



FINCA[®] Canada



An experimental field of potatoes that produce caterpillars was planted to improve food security and environmental sustainability

Sustainable Farming and Forest Protection Project in the DRC

Report for PETER GILGAN FOUNDATION

NAME OF GRANTEE: FINCA Canada

GRANT AMOUNT: \$100,000.00

GRANT PERIOD: May 2024 – February 2025

FINAL REPORT DATE: 31 March 2025

Contact: Drew Boshell, Executive Director
202-280-5496

Drew.Boshell@FINCACanada.org

Project Objective

This Project aims to provide economic opportunities to women and girls in the DRC through the promotion of environmentally responsible mushroom farming, caterpillar farming, beekeeping, fish farming, and detergent making, while protecting the surrounding natural forest. The Foundation funded \$100,000 out of \$177,000 total amount budgeted for this Project. The Project was implemented in Kalenge and surrounding villages, 300km east of Kinshasa and targeted 600 household members (70% women).

Background

With two-thirds of Congolese living on less than \$1.90 per day, the DRC ranks 179th out of 189 countries in the U.N.'s Human Development Index making it one of the poorest countries in the world. Many of DRC's poor rely on shifting agriculture and wood fuel collection which have a devastating impact on the natural forest reserves and is a major contributor to climate change. These unsustainable activities coupled with logging and mining operations have resulted in forests in the Democratic Republic of Congo (DRC) disappearing at an increasing speed, with annual deforestation rates exceeding 1 million hectares (2.5 million acres) in the past five years.

In 2022, FINCA DRC identified the region of Kalenge in the Kenge Territory, approximately 300km east of Kinshasa, which is experiencing high levels of deforestation due to unsustainable agricultural practices. The Kalenge Forest is the only source of food, resulting in intense human activity that accelerates deforestation in the region, contributing to climate change. Large tracts of forest are cleared and burned each year to allow for the propagation and collection of mushrooms and production of charcoal. From 2000 to 2021 this forest has been losing 3.46 ha per year due to destructive human activity (cutting, burning). This corresponds to a loss of 36 tCO₂ per year into the atmosphere. The Project aims to put 200ha of the forest under protection by the community to allow for regeneration. It is estimated that in 5 years, by natural regeneration, the 200ha forest area will have grown to 572 ha, which equals a carbon footprint reduction of 4,747.03 tCO₂.

The population that exploits the Kalenge forest is living below the poverty line with a rate of more than 150% compared to the national norm. There are no banking services in the area and there is very low mobile service penetration. To move villagers away from these environmentally destructive and unsustainable agriculture practices, there is a need to raise forest protection awareness, provide technical training in more sustainable agriculture practices outside the forest, as well as opportunities for financial inclusion through Financial Literacy (FL) training and microloans, with a special focus on women. It is expected that these activities will lead to increased food self-sufficiency by establishing sustainable sources of income that will help village communities reduce pressure on the surrounding forests.

Thus, the following interventions were identified and addressed by the Project:

- Promote environmentally friendly agricultural practices and environmental conservation.
- Engage in capacity building at the local level by providing training focused primarily on women and girls in vocational and financial literacy.

- Provide opportunities for financial inclusion of rural women to lay the foundation for economic development in rural communities.

Theory of Change

The Theory of Change of this Project assumes that by engaging in sustainable agriculture practices, the beneficiaries will be able to sustainably farm mushrooms, caterpillars, fish, bees (honey), and produce soap and detergents. They will then be able to sell their products in the market and generate income for themselves and their families on a year-round basis leading to economic sustainability and food security. Women and girls especially will be targeted under the Project to receive training and have access to financial services and resources (loans) to help facilitate their new sustainable agriculture practices. Additionally, the surrounding forest will be regenerated, and the local ecosystem will be protected.

By training rural communities in sustainable non-forest agricultural production, there will be reduced pressure on the primary forests surrounding the community which were typically cut down for planting and charcoal production. This will allow for the natural regeneration of forests damaged by shifting agriculture and have a positive impact on the climate. Protecting the natural environment will in turn mitigate impacts from climate change, water contamination from soil erosion and loss of biodiversity. Communities will benefit from the regenerated forests, improving the carbon footprint and the natural habitat of the restored forest ecosystem. This includes helping the forest retain its microclimate which is necessary to create local rain necessary for agriculture. The species living in the forest will be protected.

By developing sustainable agricultural practices and food production outside the forest areas, communities will be able to produce food in the off-season, year-round with minimal impact on the natural environment. To assist community members in switching to new sustainable agricultural activities, participants will be provided with sustainable agricultural training and access to microloans accompanied by financial literacy and digital banking training. By coupling increased awareness of sustainable agriculture practices with technical training and access to loans, the level of sustainable food production will significantly increase, thus ensuring adequate food security and self-sufficiency. Through production and sale of mushrooms, honey, fish, detergent, etc. communities will be able to increase their income and improve their nutrition as access to sufficient, quality food will be improved.

Organization Information

FINCA Canada is a charitable organization with the mission to end poverty through sustainable and scalable solutions that are driven by the insights and needs of people in the communities where they live and work. FINCA Canada was established in March 2007. FINCA Canada is affiliated with FINCA Impact Finance (FIF) – a global network of 14 microfinance institutions with over 9000 staff globally (98% nationals). The 14 banks and microfinance institutions that make up the FINCA Impact Finance (FIF) network deliver responsible financial services to low-income customers across the world, guided by the belief that accessible and flexible credit, savings and other financial products are critical tools to achieving financial health. FIF reaches more than 3.4 million customers and consistently delivers a double-bottom line of financial and social performance.

FINCA Canada delivers its projects through the local FINCA Subsidiaries in selected countries. This ensures local ownership, sustainability and project interventions that are responsive and updated to local needs. FINCA DRC which has been selected to implement this Project is a Subsidiary of FIF. FINCA DRC participates in several corporate social responsibility (CSR) activities and is a member of the UN Global Compact Network. It has made a commitment to reduce the impact of climate change through economic opportunities for women and girls that promote sustainable farming practices. The long-term objective is to avoid the emission of 1,500 tons of CO₂ by preventing deforestation, and to sequester 2700 tons of CO₂ through assisted natural regeneration.

Amount Expended

The following is an overview of Expense vs. Budget for the reporting period:

Activities	Description	Cost Description	Budgeted (CAD)	Actual Costs as of 28.02.2025 (CAD)	Funds Remaining as of 28.02.2025 (CAD)	Budgeted (USD)	Actual Costs as of 28.02.2025 (USD)	Funds Remaining as of 28.02.2025 (USD)	
Environmental protection through sustainable economic well-being	Putting the forest under protection	Travel costs, meeting venue, ceremony costs	\$ 5,000	\$ 675	\$ 4,325	\$ 3,634	\$ 491	\$ 3,143	
	* Inform provincial authorities		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
	* Contact with chiefdoms		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
	* Defence ceremony		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
	Financial Literacy Training target 600 participants (70%)	Travel costs, training materials and venue	\$ 15,000	\$ 14,427	\$ 573	\$ 10,901	\$ 10,485	\$ 416	
	Training themes: Financial Literacy, Digital Education (Airtel)		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
	Travel		\$ 3,750	\$ -	\$ 3,750	\$ 2,725	\$ -	\$ 2,725	
	Training materials		\$ 9,000	\$ 14,427	\$ -5,427	\$ 6,541	\$ 10,485	\$ -3,944	
	Training venue		\$ 2,250	\$ -	\$ 2,250	\$ 1,635	\$ -	\$ 1,635	
			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
	Training in agricultural production outside the forest: target 600 participants (70% women, 100 per group, 6 groups)*	Travel costs, training materials and venue costs	\$ 30,000	\$ 47,261	\$ -17,261	\$ 21,802	\$ 34,347	\$ -12,544	
	Training themes: Mushroom production, caterpillar		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
	Travel		\$ 4,500	\$ 949	\$ 3,551	\$ 3,270	\$ 690	\$ 2,580	
	Training materials		\$ 24,000	\$ 46,312	\$ -22,312	\$ 17,442	\$ 33,657	\$ -16,215	
	Training venue		\$ 1,500	\$ -	\$ 1,500	\$ 1,090	\$ -	\$ 1,090	
			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
	Celebration of World Tree Day								
	* Each household will symbolically plant a tree at home	Seedling costs; tools and materials costs	\$ 3,000	\$ -	\$ 3,000	\$ 2,180	\$ -	\$ 2,180	
			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
	Disbursement of credits to beneficiaries								
* Registration of requests		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
* Training of groups	Transportation, lunch, stationary	\$ 3,000	\$ -	\$ 3,000	\$ 2,180	\$ -	\$ 2,180		
* Disbursement of funds to the first 150 beneficiaries (\$100)	Loan amount	\$ 15,000	\$ 7,911	\$ 7,089	\$ 10,901	\$ 5,749	\$ 5,152		
* FINCA management visit to new customers, interviews and	Travel costs, media coverage costs;	\$ 1,500	\$ -	\$ 1,500	\$ 1,090	\$ -	\$ 1,090		
		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Bushfire control									
Community awareness-raising		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Firebreaks in high-risk areas	for cutting grass, digging trenches, channeling rainwater machete, hoes, spade, shovel, pickaxe, glove, boots, whistle for alert	\$ 5,000	\$ 10,898	\$ -5,898	\$ 3,634	\$ 7,920	\$ -4,286		
* Provision of equipment		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Surveillance and early warning	Equipment costs (drone, solar panel and laptop)	\$ 4,500	\$ 3,220	\$ 1,280	\$ 3,270	\$ 2,340	\$ 930		
* Provision of spatial forest monitoring equipment		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Fees and miscellaneous expenses	External consultant fees	2 consultants for 12 months (2x500\$)X12	\$ 12,000	\$ 8,836	\$ 3,164	\$ 8,721	\$ 6,422	\$ 2,299	
	Various fees and authorizations	Various fees and authorizations: traditional authority fees, environmental fees to register the project locally, legal fees to legalize the contract with local authorities	\$ 2,500	\$ -	\$ 2,500	\$ 1,817	\$ -	\$ 1,817	
	Project registration with a carbon certification standard	Switchboard registration fees	\$ 2,500	\$ -	\$ 2,500	\$ 1,817	\$ -	\$ 1,817	
	Drafting of various reports	Periodic reports: People that will work on field to collect data for the follow up reports	\$ 1,000	\$ -	\$ 1,000	\$ 727	\$ -	\$ 727	
Total budget		\$ 100,000	\$ 93,229	\$ 6,771	\$ 72,674	\$ 67,754	\$ 4,921		
		CAD	CAD	CAD	USD	USD	USD		
	* Travel costs are lower for the agriculture training than FL training because agriculture training will take place near the participants' place of residence. Also, venue costs are smaller since most of the training will be done outside, on the field. On	USD received by DRC:	\$ 72,673.62						
		Exchange rate:	1.376015121						

Overview of Activities Delivered and Outcomes Achieved

The expected Project outcomes are:

1. Forest rehabilitation. 200 ha of Kalenge forest will have regenerated by the end of March 2025;
2. Increased awareness of forest protection;
3. Increased knowledge of sustainable agriculture practices;
4. More sustainable agriculture practices being implemented;
5. Increased Financial Literacy (FL) knowledge;
6. Improved access to credit opportunities and increased financial inclusion, for women especially;
7. Improved access to markets;
8. Increased food self-sufficiency;
9. Sustainable sources of income for Project beneficiaries, women especially;
10. Improved economic well-being for participants and their families.

In anticipation of the Project, a Forest Protection Ceremony was held in April 2024 in Kalenge village at the border of Kalenge Sacred Forest with the participation of His Majesty the Grand Customary Chief of North Pelende, the grouping chief of Kalenge and villages' chiefs of the villages that surround Kalenge Sacred Forest. The Forest Protection Ceremony's goal was to increase awareness about the need for forest protection. During the ceremony, the Grand Chief explained and confirmed the boundaries of the protected forest, outlining the dos and don'ts. Everyone agreed by drinking from the same glass, one after the other. Afterward, they proceeded to the forest's edge for the ancestral (the deads' spirit) ceremony to gain the support and blessing of the Project from the ancestors. The chief, who oversees all the villages surrounding the Sacred Forest, then spoke to the ancestors by pouring palm wine three times to seal the words and prevent any violations of the protection by the participants or the community.

As the Project started, in May 2024 FINCA DRC Project staff held meetings with Provincial Authorities in Kenge town to inform them about the Project and to get their buy-in and support. Project staff also met with Village Chiefs from Kalenge, Kasombo and Wamba to explain the project benefits for their villages as well as their communities. More meetings were held in Kimbubu, Kimbelenge, 12 Femmes, and 3 Antennes villages during June and July 2024 to raise awareness on the activities supported by the Project and how they could benefit the participants. The Project was received with great interest by the local communities with more people expressing an interest than the Project could support¹.

The village chiefs were key advocates of the Project throughout implementation. They called local communities to meetings attended by FINCA DRC staff during which they explained the Project and its benefits for the people and the villages. In these meetings, FINCA consultants explained the trainings that would be offered and invited participants to express an interest as to which training they would like to participate in. The village chiefs served to built trust in the Project and taught by example by involving themselves in the Project. Some of them involved their wives, too. They were encouraging communities

¹ To address these additional needs, FINCA Canada submitted another grant application with Gilgan Foundation which is currently under review.

to join the Project by explaining in local languages the benefits of the Project for their families and how it would impact the village's economic growth.

His Majesty the Grand Customary Chief of North Pelende, under whose administration the grouping and the Kalenge Forest are located, held quarterly meetings (June, September and December 2024) with the customary chiefs of the villages surrounding the Sacred Forest of Kalenge. These meetings have made it possible to raise awareness on a regular basis, to assess progress and to strengthen the commitment of the communities to the Project.

Throughout the timeframe of the Project, FINCA DRC, in cooperation with village chiefs, identified a total of 600 household members who expressed interest to participate in the Project: 249 from Kalenge, 217 from Wamba, and 134 from Kasombo.



Raising awareness among the population in preparation for technical training on income-generating trades/activities

Financial Literacy (FL) and Digital Education Training: A total of 600 people (60% women) participated in Financial Literacy and digital banking training. Participants were trained in three training sites, in the villages of Kalenge, Kasombo and Wamba in groups of approximately 200 participants per site. Each site received participants from 5 surrounding villages. FL training included topics such as money and stock management, how to deal with banks, building savings behavior, budgeting. The FL trainings ran from April to May 2024. 600 persons (each representing one household) benefited from financial literacy and digital banking training.



Sustainable agricultural production training: In addition to FL training, 600 household members (251 or 42% women) participated in sustainable farming training. They were identified among the people who had previously attended the FL training. Each identified participant was asked to subscribe for the training activity he/she was interested in. More specifically, 200 people (100 women) participated in soap making training; 80 people (14 women) participated in honey production training; 70 people (63 women) in caterpillar farming; 100 people (64 women) in mushroom production, and 150 people (10 women) were trained in fish farming. The training was organized in groups of 100 in three geographical areas (groups of villages): Kasombo, Wamba and Kalenge in the province of Kwango (Kenge) in October and November 2024.

For mushroom, caterpillar, bee keeping and fish farming, there were three days of in-person training focusing on theories and methodologies. Following that, participants were separated by training activity and location, where hands-on training took place with physical demonstrations and step by step support. For soap and detergent production, in-person training was delivered on-site at the participants households with individual support.

BENEFICIARIES OF AGRICULTURAL PRODUCTION TRAINING				
	KASOMBO	WAMBA	KALENGE	TOTAL BENEFICIARIES
HONEY	16	24	40	80
SOAP & DETERGENT	38	73	89	200
MUSHROOM	24	26	50	100
FISH FARMING	50	50	50	150
CATERPILLAR	6	44	20	70

TOTAL	134	217	249	600
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Following the academic training and demonstration on site, the participants were equipped with kits that would help them produce mushrooms and soap, protective clothing for harvesting honey and tools for fish pond maintenance. They were further assisted by visits of agronomist consultants who, together with the trainers, would assist the participants as they went onto production by November 2024. The trainer followed up with each participant throughout production and on to the sales. Only after selling their first production and being able to buy the inputs for the next production cycle would participants “graduate” and left to continue on their own.

By the end of February 2025, 240 out of 600 that participated in the training had gone into full production. They were able to put into practice the concepts acquired in various training courses: soap making, installation of beehives and queens for honey production, seeding of caterpillars for caterpillar production, mushroom production and installation of ponds for fish production.

1. Stocking caterpillars



Theoretical training caterpillar production



An experimental field of potatoes that produce caterpillars has been planted to improve food security and environmental sustainability.



Stocking of caterpillars to speed up reproduction to reinject into the wild for large production

2. Farming mushrooms

The Project assisted the participants to develop the necessary knowledge to farm edible mushrooms. The taught method offers many advantages, including the ability to produce nutritious and tasty food throughout the year, regardless of weather conditions.



Edible mushroom farming will not only help local communities diversify their sources of income but will also contribute to a more environmentally friendly agriculture.



3. Soap making



Making soaps and giving soap making kits to participants for autonomous production.



Symbolic handover of the 1st soap produced after training to the Village Chief of Kalenge

4. Fish Farming



With the assistance of the Project, 150 people have been trained in fish farming and are currently digging ponds to insert fish. A total of 10,000 fish will be stocked in these ponds distributed as follows: Kalenge: 4,000; Wamba: 3,000; Kasombo: 3,000. The tilapia species that is being used is self-reproducing at maturity.



5. Beekeeping



The participants took part in the installation of the hives. They chose a location rich in flowers and melliferous plants to install the hives.



The capture of the queens makes it possible to bring the bee colonies back to the hives for the production of the media.

Market Development: The sustainable agriculture production training and the actual production need to be coupled with the necessary market development activities in order to bring about the intended results of financial sustainability and economic well-being for the participants and their families. Therefore, an important activity of the Project was also to connect the producers with the markets where they existed, or to create the market where none was in place before. To do so the Project engaged in awareness raising activities among the population on the local production to be put in the market. In November 2024, FINCA DRC organized agricultural fairs in Kalenge, Kasombo and Wamba villages. The Project also facilitated 3 community meetings in the local commercial market of the Kalenge villages to connect farmers and traders of agricultural products. These meetings were attended by local agriculture product traders, chiefs of the villages, project participants who had started the production process, as well as local communities from the villages surrounding the forest.



Agricultural fair and community meeting to connect farmers and traders of agricultural products

The tables below indicate how much of the production was sold in the market by the end of February 2025 and the corresponding income generated for the Project beneficiaries. As shown in these tables, soap has already been put in the market and is being sold successfully. 113 kilos out of 200 kilos of soap were sold bringing in 226,000 CDF by the end of February 2025. The first mushroom production was used for internal consumption, covering the feeding needs of the participants and their families. The second batch of production is still in the growing process. 238 kilos of mushroom are growing and are expected to be put in the market by the second quarter of 2025. Because it takes approximately 6 months for the fish to grow and the honey to be produced, and 3 months for the caterpillar to grow and then injected in the forest to multiply, these will be harvested and go in the market by June 2025.

Most of the women who produced soap had started selling their first batch at the end of November 2024. It is worth noting that over 50% of the participants in the soap-making training were women, and 42% of the overall participants in the sustainable agriculture training were women. The women who attended these trainings are confident that they will have a stable source of income soon, given the regularity of production: from the high turnover of soap and mushroom production to the continuous production of honey (once matured), fish, and caterpillars.

SOAP PRODUCTION			
Production Sites	Produced (Kg)	Sold (Kg)	Amount (CDF)

KALENGE	89	55	110.000
KASOMBO	38	15	30.000
WAMBA	73	43	86.000
TOTAL	200	113	226.000

MUSHROOMS PRODUCTION			
Production Sites	Produced (Kg)	Sold (Kg)	Observation
KALENGE	110	X	Growing
KASOMBO	75	X	Growing
WAMBA	53	X	Growing
TOTAL	238	X	

Loan Outreach: With respect to loan outreach, a total of 30 small business mobile loans, totalling approximately USD 5,749 were disbursed to local agriculture traders. 11 of these were women. The average loan size was USD 192 for an average loan period of one month. The traders were involved in the Project through the market linkage activities and community meetings for they are the ones who should be buying local productions from the people we trained in sustainable agriculture production. The traders participated in FL training before qualifying for the loans.

As more women get into production and as they arrange themselves in village banking groups, which they have already started to do, they will be able to access more Village Banking loans. It is expected that by July 2025, the remaining US\$4,921 (approximately CAD 6,800) unspent in Project allocated funds will have been disbursed as loan funds to an additional 80 beneficiaries (50% women) to support their production. The loan size will vary between USD20 to USD100.

In addition, in order to facilitate accessibility to financial services, at its own expense, FINCA DRC also opened four new FINCA Points of Sale (POS) which offer almost all financial services that a FINCA branch offers, as well as one master POS (a big POS that provides liquidity to other regular POS-s) to serve these rural customers. FINCA DRC also launched a number of campaigns promoting FINCA's financial products and digital financial education in collaboration with AIRTEL, a local Mobile Network Operator (MNO).



Sales drives to promote FINCA's financial products and Digital Financial Education in collaboration with AIRTEL

Forest Regeneration: One of the expected results of the Project was the rehabilitation of 200 ha of Kalenge forest by the end of March 2025. This was made possible through a collective agreement at the start of the Project to stop forest exploitation by moving people's agriculture production outside the forest, as well as through the planting of 25,000 new trees. The Project provided a tree nursery of 25,000 fruit and forest trees to 3 Antennas, Dimbelenge and Kimbubu villages to support the regeneration of 60ha of the Kalenge forest. In celebration of World Tree Day, on June 21st, 2024, the Project supported a community tree replanting initiative whereby each of the 600 households participating in the Project symbolically planted a tree at home.



To enhance forest protection by local communities, the Project also funded the purchase of the necessary tools to install firebreaks, uniforms for the fire brigade, as well as spatial monitoring equipment. The drone will be used to control and prevent fire in the forest and people from cutting trees.



Handover of space monitoring equipment for forest management: drone, laptop, battery and solar panel

Challenges and Lessons Learned

There are a number of challenges that the Project faced in implementation:

- Distance to Training Sites: Participants living far from the training locations likely faced difficulties with transportation, time commitment, and associated costs.
- Low Education Levels: most of participants had limited formal education. This required more tailored training methods to simplify materials, and extra support to help them grasp new concepts and techniques.
- Initial Adoption Rates: While 40% of trained beneficiaries implemented sustainable practices, the remaining 60% faced challenges in adopting the new techniques as the proceeds from the sale were not sufficient to cover family needs and allow for the purchase of inputs needed for the production,
- Qualifying for Loans: Less women than expected qualified for loans. This reflects on the general cultural barriers that women face when it comes to the participation in the Project and financial inclusion in general. However, as explained above, as more women are going into production and are being arranged in village banking (VB) groups, more loans will be made available to them.
- Coordination and Logistics in Remote Areas: Implementing a project across multiple villages (Kalenge, Kasombo, Wamba, and surrounding areas) presented logistical challenges in terms of transportation of staff, training materials, and equipment.
- Cultural barrier in reaching the target number of women in training: While the project aimed for 70% female participation in both Financial Literacy and Sustainable Agriculture training, the actual percentages achieved were 60% and 39% respectively, indicating a challenge in reaching the desired gender balance. Beekeeping and fish farming attracted few women.
- Ensuring Consistent Follow-up and Support: to provide ongoing close support (bi-weekly supervision to ensure successful results) from agronomist consultants to a large number of beneficiaries across different locations has been logistically demanding.
- Market Development Complexity: Connecting producers with markets and potentially creating new markets can be a complex and time-consuming process, requiring ongoing effort.
- Risk of Bushfires: Despite awareness raising and firebreak installation, the risk of bushfires remains a significant threat to the protected forest
- Poaching: Preventing poaching in the regenerated forest requires ongoing surveillance, means and community engagement.

After being in implementation for 10 months, there are some lessons learned that we list below:

- Community Engagement is crucial: The active involvement and support of village chiefs were key to the project's acceptance and implementation. Their role in sensitization and building trust within the communities was significant.
- Tailoring Training to Local Needs and Interests: Offering a variety of training options (mushroom, caterpillar, beekeeping, fish farming, soap making) allowed participants to choose activities aligned with their interests and local resources, potentially leading to higher engagement and adoption rates.
- Combining Technical and Financial Literacy: Integrating financial literacy and digital banking training alongside sustainable agriculture techniques was essential for empowering beneficiaries to manage their production, finances, and access financial services.
- Hands-on Training and Ongoing Support were vital: Theoretical training followed by practical demonstrations and ongoing support from agronomist consultants helped participants translate knowledge into successful production.
- Addressing Market Linkages early: Recognizing that production needs to be connected to markets is crucial. The Project proactively engaged in market linkage activities to connect producers with local traders.
- Logistical Challenges in remote areas: Distance to training sites and low education levels are challenges to consider when planning projects in rural areas.
- Monitoring and Evaluation is essential: Tracking participation rates in different training, adoption of sustainable practices, production levels, and income generation provides valuable data for assessing project effectiveness and informing future interventions.
- Women are Key Drivers of Change: The high participation of women in the training programs and their confidence in future income generation underscores their crucial role in improving household livelihoods and promoting sustainable practices.
- Diversified Income Streams Enhance Resilience: Training in multiple income-generating activities (soap, mushrooms, honey, fish, caterpillars) helps beneficiaries create more stable livelihoods by reducing reliance on a single source of income.
- Local Production Improves Food Security and Savings: Participants using their own produce for consumption demonstrates a direct impact on food security and allows for potential savings.
- Building Confidence and Skills: increased beneficiaries' knowledge of sustainable agriculture and their ability to manage their production and finances.
- Community-Based Forest Protection: Engaging customary chiefs and local communities in forest protection efforts, including awareness raising and establishing firebreaks, is a promising approach for long-term environmental conservation.

- **Promoting Alternatives to Unsustainable Practices:** Providing training in sustainable agriculture outside the forest aims to reduce pressure on natural resources and promote regeneration.
- **Long-Term Monitoring of Environmental Impact:** While initial forest regeneration is reported, continued monitoring using tools like drones will be important to assess the long-term environmental impact of the project.
- **Clear Metrics and Targets are Important:** Establishing specific metrics allows for tracking progress and evaluating the project's success against its objectives.

To be done differently next time

Project Design & Planning:

- **Conduct a More In-Depth Baseline Assessment:** A more detailed initial assessment could help better understand the participants' education levels, existing agricultural practices, access to resources, market dynamics, and potential barriers to adoption. This would allow for more tailored interventions.
- **Develop More Granular Gender-Specific Strategies:** To achieve better gender balance in all training components, develop targeted outreach and training approaches that address the specific needs and constraints faced by women. This might include flexible training schedules and culturally sensitive messaging.
- **Strengthen Market Linkage Strategies:** Go beyond initial market awareness activities. Facilitate direct connections between producers and buyers (e.g., organizing regular markets, connecting with larger traders or processors).
- **Develop a Comprehensive Follow-Up and Mentorship Program:** Implement a more structured and longer-term mentorship program with regular visits and support from agricultural experts to help beneficiaries overcome challenges in adopting new practices and scaling their production.
- **Strengthen Partnerships:** Collaborate more closely with local community-based organizations to leverage their existing networks and expertise for outreach, training, and follow-up.

Implementation Strategies:

- **Adapt Training Methods for Lower Literacy Levels:** Employ more visual aids, demonstrations, peer-to-peer learning, and practical, hands-on approaches in training. Utilize local languages extensively.
- **Provide Start-Up Kits or Initial Resources:** Instead of solely relying on loans, consider providing small start-up kits (e.g., seeds, tools, basic materials) upon completion of training to help beneficiaries begin production immediately.

- **Facilitate the Formation of Stronger Producer Groups:** Provide more structured support and training on group dynamics, governance, and collective marketing to enhance the success of village banking and other collaborative initiatives.

Environmental Sustainability:

- **Integrate More In-Depth Environmental Education:** Expand the environmental awareness component of the training to emphasize the long-term benefits of forest protection and sustainable practices.
- **Support Community-Led Forest Management:** Empower local communities with the knowledge, resources, and governance structures to actively manage and protect the regenerated forest areas. This could include training in forest monitoring techniques using the provided equipment.

Outputs/Metrics

The following table provides an overview of the targets and actual data as of end of February 2025 for the Project's established metrics.

	Metric	Target	Actual as of 28 Feb 2025
1	Number of people participating in Financial Literacy (FL) training (% of women)	600 (70% women)	600 (60% women)
2	Number of people participating in sustainable agriculture training (% of women)	600 (70% women)	600 (42% women)
3	Number of women receiving loans	150	11
4	Number of people using sustainable agriculture practices (% of women)	200 (70% women)	240 (40% women)
4	Number of trees planted	600 (1 per household)	25,000
5	Level of regenerated forest area by end of February 2025	200 ha	200ha

As can be seen from the table above, while the total number of participants in the FL and Sustainable Agriculture Training was successfully met, it was hard for the Project to reach the targeted number of women participants. More women were able to attend the FL training (60%) than the agriculture training (42%), as the agriculture training is more time demanding requiring participation for one week with a time commitment of about 4 hours per day, as opposed to FL training which lasts for 2 days with a time commitment of about 1.5 hours per day. In the future, to achieve better gender balance in all training components, we will need to develop targeted outreach and training approaches that address the specific needs and cultural and time constraints faced by women. This might include flexible training schedules and culturally sensitive messaging.

The Project was substantially below target for the number of loans distributed to women. While the Project distributed a total of 30 business loans of an average loan size of USD 192, only 11 of those loans went to women. This again reflects on the general cultural barriers that women face when it comes to the participation in the Project and financial inclusion in general. However, as explained above, as more women are going into production and are being arranged in village banking (VB) groups, more loans will be made available to them. It is expected that in the next 6 months, the total number of women accessing loans will reach 50 in total. Also to be noted is that while the targets proposed assumed a 12-month long Project, the actual timeframe for Project implementation was 10 months.

The Project substantially surpassed the target for the number of people using sustainable agriculture practices, as 240 people are currently into production following the training, as opposed to a target of

200. Again, the women's share in this indicator was lower than expected, 40% vs. a target of 70%. In the future, as listed in the Lessons Learned Section, FINCA DRC will develop more granular gender specific strategies through targeted outreach and approaches that address the challenges that women are facing in these villages.

The Project also substantially surpassed the target for the trees planted (25,000 vs a target of 600), as the Project supported a nursery of 25,000 fruit and forest trees for the 3 antennas, Dimbelenge and Kimbubu villages to help with the regeneration of 60ha of the Kalenge forest. 600 trees from the nursery were distributed to 600 families of Project participants to plant at home on the World Tree Day, on June 21st, 2024.

Finally, because of the combined Project activities, by moving people agricultural activities outside the forest and by engaging in pro-active forest regeneration activities, we were able to reach the target of 200Ha of forest regenerated area by the end of the Project.

