Scottish Government International Development Programme
End-Year Report

Notes for Completion:

- Please note, with the exception of the cover page, this report will be published.

- To ensure compliance with GDPR, refrain from using any personal or identifying information unless you have obtained consent from the data subject and are content for this to be made public.

- Answer all questions in the template provided, noting the word limits.

- Include all relevant information in the reporting template – hyperlinks and annexes will not be accepted as part of the report.

- Ensure answers are clear, concise and in plain English. Explain acronyms and avoid using jargon.

- Please ensure this end-year report covers the full reporting period (12 months).

Supporting Documentation *Check box to confirm key documents have been submitted with this report*	Logical Framework, which reflects any changes in this reporting period.	☒
	Budget	☒
	Case study	☒
	Risk register	☒
As the project manager responsible for the completion of this report, I hereby confirm the information included is accurate and complies with the notes for completion.		
Scotland-based Project Manager: **[REDACTED]**	**Signature:** **[REDACTED]**	

1. General project information

1.1	**Project reference Number**	RWA6
1.2	**Name of organisation**	Tearfund Scotland
1.3	**Lead partner(s) organisation**	Tearfund Rwanda AEE & Moucecore are the implementing partners
1.4	**Project title**	Sustainable Economic and Agricultural Development Project (SEAD)
1.5	**Reporting period**	**From:** 01/04/2019 **To:** 31/03/2020
1.6	**Reporting year**	Year 3
1.7	**Project start date**	1st Oct 2017
1.8	**Project end date**	31st Mar 2022
1.9	**Total project budget***	£1.35m
1.10	**Total funding from Scottish Government***	£1.35m
1.11	**Provide a brief description of the project's aims, highlighting which of the Sustainable Development Goals (SDGs) your project is working towards? (200 words)**	The SEAD project is working in 207 villages in Southern Provence in Rwanda and has two main aims. The first is to improve the agricultural skills of 30,000 people in the project impact areas to support them to employ climate smart agricultural techniques to improve yields, mitigate the effects of climate change, and become involved in value addition activities, thus increasing income from crops. The second aim is to economically empower them using the self-help group model (SHG), to diversify incomes and further reduce poverty levels. The project is aimed at supporting the achievement of SDG 1 (no poverty), SDG 2 (end hunger, achieve food security and improved nutrition and promote sustainable agriculture), SDG 8 (decent work and economic growth) and SDG10 (reduced inequalities).

2. Project progress and results

Please use this section to give an update on the progress the project has made during this reporting period.

2.1	**Provide an update on the progress your project has made over the past 12 months. 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)**
	In Year 3, the following has been achieved, contributing to the achievement of the project outcomes and impact objectives as detailed below:

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The project has trained **663** new SHGs[1] this year (11,112 females, 2,146 males). The groups were trained on SHG concept, methodology, membership and operating principles (Activity 1.2). In total, **1501** groups have been established in the project, with **29,260** members (85% females and 25% males).[2]

28 new CLAs[3] were established this year, with **560** people (**99%** females, **1%** males)[4]. Cumulatively, the project has established 68 CLAs against 80 planned. The COVID19 restrictions prevented the training of the 12 remaining groups and this will be carried forward to Year 4. CLA members have been equipped with knowledge and skills on the CLA concept, goal setting, community led development, participation in governance, lobbing and advocacy, conducting needs assessments, fundraising, action plan implementation and evaluation (Activity 1.3). CLAs were also linked to Microfinance Institutions MFIs (SACCO) and all 68 have bank accounts (Activity 2.1). It is expected the CLAs will advocate to improve the accessibility of financial services for SHGs in the formal financial sector.

46 new Community Facilitators (CFs) were trained and 45 existing CFs given a refresher training to support and facilitate SHGs through training, mentorship and continuous follow up. In total, the project has 149 active CFs (105 females, 44 males) who volunteer within their community to support the implementation (Activity 1.4). The project conducted monthly meetings with CFs in each district (with the exception of March 20), and this has supported peer-to-peer learning, experience sharing and reporting (Activity 1.4b).

The project beneficiaries have accessed financial services (saving and loans) through SHGs. 90% of beneficiaries reported to have satisfaction with the SHG financial services[5]. Cumulatively, the 1501 SHGs have Frw 446,939,090 (£379,405)[6] of savings. The groups have also given out 111,817 loans to each other in Year 3 worth Frw 599,802,324 (£509,170) – an average of Frw 399,602 given out in loans per group (output indicator 2.1). The loans were predominantly invested into small businesses; such as selling fruits and vegetables, tailoring and knitting, agriculture, buying seeds, renting plots of land and raising small livestock. The average value of loans per SHG is lower than target but has been affected by 2 things: (1) March 20 data for loans was not available (so the actual result will be higher when this can be added in) and (2) there were alot of new groups in the 2nd half of year 2. As these groups mature, they will lend more to each other and the overall average will increase (subject to COVID 19 impacts). It is estimated that 75% of loans have been repaid on time. Please note that the drop in the loan repayment compliance rate is also attributed to the unavailability of March 2020 data due to the COVID 19 lockdown and the possible delayed repayment by SHG members due to disrupted economic activities.

In partnership with the Cooperative College, a refresher training was given to 20 Core ToTs[7], 5 partner staff and 2 Tearfund staff members (Activity 1.7) on 3 SHG training modules as well as on adult training methodologies, proper lesson planning, use of local available teaching aids, and contextualization of key technical terms. The ToTs in turn

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[1] Self Help Groups – made of an average of 20 members
[2] The target of 30,000 SHG members was based on 20 members per group but groups have been formed with between 15-20 members so the full target may not be reached unless more members join a group at a later stage.
[3] Cluster level associations
[4] Each SHG nominates and chooses 2 people to represent them in CLAs.
[5] Project survey of 60 groups, conducted by partners within the period of January-February 2020
[6] Does not include March data for AEE groups. 1£=Frw1178
[7] Trainer of Trainers

cascaded the training to **80 community ToTs** (Activity1.8). The Core and Community ToTs have cascaded the training to SHGs on the 3 training modules as follows;
- 500 SHGs (c10k members) were trained on financial literacy and financial products (Activity 1.6).
- 470 SHGs (c9,400 members) were trained on value chain management, business skills improvement, value addition, entrepreneurship, market access/competitiveness (Activity3.2)
- 470 SHGs (c9,400 members) trained on how to set up a co-operative and good governance (Activity 3.6).

Training for the remaining 30 SHGs on manuals 2 and 3 was postponed as the COVID 19 lock down situation prevented the training happening. It will be done in Year 4.

The project is already seeing significant outcomes from the training:
- **10,120** beneficiaries (83%F, 17%M) initiated or expanded their businesses. This has been possible through a combination of the skills people have developed through the trainings and the access they have to loans through SHGs.
- **6,603** beneficiaries (88%F, 12%M) were involved in value addition practices (e.g. ripening fruit to sell at a higher price, making four from Cassava, making local brew from sorghum).

Regarding the agricultural development aspects of the project, community members received training on improved agriculture practices through 621 Village Agriculture Development Facilitators (VADFs), the setup of demo fields/plots, and community mobilization meetings/events. To help build their capacity, 170 VADFs went on a visit within Nyamagabe District to learn from similar initiatives in the district. They learnt about new crops varieties for bananas and maize and new methods of crop husbandry. A key lesson for the VADFs was that agricultural production is dynamic, the Rwanda Agriculture Board introduces new varieties, and there are continuous changes in soil structure and texture overtime hence the need for the VADFs to keep abreast with the changes in the sector (Activity 4.12).

The VADFs mobilised **1,455** smallholder farmers (71%F, 29%M) across 83 villages on good agriculture practices and improved farming techniques (activity 4.2). To provide learning sites for the target community, 85 new demo plots were set up, bringing the total number of demo plots established by the project to 125 (Activity 4.3). The demo sites serve as trials or experimental fields and the VADFs use them to conduct onsite trainings on various agriculture techniques and practices. Training on land management practices, animal husbandry, improved sustainable farming techniques and post-harvest management was delivered to **2,615** smallholder farmers (2,161F, 454M) from 83 villages (Activity 4.4).

Agriculture is a high-risk sector and smallholder farmers are impacted the most by weather variability and climate change. To sensitize farmers on risks and improve their preparedness, the project conducted community level awareness sessions on climate change & adaptation strategies. **860** farmers from 100 villages attended (538F, 322M) (Activity 4.5). The project also organized 8 sector events in 4 districts to link agriculture insurers (Radiant Ltd and SONARWA Ltd) with 1,657 smallholder framers (1,459F, 198M) (Activity4.9).

These agriculture-related activities have brought positive results, including:

- In terms of beneficiaries using good agricultural practices, 16,678 (57%) people were reported to be applying mainly organic manure; 1,469 properly plant in lines; 5,447 have grown crops on terraces and 5,238 have established trenches.
- Beneficiaries exhibited a change in their adaptive capacity - 30%[8] had household savings (money in account), 42% beneficiaries reported to rear small livestock, 34% had food reserves,[9] and 9.2% had seed for next season.
- 91% of smallholder farmers were reported to be applying at least one form of appropriate post-harvest management practice. Most of beneficiaries practice drying before and after threshing. Beneficiaries who do not immediately sell their produce, properly store them as food reserves or for future sale.
- Beneficiaries made an estimated 49,890,936 Frw (£43,497) from agriculture sales and livestock.
- Yields have increased from the baseline - 55% increase in cassava, 22% vegetables and 19% increase in Maize production[10]. The MTE reported an average of 41% increase in yield for all selected crops[11]
- 33% of target beneficiaries at MTR reported to have consumed meals from at least 4 recommended food groups.

In collaboration with district authorities and the Joint Action Development Forum (JADF) in Gisagara, Huye and Nyaruguru, the project facilitated 30 SHG members (10 from each district) to participate in the District Open days, giving them an opportunity to show case their businesses and innovations as well as learn from other community members (Activity 3.3).

To support environmental conservation and reduce the use of firewood, the project has been promoting the use of solar devices for lighting and energy saving cooking stoves[12] for cooking.

- **300** local community members (72%F, 18%M) were trained this year on how to construct energy efficient stoves (Activity 4.6) for both personal use and to sell, as a way of promoting efficient wood fuel consumption. 40 CLAS have been linked with producers and suppliers of energy-saving cooking stoves (Activity 4.10).
- **5,163** beneficiaries (70% females) from 258 SGHs were linked with solar energy providers (BBOXX, Ignite power and Tubura) across 40 communities. During events, companies' agents explained products features, prices and the available payment schemes. CLA members were given an opportunity to ask questions such as how are repairs done if devices get damaged and what happens in the event of loss due to theft (Activity 4.7). **3,024** (10%) households are now using solar energy devices for lighting and **2,940** (10%) households are using energy-saving cooking stoves for heating/ cooking[13]. Please note, there are other interventions in the target communities that have contributed to this achievement. To improve the data collection on this output, the project M&E officer is exploring ways of tracing adoption attributed to SEAD linkages.

There have been a number of challenges this year, as follows:

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[8] MTR results.
[9] End Year partner's report data
[10] End Year partners' reports data
[11] MTR results
[12] Energy efficient cooking stoves can reduce fuel consumption by 30-70% compared to traditional stoves. Source: World Bank: Rwanda proved cook stoves project – data sheet 2017
[13] The MTR was a sample survey of people in the districts so this explains the difference.

- **Staffing**

It took 4 months to fill the Tearfund project manager role, following the resignation of the previous role holder in March 2019. The M&E officer covered the PM role as well as continuing her own role but it was difficult and led to some activities such as assessing the approach to digitisation being delayed.

- **Flood**

Crops, mainly in the marshland were impacted by the unprecedented rainfall that caused floods and landslides in Nov and Jan. Vegetables, roots crops and cereals (maize) and grains (beans) were washed away by flood. Consequently, there was significantly less production and productivity in season A than expected[14].

- **CFs' Transport and airtime refund claims**

At the design stage of the project, the work of community facilitators (CFs) was recognized as vital for the project; however, compensation for their time was not budgeted. 149 CF's support the project by meeting SHGs on a weekly basis to encourage, coach and train them and to collect data from the groups which is vital for monitoring the project. CFs have raised significant concerns about having to invest their own resources to carry out their duties (transport/ airtime costs) and have requested reimbursement. The project would like to use exchange gains as a means of reimbursing any costs CFs incur in Year 4. An exchange gain proposal has been developed on this basis.

- **ToTs time compensation claims**

Core ToTs play a substantial role in the SEAD project of cascading training to community ToTs and SHG members on the 3 project training modules (1.6, 3.1 & 3.2). The Core ToT's have attended a 5-day training/ refresher training course each year, delivered by the Cooperative College which they then go onto cascade to the community ToTs and SHGs. The Core ToTs have fed back that during the week they attend this course, their economic activities are disrupted and it affects their ability to meet their family's needs. Currently the project budget only covers for transport reimbursement without a compensation of time spent on the project. Core ToTs have raised concerns over the compensation of their time to help them recover the income losses they incur. The project has not been able to compensate them but recognises this may affect attendance and quality of training if not addressed in Year 4. Again, the project would like to use exchange gains to cover these costs.

- **COVID-19 pandemic**

A lockdown was initiated in the second week of March 2020 to curb the spread of the virus, restricting movement and community gatherings. The following activities were postponed as a result:
- Training for 30 SHGs on cooperative set up and governing principles (activity 3.2)
- Training for 30 SHGs on business development, market access and value addition (activity 3.6)
- Beneficiary Accountability training of CFs in Nayruguru, Gisagara and Huye districts
- Establishment and training of 12 CLAs Nyamagabe District (activity 1.3)
- Field monitoring trips for Tearfund and partner staff
- Also, because the March CF monthly meetings could not take place, data on SHGs performance for that month was not collected.

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[14]https://www.meteorwanda.gov.rw/index.php?id=114&tx_news_pi1%5Bnews%5D=334&tx_news_pi1%5Bcontroller%5D=News&tx_news_pi1%5Baction%5D=detail&cHash=b2f2b8f96480269d07b44bfb30d2d004

	In addition, not all SHG members are able to hold their weekly saving sessions. Project beneficiaries with small businesses are facing challenges such as price fluctuations, unpredictable supply-demand behaviour and some have had to close their businesses as they are deemed non-essential in the current pandemic situation. Agricultural activities have also been affected, as farmers may not be able find the necessary inputs locally such as fertilisers. This may affect the yields from the current Season (2020 B). See the COVID19 impact assessment for more details.
2.2	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 500 words)
	As advised to the Scottish Government in January, the digitization of SHG operations has been discontinued. When the project was designed, it was envisaged that the SHGs would use mobile money platforms for their saving and lending transactions. It was expected that the Telcom companies would agree to register SHGs and provide them with a group sim card. The benefits for the beneficiaries would include the ability to move money quickly and easily (i.e. accepting savings contributions and carrying out loan disbursement using mobile phones). It was also anticipated the digitisation would support project M&E with the provision of a dashboard showing how different groups were performing. Evaluation of the proposed approach identified challenges in how the project could ensure the group funds were secure from fraud and there was a challenge with the sim card registration regulations. Tearfund consulted with other NGO's to understand their approach and to learn from similar projects. One of the key learnings from the consultation was that organisations subsidised the cost through grants to the tech companies. This raised questions on post-project sustainability. Tearfund also consulted with digital providers to understand what products existed. It received proposals from two companies, however several challenges and risks were identified, including: high cost of investment to set up the groups, high usage costs, low level of cell phone penetration within the target beneficiary population and Telcoms' connection instability. The project assessed that it would cost RwF 27.5m (£23,000) to digitize 200 SHGs, and Frw 206,400,000 (£170,000) to roll out to all 1500 groups, excluding platform fees, which is well in excess of the £15,000 budget available. Another option explored was a SHG App that has been designed by Code Africa in partnership with Tearfund. However, the App currently does not support transactions as it is not linked to any Telcom company and therefore would not meet the digitization objectives. Tearfund presented a change request to the Scottish Government, which was approved. The funds for this activity will be used to strengthen other financial services elements of the project. The change in the digitization activity will not have an impact on the projects outcomes. Another small change is to the approach to project newsletters. The project planned to publish bi-annual newsletters to share key project achievement, lessons and best practices. Over the reporting period, a review of the publication process was undertaken by Tearfund to assess the quality of content and the appropriateness to target audience. The review revealed the need to incorporate comprehensive project achievements, lessons learnt and best practices over a longer period as this would facilitate a detailed analysis of trends, changes and would make recommendation suited for the target audience. As a result, the decision has been taken to reduce the frequency of the

	newsletter publication from 2 to 1 newsletter per year. The Year 3 project newsletter was drafted and designed in March 2020
2.3	Taking into consideration what you have achieved during the last 12 months, along with any challenges you have experienced, please highlight to us what lessons you have learned, and how these will be applied in the project in the future. (Max 500 words)
	The project was built on the knowledge that it is important to contextualize projects to the local environment and that building the capacity of local volunteers and beneficiaries is vital for sustainability; but the main learning this year has been on the importance of ensuring that volunteers are properly compensated for the support they give. The SEAD project adopted a volunteer structure, using VADFs, CFs and ToTs to support implementation of the agricultural, financial services and business development aspects of the project. Compensation for the volunteers was not built into the budget design because of the donor rules around no per diems or allowances. However, feedback from the volunteers has consistently been that it is important to compensate volunteers for the work they do on behalf of the project, considering the time and resources it takes (travel & airtime costs) and their day-to-day obligations with families (they are not beneficiaries but volunteers that help reach out to the beneficiaries). The importance of this has been an important learning in the project. Tearfund agrees with the policy that beneficiaries should not to be paid per diems or allowances as the value for them is in the capacity building and support they receive, but it has learnt that it is vitally important to have flexibility in compensating volunteers for the work they do on behalf of the project. The response to Q2.1 highlighted the importance of the work the CF's and ToTs do and the need to find ways to compensate them for their costs and the time they spend doing these activities. Tearfund has built this into the exchange gain proposal. Another important factor in supporting and motivating volunteers is gathering them together to share challenges, learning etc. Monthly meetings for community facilitators were run for the first time throughout year 3 as a way of motivating and encouraging CFs as well as enhancing data collection. The meetings have been extremely valuable and effective in achieving those aims. Tearfund have developed proposals to continue these for CFs in Year 4 and to extend them to other volunteers, such as VADFs.

Another learning related to the training of the 3 financial services modules. There was a significant time lapse between the Core ToTs being trained on the 3 financial service modules and the roll out to the community ToTs and SHG beneficiaries. The mid-term evaluation found that this might have affected the content mastery of the Core ToTs and on the quality of the initial training cascade. This learning has informed future implementation to ensure there a shorter time lapse between interdependent project activities. Where there are lapses in implementation of activities, the project will enhance and follow-up implementation of project activities. This will be through key and consistent monitoring and reporting to make sure that these gaps are reduced. Core ToTs received refresher training on the 3 courses from Cooperative College in November 2019 and will receive another refresher training in Year 4 and it is expected this will enhance and improve their training skills further.

The final main piece of learning was on M&E. The MTE highlighted that the project will have difficulty in measuring progress against Impact Indicator 1 (% change in levels of extreme poverty in the target districts) - see response in S3.4 for more details. The project team is considering alternatives that could be used and will present these to SG in due course. |

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	Provide an update on how partnership working has gone in the past 12 months. Let us know about any highlights, challenges or changes to roles and responsibilities. (Max 350 words).
	Tearfund had a strong partnership with the implementing partners (AEE and Moucecore) before the project started and this has continued to strengthen throughout the project. Quarterly review meetings (QRM) have been held with the partners, bringing together project and finance staff from each organisation to discuss the status of the project and as a platform for sharing learnings and resolving various challenges. Tearfund staff have supported implementing partners to unlock some barriers such as initiating discussions with solar energy providers and agriculture insurance companies to facilitate linkages with the project beneficiaries.
	Local Government officials have continued to effectively collaborate with the project staff, creating a conducive environment for the project's implementation. Local authorities have facilitated mobilization of their staff, provided meeting and training venues and they have occasionally visited SHG meetings to encourage and support beneficiaries. The project worked hand in hand with sector agronomist to link SHG members to agriculture insurance providers, solar providers and to promote hygiene practices as a hand washing to prevent the spread of COVID 19. Local authorities including District Mayors, District agronomists, SACCOs Managers, Sector agronomist, and JADF officers also participated in the MTR validation workshop.
	Collaboration with the Cooperative Collage has worked well this year and there were several Skype meetings to discuss skills and knowledge gaps among ToTs, to plan logistics and review the ToTs training conducted in November. A training report was submitted, reviewed, feedback provided and next steps were agreed on in terms of redefining technical terms using local context and examples.
	The Tearfund Scotland office has continued to provide support to Tearfund Rwanda and its implementing partners on various issues such as reporting, donor compliance and donor communication, enabling the project staff to keep abreast with donor compliance requirements.
3.2	Have any Scotland-based staff visited the project in the past 12 months? Give details including key activities and outputs of these visits.
	The Scottish grant manager for the project visited the project twice in Year 3, as follows:

Date of visit	Key achievements / outputs of visit	Follow-up actions

28th Sep-5th Oct 2019	The TF Scottish grant manager for the project visited to provide support to the project team on various issues – review of MTR draft report, review of project finances and M&E data, orientation of newly recruited project manager. It was also an opportunity to meet with partners and discuss progress and challenges.	A set of actions was agreed and followed up during monthly meetings.
18th-26th Jan 2020	The TF Scottish grant manager visited again in Jan. Key focus: - Follow up on actions from the Sep visit - Finalise outstanding questions on the MTR final report, review key learnings and agree an action plan - Orient the new GIC on the project & donor compliance - Support the visit of the 2 SG IDT members to project communities - Review progress and finances and finalise the Jan underspend report This visit was funded by Tearfund Rwanda, and did not use Scottish Government funds.	A set of actions was agreed and followed up during monthly meetings.

3.3	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 500 words)
	Quarterly review meetings have been important platforms for both the partners and Tearfund to meet together to share experiences and discuss best practices, implementation challenges and to draw learnings that help future implementation. Learnings from this year were on activities implementation methodologies, data collection, processing and analysis. Tearfund also holds internal monthly meetings for project team members to share information on the project progress, learning and challenges. The meetings have been an effective way of building consensus on various project decisions and well and agreeing on specific ways of improving the project delivery. As mentioned earlier, the project has also produced an annual newsletter to share with external stakeholders the key achievements and future plans. In addition, an independent midterm review was conducted and the learnings from that have been addressed in an action plan that will inform future implementation. The consultants held validation meetings in the districts where the project was being implemented and this served to disseminate the findings of the review to local government, community members and other key stakeholders.
3.4	Has the project completed a mid-term project evaluation in the past 12 months (or is one planned for the next 12 months)? Please provide detail of the outcome of the evaluation. (Max 500 words)

The project commissioned independent consulting firm, PWC, to conduct a mid-term review (MTR) in August 2019 to assess progress against project objectives (logframe indicators & activities) and the OECD/ DAC criteria.

The report concluded the project was on track to achieve the majority of the Year 3 milestones and this was borne out in the end of year assessment (see attached logframe). It highlighted 3 indicators which may potentially be a challenge to achieve:
- **Impact indicator 2.1a** (% of families saying they have at least 3 meals a day): The target at the mid-point was for 5% of the districts to be eating 3 meals a day (up from 2% at baseline), however, the MTR found that it was still only 2%. On the positive side, the evaluation reported that there has been an increase in the number of meals per day people are eating, from 1 to 2 meals:

Meals per day	Baseline	MTR
1 meal per day	60%	49%
2 meals per day	38%	49%
3 meals per day	2%	2%

It is also encouraging to note that the MTR highlighted there has been an increase in dietary diversity, from 14% at baseline to 31% at mid-point, significantly ahead of target.

- **Output indicators 3.2 & 3.3** (number of farmers involved in value addition practice/ starting or expanding their businesses): Progress against these indicators had been slow at the point of MTR because the project had only begun training SHGs on value addition, business skills, entrepreneurship etc. However, as can be seen from the logframe, the project made significant progress throughout the year.

The contribution of community volunteers in driving the desired change was noted in the MTR and a recommendation was made to incentivise the community volunteers to facilitate their continued support on project implementation and to ensure sustainability post the project period. This is consistent with the feedback received from implementing partners on the need to motivate the community volunteers. As mentioned before, the project team has proposals for how to use exchange gains to address this.

The assessment of the performance of project against the OECD/DAC criteria showed the following:
Relevance (performance rating A[15]): the project aims to contribute towards poverty reduction through increasing alternative income generation activities and improving financial literacy to the SHG members/beneficiaries. Climate smart agriculture techniques are aimed at improving productivity and food security. Households and community groups continue to be trained on building and using wood energy saving stoves and on renewable energy sources. The project is in line with the Rwanda country development goals and the District development goals where it's currently being implemented.

Effectiveness (performance rating B): the SEAD project achieved and exceeded some of the targets for the MTR except one activity that focused on linkages of CLA with local Energy stove partners.

Efficiency (performance rating B): though the MTR didn't not undertake a detailed cost-benefit analysis of the investment made, the financial records have shown prudent use of finances for the project and deployment of the funds in the activities that they were meant for.

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[15] A = exceeded, B = Achieved, C = Partially achieved, D = Not achieved

Based on this the project has been efficient on resource use and also on timeliness and progress.

Impact (performance rating B)*: the main impact of the SEAD project will be felt in the long-term. However, even at this early stage both intended and unintended changes are beginning to emerge. Key positive impacts among the beneficiaries include but is not limited to positive behavioural change, adoption of climate smart practices, use of Solar energy, economic empowerment through introduction of a saving culture, acquisition of new skills, and improved social status.*

Sustainability (performance rating B): *participation of women and youth in the SEAD project is vital. The introduction of climate smart agriculture, enhanced saving and loan repayment through the SHG enhances the sustainability of the project. Interventions at the household and farm levels and skills development all enhance this. Use of local structures (VADFs, ToTs, CFs) also ensures continuity at community level and working with Government structures as well. The use of local partners in the implementation of the project will ensure that after the exit of the project, they will be local capability to ensure that project impacts and goals are continued after project closure. Linkages with local suppliers will also ensure project sustainability. Tearfund is currently reviewing and updating the exit strategy for the SEAD project based on the experiences so far.*

Coordination and coherence (performance rating A)*: at the project management level, coordination has been key in reaching the beneficiary communities through the partners. The well-grounded partners with local presence in the beneficiary locations is key in project delivery. There has also been seamless coordination with the funding agency (regular updates and reports) including adjustments in project log frame.*

The independent consultants had difficulty measuring Impact Indicator 1 from the Rwandan Government's EICV5 report because it only reported at national rather than district level. In addition, the EICV5 report that came out in December 2018 reported on 2016/17 data so was not relevant. The next EICV report will come out in December 2021 and will report on 2019/20 data. As an alternative, the consultants tried to measure improvement in poverty levels using proxy measures and used two key measures the Rwandan government uses to categorise and classify poverty levels: Ubedehe category and insurance cover (Mutelle). They found the following improvements:

1. Change in Ubedehe[16] category - all the districts except Huye indicated people believed they had an improvement in Ubedehe category from the baseline, as evidenced in the table below:

District	One			Two			Three			Total
	Baseline	MTR	Var[17]	Baseline	MTR	Var	Baseline	MTR	Var	
Gisagara	28%	18%	+10%	36%	45%	-9%	37%	37%	0	100%
Huye	6%	10%	-4%	61%	50%	+11%	34%	41%	-7%	100%
Nyamagabe	22%	9%	+13%	46%	44%	+2%	32%	52%	-20%	100%
Nyaruguru	19%	17%	+2%	50%	57%	-7%	31%	27%	+5%	100%
Overall	19%	14%	+5%	48%	47%	+1%	33%	39%	-6%	100%

- Please note, this is people's perceptions of where they now fit into Ubedehe categories. A Government review exercise is still to take place.

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[16] Ubedehe categories are a Government of Rwanda initiative to categorise people based on their economic status to strengthen efforts on development. The project targets people in the lowest categories (1&2)
[17] Variance

	2. **Increase in the % of people with active insurance cover**[18] - The MTR established that insurance cover had increased in the project districts since the baseline, from 82% to 86%. The MTR found that the SHGs prioritized paying for the health insurance for members as the initial commitment and this development has made a positive contribution to the increase in "Mutelle" in the districts where the project works.
3.5	With reference to Q39a & 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 500 words)
	Tearfund and its partners are active members of the JADF[19] in the 4 districts of implementation and participated in several JADF meetings throughout Year 3. This has enabled the project to keep abreast of the development priorities of the districts and to keep informed about projects being implemented by other development agencies.

In addition, AEE participated in the District Open days in Gisagara, Huye and Nyaruguru, giving beneficiaries an opportunity to showcase their businesses and innovations as well as learn from other community members and project. Other JADF members also attended and showcased their projects.

The project has collaborated closely with the local authorities and this has enabled the project to have access to information on development interventions in the 4 districts that complement the project's activities and has facilitated collaboration.

Tearfund and partners also participated in the SG Grantee meeting organized by the Scottish Government in January 2020 while on a visit to Rwanda. During the meetings, Tearfund had the opportunity to network with other SG grantee and learn from their experiences. |

4. Safeguarding and fraud

Please ensure you complete questions 4.1 and 4.2 even if you have no incidents to report.

4.1	Have there been **any** safeguarding incidents, either relating to staff/volunteers or beneficiaries of the Grant or the Project, in the last 12 months?
	No incidents have been reported
4.2	Have these incidents reported at 4.1 been reported to relevant authorities, and if so, to whom?
	N/A

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[18] the overall aim of the Government of Rwanda's (GoR) Health Sector Policy is to attain universal access to equitable and affordable quality health services for all Rwandans. People do this by paying for "Mutuelle" cover (insurance cover).
[19] Joint Action Development Forum

4.3	Describe what action has been taken, and highlight any lessons learned.
	N/A

4.4	Have there been any incidents in the last 12 months of financial mismanagement, theft, fraud etc, either relating to the Grant or the Project or which affects the organisation?
	No incidents have been reported

4.5	Have these incidents reported at 4.1 been reported to relevant authorities, and if so, to whom?
	N/A

4.6	Describe what action has been taken, and highlight any lessons learned.
	N/A

5. Risk assessment

5.1	Have any issues materialised during this reporting period? If so, how were they addressed? *Please refer to risk assessment provided at application stage.*

Assumption	Risk	Action taken	Was this included in the Risk Assessment Table in your application?
Smooth and cordial working relations with local administration at all levels	Change of government personnel at local level that yields government staff who are unwilling to corporate/ impede the work at local level	The project has adapted to the change in local leadership in Nyamagabe district by building relationships with the newly appointed local leaders for continued collaboration	**Yes**
Rwandan francs maintain a stable exchange rate with UK sterling	Brexit talks create a significant positive or negative spike of pound sterling	The project maintained the budget exchange rate of 1£=1005rwf in Year 3 to mitigate any significant changes in exchange rates. This has led to exchange gains. Tearfund has proposals for using these gains to strengthen the project activities ready to share with the Scottish Government.	**Yes**

No disruption in the project implementation process	Novel coronavirus pandemic that severely affects the project's ability to implement the agreed activities and threatens achievements already made.	Tearfund has raised funds and is implementing a COVID 19 emergency response project to raise awareness among partner staff and beneficiaries on measures to prevent the spread of infection through radio. Project staff are calling CFs to maintain social trust among beneficiaries and continue engagement remotely. Tearfund is currently fundraising for additional funds to implement a response and recovery project that will enable vulnerable beneficiaries recover from the effects of pandemic on their livelihoods. See separate COVID19 risk matrix for more details.	**No**

6. Inclusion & accountability

With reference to question 38 in section E of your original application and thinking specifically about the past 12 months, 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.

6.1	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 350 words)
	The MTR appraised the appropriateness and significance of project results to the partners and the direct beneficiary needs and priorities. It assessed the extent to which the expectations of the direct beneficiaries (women and men) were met in regard to operational contexts and delivery. Both beneficiaries and key stakeholders acknowledged the substantial results that the project has brought to the community. Local authorities also highlighted the project supported them to fulfil their contract performance. The MTR concluded that the project is still relevant for the beneficiaries and fits with local and national strategies and the SDGs (MTR, pages 35-40). There are a number of ways that accountability is ensured: - The Tearfund Rwanda Senior Management regularly follows up on the progress of the project and they conduct field visits to meet beneficiaries and hear testimonies and feedback at community level. This influences ongoing development of the project. - The quarterly partner meetings that were previously mentioned are another way of building accountability and building in feedback at organisational level. - A more formal beneficiary accountability system has been developed and is partway through being rolled out. Partners have been trained on this and posters have been rolled out to the community to let them know how to provide feedback either to partners or directly to Tearfund. Beneficiaries have been provided with a toll free number to call

	with feedback/ complaints. This is managed by the M&E officer, who reviews and responds to feedback.
	- The monthly CF meetings have been particularly helpful in getting feedback from CFs and the beneficiaries they represent.
	- The MTR consultants held interviews and focus group discussions with key stakeholders, including beneficiaries, community volunteers, local government staff, partners etc. and a number of recommendations were made that are influencing thinking on the next stages of the project. An action plan has been developed in response to these recommendations.
6.2	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 350 words)
	The project is designed to focus on the very poor and vulnerable, targeting those in the lowest ubedehe categories. There is also an emphasis on targeting women as they can often be marginalised in their communities. 85% of project beneficiaries are women. In addition, there has been a focus on including people with disabilities. The MTR survey estimated that 10% of beneficiaries were people living with disabilities. The study noted that out of the 50 respondents who reported having people living with disability within their households, 27 (54%) had physical impairment, followed by 9 (18%) who had mental challenges. .
.6.3	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 350 words)
	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 and those in other vulnerable categories, including people with disabilities. Beneficiaries were selected in partnership 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. 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 is building their capacity to improve their agriculture production, with the aim of increasing yields. This has been seen to increase the number of meals per day and also the consumption of foods from more food groups as noted in the MTR report.
6.4	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 350 words)
	One of the challenges in mainstreaming gender equality is the negative cultural values as well as the low esteem among women resulting to their exclusion 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. This has seen many women taking up leadership roles in SHGs as well as being active decision makers at the household level. Case studies documented through the project indicate an improvement in self-esteem among women participating in SHGs and anecdotal evidence during visits has also supported this.
7. Financial information	
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 31st of the current financial year.*	
7.1	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 500 words)
	£308,577 of the grant was spent in Year 3, against a budget of £361,970. The majority of the underspend (£40,217) was due to exchange gains. The remaining underspend was for the following reasons: ● Restrictions brought in to deal with the COVID19 crisis prevented some of the March activities being completed (see section 2.1 for more details). The project has highlighted where the budget for these delayed activities should be carried forward to Year 4. ● Staff costs - there have been a number of staff changes and vacancies this year. The Tearfund project manager role was vacant for 4 months (April-Aug 2019), the GIC role was vacant for 9 months (filled in January 2020), and the Project administrator role became vacant in September and has yet to be filled. ● In-country travel costs were lower than budget because there were staff vacancies (as mentioned above) which meant fewer staff were conducting field trips in the first 6 months of Year 3. ● Output 2 - as highlighted in an email to SG on 15th January, Activity 2.2 (digitization of SHGs) has not been implemented due to the high cost of digitization and the impracticality of possible options for project beneficiaries. In line with the agreement from the SG on the Jan underspend report, some of the above underspend was put towards additional supporting M&E work. The saving on digitisation from future years has been included in the exchange gain proposal. Following feedback from a number of sources, including the mid-term evaluation, community facilitator meetings, partner meetings etc., a number of areas have been identified in the project that should be strengthened. Proposals have been developed in response and the project requests to use the exchange gains and underspend for these proposals to help ensure the project continues to deliver the required outcomes.
7.2	Please give details of any capital expenditure in this reporting period. (Max 350 words)

	There was no capital expenditure this year.
7.3	Please explain how you have worked to ensure cost effectiveness on the project in the past 12 months, whilst maintaining the quality of delivery. (Max 350 words)
	As noted in the mid-term review, the project is very cost effective in reaching a large number of beneficiaries due to the network of volunteers it uses. There are 621 village agricultural development facilitators that support the agricultural element of the project, 149 community facilitators that support the SHGs, and 100 trainers (Core and community ToTs) that provide in depth training on financial and business topics. All volunteers also provide data that forms a core element of the M&E structure. In addition, in Year 3, some other efficiencies were made which contributed to the project delivering activities in a more cost effective way: • One partner combined some of the CF monthly meetings with another training, saving some costs. • Tearfund's new premises have a meeting room big enough to host partner meetings and this has saved costs on the quarterly review meetings. • The Tearfund M&E officer and project manager travelled together to the field for their monitoring visits and this saved travel costs.

8. Any other information

Use this section to tell us any other relevant information regarding your project. (Max 500 words)

As highlighted above, feedback from a number of sources (including the MTR) has highlighted areas where the project needs to be strengthened. The project team has put together proposals for using the underspends to do this. In addition, due to the current crisis with COVID19, an impact assessment will need to be completed after restrictions are lifted to assess what the impact has been to the project outcomes. It is likely there will be some recovery work and adjustments to existing work required. This has been included in the proposals.

ToT refresher training feedback: In November, the Cooperative College ran a 1-week training session for the Core ToTs on the 3 financial services/ business training modules. ToTs and partner staff feedback was extremely positive about the training and described it as exceptional. They particularly appreciated the use of a variety of training styles by the trainer, enabling the ToTs to understand and master the content in an easier manner. They also highlighted the benefit of the practical demonstrations on value addition, which helped demystify issues around the concept. Facilitation of round table discussions allowed the ToTs to openly discuss their achievements and challenges in cascading the training to other ToTs, and gave space to discuss knowledge and skills gaps among themselves. During the training, the ToTs also had the chance to hear from a local cooperative representative, sharing about the journey that their cooperative had undertaken including their successes and failures. This gave an opportunity for the ToTs to draw down pros and cons around cooperatives enabling them to see the added value of transforming SHGs into cooperatives. Feedback from this session will feed into the design of the Year 4 session to further deepen knowledge and skills of the group.

Resignation of the M&E officer: The Monitoring and Evaluation Officer resigned from her role in mid-Mach 2020. The project is in the process of recruiting this role. We expect to have someone in place in the beginning of May 2020, depending on what happens with the COVID crisis.

SHG training manuals: Following the approval of the underspend proposal submitted in January 2020, the project has managed to print 1000 copies of the SHG manuals. The printing of an additional 150 copies over the 850 copies approved in the underspend proposal was possible as the project managed to secure an affordable supplier.

M&E data collection books: Following the approval of the underspend proposal submitted in January 2020, the project has managed to print 750 copies of the M&E data collection books. However, an additional 650 copies are required to cover for part of year 4. This is included in the exchange gain proposal.

Community facilitators monthly meetings: In year 3, CFs monthly meetings were approved through an underspend proposal submitted in January 2018. The meetings have been beneficial to the project serving as a learning and project data verification forum. There is no budget for such meetings in Year 4 and 5 and the project has included a request for this in the exchange gain proposal.