

Provision of Water Tanks in Juru Sector

Impact Evaluation Report

20.08.2024





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implemented by



Table of Abbreviations

DSIK - German Sparkassenstiftung for International Cooperation

SACCO - Savings and Credit Cooperative Organization

SVF - Sustainable Village Foundation

RCA - Rwanda Cooperative Agency



Introduction

Access to clean and reliable water is crucial for the health and development of rural communities. In the Juru Sector of Bugesera District, the Water Tank Program was launched to tackle some of the most pressing water challenges faced by the local population. The program's goal was straightforward: improve health by providing better water quality, boost agricultural yields, and save time that people usually spend fetching water, allowing them to focus on more productive activities.

This initiative was made possible through the collaboration of key partners: the Sustainable Village Foundation (SVF), Juru SACCO, Rwanda Cooperative Agency (RCA) and the German Sparkassenstiftung for International Cooperation (DSIK). SVF took on the role of mobilizing beneficiaries and supporting sustainable practices in the Juru Sector, while Juru SACCO provided the loan that allowed people to purchase water tanks. DSIK provided the technical know-how and training needed to ensure the program ran smoothly and supported the SACCO in the development of the Water Tank loan. The project has been implemented also in line with our partnership with RCA through Ministry of Trade and Industry.

The report addresses both the successes of the program and the challenges that emerged during its implementation, offering practical recommendations for future improvements. By examining the positive outcomes as well as the difficulties encountered, the report aims to provide insights that can help refine similar initiatives in the future.

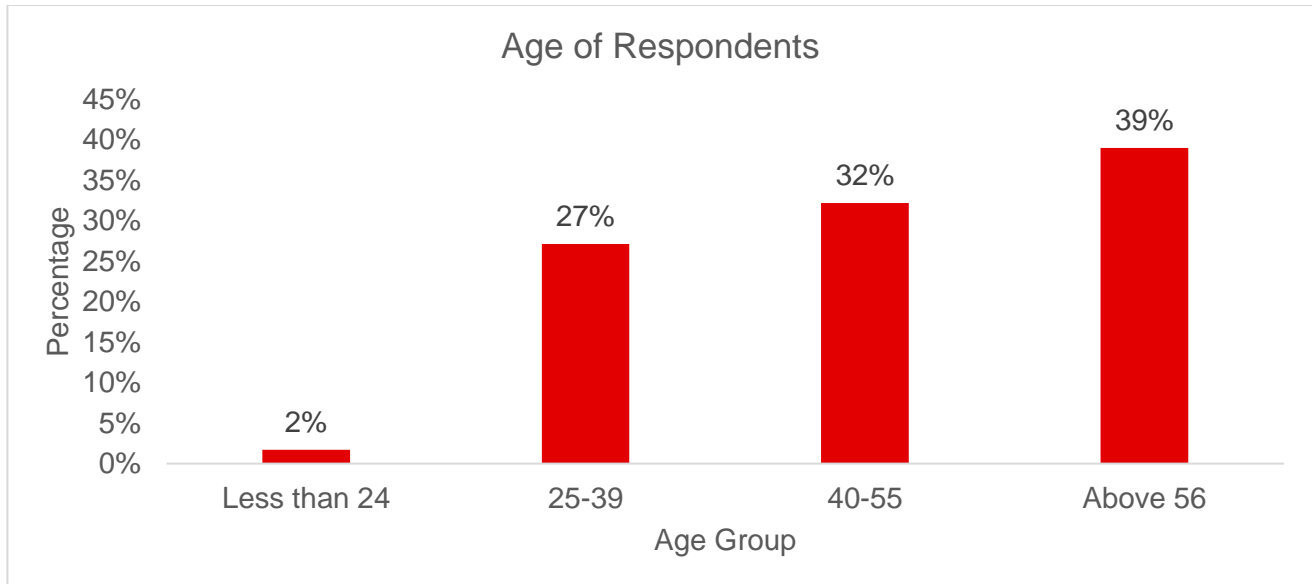
To gather the necessary information, interviews were conducted with 60 beneficiaries, the SACCO Manager, and the Social Economic Development Officer of Juru Cell and the Health Center of Juru. These interviews provided a comprehensive view of the program's implementation, its impact on the community, and the experiences of those who directly benefited from the water tanks.

Findings

2.1 Water tank beneficiaries

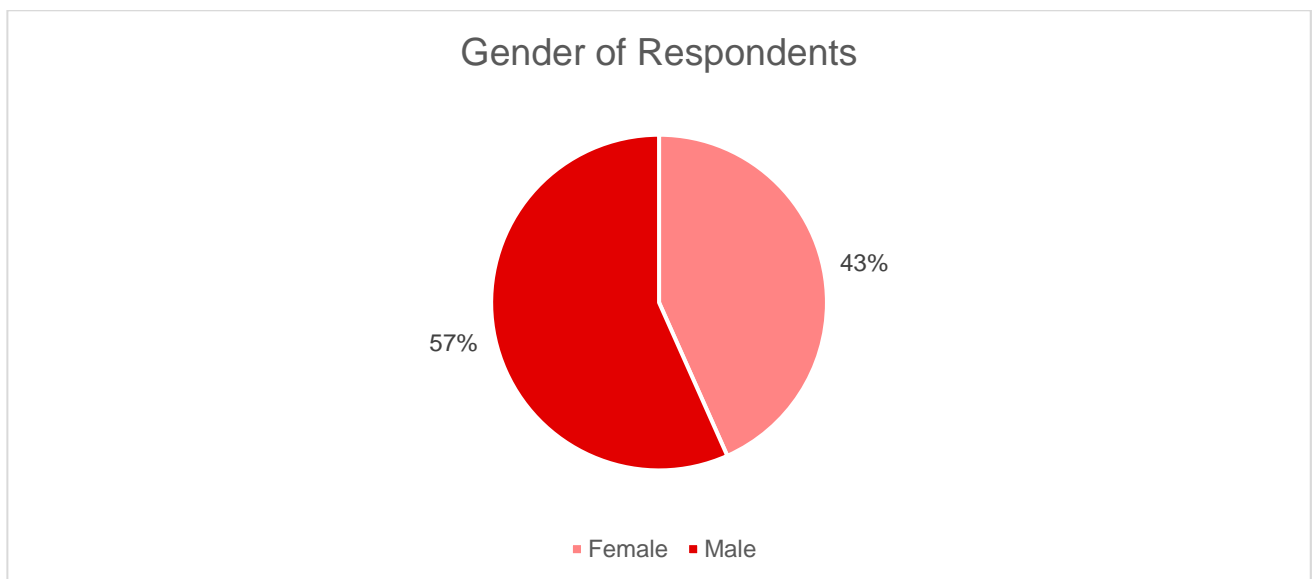
2.1.1 Demographics

Figure 1: Age of respondents



Majority of respondents are above 56 years old (39%, 23 people, 32% (19 people) are between 40 and 55 years old, 27% (16 people) aged between to 25-39, while only 2% (1 person) are under 24 years old. The findings implies that the water tank product supports older and middle-aged adults who face more challenges with water access in Juru Sector.

Figure 2: Gender of Respondents



Findings indicates that the water tanks product benefits more men (57%, or 34 people) than women (43%, or 26 people). Both genders are included, but there are more men involved.

Table 1: Occupation of respondents

Occupation	Count	Percentage
Farming	54	90%
Trade	4	7%
Employed	1	2%
Services	1	2%
Production	0	0%
Construction	0	0%
Transport	0	0%
Total	60	100%

Most respondents are farmers (90%, or 54 people). A small number are involved in trade (7%, or 4 people) or other occupations like employment and services (4%, or 2 people). The water tank program is particularly valuable for farmers, as they benefit the most from improved water access for daily use and irrigation.

2.1.2 Water Tank Product Features

The beneficiaries were asked to indicate the level of agreement on different statements regarding the water tank products features. The table below indicate the findings on different statements regarding the water tank products features.

Table 2: Product Features

Product Features	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I was clearly informed about the interest rate of the loan for the water tanks.	43%	42%	3%	7%	5%
I was satisfied with the customer service provided by the SACCO (explanations, service delivery, waiting time).	62%	38%	0%	0%	0%
I find the interest rate of the loan reasonable.	23%	48%	13%	13%	2%
The repayment period provided for the loan is adequate.	52%	40%	3%	5%	0%
The monthly amount of loan repayments is convenient for my financial situation.	38%	53%	2%	7%	0%
I am satisfied with the water tank loan in meeting my needs and expectations.	47%	53%	0%	0%	0%

The beneficiaries were asked to indicate the level of agreement on the following statement “I was clearly informed about the interest rate of the loan for the water tanks”. A total of 85% of the beneficiaries (43% strongly agree and 42% agree, totalling 51 beneficiaries) felt they were clearly



informed about the interest rate of the loan for the water tanks. However, 12% (7% disagree and 5% strongly disagree, totalling 7 beneficiaries) did not feel informed, indicating a need for improved communication about interest rates.

The beneficiaries were asked to indicate the level of agreement on the following statement “I was satisfied with the customer service provided by the SACCO (explanations, service delivery, waiting time)”. All beneficiaries (100%, or 60 beneficiaries) reported satisfaction with the customer service provided by the SACCO, including explanations, service delivery, and waiting time. This suggests that Juru SACCO's customer service worked effectively delivering the water tanks product toward the beneficiaries.

The beneficiaries were asked to indicate the level of agreement on the following statement” I find the interest rate of the loan reasonable”. Majority of the beneficiaries (71%, or 43 beneficiaries) agreed that the interest rate was reasonable, with 23% strongly agreeing and 48% agreeing. However, 15% (9 beneficiaries) felt neutral or disagreed, indicating that while the majority find the interest rate reasonable, there is room for improvement to address the concerns of a minority.

The beneficiaries were asked to indicate the level of agreement on the following statement” I find the interest rate of the loan reasonable.” Majority of the beneficiaries of 92% (52% strongly agree and 40% agree, totaling 55 beneficiaries) found the repayment period adequate. Only 8% (5% disagree and 3% neutral, totaling 5 beneficiaries) had concerns, showing that the repayment period is generally well-received by the beneficiaries.

The beneficiaries were asked to indicate the level of agreement on the following statement” The monthly amount of loan repayments is convenient for my financial situation.” Majority of beneficiaries (91%, or 55 beneficiaries) found the monthly loan repayments convenient for their financial situation, with 38% strongly agreeing and 53% agreeing. However, 7% (4 beneficiaries) disagreed, suggesting that while the terms are favourable for most, a few may need more flexible options.

The beneficiaries were asked to indicate the level of agreement on the following statement” I am satisfied with the water tank loan in meeting my needs and expectations”. All beneficiaries (100%, or 60 beneficiaries) were satisfied with the water tank loan in meeting their needs and expectations. This indicates that the loan product is effectively designed to address the requirements of beneficiaries.

2.1.3 Water tank distribution and delivery

The beneficiaries were asked to indicate the level of agreement on different statements regarding the Water tank distribution and delivery. The table below indicate the findings on different statements regarding the Water tank distribution and delivery.

Table 3: Water tank distribution and delivery

Water tank distribution	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The quality of the water tank received met my expectations.	52%	43%	2%	3%	0%
The water tank was delivered on time as promised.	52%	43%	0%	3%	2%

The beneficiaries were asked to indicate the level of agreement on the following statement” The quality of the water tank received met my expectations.” A total of 95% of the beneficiaries (52% strongly agree and 43% agree, totaling 57 beneficiaries) felt that the quality of the water tank met their expectations. Only 5% (2% neutral and 3% disagree, totaling 3 beneficiaries) had reservations about the quality. This indicates that the water tanks generally meet the expected standards, but some beneficiaries have received tanks that did not fully meet their expectations.

The beneficiaries were asked to indicate the level of agreement on the following statement” The water tank was delivered on time as promised.” 95% of the beneficiaries (52% strongly agree and 43% agree, totaling 57 beneficiaries) agreed that the water tank was delivered on time as promised. However, 5% (3% disagree and 2% strongly disagree, totaling 3 beneficiaries) experienced delays. While the majority received their tanks on schedule, there some beneficiaries received tanks lately.

2.1.4 Repayment

This section provides the overview of the water tank loan repayment progress among the beneficiaries.

Figure 3: Repayment Status of Water Tank Loan

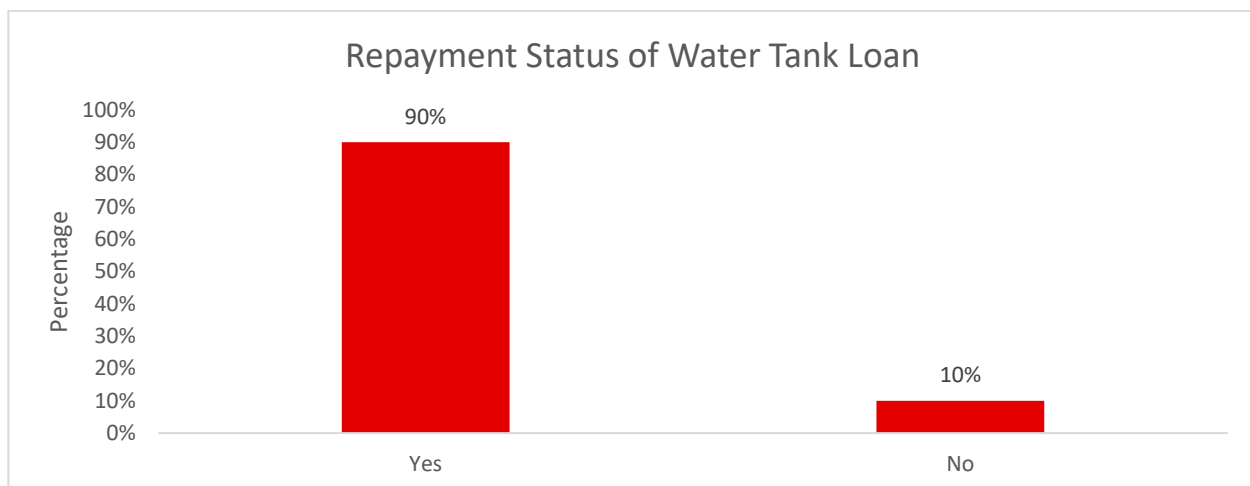


Figure 3 indicates the progress of beneficiaries loan settlement. At the moments we conducted the data collection the majority of the beneficiaries, 88% (53 out of 60), have not yet fully paid off their loan for the water tank and only 12% (7 beneficiaries) have completed their loan payments. This indicates that while some beneficiaries have managed to repay their loans, the majority are still in the process of repayment. The rest of the beneficiaries who are still paying are doing so according to the agreed terms and conditions. As of now, there are no non-performing loans (NPL) among the paying beneficiaries, which suggests that repayment is on track for those still in the process.

Figure 4: Last instalment payment

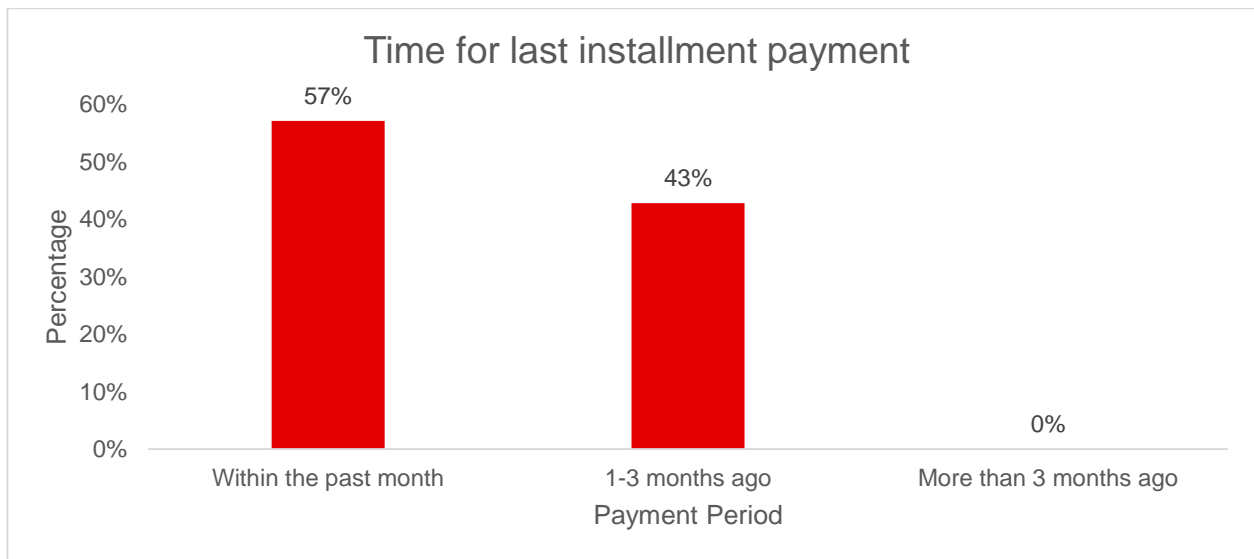


Figure 4 shows when beneficiaries who have fully repaid their loans made their last payment. Among the 7 beneficiaries who have fully repaid their loans, 57% (4 beneficiaries) made their last installment payment within the past month. The remaining 43% (3 beneficiaries) completed their payments between one to three months ago.

Figure 5: Progress and Adherence to the Water Tank Loan Repayment Plan

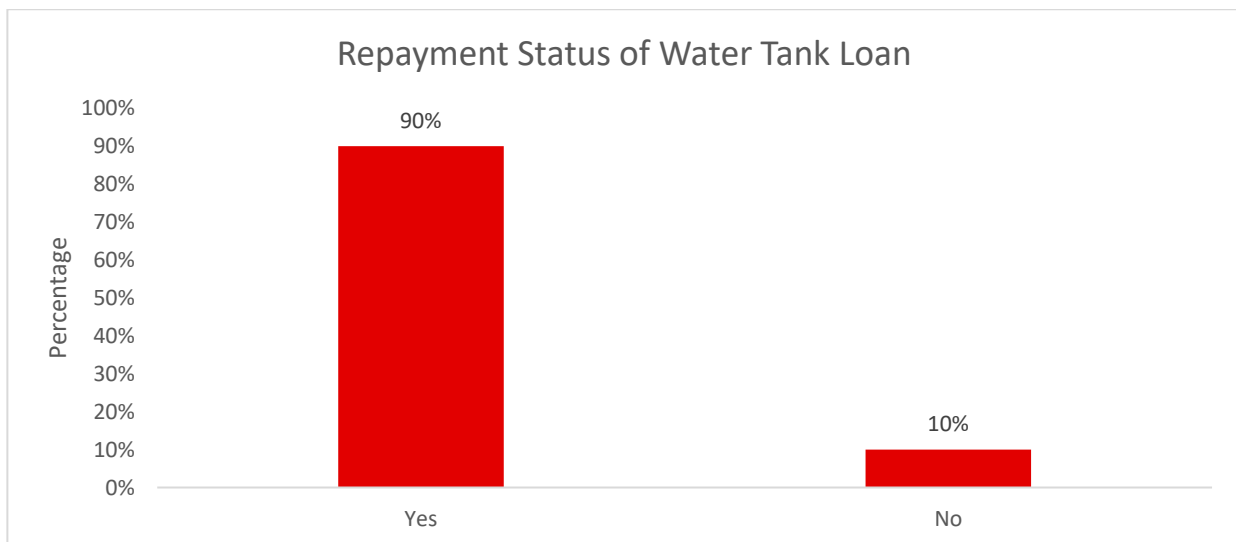


Figure 5 shows whether beneficiaries are following the repayment plan for the water tank loan, regardless of whether they have completed the repayment or are still repaying. Out of the 60 beneficiaries surveyed, 90% (54 beneficiaries) reported that they have been following the repayment plan for the water tank loan and staying on track. Only 10% (6 beneficiaries) have not been able to keep up with the repayment plan. This indicates a strong adherence to the repayment schedule among the beneficiaries, which reflects positively on their commitment and the feasibility of the repayment terms. Those who have struggled mentioned reasons such as insufficient monthly cash flow and unexpected circumstances that prevented them from adhering to the plan.

Figure 6: Willingness and Ability to Purchase Water Tank with Revised Payment Terms

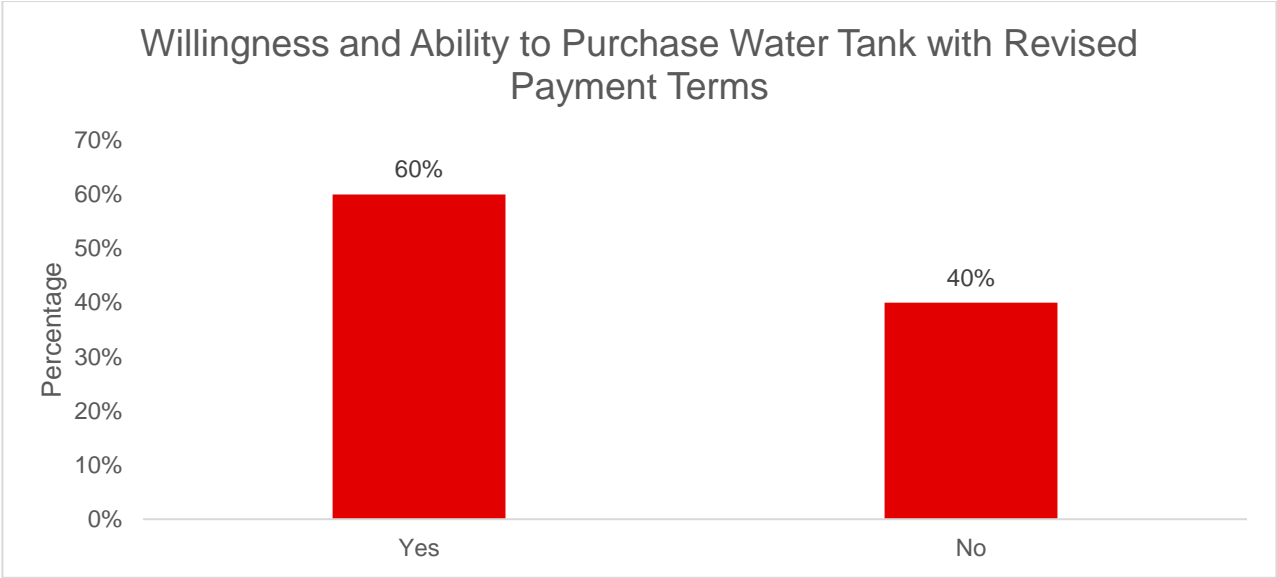


Figure 6 indicates the beneficiaries' responses regarding whether they would have been able and willing to buy the water tank if the down payment had been 45,000 RWF and each of the 12 monthly installments had been 22,650 RWF. Out of the 60 beneficiaries surveyed, 60% (36 beneficiaries) said they would have been able and willing to purchase the water tank under these terms. However, 40% (24 beneficiaries) indicated they would not have been able or willing to do so.

Figure 7: Maximum Down Payment and Monthly Instalment Willingness (If No)

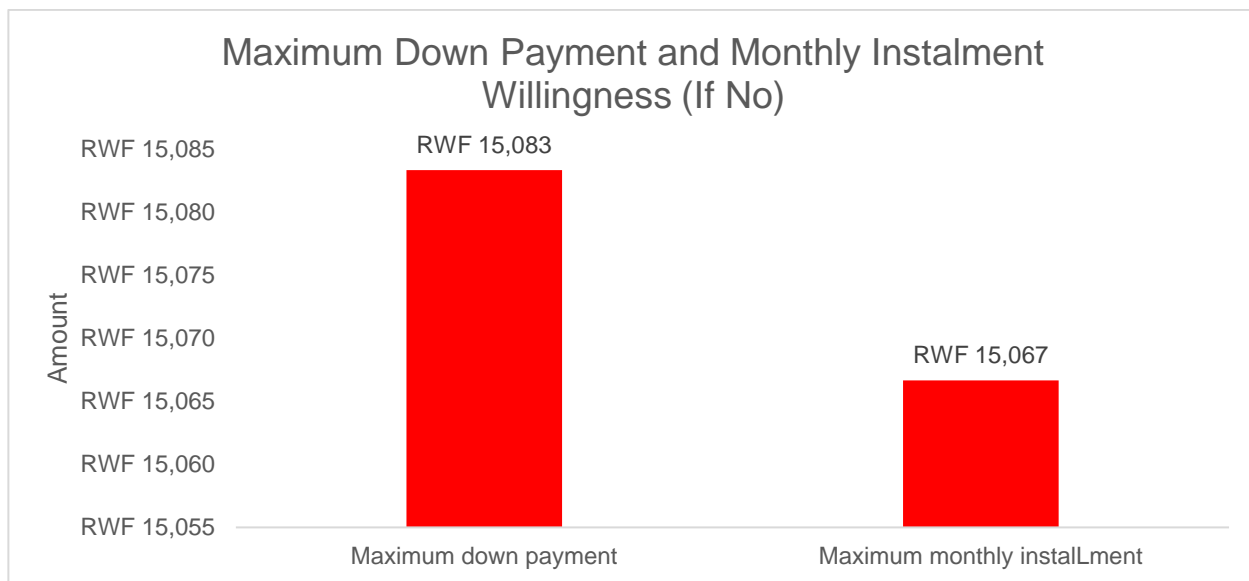


Figure 7 shows the maximum amounts beneficiaries reported being able and willing to pay for the water tank if the initial terms were too high. On average, beneficiaries would have been able and willing to pay a maximum down payment of RWF 15,083 and a maximum monthly installment of RWF 15,067. The data indicate that many beneficiaries could manage significantly lower financial commitments, and the current down payment of RWF 17,000 and monthly installments of RWF 16,100 are higher than what most beneficiaries can afford.

2.1.5 Impacts

This section presents the identified from the beneficiaries of water tanks. The beneficiaries were asked to indicate the level of agreement on different statements regarding the Water tank impacts. Figure 8: Beneficiaries' views on the impacts of the water tank

Impacts	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The water tank has improved my ability to maintain proper hygiene at home	58%	38%	3%	0%	0%
The water tank has made it easier for me to provide clean water (e.g. for cooking and drinking).	57%	42%	1%	2%	0%
I have experienced fewer waterborne illnesses since using the tank.	20%	52%	28%	0%	0%
Since receiving the water tank, I spend less time and effort fetching water.	20%	52%	28%	0%	0%

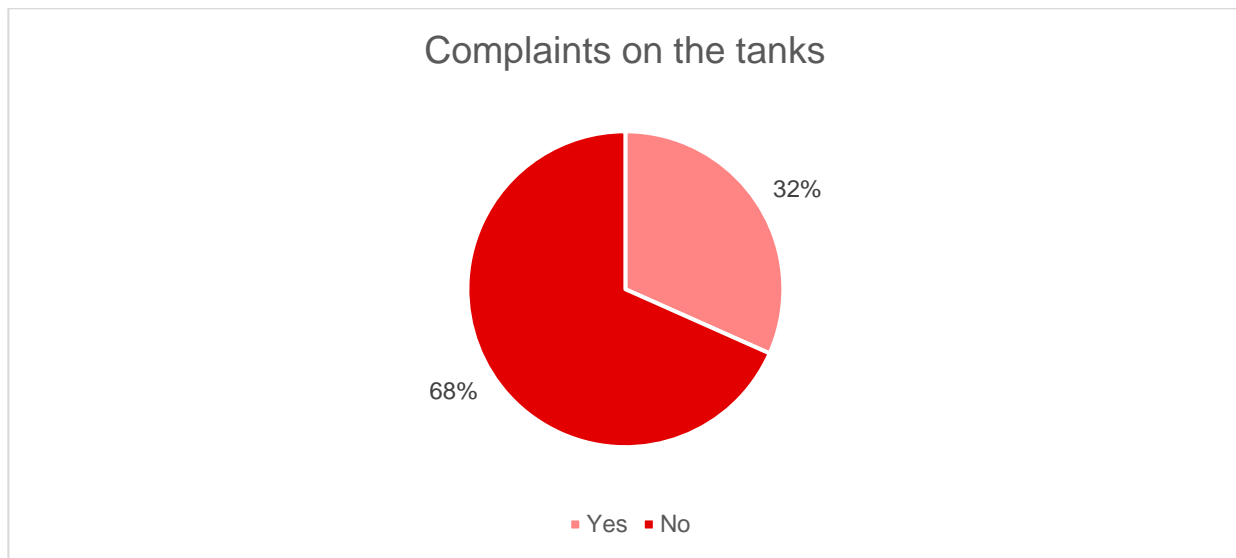
Figure 8 illustrates the beneficiaries' views on the impacts of the water tank. The majority of beneficiaries, 58% (35 out of 60), strongly agreed that the water tank has significantly improved their ability to maintain proper hygiene at home, with an additional 38% (23 out of 60) agreeing. This indicates that the water tanks have been effective in enhancing home hygiene practices. Similarly, 57% (34 out of 60) strongly agreed and 42% (25 out of 60) agreed that the water tank has made it easier to provide clean water for essential uses like cooking and drinking. This suggests that the tanks have positively impacted access to clean water.

Regarding health, 20% (12 out of 60) strongly agreed and 52% (31 out of 60) agreed that they have experienced fewer waterborne illnesses since using the tank, although 28% (17 out of 60) were neutral. This shows a positive trend in health outcomes, though not all beneficiaries felt a significant change.

Lastly, 20% (12 out of 60) strongly agreed and 52% (31 out of 60) agreed that they now spend less time and effort fetching water, with 28% (17 out of 60) neutral. This reflects improved efficiency in water collection, contributing to reduction of time taken to get water for beneficiaries.

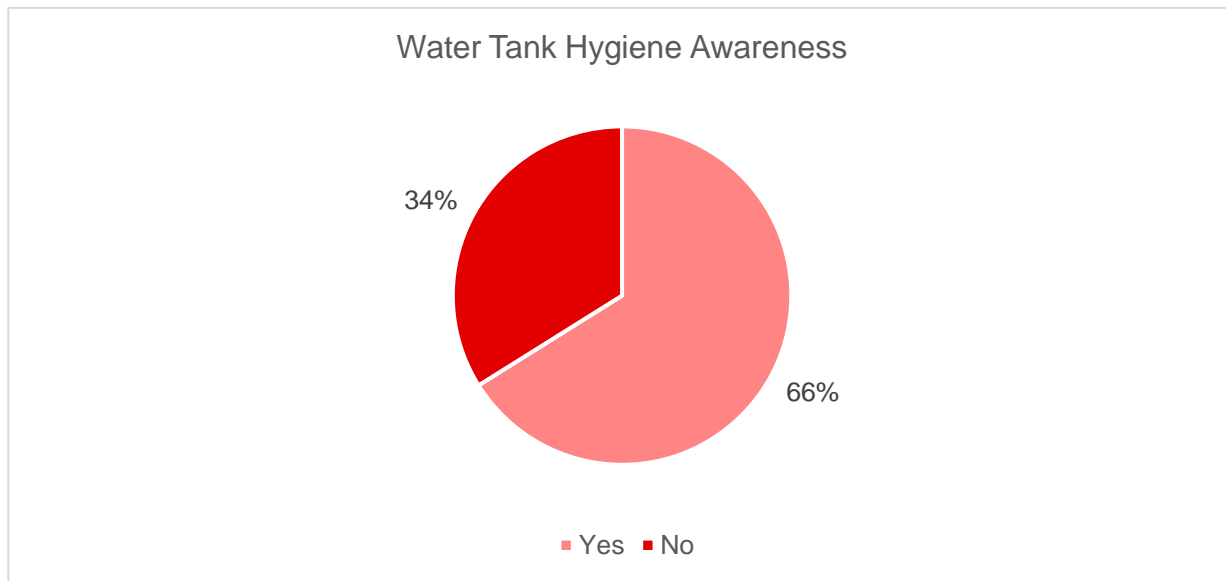
2.1.6 Water Tank Usage and Maintenance

Figure 9: Complaints on the tanks



Beneficiaries were asked to indicate if there anything which is not good about the water tank. The responses indicate that majority of the beneficiaries (68%, or 41 out of 60) did not report any issues with the water tank, 32% (19 out of 60) of the beneficiaries identified some aspects of the water tank that they were not satisfied with. Some beneficiaries mentioned issues with the water tank, such as the water tap being positioned incorrectly and the tanks lacking proper gutters or downpipes to direct water from the guttering into the tank. There were also concerns about water leakage, and some beneficiaries felt that the water tanks are too small. Additionally, the water filters do not fit well with the tanks.

Figure 10: Water Tank Hygiene Awareness



Beneficiaries were asked if they were aware that the water tank should be cleaned from the inside at least once every three months. The findings show that 66% of the beneficiaries (39 out of 59) were aware that the water tank needs to be cleaned from the inside every three months. However, 34% (20 out of 59) were not aware of this requirement.

Figure 11: Water Treatment Prior to Consumption

Water Treatment	Count	Percentage
Boiling	26	43%
Chlorine or disinfecting tablets.	2	3%
Filtering	3	5%
I do not drink the water from the tank.	12	20%
I do not treat the water from the tank before drinking.	17	28%
Total	60	100%

The findings indicate that a significant number of the beneficiaries (43%) boil the water before drinking it, which is the most common method of water treatment among the respondents, (3%) use chlorine or disinfecting tablets, and 5% use filtering methods to treat the water. However, 20% of the beneficiaries do not drink the water from the tank at all, while 28% do not treat the water before drinking it. This suggests that while many beneficiaries take steps to ensure their drinking water is safe, a considerable number either choose not to drink the tank water or do not treat it, potentially exposing themselves to health risks.

Figure 12: Suggestions for other needs

Other needs	Count	Percentage
Sheet tanks	17	25%
Irrigation systems	22	33%
Optimized metal cookstoves	16	24%
I do not have other needs.	12	18%
Total	67	100%



Beneficiaries were asked to indicate if other needs they have. The findings indicate that need 33% irrigation systems, 25% indicated need for Sheet tanks, 24% of respondents indicated a need for optimized metal cookstoves and 18% of respondents reported that they do not have other needs.

Other needs

Beyond the needs identified above by the beneficiaries they are other identified needs during the data collection. These needs are classified and listed below:

1. Water Management and Storage

Beneficiaries expressed a need for various water management and storage solutions. This includes water cans, inclusion of water gutters as part of the water tank disbursement process to ensure effective water collection and management, larger tanks to accommodate more water storage.

2. Agricultural Tools and Supplies

Beneficiaries indicated need different agriculture needs including support to access of improved seeds to increase the yield (i.e.: beans, maize, and cassava), facilitate smallholder farmers access to fertilizers to increase agricultural productivity and improve soil conditions and some beneficiaries identified need for pesticide sprayer pump to control pests and plant diseases by spraying pesticides.

3. Energy Solutions

Beneficiaries also highlighted need for energy solutions, including access to electricity and off-grid solutions like solar panels.

4. Transport

Given the relatively flat terrain of the sector, bicycles are considered one of the most practical and cost-effective modes of transport. Consequently, beneficiaries highlighted a significant need for access to bicycles.

5. Farm animals Support

Beneficiaries indicated need to get support on access to animals that are raised and kept for agricultural purposes this include cows, chickens, pigs for improving quality of food and manure for fertilizer.

2.2 Qualitative insights

2.2.1 Beneficiaries

Challenges Faced in Using and Maintaining the Water Tank

Beneficiaries have reported various challenges in using and maintaining the water tanks. The following issues have been highlighted:

Table 4: Challenges Faced in Using and Maintaining the Water Tank

Water Leakage	Some beneficiaries have experienced water leakage from the tanks.
Tank Deterioration	Exposure to sunlight has led to deterioration of the tanks.
Improper Filter Fit	The filters provided do not fit well with the tank size or the beneficiaries' household requirements.
Delayed Delivery	Some recipients received their tanks at the end of the rainy season, limiting their immediate use.
Small Tank Size	Some beneficiaries find the tank size to be inadequate for their needs.
Misinstallation	Incorrect installation by technicians has led to water pooling and other issues.
Additional Tools	There is a need for tools to efficiently take water from the roof and manage the tank's usage

Suggestions for improving the project

Beneficiaries have provided various suggestions to enhance the water tank project, aiming to better meet their needs and improve the project's impact:

Table 5: Suggestions for improving the project

Increase Tank Size and Provide Additional Tanks	Beneficiaries have expressed a need for larger tanks, specifically those with a capacity of 10,000 liters, to accommodate their larger households and agricultural needs
Implement Tank Roofing	Installing roofing or shading for the tanks is recommended to protect them from sunlight and reduce deterioration.
Extend the product to More Beneficiaries	Expand the project to reach a larger number of people, including those not currently covered by the Sustainable Villages Foundation.
Improve Water tank Accessories	Enhancing the quality of water taps and providing additional accessories, such as improved filters, Rain Water Gutter suggested to improve the overall utility of the tanks.
Extend Product Range	Incorporate additional support products such as seeds, fertilizers, and agricultural tools to complement the water tanks.

Appreciation and Acknowledgment	Beneficiaries expressed gratitude for the existing efforts to improve water access and suggested continuing these initiatives
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2.2.2 SACCO Manager and Social Economic Development Officer in JURU Sector

The table below presents the insights gathered from Juru Sacco Manager and Socio-Economic Development Officer of Juru Sector.

Table 6: SACCO Manager and Socio-Economic Development Officer in JURU Sector qualitative insights

Topic	SACCO Manager	Socio-Economic Development Officer
Water Tank Product Features	<p><u>Average loan:</u></p> <ul style="list-style-type: none"> • 170,000 RWF/ <p><u>Total disbursed:</u></p> <ul style="list-style-type: none"> • 17,000,000 RWF <p><u>Interest rate:</u></p> <ul style="list-style-type: none"> • 24%, no current plan to reduce <p><u>Customer service:</u></p> <ul style="list-style-type: none"> • Positive feedback on process, explanations, and waiting time <p><u>Suggestion:</u></p> <ul style="list-style-type: none"> • Maintain transparency in communicating loan details 	<p><u>Usage:</u></p> <ul style="list-style-type: none"> • household and agricultural purposes (washing, drinking, cooking, irrigation, water selling) <p><u>Tank size:</u></p> <ul style="list-style-type: none"> • 5,000 liters insufficient for all needs <p><u>Suggestion:</u></p> <ul style="list-style-type: none"> • Recommend offering a range of tank sizes to meet varying household needs
Water Tank Distribution	<p><u>Delivery:</u></p> <ul style="list-style-type: none"> • Some delays in beneficiaries collecting loans after tank delivery <p><u>Supplier payment:</u></p> <ul style="list-style-type: none"> • Delays in loan collection led to delays in paying suppliers <p><u>Suggestion:</u></p> <ul style="list-style-type: none"> • Receiving a list of upcoming beneficiaries 	<p><u>Delivery:</u></p> <ul style="list-style-type: none"> • Generally on time <p><u>Quality:</u></p> <ul style="list-style-type: none"> • Tanks met expectations
Repayment	<p><u>Repayment behavior:</u></p> <ul style="list-style-type: none"> • No non-performing loans (NPLs) • Some early repayments • Financial education improved beneficiaries' financial literacy, but even beneficiaries without formal training had no NPLs, (they had one-on-one discussions with the loan officer) <p><u>Challenge:</u></p> <ul style="list-style-type: none"> • Communication with beneficiaries needs improvement to avoid delays in loan collection <p><u>Suggestion:</u></p> <ul style="list-style-type: none"> • Offer different tank sizes and consider extending repayment periods for larger loans 	<p><u>Repayment habits:</u></p> <ul style="list-style-type: none"> • Beneficiaries generally maintain good repayment behavior <p><u>Suggestion:</u></p> <ul style="list-style-type: none"> • Varying tank sizes could help align repayment amounts with beneficiaries' financial capacities
Impacts	<u>Health:</u>	<u>Hygiene:</u>

	<ul style="list-style-type: none"> • Significant improvements in health, particularly for the elderly <p><u>Savings:</u></p> <ul style="list-style-type: none"> • Time and cost savings by reducing the need to fetch water daily <p><u>Usage:</u></p> <ul style="list-style-type: none"> • Water used for household activities, agriculture, and in some cases, selling to pay off the loan <p><u>Challenge:</u></p> <ul style="list-style-type: none"> • Ensuring the sustained impact of these improvements over time 	<ul style="list-style-type: none"> • Notable improvements in household hygiene (cleaning, boiling, filtering water) <p><u>Time savings:</u></p> <ul style="list-style-type: none"> • Beneficiaries save approximately 3 hours per day by not having to fetch water <p><u>Education:</u></p> <ul style="list-style-type: none"> • Children have more time for school, improving education outcomes <p><u>Suggestion:</u></p> <ul style="list-style-type: none"> • Continue promoting hygiene education to sustain these benefits
<p>Water Tank Usage and Maintenance</p>	<p><u>Awareness:</u></p> <ul style="list-style-type: none"> • Beneficiaries are generally aware of the need for regular tank maintenance (e.g., cleaning every three months), but further training could be beneficial <p><u>Water treatment:</u></p> <ul style="list-style-type: none"> • Some beneficiaries treat water by boiling or using filters <p><u>Suggestion:</u></p> <ul style="list-style-type: none"> • Offer regular training sessions on maintenance and water treatment 	<p><u>Maintenance:</u></p> <ul style="list-style-type: none"> • Local government supports training on proper tank maintenance (not regularly and only for a few) <p><u>Water quality:</u></p> <ul style="list-style-type: none"> • Suggests providing filters or chemicals to ensure safe drinking water
<p>Overall Program Challenges and Suggestions</p>	<p><u>Challenges:</u></p> <ul style="list-style-type: none"> • Delays in loan collection impacted the payment process with suppliers; some challenges in maintaining consistent communication with beneficiaries across different phases of the program <p><u>Suggestions:</u></p> <ul style="list-style-type: none"> • Pre-identify beneficiaries to improve communication and streamline the loan disbursement process • Consider offering different tank sizes and extending repayment periods to match financial capacities 	<p><u>Challenges:</u></p> <ul style="list-style-type: none"> • Infrastructure limitations, such as insufficient tank sizes and lack of connection to the National Waterline (WASAC) <p><u>Suggestions:</u></p> <ul style="list-style-type: none"> • Improve infrastructure to support larger tanks or underground water storage or connection to the National Waterline (WASAC) • Expand education efforts on water hygiene and safe usage practices

2.2.3 Insights from Juru Health Centre interview

This section presents the insights gathered from Juru Health Centre interview Juru Sacco Manager.

Project Awareness

The health centre representative indicated awareness of the rainwater harvesting project, which involved distributing 100 tanks, each with a capacity of 5000 liters, to households in Juru Cell.



Diarrhoea Cases

The health centre representative reported 1 case of diarrhoea in July and 1 case so far in August.

Impact of Good Water Quality

The health centre representative estimated that improved water quality could reduce diarrhoea cases by approximately 60%, assuming that other hygiene and cleanliness practices are also implemented.

Benefits of Rainwater Harvesting

The health centre representative noted that rainwater harvesting using closed tanks helps minimize contamination from external sources such as flies, insects, and dust.

Maintaining Water Quality

The health centre representative recommended the following measures to maintain good water quality:

- Drain and clean the tank every three months
- Use a ceramic filter (e.g., Purifaaya filter)
- Boil the water
- Consider chemical treatment with chlorine

Support for Microloans and Tanks

The health centre representative acknowledged that while the SACCO microloans program was beneficial, some individuals who could afford the tanks without loans were not included in the previous program.

Additional Living Condition Improvements

The health centre representative suggested improvements in living conditions, including:

- Enhancing balanced diets to boost immunity
- Providing adequate home cleaning materials, such as plastic jerry cans, basins, and drinking cups

Hygiene Training and Education

The health centre representative mentioned that the health centre, along with government health advisors and Water Aid programs, provides training and education on hygiene practices to improve community health.

Recommended Hygiene Practices

The health centre representative recommended the following practices for better hygiene:

- Frequent hand washing
- Proper cleaning of home utensils
- Regular cleaning of toilets

Health Centre Hygiene Issues

The health centre representative highlighted issues such as a lack of water in toilets and damaged water pipelines, which affect cleaning and could contribute to the spread of diseases. Addressing these issues is crucial for maintaining overall hygiene standards at the health centre.



Summary of Recommendations

Based on the key findings from the study, the following recommendations are made to enhance the overall impact and effectiveness of the water tank distribution project:

Improvement of Water Tank Product Features

The design of water tanks should be reviewed to ensure they meet the durability and capacity needs of the beneficiaries. This could involve increasing the size option to accommodate varying household water needs.

Optimization of Water Tank Distribution

Some beneficiaries reported that the water tanks were not delivered on time as promised. To prevent such delays and ensure timely access, it is recommended that future deliveries be completed before the end of the rainy season, enabling beneficiaries to capture water efficiently.

Enhancing Repayment Systems

Introduce more flexible repayment plans that align with the income cycles of beneficiaries, especially for those in agriculture. Consider grace periods during non-harvest seasons or other economic downturns to reduce financial strain.

Maximizing the Impact of Water Tanks

Provide training on water hygiene and sanitation to maximize the health benefits of having access to clean water. Encourage practices that prevent waterborne diseases and promote overall well-being.

Support for Water Tank Usage and Maintenance

Encourage beneficiaries to regularly clean their water tanks by integrating this message into local government meetings, especially during village and community gatherings. Additionally, involve community health workers to promote preventive behaviors against waterborne diseases, reinforcing the importance of proper water tank maintenance.

Addressing Challenges and Incorporating Beneficiary Suggestions

Create a structured feedback mechanism where beneficiaries can regularly share challenges and suggestions. This could be done through periodic surveys, community meetings.



implemented by



Conclusion

From this impact evaluation findings, the water tank project in Juru Sector has made a significant difference in the community. By improving access to clean water, the project has enhanced health, hygiene, and daily life for many. However, there are still challenges to address. In this conclusion, we summarized the key concluding remarks about identified changes and impacts brought by the water tank product in Juru:

Beneficiaries generally like the water tank loan program. They are happy with the customer service and find the interest rates and repayment periods fair. However, some people feel they were not given enough information about the interest rates.

Beneficiaries are pleased with the quality and timely delivery of the water tanks. Most find the tanks meet their expectations and are delivered on time. However, a few experienced delays or problems with their tanks.

Most beneficiaries are still repaying their loans, but many have already finished. While most stick to their repayment plans, some find the current terms challenging.

The water tanks have improved hygiene, water access, reduced the time spent collecting water and beneficiaries also indicated better health and fewer waterborne illnesses.

Most beneficiaries don't have major issues with the tanks, but some report problems like water leakage, filter fit issues, and tank size. Awareness about maintaining the tanks is moderate, with some lacking knowledge on cleaning. There is also a need for more consistent education on water safety, as water treatment methods vary.

Beneficiaries have identified several additional needs, such as better water management tools, agricultural support, energy solutions, and transport options. They suggest increasing tank sizes, adding accessories, and expanding the program to include more people.

Appendix

Questionnaire for Water Tank Beneficiaries

I. Demographics

- a. What is your age? ≤24 25-39 40-55 ≥56
- b. Gender? Female Male
- c. What is your highest education level?
- No education
- Primary
- Secondary
- University
- d. What field of occupation are you in?
- Farming
- Services
- Trade
- Production
- Construction
- Transport
- Other: _____

II. Water Tank Product Features

Please indicate your level of agreement with the following statements:

- a. I was clearly informed about the interest rate of the loan for the water tanks.
- 1: Strongly disagree
- 2: Disagree
- 3: Neither disagree nor agree (neutral)
- 4: Agree
- 5: Strongly agree
- b. I was satisfied with the customer service provided by the SACCO (explanations, service delivery, waiting time).
- 1: Strongly disagree
- 2: Disagree

- 3: Neither disagree nor agree (neutral)
 - 4: Agree
 - 5: Strongly agree
- c. I find the interest rate of the loan reasonable.
- 1: Strongly disagree
 - 2: Disagree
 - 3: Neither disagree nor agree (neutral)
 - 4: Agree
 - 5: Strongly agree
- d. The repayment period provided for the loan is adequate.
- 1: Strongly disagree
 - 2: Disagree
 - 3: Neither disagree nor agree (neutral)
 - 4: Agree
 - 5: Strongly agree
- e. The monthly amount of loan repayments is convenient for my financial situation.
- 1: Strongly disagree
 - 2: Disagree
 - 3: Neither disagree nor agree (neutral)
 - 4: Agree
 - 5: Strongly agree
- f. I am satisfied with the water tank loan in meeting my needs and expectations.
- 1: Strongly disagree
 - 2: Disagree
 - 3: Neither disagree nor agree (neutral)
 - 4: Agree
 - 5: Strongly agree

III. **Water tank distribution**

Please indicate your level of agreement with the following statements:

a. The quality of the water tank received met my expectations.

- 1: Strongly disagree
- 2: Disagree
- 3: Neither disagree nor agree (neutral)
- 4: Agree
- 5: Strongly agree

b. The water tank was delivered on time as promised.

- 1: Strongly disagree
- 2: Disagree
- 3: Neither disagree nor agree (neutral)
- 4: Agree
- 5: Strongly agree

IV. **Repayment**

a. Did you pay off the loan for the water tank already completely?

- Yes
- No

b. If *yes*: When did you pay the last instalment?

- Within the past month
- 1-3 months ago
- More than 3 months ago

c. Have you been following the repayment plan for the water tank loan and staying on track, whether you have completed the repayment or are still repaying?

- Yes
- No

d. If *No*: What challenges have you faced with loan repayment? (Please select all that apply)

- Insufficient income
 - High interest rates
 - Unexpected family-related financial responsibilities
 - Misunderstanding of repayment procedures
 - Other: _____
- e. Would you have been able and willing to buy the water tank also if the downpayment had been 45,000 RWF and each of the 12 monthly instalments 22,650 RWF
- Yes
 - No
- f. If No: what is the maximum downpayment and the maximum monthly instalment you would have been able and willing to pay?

V. **Impacts**

Please indicate your level of agreement with the following statements:

- a. The water tank has improved my ability to maintain proper hygiene at home (i.e.: regularly wash hands, dishes, and clothes).
- 1: Strongly disagree
 - 2: Disagree
 - 3: Neither disagree nor agree (neutral)
 - 4: Agree
 - 5: Strongly agree
- b. The water tank has made it easier for me to provide clean water (e.g. for cooking and drinking).
- 1: Strongly disagree
 - 2: Disagree
 - 3: Neither disagree nor agree (neutral)
 - 4: Agree

5: Strongly agree

c. I have experienced fewer waterborne illnesses since using the tank.

1: Strongly disagree

2: Disagree

3: Neither disagree nor agree (neutral)

4: Agree

5: Strongly agree

d. Since receiving the water tank, I spend less time and effort fetching water.

1: Strongly disagree

2: Disagree

3: Neither disagree nor agree (neutral)

4: Agree

5: Strongly agree

VI. **Water Tank Usage and Maintenance**

a. Is there anything which is not good about the water tank?

Yes

No

If yes: please specify _____

b. Are you aware that the water tank needs cleaning from inside optimally once every three months?

Yes

No

e. How do you treat the water before drinking (You can select several options if applicable items)

Boiling

Filtering. Please specify type of filter: _____



- Chlorine or disinfecting tablets. Please specify which product you use: _____
- Other methods: Please, specify which _____
- I do not treat the water from the tank before drinking
- I do not drink the water from the tank

VII. Challenges and Suggestions

a. What other needs do you have? (Please select all that apply)

- I don't have other needs.
- Sheet tanks
- Irrigation systems
- Optimized metal cookstoves
- Any other: please specify _____

b. What challenges have you faced in using and maintaining the water tank? (open question)?

c. Do you have any suggestions for improving the project? (open question)?
