratitude to the staff of ARTCF who, despite its small size and many solicitations addressed to it by the population in general and the ARTCF members in particular, has succeeded in maintaining the image of the organization. May he find, through these lines, our thanks and our encouragement to work with a permanent concern to do well to serve better.

MUKASIBO Angeline

Legal Representative

Abstract

The year 2019 was marked by actions oriented mainly towards the good health of the target groups and the improvement of their socio-economic conditions through activities, the strengthening of their capacities in the identification, development and management of small income generating projects and financial support for groups and / or cooperatives to invest in the income generating projects they have developed.

Throughout the year, the health and economic spheres were the spearhead of the Association in terms of its socio-economic policy for its target groups of over 80% women. vulnerable groups organized in grassroots and / or cooperative groups of 20 to 30 members per group / cooperative. The identification and selection of target groups are done in close collaboration with local authorities on the basis of criteria commonly used by Ubudehe operating at the village level.

Throughout the year 2019, ARTCF has indeed focused its efforts on the reduction of poverty (promotion of financial inclusion, mentorship, adult functional literacy as well as agricultural value chain and market system) through the following projects:

1. Gender Equality and Women Empowerment Project
2. Other organizational interventions

The various projects listed above are complementary and all contribute to improving the socio-economic living conditions of the poor population, the vast majority of whom live in rural areas and live mainly from agriculture. All these projects are running. The results of this year 2017 are quite positive, as we will see in the following pages.

I. IMPLEMENTATION OF ACTIVITIES FOR THE YEAR 2017

I.1 Framing target groups

ARTCF conducts its interventions mainly through grassroots groups, associations or cooperatives in which the target groups are organized. As of 31/12/2017, the 133 traditional grassroots groups under ARTCF technical supervision with 2,558 members, approximately 90% of whom live in rural areas while 10% live in urban areas. Furthermore, over 90% of these members are women. In addition to these traditional grassroots groups, there are also other created micro savings groups, beneficiaries of the ISARO, SAFI and RIWSP projects located respectively in the districts of Nyamagabe, Nyaruguru, Gisagara, Huye, Nyanza, Ruhango, Muhanga and Kamonyi in Southern Province which today are supported by GEWEP II; Kayonza and Gatsibo in Eastern Province and Gakenke in Northern Province which those groups are generally known as Voluntary Savings and Loans Groups (VSLGs). The year 2017 ends with a total of

5,549 VSLGs/cooperatives with 150,460 members in all the intervention districts, or about 27 members per VSLG/cooperative.

I.2 Location of groups / cooperatives.

The geographical distribution of the ARTCF's groups' beneficiaries is as follows:

District	Number of VSLGs/Cooperatives identified and recorded					Average number of members per VSLG
	Number of VSLGs identified and recorded	VSLGs members				
		Male	Female	Total	% of Female	
Nyarugenge	8	72	168	240	70%	30
Gasabo	3	27	63	90	70%	30
Kicukiro	2	18	42	60	70%	30
Kamonyi	314	1,695	7,345	9,040	81%	29
Muhanga	374	2,050	8,495	10,545	81%	28
Ruhango	770	5,003	17,025	22,028	77%	29
Nyanza	788	5,498	15,457	20,955	74%	27
Huye	781	4,127	16,193	20,320	80%	26
Gisagara	662	4,612	13,092	17,704	74%	27
Nyamagabe	717	4,353	15,182	19,535	78%	27
Nyaruguru	724	3,798	15,705	19,503	81%	27
Bugesera	5	45	105	150	70%	30
Rwamagana	28	252	588	840	70%	30
Kayonza	158	1,422	3,318	4,740	70%	30
Gatsibo	157	1,413	3,297	4,710	70%	30
Total	5,491	34,385	116,075	150,460	77%	27

Implementation of gender equality and women empowerment project

2.1 Introduction

Since August 2016, ARTCF is in partnership with CARE international Rwanda within the implementation of GEWEP II, a four-year project which stands for assisting women living in the Southern Province are economically and socially empowered and exercise their rights. The direct beneficiaries organized into VSLAs, as the main entry point, are reached and being supported through different entrepreneurship-related trainings or program approaches for economic empowerment of women in particular.

Women's economic empowerment is considered as the process in which women's capital endowment (human, financial and physical) increases as new economic opportunities become available and benefits build-up, reinforcing women's economic means and their voice.

Improving the knowledge and skills women need in the creation and development of the income generating businesses (mainly off-farm activities), not only empower women directly, but also give them better ways to have access to decent jobs with higher incomes, better career prospects and cope with the competition for their better socio-economic stand in the community. Prior to the above, increasing women's financial management skills and cooperation with financial service providers is crucial.

2.2 Achievements

As the progress on achieved results, 1,765 VSLGs composed of 46,038 members were trained on financial literacy and linkage while 3,521 VSLGs composed of 95,496 members were trained on enterprise development.

In financial linkage, 627 VSLGs were facilitated to be linked to formal FSPs and have accessed different services such as opening of savings accounts and receiving external loans for starting up, financing or growing their own income generating businesses.

In this reporting year, 50 advanced people in business were trained as Business Mentors in 8 districts for being able to nurturing 100 potential women entrepreneurs (mentees) by providing with them advisory and technical support to make their own businesses more profitable and viable in the long-run. So far, all those 100 women were coached for shaping their different businesses.

Although the government of Rwanda has promoted education for all, and increasing numbers of younger girls are enrolled in Primary Education, a significant number of Adults remain illiterate, including 34% of all women aged 15 and above. In the line of ensuring basic education for all through promoting writing and reading skills including numeracy among project participants, 6,064 people were taught and then graduated through adult functional literacy intervention while other new 6,766 learners are enrolled for pursuing this cross-cutting intervention that is planned to take end by May 2018.

2.3 Results framework

Within this year 2017, the most important results achieved by ARTCF for GEWEP II in close partnership with CARE International Rwanda by using its financial support are found in the progress against result framework herewith.



GEWEP Final report
template for 2017_AI

2.4 One representative example of achieved results (outcome)

Under outcome 2: Improved literacy and numeracy skills among VSLA members:
The main problems identified are ; low self-esteem, dependence on others in social activities involving the written language, poor health, accidents which could be avoided by being able to read and getting proper and timely information/guidance, limited access to employment, limitations to social and civic participation, ignorance of one's and others' rights, higher possibility of being manipulated, deteriorated families and children's conditions: no birth control, domestic violence, child mortality, and children not attending school or doing poorly in school. Low literacy and numeracy skills for VSLG members impede their ability to efficiently manage loans, negotiate linkage with FSPs, and understand the business and other income generating activities aspect. This was limiting also their access to and participation in community structures in decision bodies.

ARTCF in partnership with CARE international started the identification of illiterate community people within VSLG members. This involved community members themselves, local leaders and other literacy actors. From the number of illiterate community members were identified and literacy classes started with 6,377 learners trained by selected teachers. After the completion of a 9-month literacy program, all learners sat for the final evaluation and 6,064 out of 6,377 learners passed their exams successfully.

District	Number of adult people enrolled		Total learners	% by gender by district		Number of classrooms per district	Total # of teachers/district
	Females	Males		Female (%)	Male (%)		
Ruhango	2,404	925	3,329	72.2	27.8	80	40
Nyanza	2,233	815	3,048	73.3	26.7	70	35
TOTAL	4,637	1,740	6,377	72.7	27.3	150	75

As results of the acquired skills, people are now testifying being more confident, they are now involved in decision making bodies at grassroots levels (cell and village levels, VSLGs committees), some of them are now running/managing small businesses/enterprises.

2.5 Cost efficiency / value for money

During the project implementation progress for the year 2017 ARTCF in partnership with CARE International in Rwanda and other stakeholders, the correlation between the targets and used budget has been effective; the target has been reached at 100% as well as the budget utilization. This resulted from a regular joint planning and budgeting (on monthly and quarterly basis), capacity building and advices/coaching from CARE's sub grant and technical teams, regular monitoring of plan and budget implementation, and experience of ARTCF organization, respect of existing sub agreement signed between both organizations, respect of ARTCF policies and procedures.

Apart from the above-mentioned approaches, we also learnt from the views from different stakeholders (local leaders, FSPs, JADF, VAN) through joint monitoring field visits, regular meetings, and project progress review. In literacy component, we spent 61,746,574 Rwf for 6,766 direct beneficiaries this means 11US\$ per client while Women Economic Empowerment (WEE), we spent 225,369,587Rwf for 137,020 direct beneficiaries this means 2US\$ per client.

2.6 Deviations in implementation and in the results from the targets

Generally, compared to the targets, all-major activities have been achieved at 100% and there are some of them resulted in the extent above 100%. Thus, there were no significant deviations occurred.

In this 2017, the following are major activities performed and results obtained:

- 1,765 VSLGs were trained on financial literacy against 1,766 VSLGs. This resulted in having 46,038 beneficiaries trained. Based on cumulative targets for Year1&2, we had to reach 88,560 people but cumulative achievements are 85,829 people meaning that we are at 97% with a discrepancy of around 3%. The main reason behind this mismatch was about the few VAs who didn't achieve the set target due to different cases (resignation from their duties, have a number of VSLGs to monitor less than a set target, lack of commitment, etc..). We tried to add one more VSLG to the best performing VAs in order to be reduced the severity of the case but as they had to deliver this training in the same time with other activities, we failed to achieve this target at 100%. In order to address this deviation, the next planning will put emphasis on training VSLGs with big number of members along with increased number of VSLGs to be trained by VA in the whole year as much as possible.
- 627 VSLGs were linked to FSPs,
- 95,496 beneficiaries grouped into 3,521 VSLGs against the target of 88,560 people were trained on enterprise development. There is overachievement.

- 100 potential women entrepreneurs were coached in mentorship program. There is no mismatch here the target is achieved.
- 6,067 learners against target of 5,400 learners have successfully passed the final evaluation and graduated in adult functional literacy program while other new 6,766 learners are pursuing this program to finish in the following year.

The following are the pictures taken during the graduation event held in Ruhango district



This resulted from a regular joint planning and budgeting (on monthly and quarterly basis), capacity building and advices/coaching from CARE's sub grant and technical teams, regular monitoring of plan and budget implementation, and experience of ARTCF organization, respect of existing sub agreement signed between both organizations,

respect of ARTCF policies and procedures and then full commitment of literacy teachers, VAN supported by field staff as well as regular field coordination.

2.7 Risk

Delays in getting sub-grant approved has affected implementation plan early established and issues related to the time line of some project activities. In consultation with CARE team, we agreed to adopt a joint preparation plan that intends to speed-up the implementation of the project activities in required period. Secondly, we faced the issues related to the under-estimation of the budget for some project activities; to handle the issues some activities were supported by other budget lines in the same output, which shifted for 2018. One of the examples of these activities is training of village agents on enterprise development, where this activity was supported by the budget lines:

1. Organize a joint workshop CARE, MINEACOM, MINAGRI, MIGEPROF, BDF and Districts to discuss on BDF assistance to women businesses
2. Identify, contact, and link business women to the businesses Technical support suppliers
3. Market linkage

As usual, another big thing was insufficient number of field staff (1 Field officer for 2 districts) with a huge number of activities to be performed within limited time. Having flagged the issue, CARE and ARTCF decided to hire the temporary field staffs for short term (3 months) but after the term ended, the case raised again even if those people were hired in the supportive way, the supervision of their field works and working conditions were not the same and clear for appreciating the given support.

To cope with this challenging situation, the field team worked hardly and even overtime by efficiently using available facilities and involving local authorities in monitoring and ownership of the program being implemented. In addition, the community-based approach aiming the sustainability and ownership of our interventions at the field such as literacy teachers, and VAN structures.

For the literacy component, there was no any risk that was negative but rather a positive influence occurred as result of the provision of literacy materials and equipment to literacy learners whereby the expected number of learners raised from 6,075 to 6,766. The closer classmates or neighbours share literacy books.

2.8 Reporting on the four crosscutting GEWEP thematic focus areas: Women's economic empowerment (WEE)

- a. VSLA performance

During the year 2017, we tried to gather VSLGs Identification for VSLGs working in all Districts under support of GEWEP II in South so that their follow up may become easy for us. Until now, 5,043 VSLGs are fully identified and recorded as soft copy and with fully information based on established VSLG recording tool and we still working on the remaining ones by the first quarter of FY 2018. Note that we expected having 5,115 VSLGs monitored by 468 VAs, but by December 2017, we have only recorded 5,043 operating VSLGs. The following table summarizes what we have found out during that VSLG physical check.

District	Number of VSLGs identified and recorded					Average number of members per VSLG
	Number of VSLGs identified and recorded	VSLGs members				
		Male	Female	Total	% of Female	
Kamonyi	306	1,623	7,177	8,800	82	29
Muhanga	324	1,600	7,445	9,045	82	28
Ruhango	770	5,003	17,025	22,028	77	29
Nyanza	788	5,498	15,457	20,955	74	27
Huye	781	4,127	16,193	20,320	80	26
Gisagara	633	4,351	12,483	16,834	74	27
Nyamagabe	717	4,353	15,182	19,535	78	27
Nyaruguru	724	3,798	15,705	19,503	81	27
Total	5,043	30,353	106,667	137,020	78	27

Details can be found in attached excel sheet by district:



GEWEP II VSLGs
MASTERFILE.xlsx

Usually the VSLGs' members take internal loans from their savings; the repayment period is 12 weeks (3 months). Currently that repayment rate by end of December 2017 is 98% (cfr MIS report by December 2017).

The mature VSLGs are linked to FSPs, not only for requesting external loans for the low-income communities, but also for securing their money and benefit from non-financial services. The served community and financial services providers to clearly understand types and principles of financial linkage complemented by the results of the analysis of VSLGs' rating tool for financial linkage. This is done through mobilization of those VSLGs

fulfilling eligibility criteria to work with formal financial service providers. During whole year 2017, 627 VSLGs obtained external loans from FSPs. Most of external loans taken by these VSLGs have been invested in small businesses.

CARE International in Rwanda in partnership with ARTCF built the capacity of VAN committee's members through the training of VAN committee's members on leadership, planning, monitoring of existing VSLGs, VAN basket fund management, and collaboration with local leaders. In addition, we organized VAN's members' quarterly meetings at each District level, following the VAN's members monthly meetings at each sector level.

b. Financial linking

In this process, the behaviour change does not simply happen through a training program. Adoption of formal financial services by VSLGs members occurred if financial literacy is followed by financial linkage with FSPs. Thus, ARTCF is actively involved in linking VSLGs' members to different financial service providers and giving advisory support for the utilization of the available products and services, financial linkage's principles.

More efforts put in this end, on monitoring of mature VSLGs with external loans from FSPs, sensitization of VSLGs' members about the importance of financial linkage, joint field visits with FSPs' representative and supporting FSPs' staff at the field works with VSLGs' members under GEWEP II.

During financial literacy training and in the joint field visits with FSPs' staff, particularly those in partnership with CARE Rwanda to reduce financial exclusion, participants are informed about various formal sources of credit and their benefits, as compared to informal sources. Basing on their choices, participants who are eligible and interested to receive loans are then linked to different financial service providers. The microfinance entity and thus VSLGs members are brought into the virtuous cycle created by borrowing from formal sources.

Note that information about VSLGs already linked to any bank/MFI by opening of savings account or borrowing money (loans) from there, is being obtained through VA that monitors the VSLG and/or through FSPs that gave the loan or opened account for our clients (VSLGs). Themselves field officers also get information when they are in the field visits. All information and data received via all these ways are put together then analysed to ensure accuracy and minimize eventual duplication. The cumulative results are 904 VSLGs including 627 linked for this year 2017.



c. Entrepreneurship (including job creation):

Some of the VSLG members who were already trained on enterprise development, they started running their own business. Acquired knowledge and skills are inspiring them to

have the idea and look for resources (capital) for starting their own business to generate income and create job opportunities for them and/or for their surrounding community. Different kind of their businesses are mainly in the form of buying and selling agricultural products, services delivery and other industrial products at local markets but there are other goods locally made from handcraft work by them.

Business mentorship is part of Enterprise Development. Still our VSLGs' members have limited capacity in terms of business management, dairy record keeping, and they are missing self-confidence in running their businesses. Business mentorship requires openness to experienced Mentor to support potential Mentee, mainly in market assessment & linkage, dairy record keeping and business management in general.



Mentorship-list of Mentors Mentees -Fir

In this year 2017, 150 Mentees were coached by 75 Mentors according to the business mentorship roadmap. Moreover, they completed their intensive phase successfully.

d. Value chain

The economic empowerment programs promote vulnerable women and youth's access to appropriate financial services, build their skills in enterprise development, and link women and youth entrepreneurs to functioning markets and value-chains, allowing them to increase their and the household's cash income. Value chain aiming to increase financial inclusion, job creation and inclusive market driven value chain.

After a research done by an independent consultant around value chain and market analysis, where we selected 2 crops (cassava and horticulture) different activities were implemented under value chain:

- Organize a reflection workshop around VC & MS with stakeholders (MINICOM, MINAGRI, MIGEPROF, BDE, GEWEP II implementing partners, FSPs, Agronomists and CARE' staff)
- Analysis of data from business profile of VSLAs' members
- Organize an orientation session of selected Vas on VC & MS: 35 Vas were oriented on value chain and market system
- Organize farmers into clusters & selection of farmers' promoters and Conduct a SWOT analysis for each organized cluster: 1,331 VSLGs' members are organized into different clusters around cassava and horticulture, and 19 farmer's promoters have been selected by their peers supported by CARE & ARTCF staff.



Clusters committees members and FP.xlsx

- Conduct a SWOT analysis for each cluster:



Clusters' SWOT
analysis.docx

- Organize ToT of farmers promoters in collaboration with RAB (11th up 12th October 2017): 19 farmer's promoters, 35 VAs, 8 agronomists have been trained on modern agriculture techniques by Rwanda Agriculture Board (RAB).
- Organize practical session of farmers promoters in collaboration with RAB (20th October 2017)



- Coaching of farmers on good agronomist practices/FFS, conducted by temporary professional in VC& MS (October & November 2017): 1,331 VSLGs' members regrouped into different clusters have been coached on modern agriculture techniques by farmer's promoters supported by temporary staff in charge of VC&MS and respective sector agronomists, and 6 Farm Field School (FFS) were established (one in each selected sector).
- Organize a study tours of farmer's promoters: 39 clusters' members participated in study tours



- Distribution of basic kits of farmer's Promoters:

In order to facilitate the farmer's promoters to do smoothly their job of coaching their respective cluster's members, each farmer promoter received the basic kits, including spray pump, watering cane, boots and umbrella. The farmer's promoters appreciated the kits, and they promised to reach their target with required quality.



2.9 Other issues or comments you would like to share with CARE.

As far as the literacy component is concerned, we have realized that teacher-learner ratio is still too high due to the high number of community members demanding for literacy skills. We therefore suggest that CARE could increase financial resources to hire more teachers to reduce the workload of the available teachers. We have also realized that the numbers of field officers are very few compared to the area of coverage. CARE also can plan for the next phase after May 2018 for purpose give an opportunity to the community members who did not get chance to benefit from the already literacy program in place because every class has a specific limit of 45 learners per class. This has been so difficult to send back the community members who are demanding for literacy skills due to a limited number we are obliged not to exceed.

As regards to logistics, the literacy component does not have the means of transport (Vehicle) to facilitate the field literacy coordinator to effectively carry out the daily field monitoring. The organization has only one pick up as a means of transport at the field which has also to be shared with other organizational departments whereby it becomes sometimes difficult merge the schedules and as a result can cause delays in completing some planned schedules.

I suggest that CARE could purchase a vehicle to facilitate in the monitoring of literacy program activities since the available means is not enough for satisfying all the components of ARTCF organization.

No	Challenges	Proposed solutions
1	Changes due to budget underestimation of some activities in sub-grant agreement and delay in the process of getting approval	<ul style="list-style-type: none"> Timely ensure effective communication and consult with donor.
2	Money defaulting cases among VSLGs' members which can cause the increase of dropouts split up of VSLG members	<ul style="list-style-type: none"> Remind VSLG members on VSL methodology and principles.

	as well as mass destruction of entire VSLG.	<ul style="list-style-type: none"> • Work with local authorities at cell level even at sector level for getting money insolvency cases being managed. • Dismissal of the VAs and members who give bad example by their insincerity as regards to the activities of their VSLGs.
3	Some MFIs staffs not full committed to support and provide affordable credit services to eligible VSLGs.	<ul style="list-style-type: none"> • Addressing the issues to CARE which is in close partnership with these MFIs for further take corrective actions.
4	Some activities in connection with value chain which were not ready to be implemented.	<ul style="list-style-type: none"> • Postponed in the following fiscal year and used the related budget to train non-trained and new recruited VAs on enterprise development after having consulted with CARE team.
5	Learners with ophthalmological problems (issues of eye sight to old learners)	<ul style="list-style-type: none"> • Mobilization for medical consultation at health centres
6	Different sites which do not have sufficient equipment like benches and chairs for learners (case of Shyogwe sector, Kinini site Muhanga district)	<ul style="list-style-type: none"> • Work hand in hand with formal schools to provide assistance where possible especially in school holidays.
7	Delay of some learners to attend classes	<ul style="list-style-type: none"> • Involvement of Local leaders in mobilization and elect learners representatives in charge of classmates' behavior
8	Issues of overcrowdings of learners due to the demand of literacy skills.	<ul style="list-style-type: none"> • Mobilization of the extra learners to join other literacy classes provided by other Organizations
9	The long distance for Literacy teachers to reach at their learning sites	<ul style="list-style-type: none"> • Practicing the culture of saving on their monthly transport fees for them to be able to buy bicycles
10	Some districts are lagging behind due to the period they started teaching	<ul style="list-style-type: none"> • Increasing the number of working hours for teachers or number of days by negotiating with literacy learners.
11	Some new teachers have difficulties in completing pedagogical documents	<ul style="list-style-type: none"> • The program will organize refresher training.

Conclusion

All activities planned to be achieved until December 2017 have been implemented as it were planned. All difficulties/ challenges encountered aforementioned have been resolved and those who did not find the solutions, we took strategies for the best future solutions.

II. Other organizational interventions

2.1. Visits to cooperatives and follow-up meetings.

2.1.1. Follow-up visits.

Visits were made regularly at the level of each cooperative while their meetings were organized for two days. The purpose of these visits was to supervise the cooperatives as to the good management of the cows received and their mobilization for the cooperative spirit. Regarding livestock, we found that it is well maintained in almost all cooperatives. We appreciated the role of the veterinarians of the Mamba and Gikonko sectors, whose collaboration with the ARTCF agent allowed the improvement of hygiene and feeding of cows in some cooperatives.

In Gikonko this is the case of the Abunzubumwe cooperative of the Gikonko Cell, whose bad leadership had hampered the cooperative's performance and the maintenance of the cows. In collaboration with the veterinarian of the Gikonko sector, we organized consultations with the members, particularly the committee, and we observe a positive change in the situation. In the Mamba sector, the intervention of the veterinarian and even of the executive secretary of this sector allowed the improvement of the maintenance and especially the hygiene which was critical in the cooperative Ejoheza in the Ramba Cell Sector Mamba. As for the low wager recorded, until the end of November 2017, 30 were born from 15 cows received in March 2014.



Figure 1: Calves born from artificial inseminations of which one doubled (on the right) occurred in Twitezimbere cell Muyaga sector mamba.

Table 1: Cooperatives met and participation rate.

Cooperative	Cell	Sector	ppants	Pregnant heads	# actual cooperative members			Carves born	Savings	Comments
					F	M	Total			
Dushyigikirane	Muyaga	Mamba	8/11	4	4	7	11	4	400,100	There was a double birth and at three months the same cow is still protruding. Water problem
Ejoheza	Ramba		9/10	0	4	6	10	8	100,000	A cow is not fertile. Many expenses due to veterinary care.
Abanyabupfura	Mamba		8/10	2	5	5	10	6	520,000	Veterinary care costs cooperative dearly.
Tuzamurane	Kabumbwe		18/20	4	10	10	20	0	280,000	Two sick cows
Abacyeramurimo	Gakoma		10/18	3	4	14	18	0	190,220	Veterinary care that costs cooperative dearly.
Twuzuzanye	Gasagara	Gikonko								Absent at the meeting
Twitezimbere	Gasagara		3/13	3	8	5	13	0	200,000	Many expenses due to veterinary care.
Twitezimbere	Mbogo		10/12	2			12	6	480,000	A cow has been replaced. Problem of water deficit
Twivanemubukene	Kili		12/14	5	6	8	14		150,400	Saving for veterinary care
Abunzubumwe	Gikonko		7/15	0	8	7	15	6	60,000	2 remain to be protruded and a calf died at birth
Duterimbere	Gikonko									Absent at the meeting
Total				25				30		

Comments:

- From this table it can be seen that the new cooperatives have 86 members out of 123 starting (41 women against 45 men), ie 70% who remain, while in the news they remain only 70 members out of 120 (35 women and 35 men) or 58% Relative to starting strength.
- Based on the attendance list at these meetings, the beneficiaries of the Mamba sector (53 participants) are more participatory than those from Gikonko (32 participants).
- For cooperatives with leadership issues, in collaboration with the Sector Veterinarian and Executive Secretaries of Cells we organized meetings with members to resolve conflicts. In some cases, like Duterimbere, it was necessary to elect a new committee.
- Members of former cooperatives have common income-generating activities such as agriculture and trade
- All cooperatives have introduced savings and credit activities that allow them easy access to credit to invest in small individual projects.

CONCLUSION.

All activities planned during the year 2017 have been completed as planned. ARTCF is very grateful to the Global Fund and the Ministry of Health for the funding they have given to ARTCF, which has dramatically changed the socio-economic conditions of the SSF / HIV Project beneficiaries where today ARTCF is sustaining the project activities. ARTCF also thanks the local authorities and other potential partners such as RAB for their collaboration in the sustainability of the SSF project activities.

ARTCF hopes that, if possible, another contribution to be made available will help the members of the cooperatives created to organize themselves into entrepreneurs. The SSF project has played a big role in improving the living conditions of the project beneficiaries and their entourage, as evidenced by the people who benefited from it. The old cooperatives are active until today which is a fruit of the intervention of the said project.