

**Scottish Government Rwanda Development Programme**

**End Year Report**

<b>1. General Project Information</b>			
1.1	<b>Project Reference Number:</b>	RWA6	
1.2	<b>Name of Organisation:</b>	Tearfund Scotland	
1.3	<b>Lead Partner(s):</b>	Tearfund Rwanda (AEE & Moucecore are the implementing partners)	
1.4	<b>Project Title:</b>	Sustainable Economic and Agricultural Development Project (SEAD)	
1.5	<b>Reporting Period:</b>	<b>From:</b> 01/04/2018 <b>To:</b> 31/03/2019	
1.6	<b>Reporting Year:</b>	Year 2	
1.7	<b>Project Start date</b>	1 <sup>st</sup> Oct 2017	
1.8	<b>Project End date</b>	31 <sup>st</sup> Mar 2022	
1.9	<b>Total Project Budget*</b>	£1.35m	
1.10	<b>Total Funding from IDF*</b>	£1.35m	
1.11	Have you made any changes to your logframe? If so, please outline proposed changes in the table below. Please note all changes require Scottish Government approval. If changes have already been approved please indicate this in the table.		
	<b>Outcome/Output</b>	<b>Proposed Change</b>	<b>Reason for Change</b>
			<b>Date Change Approved and by Whom</b>
	Output Indicator 2.2	Milestones have been marked to show where they are cumulative. Where possible, some were changed earlier in the year to make them cumulative.	In response to a request from Carrie Sweeney on the Year 1 report.
			Outlined in interim report, approved on 15 <sup>th</sup> Nov 2018 by REDACTED
	Activity 1.8	This training activity was brought forward to year 2.	Approved by REDACTED on 14 <sup>th</sup> Dec 2018
1.12	<b>Supporting Documentation Check box to confirm key documents have</b>	<b>Up to date Logical Framework, which reflects any changes detailed above.</b>	<input checked="" type="checkbox"/>
		<b>Up to date Budget Spreadsheet</b>	<input checked="" type="checkbox"/>

	<b>been submitted with this report</b>	<b>Recent Case Study</b>	<input checked="" type="checkbox"/>
1.13	Please highlight any actions identified by the Scottish Government in your most recent review. Please tell us about what action you have taken to address this feedback, if relevant.		
	<b>Scottish Government Feedback:</b>	<b>Action taken:</b>	
	7/6/18 – Highlight on the logframe which indicators are cumulative and which are per annum	Complete – cumulative milestones have been highlighted in the logframe.	
	7/6/18 – Create separate budget line to record what is being carried over due to re-profiled budget and update staff salaries as per the restructure proposal that was agreed with SG	Complete – updated budget with amends was submitted on 4 <sup>th</sup> July and approved by REDACTED	
	<b>Report Author:</b>	<b>Signature:</b>	
	REDACTED		

## 2. Progress and Results

Please use this section to give an update on the progress the project has made during this reporting period. This section will be reviewed together with your Logical Framework and budget spreadsheet.

- 2.1 Please give an update on the progress your project has made during the reporting period. Please use this space to update us on what has gone well and any challenges you have experienced, detailing how you have overcome these. (Max 500 words)

During Y2, the project facilitated the establishment of 1125 SHGs through community meetings. This is in addition to the groups established in year 1. All 1500 SHGs have now been established in the four target districts (activity 1.1). Out of the 1125 SHGs established in Y2, 663 SHGs have been trained on the SHG concept, methodology, membership and operating principles (activity 1.2). A total of 838 SHGs (12,906 women, 1952 men) have been trained since the start of the project, with the remaining groups being trained in Y3. The groups are actively saving and lending to each other; the cumulative combined savings of the 838 trained groups is 725,921,400 RWF i.e. c£740 per group while the total value of loans given was 1,506,360,960 RWF i.e. c£1,540 per group at 31<sup>st</sup> March 2019. 40 Cluster level associations (CLA's) were formed and trained to represent and support Self Help Groups (activity 1.3).

67 Community facilitators (52 women, 15 men) across the four districts were trained on; mobilization techniques, Self-help Group organisation, basic group facilitation and communication skills to provide support and ongoing monitoring of SHGs (activity 1.4). This brings the total of community facilitators since the start of the project to 104 community facilitators. Community facilitators are unpaid volunteers but are vital to the project in terms of M&E and sustainability and it has been noted there is a diminishing spirit of volunteerism that poses a potential threat to the project's success. To keep the community facilitators motivated to provide the required support to SHGs, the project plans to hold monthly meetings in Y3 for community facilitators to facilitate joint learning and sharing of success stories. Further to this the project is exploring the possibility of organizing award ceremonies to recognize the services of the best performing community facilitators.

Project partner, the Cooperative, developed a training manual for the SHG's that includes 3 training modules that will be delivered by the project over the next few years:

- Financial literacy and Business enterprise (Activity 1.5)
- Value chain and market access (Activity 3.1)
- Cooperative set up and management (Activity 3.5)

The manual will be used by trainers throughout the project to train SHGs so that they are able to start businesses and engage in non-agricultural ventures relevant in their communities and to reduce their dependency on rain fed agriculture. The manual also includes various facilitation styles and methods to guide the trainers on how best to deliver the training to SHGs.

26 Trainer of Trainers (ToTs) (14 women, 12 men) from the 4 project districts were identified and trained on using the manuals (activity 1.7). They then went on to train 80 community-level ToTs on the modules. The ToTs will begin to train the SHGs in Y3 on the 3 modules listed above (activity 1.8, brought forward from Y3 to Y2 following approval of the underspend proposal submitted in January 2019).

621 Village Agriculture Development Facilitators (VADFs) (271 Females, 350 Males) in the four districts were identified and trained on the following:

selected crop production and post-harvest management, soil erosion control measures, land use and land management, and compost manure making and application (activity 4.1). Through the VADFs, the project has mobilised 6,920 smallholder farmers from 40 villages and have reached and trained them on land management practices, improved and sustainable farming techniques & post-harvest management for improved agriculture production and food security. Sustainable farming techniques include appropriate use of fertilisers, crop rotation, irrigation, rainwater harvesting, pest management, seed selection, planting season timing, garden preparation, planting in lines, plant spacing, and compost manure preparation (activity 4.2). 40 village level demonstration fields were established in 40 villages spread out in the four districts of intervention (Activity 4.3) and these demonstration fields have been set up by the trained VADFs and used as practical demonstrations of the farming techniques, to train smallholder farmers on proper methods of land preparation, planting seeds, weeding, and timely harvesting for reduced produce loss. An additional 35 cell-level demonstration fields have been set up across the 4 Districts (Activity 4.11) with the support of the Sector and Cell agronomists. In year 3, the project will measure the level of adoption of the agricultural techniques. The SHG survey carried out in March 19 did find some evidence of adoption of the techniques, particularly the less expensive ones e.g. mulching, however it may take longer for some of the more difficult or more expensive techniques (e.g. application of fertiliser) to be adopted as monitoring visits have found some challenges to full adoption of the techniques. These same farmers (who are also SHG members) were also trained by VADFs with the support of Sector Agriculture Extension workers on land management practices, animal husbandry and improved farming techniques (activity 4.4).

132 VADFs from Huye, Nyaruguru and Gisagara were facilitated to go for a learning visit (activity 4.12). They visited a modern banana plantation, a maize processing plant and modern vegetable fields (Cabbage, green pepper, red onions and tomatoes). VADFs from Nyamagabe district did not go for a learning visit in Y2 due to transport challenges during the scheduled period occasioned by heavy rainfall in the district. This activity will be conducted in Y3 during a dry season to avoid any transport challenges and it is requested the money for this be carried forward to year 3.

67 communities were reached and mobilized on climate change adaptation strategies with 1770 individuals participating (activity 4.5). They were mobilized on the following: environmental management and the importance of growing and maintaining forests; reducing the use of wood for fuel and using energy efficient cook stoves; drought resistant crops and planting of quick maturing crop varieties and; use of marshlands for crop production. 240 individuals were trained how to construct energy efficient stoves (activity 4.6). This was above target as the use of low-cost locally available materials meant more people could be trained with the available budget. The training happened towards the end of Year 2 and it is expected that the trained individuals will now go on to construct energy efficient stoves in their communities to promote the adoption of such stoves.

47 SHG and CLA representatives from 27 villages have been linked to solar energy providers (activity 4.7). This activity aimed at sensitising them on solar energy benefits, available products and payment options and encouraged them to consider adoption of solar panels.

2 events, covering 3 sectors were held in two districts (Gisagara and Huye) to link smallholder farmers with agricultural insurance providers (activity 4.9). The events linked 80 smallholder farmers to SORAS (an insurance company) creating awareness on agriculture insurance as a mitigation measure to agricultural produce losses caused by delayed rain, diseases and pest infestation. Future monitoring will assess if this has encouraged take-up of these products. In Nyamagabe, the activity was delayed due to the unwillingness and reluctance of insurance companies to provide agriculture-based insurance services to smallholder farmers. To address this challenge, the project intends to organise advocacy meetings to further engage insurance providers to design agriculture related products that target SHGs. The activity will be undertaken in Y3 once there is a buy-in from the insurance companies.

In addition to the specific challenges highlighted above, the project encountered some contextual challenge and some challenges on M&E.

The contextual challenges outlined in the October report remain. Namely:

- The project targets the poorest and most vulnerable community members (Category 1 & 2 of Ubudehe) who are used to receiving handouts therefore the introduction of an alternative model of development that focused on empowering the community members was faced with some opposition. The project staff had to spend a long time explaining the model to the community members to facilitate a change of mind-set. Continuous engagement with community members will be necessary to continue to address the handout mentality.
- Similarly, it took a long for the local government to understand the project model of empowerment versus material donation because their experience with other NGOs implementing projects was that they provided specific services in the District such as construction of classrooms and health facilities. They are now supportive of the project and the project will continue to engage with them.
- It is challenging to provide transport refunds for remote community project participants attending project trainings/workshops especially where there is no public transport. People often travel on motorbikes and there is no way for them to get a receipt for the cost of this journey. Tearfund is working with partners to ensure reimbursement is based on the rates charged in the area and that the reimbursement is adequately recorded in supporting documents.

M&E challenges:

As indicated in the October report, recruitment of the M&E officer took a longer time than anticipated and the position was eventually filled in

	<p>January 2019. Absence of an M&amp;E officer resulted in a couple of gaps in the M&amp;E system as highlighted in the interim report, which the project is currently working to address (also refer to responses in Q2.5). Specifically, the project is working to strengthen the recording of loans and savings data to ensure that <b>Output indicator 2.3</b> is correctly calculated and validated.</p> <p>The project team also reviewed Impact indicator 2 – intended to measure the increase in the proportion of families saying they have at least 3 balanced meals a day. The baseline figure (i.e. 2%) only measured the number of people eating 3 meals per day and therefore did not evaluate how many of those were ‘balanced meals’. The project proposes to split the indicator into 2 separate indicators – see the logframe and response to Q2.9 for more details.</p>
2.2	<p>Has the focus or plans for delivery changed significantly during the last year? Please highlight what issues or challenges prompted this change and how you anticipate any changes in focus will impact on the previously agreed outcomes. (Max 250 words)</p> <p>During Y2, the project changed the activity schedule by bringing forward activity 1.8 (training of 80 community-level ToTs) from Y3 to Y2. This was occasioned by the large time gap between the training of 25 expert trainers (activity 1.7) executed in August 2018 and the training of the 80 community- level ToTs (activity 1.8) initially scheduled for April 2019 (Y3). Evaluation of project activities by partners highlighted the potential risks of delaying the community- level ToTs training by the expert trainers which included; loss of interest and engagement in other opportunities in the community resulting to their unavailability and loss of content mastery which could affect the quality of training cascaded to the community-level ToTs. A change proposal on the above change was submitted and approved in December 2018.</p> <p>An additional SHG survey was conducted in Y2 following approval of the underspend proposal in January 2019. The survey aimed at tracking the progress of SHGs and mapping the contextual challenges hindering the optimal operation of the groups. The SHG survey report is under finalization and will be available in May 2019.</p>
2.3	<p>Taking into consideration what you have achieved during the last year, along with any challenges you have experienced, please highlight to us what lessons you have learned in this reporting period, and how these will be applied in the project in the future. (Max 250 words)</p> <p>Key lessons include;</p> <ul style="list-style-type: none"> <li>• Alignment of project plans with government priorities eases project implementation, monitoring and facilitates sustainability. Local government officers engaged in the project did not view their involvement in the project to be derailing them from their work but as complimentary efforts to what they are doing. For example, the Sector agronomists supported the project’s agriculture activities because</li> </ul>

	<p>they also contributed to his/her performance targets. This presents are great opportunity to the project's sustainability.</p> <ul style="list-style-type: none"> <li>• Collaboration with the local authority has enabled the project to achieve planned activities. For example, collaboration has facilitated the project to identify Community facilitators and VADFs who are engaged in providing specific services to the SHGs. Further collaboration will be pursued to ensure the project achieves results sustainable beyond project life cycle.</li> <li>• Engaging community volunteers in the project implementation, monitoring and reporting is cost effective and provides a good foundation for sustainability. The role of community facilitators in delivering trainings, monitoring of the SHGs and collection of SHG monthly data has played a key role in improving SHG performance, mainly through coaching and mentorship. The community facilitators acted as a bridge between partners and SHGs and has ensured there has been timely information sharing. The project intends to better involve and motivate community facilitators to ensure they are able to provide the required support to SHGs and the project.</li> <li>- Valuing local knowledge, context, local technology and resources in the community is not only cost effective but also sustainable. The project intends to utilize local knowledge and expertise to ensure the project responds to identified development issues in a contextually appropriate way.</li> </ul>	
2.4	<p><b>Project Impact</b> In the table below, please list each of your project Impacts, and provide further detail on your progress and results over this reporting period. Describe any delays or other challenges that you have experienced and how these have been addressed, and provide information about any unexpected results. Progress should be updated within the logframe</p>	
Impact : Reduced proportion of people who are food insecure and living below the national poverty line in 4 target districts in Southern Provence of Rwanda		
Impact Indicator	Milestone / Achievement	Progress
1.1 Percentage decrease in levels of extreme poverty (as defined in EICV) in 4 target districts.	<b>Milestone 2:</b> none	To be measured in mid-term evaluation. Will be reported in year 3.
1.2 Increase in proportion of families saying they have at least 3 balanced meals a day in the 4 target districts.	<b>Milestone 2:</b> none	To be measured in mid-term evaluation. Will be reported in year 3.  See the response to Q2.9 for details of how the project team would like to change this indicator to make it more measureable and meaningful.
2.5	<p><b>Project Outcomes</b> In the table below, please list each of your project Outcomes, and provide further detail on your progress and results over this reporting period. Describe any delays or other challenges that you have experienced and how these have been addressed, and provide information about any</p>	

	unexpected results. Progress should also be updated within the relevant fields of your logframe	
<b>Outcome 1:</b> Improved access to financial services through Self Help Groups and formal financial service providers (EDPRS II Priority 3 and SDG 1)		
Outcome Indicator	Milestone / Target	Progress
<b>1.1</b> Number of target population accessing financial services (SACCO, SHG and MFI loans) (disaggregated by gender)	<b>Milestone 2:</b> 15,000 (cumulative) - 75% women, 25% men)	<b>Achievement:</b> 14,858 people (86% women, 14% men) are members of SHGs and are saving together and accessing loans through it.  Through monitoring and the preliminary results of the SHG survey, SHGs have been noted to be the preferred platform for the target population to access financial services because of their informal way of operation on saving and lending compared to the formal institutions e.g. SACCOs as they require collateral which can be difficult for some people to provide.  To enable the SHG to benefit from the formal financial sector institutions, the project has encouraged the SHGs to open accounts at the sector level SACCOs. Currently 838 trained SHGs have SACCO accounts.
<b>1.2</b> Distribution of client access points (SHG members will access increased financial access through Cluster Level Association)	<b>Milestone 2:</b> 40 CLAs formed as SHG client access points across 4 districts	<b>Achievement:</b> 40 Cluster Level Associations have been established and trained in all the 4 districts of operation.  CLAs members are representatives of SHGs and their purpose is to support SHGs and to advocate for the SHGs with the formal financial sectors.
<b>1.3</b> Level of satisfaction with financial services used.	<b>Milestone 2:</b> none	To be measured in mid-term evaluation. Will be reported in year 3.
<b>Outcome 2:</b> Increased climate resilient livelihoods in the target population (30,000 HH) through improved agriculture production, value addition and trade of selected commodities		



Outcome Indicator	Milestone / Target	Progress
2.1 Increase in farmers agricultural yields	<b>Milestone 2:</b> 7% increase in yield (comparison to baseline 154kg)	<b>Achievement:</b> To be further measured in the mid-term evaluation and reported in Y3 mid-year report.  Data Presented in the Preliminary/Draft Survey Report indicates that HH expect a 50% increase in their harvest however this was based on their anticipated harvest and not on actual harvest quantities. In Season A there was a delay in planting due to late rains resulting in delayed harvest for Season A (September 2018 – March 2019) hence Harvest Data for March 2019 has gaps that need to be addressed by collaboration of other specific data sources as at the time of report data on harvest was still being collected. The final report will be available in May and results will be included in the mid-year report.
2.2 Percentage of households exhibiting change in adaptive capacity (measured by HH gaining at least one more of the following: food reserves, small livestock, household savings (money in account) or using a higher yield crop variety).	<b>Milestone 2:</b> 25% of participating farmers	<b>Achievement:</b> The preliminary results of the SHG survey shows that 69% of participating farmers have small livestock. The two main purposes SHG members have taken out loans for is to develop small businesses and to purchase livestock which may explain why livestock ownership has increased so much.  This data from the SHG survey will be triangulated with data from the more comprehensive mid-term evaluation of the project that will take place in Year 3.
2.6	<b>Project Outputs</b> In the table below, please list each of your project Outputs, and provide further detail on your progress and results over this reporting period. Describe any delays or other challenges that you have experienced and how these have been addressed, and provide information about any unexpected results. Progress should be updated within the logframe	
<b>Output 1: Strengthened capacity of 30,000 Households of the rural poor to make informed financial decisions by promoting financial literacy</b>		

Output Indicator	Milestone / Target	Progress
1.1 % of SHG members demonstrating improved score in financial literacy tests	<b>Milestone 2:</b> no milestone	To be measured and reported in year 3
<b>Output 2: Increased uptake of financial services from formal and informal financial service providers, and other market intermediaries for 28,500 HH (95%) of the total target households</b>		
2.1 Total value of SHG loans in Rwf	<b>Milestone 2:</b> Average SHG loans = RWF480,000	<b>Achievement:</b> As of March 2018, the average SHG Loan per SHG was 1,797,567RWF (c£1,540) The average loan amount per group is higher than the milestone because the SHG's that have been trained are working well and giving out loans frequently.
2.2 Percentage of target population (18,000 Women and 10,500 men) using financial products mobilised by SHGs	<b>Milestone 2:</b> 25% of target population (cumulative)	<b>Achievement:</b> 34% The SHG survey indicated that 69% of the members in trained SHGs (10,252 people in trained SHGs) are using financial products (savings and/or loans) mobilised by the SHGs, which equates to 34% of the overall project target population.
2.3 Average SHG loan repayment compliance per annum (Increase in compliance per year)	<b>Milestone 2:</b> 80% average compliance with loan repayments per SHG	<b>Achievement:</b> The SHG data shows that 91.5% of loans were repaid on time. This high compliance is mainly due to the social pressure among the SHG members to repay loans back in time to the group. SHGs also agree their own rules on penalties for delayed repayment and this also encourages repayment rates to be high.
2.4 SHG Membership of target population (SHG membership comprises of 70% female, 30% male)	<b>Milestone:</b> 50% of target population (cumulative)	<b>Achievement:</b> 52.1% of target population (86% women, 14% men) are active SHG members of the 838 trained groups. Although the other 662 SHG groups have been established, they are not

		currently keeping formal records as they have not completed their training therefore we have not included them in this figure.
<b>Output 3: Increased access to markets and market information by promoting value addition and provision of entrepreneurship skills</b>		
<b>3.1</b> Number of people with relevant knowledge on business development and market access (disaggregated by gender)	<b>Milestone 2:</b> No target	<b>Achievement:</b> 106 ToTs (41 females, 65 males)  Although the original project plan did not expect anyone to be trained on these areas by the end of year 2 (hence no milestone), following a proposal to bring forward Activity 1.8, the training of trainers was completed in Year 2.
<b>3.2</b> Number of farmers/traders involved in value addition practice (disaggregated by gender)	<b>Milestone 2:</b> No target	<b>Achievement:</b>
<b>3.3</b> Percentage of households starting or expanding their businesses (disaggregated by gender)	<b>Milestone 2:</b> No target	<b>Achievement:</b>
<b>3.4</b> Total value of produce (crops and livestock) sold by target households per year	<b>Milestone 2:</b> 3,000,000RWF	<b>Achievement:</b> The SHG survey was designed to collect this data, however when it was conducted in March 19, the harvest had been delayed and the data was not available. It will be measured in the mid- term evaluation and reported in the Y3 mid-year report.
<b>Output 4: Climate smart agricultural (crop/livestock) practices adopted by farmers in target communities to increase production and conserve the environment</b>		
<b>4.1</b> Percentage of target households applying climate smart agriculture production technologies/practices	<b>Milestone 2:</b> 45% (cumulative)	<b>Achievement:</b> 23% of target population have been trained (6920 smallholder farmers). The SHG Survey preliminary report data indicates that 89% use organic manure as a fertiliser, 71% use chemical fertilisers, only 22% so far plant all their

		crops in lines and only 6% reported using field water drainages. Current data will be validated by the more comprehensive midterm evaluation and reported in Y3 mid-year report
<b>4.2</b> Percentage of small-holder farmers applying appropriate post-harvest management practice	<b>Milestone 2:</b> 25% (cumulative)	Current monitoring data has not captured post-harvest practices. The SHG Survey has provided preliminary data which bridges this gap (Final Report will be available week 2 May 2019) and shows the % of SHG members doing the following: Process <sup>1</sup> and Store – 30% Dry only <sup>2</sup> – 60% The data will be further validated by a more comprehensive midterm evaluation later this year.
<b>4.3</b> Percentage of households using energy-saving devices (disaggregated by type of device)	<b>Milestone 2:</b> 15% solar panels 45% Fuel wood saving stoves	<b>Achievement:</b> 240 individuals were trained on constructing energy efficient stoves.  Current monitoring data has captured training levels but not usage. The SHG Survey has provided preliminary data that bridges the data gap, particularly on utilisation, however this data will need to be validated further by the more comprehensive midterm review this year. The SHG survey showed: 10.4% use Solar panels 27% use Wood fuel Saving Stoves  The current project design is focused on creating linkages with the relevant energy service providers but adoption is low because the project is not designed to address barriers to accessibility such as high cost of solar panels and appliances. Further consideration will need to be given to the project design for this areas.  The tradespeople were trained on how to make wood fuel saving stoves in the

<sup>1</sup> 'Processing' means cleaning of the produce before storage or sale

<sup>2</sup> 'Dry' describes when produce is dried to reduce moisture content to improve shelf life.

		last quarter of Year 2 therefore adoption is lower than expected at this stage in the project but we expect this to increase over time.
2.7	<p>If data is not available to update progress against planned milestones or targets for any Outcome or Output indicators, please provide an explanation below, including how you plan to overcome any gaps in monitoring data. (Max 250 words)</p> <p>As highlighted in the response to Q2.6, there are a few gaps in the monitoring data. These will be filled as follows:</p> <p><b>Outcome indicator 2.1</b> (Increase in farmer’s agricultural yields.) As explained above, the planting was delayed due to rains and this resulted in delayed harvesting for Season A (September 2018 – March 2019) so the increase in yield was based on expectations. The mid-term evaluation will do a fuller assessment of this.</p> <p><b>Outcome 2.2</b> (Percentage of households exhibiting change in adaptive capacity measured by HH gaining at least one more of the following: food reserves, small livestock, household savings (money in account) or using a higher yield crop variety) - Available monitoring data provides details of savings and small business activities but no other adaptive capacities have been measured and therefore the data is not comprehensive enough to calculate the correct percentage. However, the SHG Survey Report has presented preliminary findings that have been used and will be further validated once the report is finalised</p> <p><b>Output indicator 3.4</b> (Total value of produce (crops and livestock) sold by target households per year.) - Monitoring data has not captured sales due to delayed harvest, this will be measured in the Mid-term evaluation and reported on in the Y3 mid-year report.</p> <p><b>Output 4.1, 4.2, 4.3</b> –Monitoring data available captures number of people trained in the various components and it needs to be collaborated with the SHG survey data to be able to calculate the percentage of individual applying the acquired knowledge.</p> <p>To fill the gaps in the data above, the project commissioned a SHG survey in end of March – April however, due to delays in data collection, the report has not yet been finalized. The report is expected to be finalized in May and the results presented here are from the SHG preliminary findings in the draft report. The above indicators will also be reported on in the Y3 Mid-term report following the finalization of the SHG survey report and the mid-term evaluation scheduled for Y3.</p>	
2.8	<p>Have any evaluations/ reviews been produced during the reporting period? Please give details of these below, including any key recommendations from these and how they will be addressed. Please attach any evaluations to the report. (Max 200 words)</p>	

	The project commissioned a SHG survey to monitor the progress of the already established and trained SHGs and provide data for the calculation and validation of outcome and output indicators. It is anticipated the report will be complete by the end of May.		
2.9	<b>Changes to Logframe</b> Please outline any changes you have made (with permission from SG) or would like to propose, to your logical framework. Please include full justification for proposed changes below.		
Indicator no	Proposed change	Reason for change	Date Change Approved and by Whom.
Impact Indicator 2.1	It is proposed that this indicator is split into 2: (1) to measure the number of meals per day people are eating and (2) to measure the different food groups people are eating to measure whether people are eating balanced meals. See logframe for revised indicator wording.	This was in response to a recommendation made when the baseline survey was carried out to make this indicator more easily measureable.	Seeking approval from SG
Have you included an updated version of your logical framework, which reflects these proposed changes?			

### 3. Partnerships and collaboration

This section allows you to discuss how partnership working is progressing on the project, as well as wider collaboration and sharing of learning.

3.1	<p>Please give an update on how partnership working has progressed during this reporting period, letting us know about any highlights, challenges or changes to roles and responsibilities. (Max 350 words)</p> <p>The implementing partners to Tearfund in the project are AEE and Moucecore. Both partners continue to implement in their respective areas in line with the project plan. During the reporting period, Tearfund has worked with its' partners to review the project progress and approach through monitoring visits and quarterly review meetings. It has worked to standardise data collection templates and to help find solutions to identified challenges. In Y2, Tearfund has also worked to build the capacity of the implementing partners through ongoing coaching and training for example, the Tearfund Finance Manger has worked alongside the new Moucecore Accountant to ensure they understand the project and the finance procedures in place. Both partners were trained by Tearfund on</p>
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	<p>quality standards and beneficiary accountability. The ongoing partnership is working out well and the project is keen to further strengthen these partnerships for effective and efficient delivery of the project.</p> <p>The Cooperative College is a technical support partner and worked well with Tearfund and partners to develop the SHG training manual and to deliver training to the core ToT's in Year 2. Tearfund and Cooperative collage have established a pattern of more regular ongoing meetings in the last few months to enhance communication and planning for the year 3 refresher training that will be delivered later in the year.</p> <p>The project also collaborated with various government entities, including the District and Sector local authorities in activities such as the identification of project beneficiaries and community volunteers (TOTs, Community facilitators and (VADFs). It also worked with the Sector agronomists and VADFs to mobilise smallholder farmers on improved farming techniques and set up cell and village level demonstration fields for farmers to learn and practice their farming skills. These partnerships have worked well and have been essential to meeting project milestones on time.</p> <p>The Rwanda project team worked very closely with colleagues in Tearfund Scotland to review project implementation on a monthly basis. During monthly meetings a wide range of topics were discussed, aimed at improving the project quality and compliance. These topics included; beneficiary feedback mechanisms, recruitment of project staff, finance monitoring, M&amp;E, data protection, project management and reporting.</p> <p>A learning and collaboration meeting with 6 Scottish funded Grantee organizations took place in Rwanda in September 2018 to share experiences and learning. The following issues were discussed; transport refunds in remote communities where there is no public transport, reporting templates, especially the finance reporting template, and challenges related to the delay of funds. In addition, a Scottish funded Grantee meeting was held in January 2019, facilitated by the Scottish Government representatives and was useful in further developing links with other grantees and gaining a fuller understanding of guidance from the Scottish Government.</p>
3.2	<p>How are you monitoring and assessing your partners' capacity to manage and deliver the project as it progresses? Please outline any plans for training, capacity building or shared learning between your organisation and your partner (s). (Max 300 words)</p> <p><b>Beneficiary Accountability:</b> A beneficiary accountability training was delivered to partners on 19 -20<sup>th</sup> February 2019 with the</p>

	<p>purpose of improving their capacity to report on safeguarding and financial management issues including fraud, bribery, sexual violence, corruption and channels of reporting. Tearfund continues to work with partners on this.</p> <p><b>Partner review meetings:</b> Tearfund has coordinated and held partner review meetings on a quarterly basis with the aim of building a concerted effort to reflect on project progress, identify and share programmatic and contextual challenges and strategize on ways of addressing them.</p> <p><b>Field Visits:</b> Tearfund Rwanda has conducted regular field monitoring visits to review project implementation over the course of the year and is in contact with the implementing partners on a regular basis. Feedback from project monitoring trips enabled the project to identify gaps in data collection processes, data quality checks, compliance and provided timely feedback to address challenges identified. The head of Programme Management in Scotland also carried out a field visit to monitor implementation and spent time with the partners and Tearfund Rwanda project staff to review progress, discuss challenges and plan for the next phase of the project.</p> <p><b>Financial monitoring:</b> The Tearfund Rwanda Finance Manager has conducted monthly/bi-monthly visits to both partner organisations to review supporting documentation and to deliver refresher finance training sessions on donor compliance. Some training sessions have been delivered remotely over skype/phone. The UK Finance Business Partner also conducted a compliance visit to the Tearfund Rwanda office and both partners in February 2019 with the aim to review the finance processes and advice on the best practices around the cash request process, monthly reporting and adherence to donor compliance.</p>
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3.3	Please give details below of all visits to country during this reporting period, the purpose and outputs of each visit.
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Date of visit	Key achievements / outputs of visit	Follow up actions
Project monitoring visits	<p>May 2018- Huye, Gisagara and Nyaruguru Districts The visit aimed at tracking project progress in terms of implementation. Partner staff were trained on how to collect project site coordinates during this visit. Selection criteria for the core trainer of trainers (TOTs) was agreed upon.</p> <p>June 2018 - Gisagara District</p>	<p>15 core ToTs were selected to be trained in August 2018.</p> <p>Tearfund financially supported the organization of the District Open Day and the construction household</p>



	<p>The Project participated in the review of District performance contracts for 2017/2018, organization of the District's open days scheduled for 26th-28th June 2018 and assessment of damages caused heavy rains in April 2018.</p> <p>January 2019 – Nyaruguru, Gisagara and Huye The visit was aimed at orienting the project's M&amp;E officer to the project sites alongside monitoring the project's progress</p> <p>March 2019 – Huye, Gisagara, Nyaruguru and Nyamagabe Monitoring on project progress, beneficiary satisfaction on financial services, how CLAs functions, household adaptive capacity, data quality and compliance.</p>	<p>level toilets destroyed by the heavy rains.</p> <p>Action: Follow up on the integration of VADFs work into SHGs</p>
Financial monitoring visits	<p>AEE – July18, Aug18, Feb19 MCR – July18, Dec18, Feb19 Visits focused on monitoring and review of finances and supporting documents for compliance</p>	<p>Recommendations on finance documentation was given to the partners</p>
Cluster lead visit	<p>The Tearfund East and Central Cluster lead visited the project communities in intervention districts in southern Rwanda to witness how activities are being implemented on the ground, interact with project beneficiaries and community volunteers. He also met with local authorities and discussed the project's role towards poverty reduction.</p>	<p>He encouraged cross learning among project beneficiaries.</p>

Sep 2018 – Scottish Key influencer visit	8 key influencers (church ministers, 1 church rep and 1 MSP) from Scotland travelled to Rwanda to see Tearfund’s work, including the SEAD project. They heard testimonies from beneficiaries as to how the project was helping transform lives.	The group have been sharing their experiences with audiences in Scotland, helping to promote the work being done.
14-25 <sup>th</sup> Jan – TF Scotland monitoring visit	The monitoring visit to the field was useful in verifying the achievements so far in the project, developing the relationship with the partners and in collecting case studies to illustrate the impact of the project. The outcomes of the office based part of the visit included: development of underspend report, budget and workplans developed for Year 3, training on reporting, clarity on roles & responsibilities, compliance training for new staff etc.	A number of actions were agreed and are being followed up in monthly meetings.

3.4

Please tell us about any dissemination and learning throughout this reporting period. How have you promoted effective learning across the project? Please explain what processes you have used both internally and externally to share learning from the project so far, and how this learning is being used. (Max 300 words)

Dissemination has been through a number of channels:

- At a local level, the project through SHGs & CLAs organised an open day event in which Self Help Group Members exhibited some of their activities at sector level. Each SHG exhibited their work before sector authorities and the rest of the community, the event was also featured in the local community newsletter in Kinyarwanda, link as seen below;
- <https://umuseke.rw/huye-gishamvu-kwibumbira-mu-matsinda-byabahinduriye-ubuzima.html>.
- At a wider level, the project also used external meetings at district level (e.g. joint action district forum meetings and other district forums) to disseminate project learnings.
- The project has documented and promoted project learnings both internally and externally through the production of a bi-annual newsletter which has shared some of the stories of transformation and best practices that have contributed to the success of the project.

	<ul style="list-style-type: none"> <li>• Within Rwanda, social media was also used to share the stories of change and best practices. For example:  <a href="https://twitter.com/wilsonkabagamba/status/1046084093635522561?s=12">https://twitter.com/wilsonkabagamba/status/1046084093635522561?s=12</a>  <a href="https://twitter.com/wilsonkabagamba/status/1045392853751484417?s=12">https://twitter.com/wilsonkabagamba/status/1045392853751484417?s=12</a></li> <li>• Within Scotland, stories of transformation from the project have been shared internally with other Tearfund staff for learning and have been shared with a wider audience through external events (e.g. in churches and Jeremy Balfour MSP shared about his visit to the SEAD project at the Tearfund 50<sup>th</sup> anniversary Parliamentary event in October). Tearfund Scotland has also promoted the work through various social media updates.</li> </ul>
3.5	<p>With reference to Q39a &amp; 39b in your original application form, please highlight how you are maintaining an awareness of others working in this region, giving details of collaboration, joint working or partnerships with others. (Max 300 words)</p>
	<p>Tearfund and its partners are active members of the JADF<sup>3</sup> in the 4 districts of implementation. This has enabled Tearfund and implementing partners, AEE and MCR to keep abreast of the development priorities of the districts and to keep up to date with projects being implemented by the various development agencies. In the reporting period Tearfund participated in the organization of the Gisagara District open day enabling the project to share its achievements in the district during the open days.</p> <p>Collaboration with the local authorities has enabled the project access to information on development interventions in the 4 districts that complement the project's activities and has facilitated collaboration. This has also enabled the project to identify and build the capacity of community volunteers who currently support SHGs through continuous monitoring and mentorship.</p> <p>Tearfund has also participated in the SG Grantee meetings (in September and January) and this has also enabled the project to learn from other agencies implementing projects in the intervention districts.</p>

#### 4. Inclusion & accountability

With reference to question 38 in section E of your original application, please use this section to tell us how you are mainstreaming through your project, ensuring that you are aware of and actively working to reach vulnerable and marginalised groups.

4.1	<p>Is the project still relevant for the beneficiaries you are working with? Please highlight how you ensure accountability on the project, ensuring beneficiaries have the opportunity to feedback on the project and influence its development? (max 250 words)</p>
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<sup>3</sup> Joint Action Development Forum

	<p>The project is still relevant to the needs of the target beneficiaries; this is mainly because the project is providing an alternative platform (through SHGs) for access to financial services for those in the lowest ubedehe categories. Project monitoring and the recent SHG survey preliminary results have indicated that SHGs are the most preferred platform for the beneficiaries due to their appropriateness of operations to the target population.</p> <p>The agricultural element of the project is also still relevant because the target beneficiaries are mainly smallholder farmers with limited knowledge and skills in modern farming. Beneficiary feedback has indicated an appreciation of the practical training on improved farming techniques provided by the project through the VADFs.</p> <p>The project's approach to work with local authorities and existing government structures has ensured the project still aligns to government priorities and responds to the profiled community needs in the target districts. This has further created a sense of ownership among the local authorities which is critical for the project's sustainability.</p> <p>To ensure that the project receives feedback and responds to beneficiary complaints, Tearfund has been working on putting in place a beneficiary accountability framework that seeks to provide a platform for beneficiaries to provide feedback and raise complaints directly to Tearfund and/or through the Implementing partners. A Toll-free number has been established to facilitate this.</p> <p>The project also obtains feedback from the community through community meetings and monitoring visits.</p> <p>Issues raised by partners using feedback from Community facilitators informed the underspend proposal activities. As a result, monthly meetings for Community facilitators will be trialled by the project in Y3 and will be a further source of learning and feedback.</p>
4.2	<p>Do you have an awareness of particularly vulnerable or marginalised groups within the community in which your project is working? Please give details on how you are disaggregating data to recognise these groups across the project. (Max 250 words)</p> <p>The project recognizes women and people living with disability as one of the vulnerable groups and ensures that the selection of the project beneficiaries takes into consideration their inclusion. Currently the project disaggregates data according to gender to ensure that the majority of beneficiaries are women.</p>
4.3	<p>How is your project working to actively meet the needs of these vulnerable and marginalised groups, ensuring they are benefiting from the project? Please outline any mechanisms you are using. (Max 250 words)</p> <p>The project has aimed to target the poor and vulnerable in the communities it is working in and has especially targeted the inclusion of women (86% of SHG members are women) and those in other vulnerable categories, including people with disabilities. Beneficiaries were selected in partnership</p>

	<p>with local authorities and guided by the government poverty ranking index (Ubudehe) criteria, prioritising those in the lowest ubedehe categories. The project has facilitated and advocated for their inclusion in the development initiatives and has responded to their economic needs by mobilizing them to join SHGs. Inclusion in SHGs facilitates their access to finance through savings and loans as well as developing their entrepreneurship and business development skills to empower them engage in various income generating activities.</p> <p>SHG members have also been integrated into different community development initiatives for agriculture, CLAs and cooperatives. With much of the target beneficiaries being smallholder farmers, the project has started to build their capacity to improve their agriculture production, with the aim of increasing the yield they achieve. It is also hoped it will facilitate their access to nutritious and affordable food for better household food security. The mid-term evaluation will assess to what extent this has been achieved so far in the project.</p>
4.4	<p>Taking into consideration some of the challenges of mainstreaming, please describe any challenges you have faced in reaching vulnerable and marginalised groups, how you have overcome these or plans you have developed to support inclusion on the project. (Max 250 words)</p>
	<p>One of the challenges in mainstreaming gender equality is the negative cultural values that exclude women from formal organizations and decision making structures. To address this challenge and ensure the inclusion of women, the project has collaborated with community group facilitators and local authority officers to identify vulnerable women, youth and people living with disability in the target communities. Further to this, the project has utilised the SHGs platform to challenge the negative cultural attitudes and practices that exclude women and marginalize people living with disabilities.</p>

## 5. Financial Reporting

This section will be reviewed alongside your budget report, which should be included alongside your narrative and logframe. Please ensure this spreadsheet is completed with both a detailed breakdown of expenditure for this financial year, along with your projected spend for the next financial year.

Please note carry over of funds to the next financial year should have been agreed with the Scottish Government by January 31<sup>st</sup> of the current financial year.

5.1 With reference to your budget spreadsheet, please give a detailed explanation of any variances between planned and actual expenditure, including reasons for the variances and whether these are as a result of timing issues, price achieved, quantity etc. If these are temporary variances, please outline plans for expenditure. (Max 350 words)

As outlined in the year 2 expenditure report, the project spent £255,112, compared to a budget of £306,445 representing 83% expenditure, the majority of the underspend being due to exchange gains.

The project has had an underspend of £51,336 for the following reasons:

1. **£15,581** (30% of the underspend) - was planned underspend and it had been agreed with the Scottish Government in July 2018 that this would be retained and used in Year 3.
2. **£25,233** (49% of the underspend) – was from exchange gains. The budget was set using an exchange rate of 1005RwF but higher rates were achieved when money was exchanged at several points during the course of the year.
3. **£892** (2% of the underspend) – was due to underspend from activities that were not completed in Year 2 (Activities 4.9 and 4.12), thus representing delayed spend. It has been requested to carry forward this money for these activities into Year 3.
4. **£9,630** (19% of the underspend) was due to savings on budget items, the biggest of which was the savings on salaries because there was a 9-month delay in the programme manager and M&E officer starting and there was a 3-month gap between the partner accountant leaving and the new one starting. The gap in staff also contributed to the savings on the in-country travel costs. Activity 1.7 was also significantly underspent because the training carried out by the cooperative college was completed in a much shorter time than expected and a discount was secured at the training venue.

**Note**

The Scottish Government approved the Jan underspend proposal to carry forward £6,600 of the underspend into Year 3 to conduct monthly community facilitator meetings. This has been integrated into the year 3 budget and logframe.

Tearfund is anticipating needing to invest £47k of its own money to deliver the Year 3 plans (across a number of budget lines) and would request the Scottish Government advises if some or all of the ring fenced underspend could be used for this.

5.2	Please give details of any capital expenditure in this reporting period.
	The project purchased 4 tablets at the total cost of £588.
5.3	Please explain how you are working to ensure cost effectiveness on the project, whilst maintaining the quality of delivery. (Max 250 words)
	The project recruited and trained community volunteers e.g. Training of Trainers (ToTs), VADFs and Community facilitators volunteers to support SHGs monthly monitoring, mentorship and coaching and reporting on the SHG performance. They act as a bridge between the community and project

and this has enabled the project to provide support to SHGs in a cost-effective way.

The project has also used cheaper training venues and has secured discounts on some venues to ensure the training sessions are delivered appropriately and in a cost-effective manner.

The training of the Community ToTs was carried out in the 4 respective districts, rather than in a central location, to reduce the cost of transportation and accommodation.

## 6. Any other Information

Please use this section to tell us any other relevant information regarding your project. If the additional information included within this section is urgent please ensure it is highlighted. (Max 250 words)

The project proposes to split the Impact indicator 2 into two separate indicators as follows to enable it to be effectively measured and for it to be more meaningful:

- Impact indicator 2.1a: Increase in proportion of families saying that they have at least 3 meals a day in the 4 target districts
- Impact indicator 2.1b: Increase in the proportion of families reporting they have consumed meals from at least 4 recommended food groups in the last 7 days in the 4 target districts.

To ensure the indicator can be measured in the mid-term evaluation, we would request if the Scottish Government could advice by the end of May if they approved this change.

There have been a number of staff changes in the Tearfund Rwanda office within the last month: The temporary Programme Manager who was on a 3-month secondment to the project has moved to another position within Tearfund and the new Programme Manager will start in the role from 1<sup>st</sup> May. An internal candidate has been promoted into the role and has been working with the SEAD project in her role as GIC<sup>4</sup> since August 2018 therefore is already familiar with it. The SEAD Project manager left at the end of March and the post has been advertised.

Tearfund hopes to appoint someone within the next couple of months. The GIC is currently supporting the project alongside the M&E officer to ensure that all project activities are implemented within the planned time and as per the project design. This has been done to ensure there is continuity and to mitigate any negative impacts on the project that would be caused by the transitions mentioned above. When the GIC moves into the Programme Manager role, recruitment for the GIC role will commence.

The project has seen that SHG's<sup>5</sup> create strong bonds between community members, the benefits of being a member of SHG goes beyond monetary saving to

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<sup>4</sup> Grants and Information coordinator

<sup>5</sup> SHG stands for Self-Help Group which refers to self-governed, peer controlled, informal group of people with same socio-economic background and having a desire to collectively perform common purposes. Here poor people voluntarily come together to save whatever amount they can save conveniently out of their earnings,

social connections due to improved mutual trust built among members. The group members meet weekly and share life and support one another.

The project is lobbying SACCO's to provide products that target lower socio economic groups and to reduce their charges as SACCOs' loan interest rates and account charges remain very high. At the moment, some of the trained SHGs have opened bank accounts in SACCOs to save what they are not lending to each other and for special savings. Encouraging SHGs to work with SACCOs improves their financial inclusion e.g. access to SACCO loans and other products, therefore engaging SACCOs to reduce the costs of running SHG accounts is important.

District based agriculture insurance providers are not willing to provide insurance cover for agricultural activities or projects as they are considered to be risky especially at small scale and for smallholder farmers. The project intends to organise advocacy meetings to further engage insurance providers to design agriculture related products that target SHGs.

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to mutually agree to contribute to a common fund and to lend to the members for meeting their productive and emergent needs.