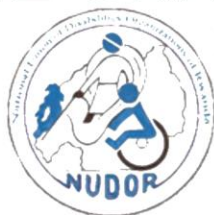


SAVEABILITY SOCIO-
ECONOMIC EMPOWERMENT
OF PEOPLE WITH DISABILITIES
IN RWANDA

Final Evaluation Report Mar/Apr 2022

CHRIS SMITH &
PROFESSOR LIZ GRANT



Scottish Government
Riaghaltas na h-Alba
gov.scot

Contents

Acronyms and Abbreviations.....	3
Acknowledgments	3
Executive Summary	4
1. Introduction and Methodology	7
3. Background on VSLAs	10
4. Context in Rwanda	13
5. Key Organisations on the Project.....	15
6. Description of the Intervention	18
7. Evaluation.....	24
Theory of Change.....	25
Assumptions.....	25
Indicators.....	30
Full Assessment.....	32
Relevancy of the project to the needs and priorities of the participants	32
What changes have occurred?	33
What has contributed to these changes?	39
Impact of Covid-19 on the intervention and the intervention's impact on how participants experienced Covid-19	41
Collaboration with Authorities	42
Did the project promotion of disability inclusion amongst different stakeholders cause any change of attitude in communities towards inclusion of persons with disabilities?	44
Cost Effectiveness of the Project	46
Collaboration between partners of the Project	47
Sustainability	47
8. Conclusions	49
9. Recommendations	51
10. Project Timeline	53
11. Annexes	57

Acronyms and Abbreviations

BM – Business Mentor

BDE – Business Development and Employment (in district authorities)

BDEU – Business Development and Employment Unit (district authorities)

CAVM – College of Agriculture, Animal Science and Veterinary Medicine (University of Rwanda)

CBM – Christian Blind Mission

EDRPS – Rwanda's 2013-2018 Economic Development and Poverty Reduction Strategy

JADF - Joint Action Development Forum

LAs – local authorities

M&E - Monitoring and Evaluation

MRC – Medical Research Council

MFI – Micro-Finance Institution

SACCO - Savings and Credit Cooperatives

SAVIX - Savings Groups Information Exchange

SDGs – Sustainable Development Goals

ToTs – Training of Trainers

NCPD – National Council of Persons with Disabilities

NGO – Non-Governmental Organisation

NUDOR - National Union of Disability Organisations in Rwanda

UoE – University of Edinburgh

UoR – University of Rwanda

USAID – United States Aid

VSLA – Village Saving and Loan Association

VUP - Vision 2020 Umurenge Programme (VUP),

Acknowledgments

This evaluation report was written by Chris Smith and Professor Liz Grant, independent evaluation consultants from Edinburgh University. The data and support underpinning the fieldwork for this evaluation was kindly supplied by representatives from CBM UK, CBM Rwanda and NUDOR (National Union of Disability Organisations in Rwanda).

We would like to extend our gratitude to the many people whose help, input and support has enabled the delivery of this evaluation and in particular the project beneficiaries in

the VSLAs (Village Saving and Loan Associations) which were visited. Their rich and detailed descriptions of their experiences on the project were absolutely critical to building and shaping our understanding of the SaveAbility project.

Executive Summary

Intervention Overview:

1. The SaveAbility Socio-Economic Empowerment of People with Disability in Rwanda (SaveAbility) is a four-and-a-half-year project valued at £1,347,777 funded by the Scottish Government conducted in four Districts in Rwanda from 2017-2022.
2. The project was delivered by CBM Rwanda in partnership with NUDOR (National Union of Disability Organisations in Rwanda).
3. The project uses an enhanced version of VSLA methodology (Village Saving and Loan Associations) adapted for persons with disabilities and is focussed on alleviating poverty and increasing the economic well-being and inclusion of women and men with disabilities in Rwanda in line with Sustainable Development Goals 1, 8 and 10.
4. This is achieved by incorporating persons with disabilities into self-sustaining and self-supported savings groups which offer basic financial services of interest accruing savings, which is supported by the offering of small, short-term interest-bearing loans funded by group members deposits and social insurance through a group social fund.
5. Support to the VSLAs is offered by Business Mentors (trained by the intervention) who support the formation and running of the group throughout and help deliver training on business and financial literacy.
6. This was further augmented by agricultural training offered by the University of Rwanda, College of Agriculture, Animal Science and Veterinary Medicine.
7. The additional provision of solar panels and water tanks for communities helped to improve community resilience and capabilities to respond to climate change.
8. Additionally, tactile training for persons with visual and hearing impairment and training in Sign Language for persons with hearing impairment (and to a lesser extent other community members) is extended to increase the inclusion of the intervention.
9. Holistic support is offered through direct collaboration and advocacy with communities, government authorities and NGOs to facilitate the success of the programme and deliver additional benefits vis-à-vis the awareness and treatment of persons with disabilities in the wider community and through government and NGOs.

Evaluation:

10. The review was conducted by Independent Evaluators from the University of Edinburgh who reviewed project documentation covering the project lifecycle and relevant literature relevant to the intervention, and conducted a set of key informant interviews and focus groups discussions in March 2022.
11. This Evaluation uses MRC Process Evaluation Framework to build up a Theory of Change to chart and evaluate how programme activities produced changes.

Findings:

12. The project has clearly delivered a significant impact and has achieved its primary goal of alleviating poverty and improving the socioeconomic inclusion of persons with disabilities in Rwanda and has delivered clear, significant and substantial differences in inclusion in a previously severely marginalised population.
13. Areas where the project fell short of its initial aims are explicable through the difficulties introduced by the Covid-19 Pandemic (number of ToTs trained and % of people able to access loans) and another instance in which a metric was unrealistic and beyond the possibility of the intervention to sufficiently influence (number of VSLA members in leadership positions). Moreover, there are robust sustainability plans which should see the targets which have already been achieved incremented (such as the training of more VSLA members in modern farming by the ToTs).
14. The project was able to both manage the impact of the Covid-19 pandemic on the project's targets and indicators, and also the project demonstrated that its existence enabled beneficiaries of the project to have greater capability and resilience to cope with the challenges of COVID-19. These successes were wholly contingent on the strong collaborative relationships built with government authorities which allowed groups to meet with appropriate precautions in place to conduct essential business. The project delivered a key success outside of the measured metrics, in demonstrating the value of VSLA groups in providing financial and social resilience during periods of crisis and disruption (such as a global pandemic).
15. The project has had a transformational effect on the lives of participants, delivering extremely impressive improvements in their inclusion along several metrics, specifically social, economic, health and legal inclusion.
16. While the project is more expensive than other global VSLA programmes, much of this additional expense is associated with the provision of Business Mentors, which the evaluation found were fundamental to the successes of the intervention.
17. Moreover, this intervention is targeting extremely vulnerable beneficiaries facing severe exclusion, and it can be expected that the costs associated with supporting them will be associated with additional costs other programmes do not face.

Recommendations:

18. The unique project methodology of this project should be implemented elsewhere and in particular in populations which face severe levels of exclusion, where the relative benefits delivered through the provision of the additional elements such as Business Mentors can be expected to be the most impactful.
19. Future iterations of this intervention should use more continuous reporting and strategic analysis of quantitative data to inform and improve the intervention through the life cycle. This would help broaden an understanding of the factors affecting the differential success of groups and allow future alterations to the intervention which could deliver additional benefits to participants.
20. NUDOR/CBM should conduct a lessons learned exercise to determine whether an essential intervention package can be outlined which introduces efficiencies to the model without reducing the impact of the intervention.

1. Introduction and Methodology

The end of project review of the Scottish Government-funded SaveAbility Socio-Economic Empowerment of People with Disability in Rwanda (SaveAbility) was commissioned by CBM UK the managing partner of the programme as part of their requirements to evaluate the performance of the project and report into Scottish Government at project cessation.

The Purpose is to carry out an End of Programme Evaluation assessing if the deliverables, outcomes and impact of the programme have achieved as planned/expected, to find out how the programme was perceived among different stakeholders and provide lessons for future programmes.

It was agreed in the Terms of Reference (see Annex) that the evaluation would use the MRC Process Evaluation Framework to build up a theory of change to chart how the programme activities produced the resulting change. The evaluation will be conducted through the following set of questions to interrogate the intervention and guide the analysis:

- Description of the project: What activities took place, what was and now is the context, what changes and conditions occurred.
- How relevant has been the intervention to the needs and priorities of the target population? Has there been consultation and collaboration with the public authorities throughout implementation of the Programme? What was the impact of the intervention on the lives of project participants positive or negative, intended or unintended?
- What produced and contributed to these changes? These set of questions will explore whether the changes observed were caused by the intervention, or whether the intervention partially caused changes, or complemented other interventions
- What was the value of the changes that occurred?
- What was the impact of the Covid-19 pandemic on the intervention if any, and what was the impact of the project on the lives of project participants during the pandemic if any
- To what level were project participants and relevant stakeholders (local authorities, etc) involved in project implementation? Did project participants and local authorities develop needed capacities to sustain the achievements of the intervention?
- How did the project promote disability inclusion amongst different stakeholders and did the project cause any change of attitude in the target population and communities towards inclusion of persons with disabilities?
- What have the cost effectiveness of each aspect of the intervention been?
- How have the different partners on the project (CBM, NUDOR, Sense International and University of Rwanda) worked, individually and collaboratively, in support of the delivery of the project goals and objectives.
- Are their appropriate plans in place to ensure the sustainability of the project at the cessation of funding?

The review sources identified to support this analysis were:

1. LogFrame
2. Desk Based Review of critical project documents such as Narrative Reports to Scottish Government, CBM VSLA Positions Paper and wider Academic Literature
3. Savix Data
4. Key informant Interviews and Focus Group Discussions

Desk-Based Review

A desk-based review was undertaken, through collecting, organising and synthesising available information. This provided an understanding of the country context and allowed the opportunity to identify gaps to address during the in-country fieldwork. Activities include scanning the literature, analysing secondary data, and creating a reference list so that all documents are organised and easily accessible. A review of the existing documents included a review of the programme log frame and a review of the available reports and project data.

SAVIX Data

SAVIX (Savings Groups Information Exchange)¹ is a reporting system specifically designed to provide standardised reports on Savings Groups. Reports from this dataset were provided by NUDOR as part of the review process helping to provide an overview of some key metrics which established an overview of the performance of the evaluation. It was used to monitor group and Business Mentors' performance and support troubleshooting. It was showing whether any group has any problems in that case additional resources were diverted to

support, e.g. if there was low level of loans or savings taken this could be investigated and if needed further training to VSLA would be provided. It was used by the Programme Coordinator, who was able quickly and easily to know what was the status of each group.

Key informant Interviews

Interviews were undertaken with key informants from CBM UK, CBM Rwanda, NUDOR, UoR and an MFI (Micro-Finance Institution). A semi-structured interview approach was used, combining a predetermined set of open questions (designed to prompt discussion) with the opportunity for the interviewer to explore particular themes or responses further. In this way, the interview does not limit respondents to a set of predetermined answers (unlike a structured questionnaire). This approach was used to understand how the intervention worked and to explore any challenges faced during the course of implementation. It also allowed respondents to discuss and raise issues that may not have been considered by the reviewers.

Focus Group Discussions

Focus group discussion were undertaken with (1) a group of Business Mentors, (2) 5 VSLA Groups representing all of the target Districts in the Intervention, and (3) local and sector authorities who had worked with project staff during the course of the intervention.

The focus group discussions were conducted with the support of an interpreter with 7-10 participants for the VSLAs and all the Business Mentors from one District (Rutsiro). In all Focus Group Discussions consent was sought and received from all participants for recording

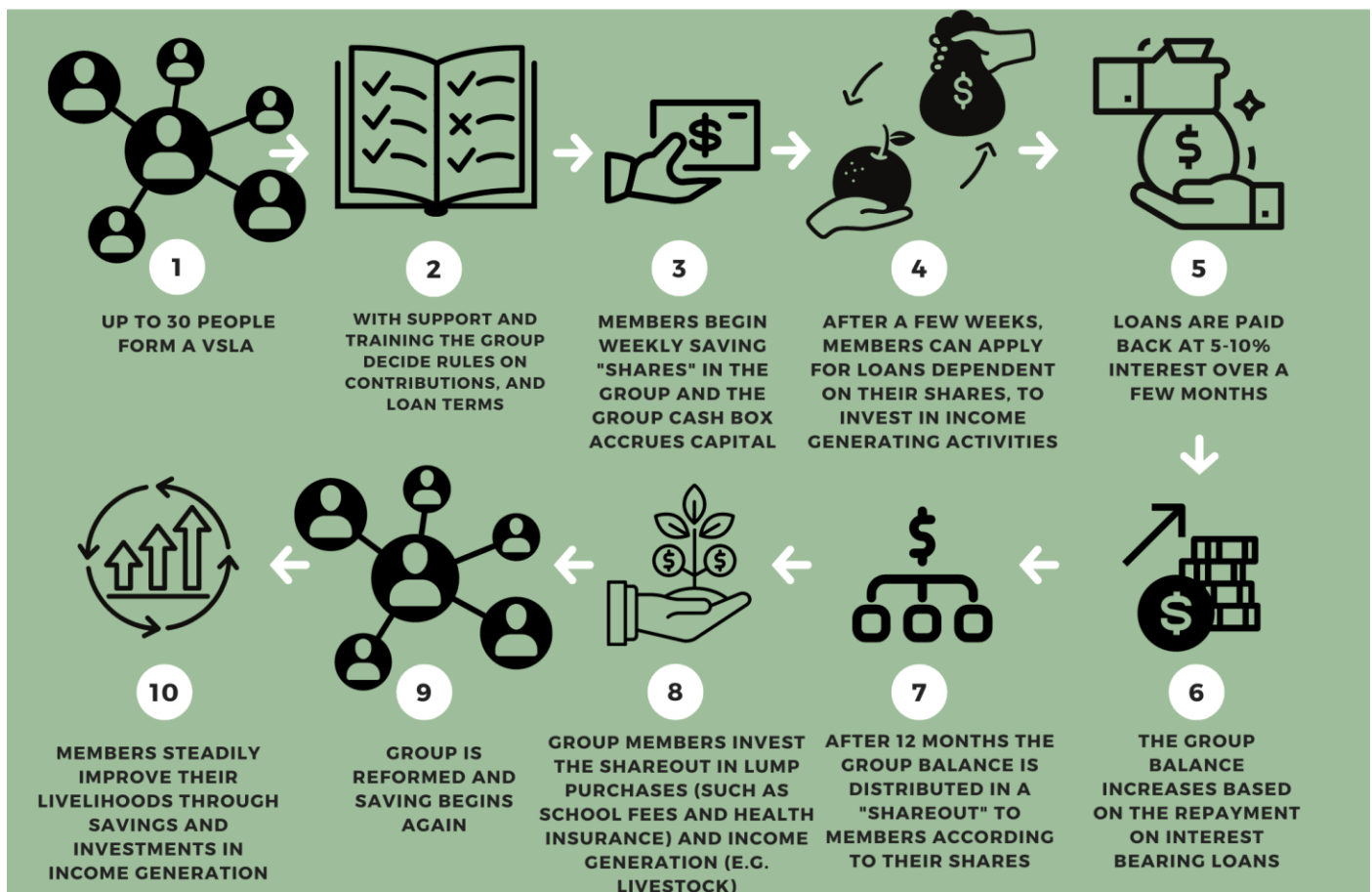
¹ More information on SAVIX can be found here at www.thesavix.org

of proceedings to take place alongside note taking to ensure that participants responses could be captured and reviewed to ensure that their contributions were

incorporated with fidelity. As per agreement these recordings were deleted following review.

3. Background on VSLAs

Village Saving and Loan Associations: High Level Process



Infographic 1: High Level VSLA Process Infographic (all Infographics created by evaluators)

Village Savings and Loan Associations (VSLAs) are informal savings-based microfinance programmes which were first designed and implemented by CARE International in 1991. They have been used globally. The high-level process is summarised in Infographic 1, in summary: members associations are formed by self-selecting groups, which then collate their aggregated savings to offer basic financial services of interest accruing savings and short-term loans, to invest in income generating activities.

A key rationale underpinning VSLAs is that they can overcome many of the barriers to financial services facing poor and remote populations across the globe. These include higher rates of illiteracy, dispersed populations and lack of formal identity papers² which can increase credit risk and transaction costs, and reduce the appetite of financial institutions to offer these populations viable services and products.

VSLAs overcome these barriers by creating an informal financial institution which is regulated by, and is run on the

² This is not the case in Rwanda, as everyone has a national ID card, but is a common problem in other countries

funds of, its members, without any requirement for external financing. The lack of a requirement for external financing differentiates VSLAs from SACCOs (Savings and Credit Cooperatives) which can receive external funding and are formally regulated by the government.

VSLAs are managed by their members, who agree on a constitution and the rules underpinning each group. Members are able to use the group for basic financial services such as depositing their savings, accessing small loans based on the size of their savings and to purchase emergency insurance. Additionally, groups can act as a forum for information sharing (reducing transaction costs) and to develop financial literacy skills, both of which can help mainstream their users into more formal financial institutions such as MFIs.

Depending on specific methodology used groups can range in sizes from around between 15 and 30 members. Groups are designed to be self-selecting based on the support of and criteria outlined by an external agency such as an NGO or national development organisation. This self-selecting element is important as mutual trust is essential to the effective functioning of the groups.

Training is provided to group members to ensure the effective functioning of the group, to guide them as they collaboratively outline the purpose of the group, elect members to establish the groups governance, decide and agree on the terms for savings (required contributions), loans (maximum loan sizes, interest rates and repayment periods), non-repayment consequences (interest penalties) etc. Groups have the option to use a social or solidarity fund with a small compulsory contribution to provide collective group savings for

emergency issues requiring unexpected financing for the group members and their families or wider community.

Once the governance of the groups is established, weekly meetings are initiated and the groups begin to collect weekly contributions from its members in the form of shares at a specified value which is agreed by the group. The use of shares of a defined value simplifies record keeping and group members can choose each week how many shares they wish to contribute (groups often have a specified maximum contribution per week, to prevent richer group members attaining a disproportionate amount of the shares and therefore providing access to risky loans constituting outsized portions of the groups capital). Usually, the groups' funds are kept in a lock box, with multiple different locks, which are held by different members of the group, to ensure the security of the funds.

After the group has been running for a few weeks/ months and acquired sufficient capital, the VSLA can begin offering loan services to the group. Both the interest rate and maximum loan size (a set function based on number of shares) are outlined in the constitution, but group members ultimately decide on whether to authorise a loan to a group member. Typically, a loan seeker will outline the rationale/ requirement for a loan and their plans/ capacity to repay the loan and interest within the repayment period. Loans are usually short terms (a few months) and charged at interest rates between 5 and 10 %, which are low compared to informal money lenders (who can charge up to and in excess of 30% a month) but slightly higher than MFIs, which typically charge less than 4% but whose requirements typically exclude the

very poor which VSLAs are designed to serve³.

During the course of the year as group members take out and repay loans based on income generating activities interest on the VSLA members savings is generated. After 12 months the VSLA group conducts a "share-out", where it distributes the total balance of the group as a function of the total number of shares that they own. The share-out period is often strategically placed so as to provide its members with a lump sum of cash at a critical period when access to capital is needed (such as for school fees or for health insurance). At this point the group will reform and begin 12 months of saving again, while providing an opportunity for members to leave and new members to join.

The VSLA methodology is designed to be transparent and useable by members irrespective of their literacy. All financial services are provided within the group and by its members at weekly meetings will all processes transparent to members, with record keeping designed to be simple and

intelligible. As stated, the basic methodology does not utilise external sources of financing, with the *essential* financial inputs limited to the purchase of equipment (record books, lock boxes etc.), training on governance and financial literacy required for group functioning and monitoring and technical support from field officers.

As outlined later in this report, the methodology utilised in the CBM SaveAbility project augments the *essential* input used in other interventions such as the CARE methodology, with additional intervention elements such as enriched support from NUDOR Business Mentors and from the CAVM Agricultural College. This was in order to provide VSLA members with bespoke and context specific support and training to build capacity and support the transition of members into successful income generating activities and enhance the likelihood and extent of the success of the VSLA groups in the intervention.

³ Brannen, C.F., 2010. An impact study of the Village Savings and Loan Association (VSLA) program in Zanzibar, Tanzania.

4. Context in Rwanda

The Government of Rwanda ratified the UN Convention on the Rights of Persons with Disabilities in 2008 and the Government's 2013-2018 Economic Development and Poverty Reduction Strategy (EDPRS) advocates inclusive growth where no-one should be excluded or left behind, indicating measures to ensure persons with disabilities are able to actively contribute to the country's development, including accessible infrastructure, equitable access to information and education and a legal framework to ensure non-discrimination against persons with disabilities. The EDPRS acts as a mid-term framework as part of wider endeavours to fulfil Rwanda's Vision 2020 agenda.

In Rwanda the majority (approximately 80%) of financial institutions are concentrated in the capital Kigali and in other urban centres. Consequentially access to appropriate financial services and products (both through formal and informal markets) is limited in rural areas; despite over 80% of the population living rurally.⁴ Resultantly there is unequal access to financial services in rural areas which is unreflective of its importance to the economy; the rural sector constitutes 40% of Rwanda's GDP while receiving just 5% of the total credit from formal financial services to the economy¹.

Formal financial services include commercial banks, microfinance institutions (MFIs) SACCOs (Savings and

Credit Cooperatives). Informal institutions include agencies, people and activities such as agricultural coops, loan clubs in NGOs, farmer's associations, lenders, friends and neighbours.

There is evidence that in light of low penetration of formal financial institutions into the rural areas in Rwanda, the substantial unmet need for financial services is met in part by informal financial services. A recent study in 2015 from Huye and Nyamagabe Districts in Southern Province in Rwanda showed that among loans which were approved over 87% were from informal financial services⁵. The majority of savings from rural residents are savings-in-kind (livestock, crops etc.) which are not durable assets, and monetary savings are typically stored as physical cash stored at home. This is possibly due to the effect inflation has on reducing the incentives to save and the lack of financial services in rural areas.

This lack of access to formal financial services and products is exacerbated for persons with disabilities in Rwanda. The FinScope Rwanda Consumer Survey 2020⁶ found that persons with disabilities were both more likely to be completely financially excluded (no access to formal or informal financial services) than the rest of the population, and that those who were included, were more likely to have access to only informal services. In particular, persons with disabilities in

⁴ Papias, M. M. and P. Ganesan (2010). "Financial services consumption constraints: Empirical evidence from Rwandan rural households." *Journal of Financial Services Marketing* **15**(2): 136-159.

⁵ Musabanganji, E., et al. (2015). Determinants of access to agricultural credits for small scale farmers in the Southern province of Rwanda. Book of Proceedings Sixth International Scientific Agricultural Symposium" AgroSym 2015"

⁶ AFR. (2020). FinScope Rwanda Consumer Survey Report 2020. Access to Finance Rwanda

Rwanda are around 46% more likely not to have access to savings products compared to a member of the population with no disabilities, and 53% less likely to have access to formal credit services⁷. This survey also highlighted elevated rates of unemployment and reduced rates of financial literacy in persons with disabilities. It recommended investment in programmes which could support increased access to credit for persons with disabilities to be able to start their own businesses and programmes increasing financial literacy to increase awareness and uptake of available financial products and services.

The survey also highlighted the significant size of the population with disabilities in Rwanda, indicating that between 1.19 and 1.3 million persons with disabilities live in Rwanda (representing between 17%-19% of the population). Mobility related disabilities are the most common, affecting over a third of those with disabilities, while communication and visual impairments were both reported by over 10% of survey respondents. Multi-morbidity is common with half of those who responded reporting multiple disabilities relating to conducting daily activities and nearly a quarter reporting 4 or more disabilities.

In a needs analysis conducted by CBM and NUDOR in 2017 before the project was approved, Rwandan District Authorities highlighted that support was available, but

insufficient and was underutilised by persons with disabilities. NUDOR highlighted that in practice there are practical difficulties for persons with disabilities being able to get support from the government. For example, while programmes such as the Vision 2020 Umurenge Programme (VUP), offers people social protection through Public Works (temporary employment for government projects), NUDOR noted that persons with disabilities are often excluded from paid manual labour. Additionally, many persons with disabilities are unable to access the government Direct Support scheme, having either been categorised as not poor enough, or their disability not being recognised as insufficiently severe to require government support.

The needs analysis also highlighted that while sometimes loans from government to persons with disabilities were theoretically available on favourable terms, uptake was low due to low awareness and business/ financial acumen among persons with disabilities. Collectively this exposed a need for capacity and skills development in persons with disabilities with links into government services.

In summary the rural poor and in particular persons with disabilities in Rwanda face significant barriers to financial inclusion.

⁷ 19% of persons with disabilities do not have access to savings products, as compared to 13% of the rest of the population, and 23% of persons

with disabilities do not have access to credit services, as compared to 15% of the rest of the population.

5. Key Organisations on the Project

Roles and Responsibilities



CBM Rwanda

Role: Responsible for in-country coordination

Responsibilities:

- In –country project management and project coordination, close working with NUDOR on project implementation
- Reporting to the Ministry of Local Governance in charge of people with disabilities
- Involvement and technical support to the Government to develop policies related to disability inclusion
- Involvement in disability coordination forums
- Member of CBID Committees
- Reviewing the Narrative and Financial Reports (Monthly, Quarterly, Semi-Annual and Annual) to be submitted to CBM UK
- Beholden to CBM UK and Partner Compliance audit
- National level dissemination
- Partner capacity development
- Project visits to monitor, evaluate and provide technical and financial support to the project
- Conducting Partner Assessment and support on the implementation of the action plan
- Representing CBM UK in the country
- Advocacy work in relation to rights of persons with disabilities



NUDOR

Role: Main implementing partner of project activities in districts of operation (Ruhango, Nyanza, Rusizi and Rutsiro) and at national level

Responsibilities:

- Implementation of the project activities, including direct engagement with people with disabilities in the target districts to set up VSL groups
- Liaising with other project implementation partners, e.g. CARE, University of Rwanda
- Providing necessary trainings to MFIs on rights of persons with disabilities and Disability Inclusion
- Linking the VSLAs with MFIs for better access to formal financial services
- Providing links to NUDOR's members for specific advice, guidance and support for persons with disabilities
- Project related data collection
- Preparing the Narrative and Financial Reports (Monthly, Quarterly, Semi-Annual and Annual) to be submitted to CBM CO Rwanda.

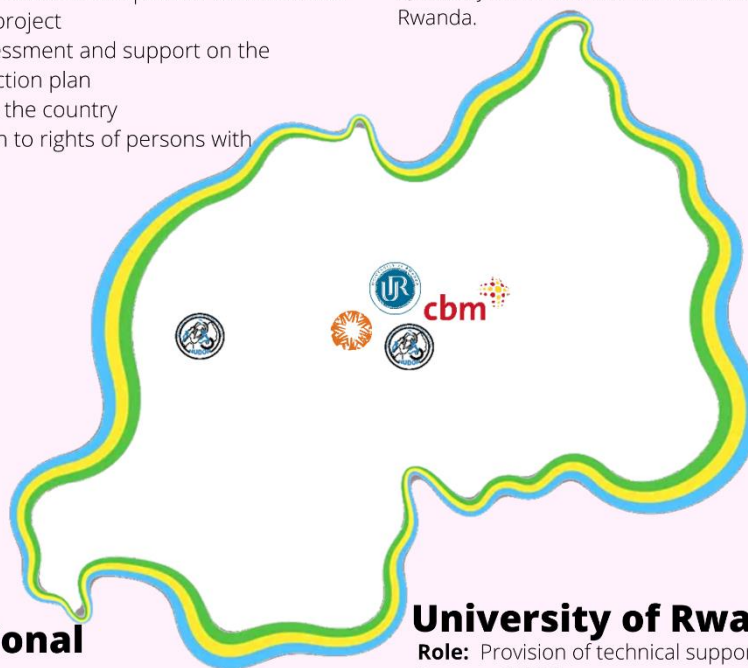


Care International Rwanda

Role: Provision of technical support

Responsibilities:

- Provide training on VSLA Methodology to Business Mentors
- Field monitoring visit to assess the progress of practical implementation of what Business Mentors have learnt
- Participate in the training provided by NUDOR on Disability Rights and Disability Inclusion (Head office Staff and Field Staff) and commit to include persons with disabilities in Care's VSLA programmes as well as other projects

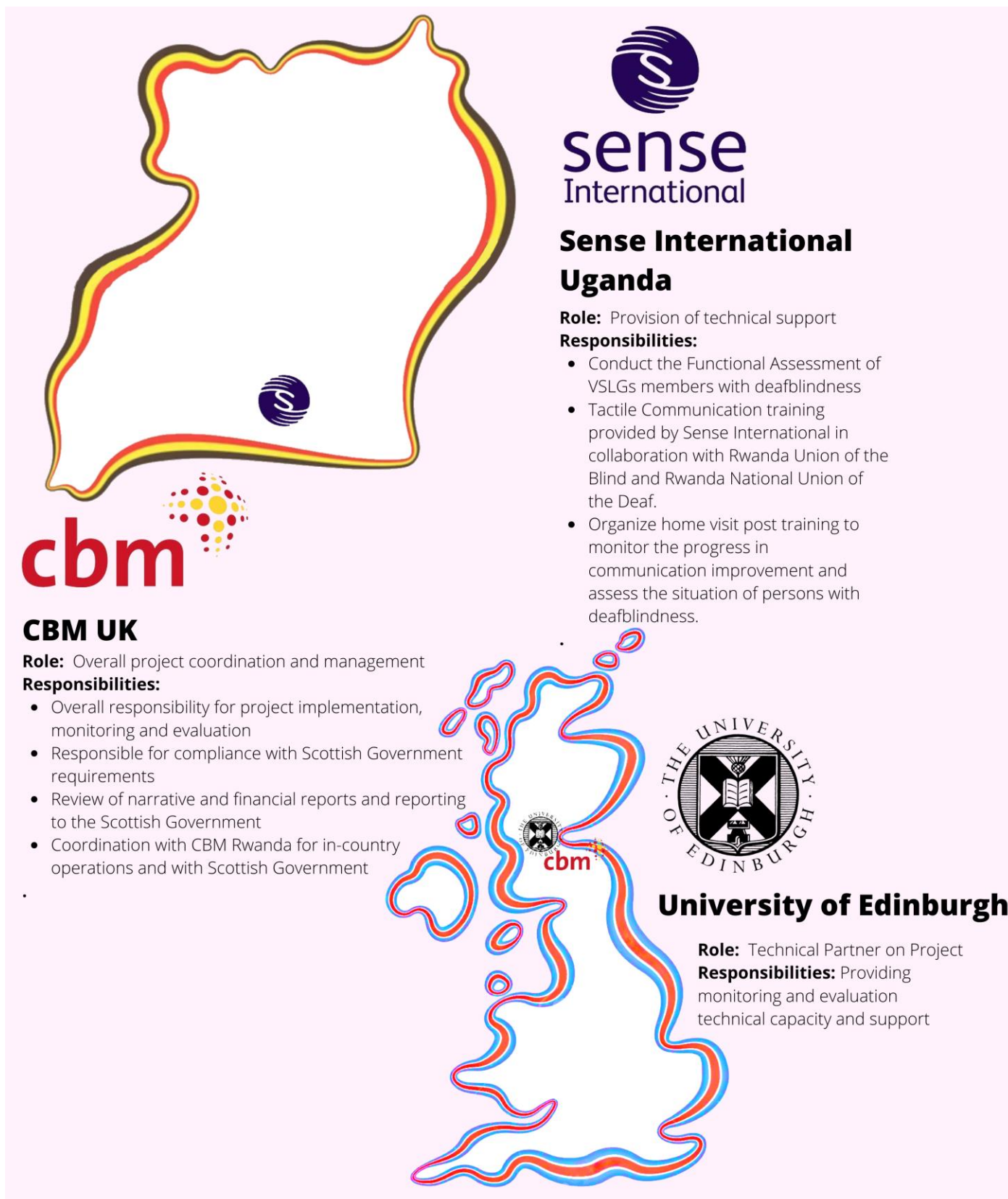


University of Rwanda

Role: Provision of technical support

Responsibilities:

- Conduct the training needs assessment of VSL members, including Disability Needs Assessment
- Curation and delivery of training on improved farming methods, climate resilience, market-oriented agribusiness and ongoing coaching in agricultural practices to VSLAs members and Business Mentors
- Support government Agronomist in improving agriculture practices



Infographic 2: Key Partners on the Project and their High-Level Responsibilities

CBM works alongside persons with disabilities to fight poverty and exclusion and transform lives, building inclusive communities where everyone can enjoy their human rights and fulfil their potential. CBM has been working in Rwanda since 1992. **CBM Rwanda** has strong relationships with the Government, both at a national and district level and in particular with the Ministry of Health and the Ministry of Local Governance (MINALOC). CBM Rwanda is a member of the Joint Action Development Forum, a government initiative to coordinate development actors' efforts within districts.

NUDOR exists to strengthen the voice of the disability movement in Rwanda. It is an umbrella organisation established in 2010 by eight organisations of persons with disabilities. Together NUDOR and its thirteen members are working so that persons with disabilities can enjoy the equal rights to which they are entitled. NUDRO and CBM Rwanda have been collaborating since 2014.

The College of Agriculture, Animal Science and Veterinary Medicine (CAVM) within the **University of Rwanda** provided a disability needs assessment on farming and agricultural methods and the curriculum and delivery of the agricultural training provided to the VSLAs. CAVM also provided ongoing

coaching to farmers who have been trained as ToTs (training of trainers) to monitor the application of their learning and assure they are providing training to other VSLA members.

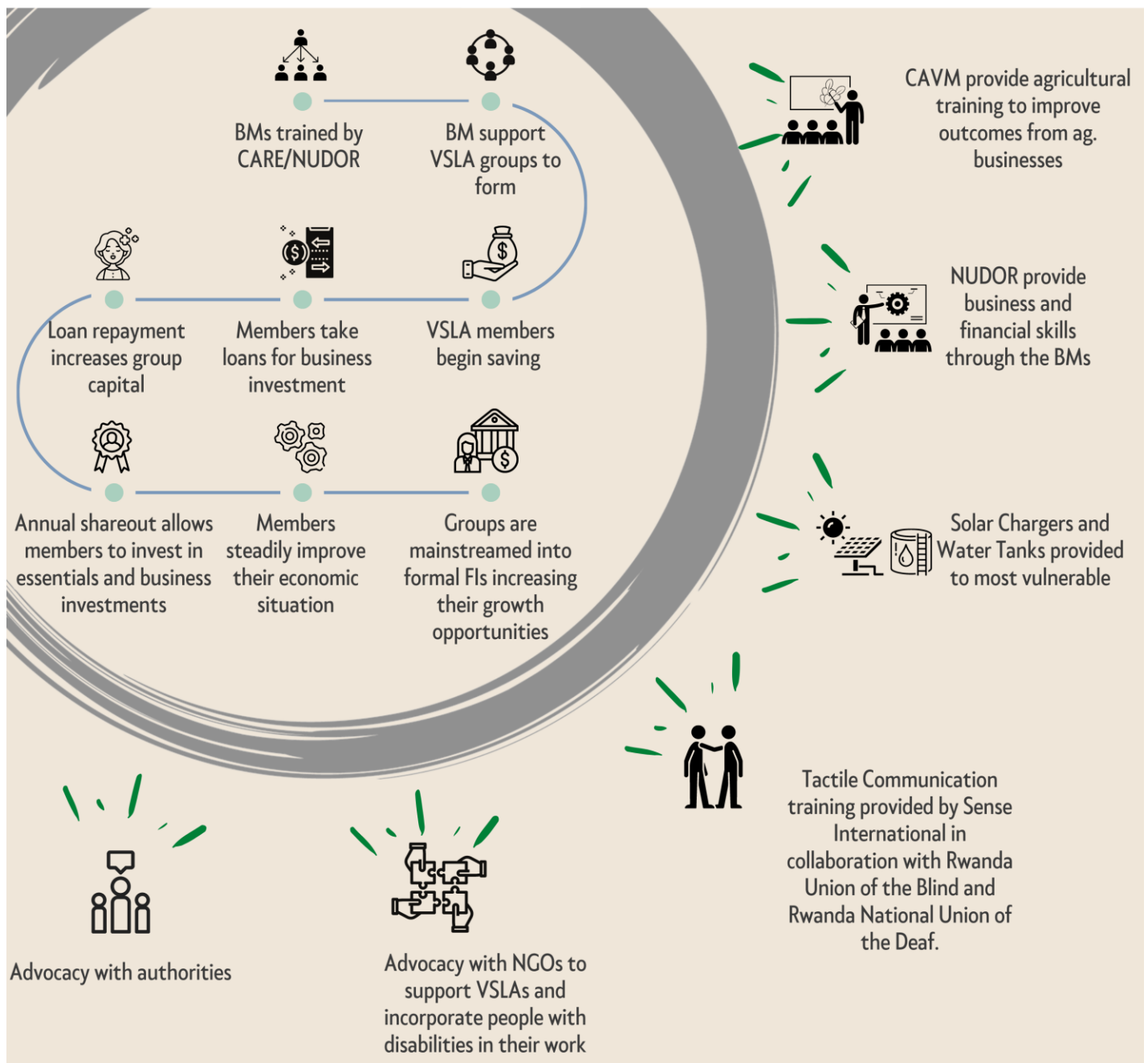
The University of Edinburgh (UoE) is a technical partner in the project providing monitoring and evaluation technical capacity and support. UoE staff undertook field visits to ensure monitoring and evaluation systems are in place and an UoE consultants travelled to for the Mid-Term Evaluation in 2019 and the End-Term Evaluation in 2022.

Care International Rwanda in collaboration with NUDOR, they provided training to Senior and Sector Business Mentors on VSLAs Methodology, Entrepreneurship, Financial Management and Literacy. As part of this training Care also provided coaching and mentoring to Business Mentors while visiting formed VSLAs.

Sense International Uganda

Responsible for functional assessment of persons with deafblindness, training in tactile communication of Business Mentors and members of VSL groups with deafblindness and their communicator guides (family members/carers).

Implementation Overview



Infographic 3: Pictorial depiction of SaveAbility Intervention Elements

The SaveAbility Socio-Economic Empowerment of Persons with Disabilities in Rwanda is a four-and-a-half-year project valued at £1,347,777 funded by the Scottish Government.

It focusses on alleviating poverty and increasing the economic well-being and inclusion of women and men with disabilities in Rwanda in line with Sustainable Development Goals (SDG) 1, 8 and 10.

SDG 1: *"to end poverty in all forms around the world, including eradicating extreme poverty and ensuring that all men and women have equal access to economic resources."*

SDG 8, to: *"promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all, the international community aims to achieve full and productive employment and decent work for all women and men, including for persons with disabilities, and equal pay for work of equal value."*

SDG 10, to: *"reduce inequality within and among countries by empowering and promoting the social, economic and political inclusion of all, including persons with disabilities."*

It also aims to improve income, economic resilience and involvement of persons with disabilities in community decision-making. The project has been managed by CBM Rwanda in collaboration with CBM UK and in partnership with the National Union of Disability Organisations in Rwanda (NUDOR) as the main implementor of the project and follows on from an initial pilot undertaken by CBM Rwanda and NUDOR in Gasabo District, establishing 52 VSLA Groups with 1,321 members.

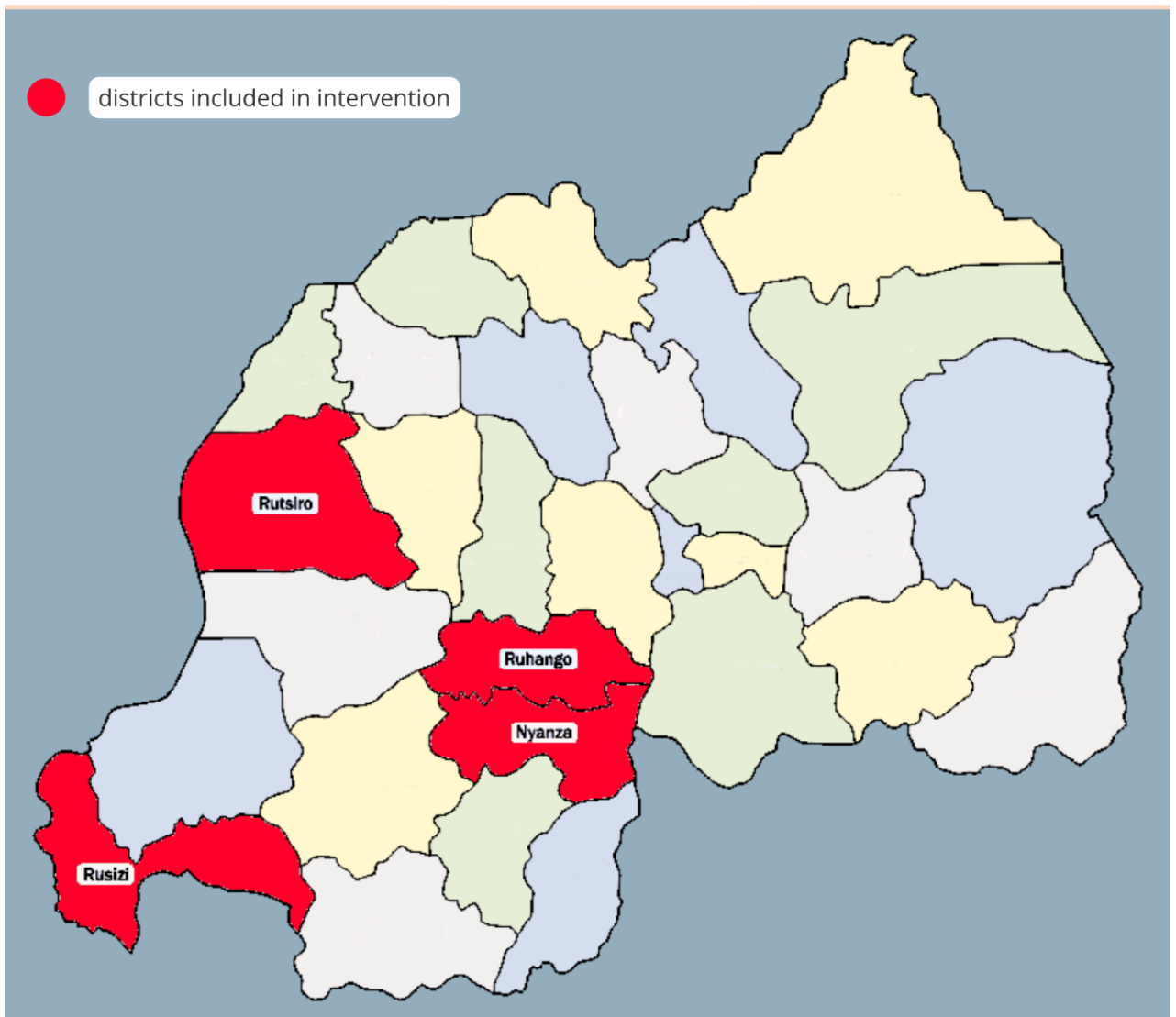
Building on the pilot the project aimed to reach 14,000 persons with disabilities across four Districts across 560 VSLA groups. CBM worked on the initial phase of the project alongside CARE International using their expertise on VSLA training and to collaboratively help them with disability inclusion in their own projects. Sense International were an additional partner on the project to assist with communication with people with deafblindness.

This intervention aligns with Rwanda's EDPRS to promote the inclusion of persons with disabilities in the country's economic growth and with the governmental promotion of savings, whereby it has itself initiated SACCOs (Savings and Credit Cooperative Organisations) in all 400 Administrative Sectors. The VSLAs are designed to link into SACCOs and other MFIs in order to mainstream access to these formal institutions from which the target population are commonly excluded.

NUDOR and CBM's VSLA methodology is designed to improve the financial inclusion of persons with disabilities. This is with the recognition that many persons with disabilities are excluded from the formal economy and incorporation into the informal for many offers the most widely available means of gaining a livelihood⁸. Through the promotion of VSLA groups CBM aims to offer persons with disabilities a means of gaining a livelihood from which they can build their financial independence and economic empowerment.

⁸ CBM Livelihood Technical Guideline: Promotion of Savings and Loan groups in Community Based Rehabilitation Programs 2015

Districts in Intervention



Infographic 4: Map of Rwanda highlighting the districts involved in the intervention

Project Goals and Objectives

Overall Goal:

- To alleviate poverty and increase the economic well-being and social inclusion of women and men with disabilities in Rwanda in line with SDGs 1 and 8.

Objectives:

- 14,000 persons with disabilities in Nyanza, Ruhango, Rutsiro and Rusizi districts have improved incomes, economic resilience and involvement in community decision-making.
 - In the four target districts, people with disabilities have improved access to financial services and enhanced financial skills, through creation of Village Savings and Loans (VSL) groups.
 - Project VSLA group members have improved vocational skills (of whom at least 50% are women).
 - Project VSLA group members (of whom at least 50% are women) have access to sustainable sources of energy and water.
 - Greater political engagement by people with disabilities.

Infographic 5: SaveAbility Project Goals and Objectives

VSLA Groups once set up were to meet weekly and lend their own savings amongst the group at predetermined interest rates and repayment schedules, incorporating a social insurance scheme (social-fund) and an annual share out, based on contribution share. In addition to this, which follows the contours of the VSLA process outlined in Section 2, this intervention differs in two meaningful ways.

- **Firstly**, all of the direct beneficiaries (the VSLA members) are either persons with disabilities or the primary caregiver for those with a disability. Therefore, elements of the intervention are specifically targeted beyond solely economic inclusion, towards improving the holistic inclusion of persons with disabilities through advocacy work of the Project Staff.
- **Secondly** this complex intervention includes significant amounts of context-specific support from a set of identified business mentors and substantial training in skills relevant to income generation including financial management, entrepreneurship, improved farming methodologies, climate resilience, rainwater harvesting and solar energy.

An explanation of these differences is outlined in the initial application for the research, where it is explained that the additional elements of the intervention will; “enable persons with disabilities to use their savings and loans to invest in

income-generating activities, to improve their incomes, asset base and economic resilience. Community awareness campaigns will improve inclusion of persons with disabilities in all walks of life, including leadership roles. CBM and NUDOR will also support CARE to include persons with disabilities in their VSL mainstreaming groups, broadening the project’s impact.”

A total of 50 Business Mentors were identified and trained

NUDOR allocated one business mentor to each of the 50 sectors across the four districts in the intervention (Rutsiro, Ruhango Rusizi and Nyanza). Each business mentor was allocated between 11 and 16 VSLA groups to establish and support, for a total of 14,000 VSLA members across 560 VSLA Groups. Four of the 50 Business Mentors (one per district) was assigned to be a Senior Business Mentor with overall responsibility for the VSLA Groups and Business Mentors in their district.

The College of Agriculture CAVM provided training on modern farming methods to chosen members from VSLAs⁹. These members then played a role as trainers of trainers, who could then relay the training they had received from the Agricultural College to their other VSLA members. On-farm coaching follow-ups, supported by Sector Agronomists, would then ensure that the training had been saliently communicated and was being implemented effectively.

⁹ 683 VSLA members were selected and trained as ToTs from 315 VSLAs in 25 sectors out of 50 sectors.

District	# VSLAs	Type of disability									
		<i>Physical</i>	<i>Hearing</i>	<i>Visual</i>	<i>Mental Health</i>	<i>Short stature</i>	<i>Albinism</i>	<i>Deafblindness</i>	<i>Multiple</i>	<i>Other</i>	<i>Total</i>
Rutsiro	146	2,299	194	281	284	31	37	3	184	159	3,470
Rusizi	181	2,824	246	258	499	30	54	20	355	536	4,816
Nyanza	126	1,768	263	234	575	21	23	3	230	48	3,165
Ruhango	107	1,596	172	121	468	17	10	3	221	56	2,661
Grand total	560	8,487	875	894	1,826	99	124	18	990	799	14,112

Table 1: Summary statistics of VSLA members

7. Evaluation

As outlined in the Methodology section, it was agreed that the evaluation would use the MRC Process Evaluation Framework to build up a theory of change to chart how the programme activities produced the resulting changes. This was conducted through a set of questions to interrogate the intervention and guide the analysis. The evaluation section is split into two sections.

1. The first outlines the Theory of Change and interrogates whether the outcomes sought by the project design have been achieved, and whether this can be held attributable to the intervention(s) by interrogating the assumptions required for causal relationships to be demonstrated.
2. The second section of the evaluation outlines a review of the questions agreed as part of the terms of reference to evaluate specific aspects of the project.

Theory of Change

Based on the evidence which we reviewed, the project has had significant impact and has achieved its overall goal “to alleviate poverty and increase the economic well-being and social inclusion of women and men with disabilities in Rwanda in line with SDGs 1 and 8.”

The majority of the project’s objectives have been achieved and there are robust and understandable reasons (related predominantly to Covid) where the project has fallen short of targets outlined in the Log Frame. Moreover, the project developed robust plans as part of its exit strategy to fulfil its original targets in the coming months. This evaluation found these both realistic and credible.

However, it is not just in the achievement of the previously identified economic transactional goals, especially in the challenging context of Covid, that the success of this project is apparent. It is through discussions with stakeholders and direct beneficiaries of the project that the truly transformative effect that this project has had on the multifaceted inclusion of the lives of persons with disabilities in this project is apparent. During the course of the evaluation, it was striking to hear the breadth and depth of the rich stories from the participants and stakeholders demonstrating clearly the transformative effect that the intervention had had in multiple critical domains of the lives of persons with disabilities. The intervention has worked with and among a population which in many cases faced extreme exclusion across multiple metrics (health, social, economic, legal etc.) and has succeeded in creating significant improvements in towards inclusion.

The success appears to be at least in part attributable to the adaptations that CBM and NUDOR made to the standard VSLA methodology implemented elsewhere in the world; notably the role and significance of the business mentors and the training and continued support they (and CAVM) offer to the VSLA groups throughout the intervention. It is notable that the Government and other NGOs in the country (CARE and World Vision) are now themselves adopting the methodology used on this programme in their own interventions. Additionally, the significant holistic work performed by the project and the strong relationships formed with authorities and other NGOs has allowed the project to have influence outside the direct beneficiaries on this programme.

Questions used in the focus groups and key informant interviews were specifically targeted to interrogating the assumptions outlined in the theory of change, which is pictured in Annex A. This was to investigate whether causal links between the inputs and the log-frame indicators mapped against the outcome could be supported. The following section evaluates the support for the proposed theory of change using qualitative evidence from the fieldwork and quantitative evidence from the log-frame to evaluate the outcome indicators (to demonstrate effect) and underlying assumptions (to demonstrate evidence that the effects were potentially caused by the intervention).

Assumptions

Assumption 1 – Business Mentors (BMs) are engaged throughout the life cycle of the programme

The evaluation found good evidence that the BMs received substantial support throughout the programme to ensure

that they were able to competently fulfil their significant managerial, training and advisory support role in the programme (managing up to 16 VSLA groups).

In Year 1 of the project BMs received training on VSLA methodology from CARE International. In Year 2 of the project 44 of the 50 business mentors visited BMs from the Gasabo pilot to reinforce their knowledge on VSLG methodology. In Year 4 of the Project CARE International provided refresher training to the BMs and helped connect them with MFIs. Additionally, the BM worked closely with the NUDOR Project Officer (based in the field office in Rutsiro) and received continuous support and training from the NUDOR Programme Coordinator.

During the Covid-19 pandemic WhatsApp groups were used to provide continuous communication and oversight, while in person meetings were more limited.

Assumption 2 – BMs provide useful support to the VSLA Group

The evaluator found strong evidence that the support of the BM was closely and causally related to the success of the VSLA Groups. This evidence came from attestations of Project Staff, VSLA Members themselves and government authorities. This evidence is outlined in more detail within the full assessment.

Assumption 3 - Skills taught by the College of Agriculture (CAVM) and the BMs improve VSLA members income generating activities

Assumption 3 is concerned with whether the training provided by CAVM and NUDOR was linked to improvements in the VSLA members successful investments in income generating activities. As such the evaluator sought to find evidence that VSLA members were applying what they had learnt in their business activities and

whether they attributed the successes they had had to elements of the training programme they had received.

The evaluator found persuasive evidence that this was the case, based on the rich and detailed descriptions the VSLA members gave to describe their business activities. This matched clearly what had been taught to the members as reported in stakeholder interviews with NUDOR and CAVM respectively. Additionally multiple members directly attributed their successes to the trainings that they had received.

Above and beyond the correspondence between the VSLA narratives and the descriptions of what they had been taught, there was impressive evidence of clear financial literacy which was evident in the explanations offered by the VSLA members. This showed clearly that the members understood how the intervention functioned, how to save and takes loans, and how to undertake in strategic and complex income generating activities. This is demonstrated by the following vignettes below, taken from the focus group in Ruhango:

Vignettes from 2 VSLA members in the Abisunganye Group in Ruhango

"I received training on the spacing of bananas at 3.5 m which solves the problem of not having a good harvest. I was not aware before the training that is better to cut two trees first to ensure the others can then thrive. I was also taught how to dig a big hole to plant trees with manure, which was a new skill I was not aware of. I used the money I saved [from the first share-out] and a loan from the group to buy a small land. In that land I have 133 coffee trees. I was trained on how to cultivate banana trees [by CAVM] but with the techniques I have applied this to cultivate coffee."

"I was trained on how to raise animals in a modern way, such as with chickens. I used to have traditional chicken but have now bought 6 SASO chickens which have increased production [of eggs]. I now use a pen so they do not roam everywhere and produce eggs, some of which I use to produce new SASO chickens. The other money remaining from the [surplus] eggs is invested into the VSLA. Due to the financial skills [from the trainings] I gained the idea of getting up very early when the market is gathering to buy chickens and goats. I am then able to sell later on in the day when the prices are higher. The money I am gaining I save in the VSLA. For example I can buy a goat and make a 5-10k RWF profit the same day. During the harvest season I get a loan from the VSLA to buy beans from the cultivators and store and wait until the best time to sell in the market. For example I can buy 1kg of beans for 400 francs and sell later for 700 francs. From the interest on my savings I have bought a lot of land which I have not yet constructed but am soon developing. This has really improved my life from the skills in the trainings. I would not be able to do these activities before, as I did not have the capital or the skills."

Assumption 4: Communication Training allows those with sensory disabilities to engage in the programme

In Year 2 of the project and following recommendations from the Rwanda Union of the Blind, Sense International Uganda assessed people with deafblindness, with each family assigned a guide communicator during the touch-sign communication training. In Year 3 of the project a functional assessment for people with deafblindness was conducted and thereafter two training sessions on tactile communication were carried out. In the narrative reports, CBM report that the trainings were transformational, allowing many people the first opportunity in their lives to communicate effectively.

With support of the Rwandan National Union of the Deaf, training in Rwandan Basic Sign Language was provided to 120 VSLA members, all 50 Business Mentors, and 2 Project Staff. Furthermore, 31 people with visual disabilities were provided with white canes and trained in their safe use.

The NUDOR Programme Coordinator reported that the trainings were really beneficial and helped the inclusion of those with deafblindness but recommended that in future projects, considerations of those with deafblindness should be built in from the start. They also recommended that a larger budget should be allocated to allow substantial training at dedicated centres. This had not been possible in this intervention.

Assumption 5: Needs assessment informs curation of context appropriate agriculture curriculum

Discussions with CAVM indicated that the needs assessment process had been robust and in-depth and was based on

semi-structured interviews with 445 interviewees across the four target districts in order to curate a curriculum to train ToTs with the objective of increasing agricultural productivity of farmer with disabilities to achieve economic empowerment. This needs assessment allowed a tailored understanding of the information gaps and challenges faced by these farmers including lack of knowledge of organic/ inorganic fertilisers, soil infertility and general farming experience. Data from the assessment enabled CAVM to construct a bespoke program tailored to livestock and agricultural products which could be productively produced and sold with the challenges faced by persons with disabilities in the districts in which they were located. CAVM spoke on how they worked with NUDOR to ensure that their materials were appropriate for the target audience and that they worked to ensure practical to support theory sessions to help ensure that literacy was not a limiting factor in the training.

The assumption is also supported by the fidelity of the evidence relayed in Assumption 3 which demonstrates the information was gainfully and intentionally applied by VSLA members attesting its appropriateness.

Assumption 6: Low loss of information between Trainer of Trainers (ToTs) and other VSLA members to ensure all members are able to improve income generating activities

The model adopted in this intervention was for CAVM to train a single chosen member from a VSLA group in modern

farming methods¹⁰, and for that member to become a Trainer of Trainers who would then train other members in their VSLA on what they had learnt. CAVM adopted performance contracts with ToTs to keep them accountable and to try to ensure that they implemented what they had learnt.

Focus group discussions indicated that this was being effective with multiple members of the same group reliably relating specific information they had learnt on modern farming methods and how they had implemented which seemed to corroborate what CAVM reported they had taught to the ToTs.

The methodology was therefore effective in at least some instances but is of course reliant on each individual ToT per VSLA group so there may be some inconsistencies in information transfer. CAVM indicated that this is where there could be value in follow up coaching and suggested that future intervention should bolster this and that they (and NUDOR) were working with local authorities to ensure better follow up coaching from sector agronomists (employed by sector authorities). This reflection was also shared in discussions with NUDOR.

Assumption 7: Government and other NGOs are receptive to influence

There is good evidence from multiple stakeholders (including government authorities and NGOs themselves) that the Project has been able to exert positive influence.

The NUDOR Director commended the receptiveness of the government during the programme and commented that he thought that so long as future

implementations were supported by similarly cooperative authorities that the project could be implemented elsewhere. This impression was corroborated by CAVM who commended NUDORs partnership with government, commenting that NUDOR requests to Vice-Mayors or Secretaries would reliably result in resultant actions (using the specific example of messaging to District Authorities to improve agronomists' engagement with the Project)

Similarly in discussion with government authorities in Rutsiro a District Officer noted how they worked collaboratively with NUDOR to manage issues and find solutions, making special reference to the Covid-19 situation, where they worked closely to ensure that persons with disabilities were not negatively impacted by the pandemic. The acting director of the BDU (Business Development Unit) in Rutsiro noted how the project had changed mindsets within the authorities, commenting that previously there was a mindset that persons with disabilities did not have the capability to work. The section in the full assessment on collaboration with the authorities' details this in fuller detail.

¹⁰ "Improved Farming Methods and Climate Resilience and Market Oriented Agribusiness"

Indicators

In the Theory of Change indicators from the log-frame are mapped to outcomes and impacts. These indicators are discussed below, drawing from the Log-

Frame which can be found in full in Annex B. Additional information against these indicators is found in more detail in the full assessment which follows.

Outcome Indicator 1: Percentage of Village Savings and Loans (VSL) group members that have increased their income by 30%. Target 50%, 50% of which women.

Review: At the end of the project 51.25% of the group have increased their income by at least 30%, of which 51.1% were women, satisfying this target. This is supported by the focus group discussions whereby most members reported that their incomes had increased. Some of those interviewed explained that before the programme, "any income was from "begging"". In the Tuzamurane Group in Rusizi one member reported that his income had increased from 20k per month to 50-60k per month, with income even higher when he is able to sell livestock. Others reported that it was hard to know their income beforehand, as they did not have the financial skills to understand this, but now their incomes were definitely higher following the intervention,

Outcome Indicator 2: Percentage increase in the number of persons with disabilities in local committees or in community leadership positions in target districts. Target 50%, 30% women

Review: The project team had reported that this target was unrealistic and not directly related to the activities of the project. At end of the final year 20% of all VSLA members had been in leadership positions. Notably however 49% of these were women, which exceeded the initial target of 30% of those achieving leadership positions being women.

Discussions with the VSLAs however did highlight that members had increased their representation with multiple members reporting inclusion in formal positions. This was corroborated by the BM who noted that persons with disabilities in their district were now able to participate in government and community activities and are now elected in different election processes in the district. The NCPD District Coordinator for Rutsiro reflected that persons with disabilities are now much more likely to be represented in community meetings.

Output Indicator 1.1: Number of persons with disabilities in project VSL groups (at least 50% women). Target: 14,000

Review: Target was exceeded with 14,112 VSLA members, 53% of which were women. 11,213 are persons with disabilities and 2,899 are carers for persons with disabilities (children under 18 y/o). This

target was achieved during Y3 and has been maintained through to the end of the project

Output Indicator 1.2: Number of project VSLA group members with improved financial skills. Target 11,200 50% women.

Review: This target was achieved by the end of the project with 11,279 VSLA members with improved financial skills, 51.24% of which who were women. As indicated by the vignettes in Infographic 5 and also from across the other focus group discussions group members demonstrate impressive financial literacy gained from being in the group and gained often from a starting place of having no literacy and understanding and have a variety of rich experiences indicating impressive knowledge and application of financial skills.

Output Indicator 1.3: Percentage of project VSLA group members who, in the past year, both wanted access to a loan and were able to access it. Target 80%, 50% women.

Review: In total 63% of members who wanted to access loans were able to do so, which is below the original target of 80%, although the target for women was exceeded slightly, with 54% of those able to access loans being women.

The team attribute this due to the difficulties of accessing loans during the pandemic. This is reflected in the data which showed the best results for loan accessibility (72%) found in the second year of the project (last year unaffected by the pandemic) and the final year, when the most acute effects the pandemic had on small business may have been receding.

Output Indicator 2.1: Number of persons with disabilities receiving training in improved farming methods and climate resilience. Target 4,150.

Review: As discussed in the Covid-19 section of the analysis this was greatly impacted by the restrictions imposed by the response to the Covid-19 pandemic. Therefore, a review of this indicator needs to take full account of this bottleneck. At the cessation of project activities 683 VSLA ToTs were trained by CAVM, against a target of 4,150, who in turn provided training to 8,428 group members on modern farming methods. Notably although the number of ToTs trained by CAVM was short of the original target, the number of those thereafter trained by the ToTs exceeded the original targets.

Additionally, CAVM confirmed that as part of the exit strategy ToTs will continue to train other VSLA members and NUDOR are working with LAs to ensure that sector agronomists are engaging with on-farm follow up coaching.

<p>Output Indicator 2.2: Number of persons with disabilities receiving advice and guidance regarding vocational skills development. Target 8400 (50% women).</p>
<p>Review: As per the above this target was ultimately exceeded with 8,428 (53% women) having received advice and guidance on modern farming methods through the ToT methodology.</p>
<p>Output Indicator 3.1 and 3.2: Number of project VSLA group members provided with solar chargers/ rainwater harvesting systems. Target 202, 50% women.</p>
<p>Review: 103 solar systems and 257 water tanks were bought. This was following consultation with VSLA members, who indicated that water tanks were preferable as they require less maintenance and provide more income generating activities than solar panels. However, it is worth noting that some members from the focus groups indicated that they had bought solar panels with their own funds, following the advice from the BMs, and were using this to provide light in their homes and use to generate income by charging phones for 100 RWF.</p>
<p>Output Indicator 4.1: Number of community disability awareness and political representation sensitisation events run. Target 16 with average attendance of 300 persons.</p>
<p>Review: In total 14 events were run with average attendance of >300 persons. This is very close to the original target despite the disruptive effects of the pandemic and is augmented by 4 articles in press and TV programmes.</p>

Full Assessment

Relevancy of the project to the needs and priorities of the participants

The intervention has been relevant to the needs and priorities of the target population. As per their needs the Business Mentors have offered tailored support and advice to participants throughout the project, including visiting their homes and projects to support them and their families when needed.

According to the beneficiaries the intervention allows the participants to spend their savings and loans according to their own specific priorities, ensuring their

agency to invest in things that they themselves need. It is clear also from the diverse range of income generating activities and livelihood investments (clothes, house repairs, school fees etc.) that the intervention has provided the members significant autonomy to spend their money according to their own needs and priorities, supported by the advice and training provided by the BMs and CAVM.

The relevancy to the lives of the participants is also evident through the very low dropout rate and high attendance

rates in the VSLA groups on the project¹¹. Across the life of the programme drop out was extremely low¹² and was in all cases due to the death of VSLA members as opposed to group members opting out of membership. Attendance was 91.3% which is commendable considering the difficulties some members with physical disabilities had in attending the sessions, the dispersed nature of many of the members in the VSLA groups and the substantial difficulties introduced by the Covid-19 pandemic. Some groups reported that a few members with physical disabilities experienced difficulties attending some meetings due to a lack of assistive devices. This issue was ameliorated through advocating with districts authorities to search and supply devices and through linking in with other organisations, such as with *Food for the Hungry* who provided 44 wheelchairs. Future implementations of this intervention may seek to build in mobility support to such members in the project design to ensure all members are supported to have equal access to attending trainings and meetings.

The VSLAs were successful as a means of offering interest bearing savings, with groups providing an average annualised 26.2% return on savings. That this is relevant to the beneficiaries and an attractive and desired outcome is evident in that persons with disabilities who were not part of the programme and members of the wider population expressed their keenness that the project be extended to them. Evidence of this was seen in both the narrative reports and was also reported directly by the government authorities and VSLA group members.

What changes have occurred?

The evaluation surfaced substantial evidence that the intervention(s) have contributed to transformational changes in the multifaceted inclusion of persons with disabilities involved with the project. These are grouped into social, economic, legal and health inclusion (below).

Social Inclusion

Multiple VSLA members within the focus groups reported how before the intervention they were *"locked at home"* or *"staying home with stigma or depression"* and that the groups have acted as spaces for people to meet others and share their experiences. A woman from the Twuzuzanye Group in Rutsiro spoke of how before the intervention she stayed at home with nothing to do but was now occupied by meeting with the group and rearing livestock (chicken and pigs) at home, with money remaining for the purchase of clothes and cleaning materials. The Chair of the Twuzuzanye Group reported that before the group started *"there were some members within the group who were not able to leave the house at all for there is nothing to leave the home for, but due to the group, they know they are meeting the group each week, so even if tired they try the best to come."* A common theme which emerged was how the intervention had improved people's self-confidence. A member from the Nyanza group reported how before she engaged with the group, she had low self-value and thought that *"persons with disabilities could not achieve anything, but by gathering together with others she has achieved her targets, buying goats, paying school fees and doing vocational training in tailoring"*.

¹¹ SAVIX data provided by NUDOR

¹² 0.9% dropout rate

Many group members believed that their treatment had also improved in the wider community following their involvement in VSLAs. One woman from Nyanza said, *"We are no longer excluded and are socialising with others", "we no longer have this stigma inside and do not think we deserve to gather with others", "we had shame and no-self-confidence, but we can now achieve what we want, and we work for our lives, we are now considered as humans and we no longer things. People are no longer naming us by our conditions in the community. We have managed to develop ourselves"*. Another member from the group in Nyanza noted that he was *"no longer under-estimated and [was] consulted by others instead"*.

This view was shared by the Business Mentors, who reported that *"the use of marginalised names has reduced, persons with disabilities are not isolated and are able to see others, which has helped the confidence of persons with disabilities to be the same as others without disabilities"*. This was supported by the Permanent Secretary of JADF (Joint Action Development Forum¹³) at the Rutsiro Office who reported that the project had changed the mindset of persons with disabilities, who *"now know that they can do different projects with their own money"*. Another business mentor reported that *"VSLA members are now open and able to fight stigma and be seen in the community"*. This discussion highlighted the extent of these changes, with the same mentor reporting that prior to the intervention *"some VSLA members were reluctant and resistant to join [as] they could not see how they would get the money to save"*, but that *"as people*

demonstrated the possibility, other people's mindsets changed". Additionally, a BM from Rutsiro reported that members told him they had been provided with a place where persons with disabilities belonged and could discuss issues the thought that they could not discuss before.

Members spoke of how it was the community nature of the group which played a significant supportive role in delivering these improvements. A member from the Twuzuzanye group in Rutsiro representing their child with a disability reported how the group had benefited members' self-confidence through allowing them *"to be able to be open and take activities with the group, as before it was not easy to even understand how to come together with others"*. Groups have autonomously assumed supportive roles which is demonstrative of this effect; members in Rusizi reported that when a member is ill, or if someone in the family is giving birth, group members will visit the homes to provide support and in Nyanza, one group member with a visual impairment reported how the rest of his VSLA worked together to provide him with a white cane to help him attend meetings.

The picture which emerges from the evaluation is of a (1) population which was significantly marginalised before the intervention and which had been stigmatised by the community, afflicted by low self-worth, depression and low aspirations, with persons with disabilities often staying at home and having to resort to others to survive and (2) that the formation of the groups provided persons with disabilities a forum to share their experiences and had given them a common community, (3) successfully

¹³ The Joint Action Development Forum (JADF) is a multi-stakeholder platform comprised of representatives from the public sector, private sector and civil society. It was put in place to

facilitate and promote full participation of citizens in the decentralized and participatory governance and improve service provision processes.

engaging in income generating activities has given people with disabilities self-confidence in their abilities. This has had consequential benefits for their treatment in wider society both because those with a disability believed that they were now actively demonstrating their abilities and their value to and within their community, and those in communities saw and experienced this positive value, as persons with disabilities took more active roles.

Taken together this has delivered clear and multiple benefits to their social inclusion, both within the groups but also at home and in the wider society as mindsets have changed and the perception of persons with disabilities have improved.

Economic Inclusion

The focus group discussions made clear that prior to the intervention many members were almost totally economically excluded, with members reporting that much of the income that they previously had, had been obtained “through begging”, often from neighbour. They also spoke of how asking neighbours for money often led to conflict due to their limited means to repay, and now they had a way to avoid this.

The focus group discussions demonstrated how participants have been steadily lifted out of a situation of desperation and emptiness as the intervention provided them with means to support themselves. For example, a member of the Twuzuzanye Group in Rutsiro told of how *“before I joined the group there was nothing to do at home, but I bought a chicken through the first share-out, a pig in the second for 40k and am now able to buy clothes and be clean.”* In the Abizera group the members spoke of how members were encouraged to first buy smaller animals (like rabbits) and then

through the profits from those, buying larger produce (such as goats).

Members of the VSLAs have undertaken an impressive and diverse range of income generating activities. Income generating investments included livestock (pigs, chickens, rabbits, goats, cows), agriculture (beans, maize, coffee, avocado, papaya, bananas etc.) and commercial activities (producing juice, tailoring, shoe making etc.). Notably there are commonalities to the types of activities undertaken in each of the groups, which appeared attributable to a range of explanatory reasons. For example, in Tuzamurane Group in Rusizi it was a common goal of all group members to purchase pigs from the share-out, while many group members in the Abizera Group are advised to save towards purchasing a goat for similar reasons. But while there were shared patterns there was also evidence that members had flexibility and autonomy in their economic decisions, for example, one woman in Rusizi, reported that she found farming difficult due to her disability so thereafter pursued commercial activities, using the profits to purchase chickens. Additionally, the training from CAVM was targeted towards specific crops and livestock which was productive in the different districts, and it was clear from the focus groups that the VSLA members were directly applying what they had been taught in their business endeavours.

There are multiple examples of how access to credit provided by the group has enabled members to embark on income generating commercial activities they would not otherwise have had the capital for. For example, members in Abizera group used loans from the group to invest in tools for shoe making, a loom and materials for tailoring, in Abisunganye group members used loans to rent or buy

land and in Twuzuzanye members used loans to buy agricultural inputs like fertiliser and seeds.

Across the focus groups members reported their incomes increasing and improved access to financial services which they either couldn't access before (both through the group and external to the group). A BM from Rutsiro reported that group members previously thought that financial services were just for the rich but now persons with disabilities have the ability to save and undertake loans, which they were not doing before. Increased incomes were used for a variety of functions (in addition to income generation) to improve livelihoods including soap, food, school fees, buying clothes, repairing houses, supporting a child's wedding.

The scale and visibility of the transformative change in the economic inclusion of some participants is shown by one VSLA member reporting that *"other neighbours without disabilities can see the benefits and that members now have money and are also wanting to join the groups"*. Likewise, many members from the focus groups demonstrated clear year on year improvements to their livelihoods. For example, one member from Nyanza reported that in the first year he purchased a goat, and now has five, bought a pig in the second share-out and on the third share-out purchased land to cultivate crops, which he fertilises with manure from the group; reporting that *"all these achievements came through this group"*. Similar stories were repeated across the focus groups, suggesting that the intervention delivers progressive not binary improvements to the economic inclusion of beneficiaries.

There is also good evidence that the project has supported mainstreaming of

finances with increased access to formal financial institutions (banks, SACCOs and MFIs). This has happened both through group applications to the formal institutions and also for some members individually. It is important to recognise that the ability for those who were so excluded from formal institutions to now access them was made possible through the direct linkages and the support provided by NUDOR/BMs; BMs visited their VSLA groups with SACCOs to support VSLA groups in writing of business proposals to financial organisations. NUDOR report up to 1/3 of VSLAs are taking out MFI loans as a group each year, and the MFI we spoke with reported that repayments from the groups are high and they are pleased with the relationship, and that more persons with disabilities outside of the programme are now working with them. There has been additional mainstreaming beyond this; for example, a VSLA group in Ruhango is collaborating with a cooperative and also, like many other VSLAs, holds a group level bank account to store surplus funds outside the cash box. Group members here reported that they were comfortable with their relationship with MFIs being at a group level and currently did not have a desire to establish a personal relationship. This represents a significant sea-change in financial access.

In summary it is clear the intervention has delivered significant improvements in economic inclusion to people who were often almost completely economically excluded, without sources of reliable income and with no access to financial services. The group has provided many people with both security and access; providing a means of income generation through the training provided by the BMs and CAVM, and access to financial services (savings and loans) through the group.

Together this has seen incomes and livelihoods increase while the broader work of the intervention has begun to mainstream members into formal financial institutions. Currently this mainstreaming predominately operates at a group level and moving forward it would be useful to track a) whether incomes continue to increase after the cessation of the project, b) whether groups continue to use mainstream banking/financial facilities and c) whether persons with disabilities are able to personally access formal financial services, to further increase their economic inclusion. Generally, the VSLAs provide access to short term credit (over three months) and to further develop their economic inclusion at least some members will need access to credit with longer repayment schedules and in excess of 3x their savings.

Health Inclusion

All VSLA groups covered in the focus groups reported that their members were now purchasing community health insurance, with some groups specifically ensuring that members used their share-outs to first purchase health insurance for them and their families before making other purchases. A VSLA member from Rusizi reported that *"before the intervention many in the group were not buying insurance, as we struggled to afford the payments, but this is now a priority, and all group members pay"*. In Nyanza, a member spoke of how *"the large sums needed at one time"* made it *"very difficult to pay community health insurance without the VSLA"*. In Rutsiro, the Permanent Secretary of the JADF at the District Office reported that the SaveAbility project has in fact increased the number of people with health insurance in the district and that they use the VSLA members as examples to the

wider community to drive uptake in the population.

Members use the groups as information resources and share information on accessing health services and specific healthcare treatments when other members are in need. A group member from Abizera Group in Rutsiro with child with a disability noted how that being a member of the group *"enabled her to know where to send her child to a school which can support them effectively"*. Another member from the same group reported that *"group members share their experiences of treatment to share knowledge amongst each other"*.

The effect on members' health extends beyond access to services with multiple members reporting their families' diets improving (for example members describing increased access to nutritional foods such as eggs and meat) and others reporting increased access (and awareness) of cleanliness and increased use and accessibility of soap and safe latrines.

There is evidence that members use savings/ or access to loans for expenditure smoothing, making purchases requiring lump sums that they would not be able to otherwise afford. A member in the Abizera group used a loan for medical fees for their child with convulsions for example. Additionally, social funds are often used to help support members and their families during medical crises which they cannot themselves afford. It is important to note that the needs of the group members are complex, and it can be beyond the means and capability of the group to fully manage the costs associated with the health problems faced by the members and their families. One group member from Abizera who was representing a child with complex disabilities noted that although she had

taken a loan from the social fund for a specific health crisis and the group had enabled her to start a small business, that neither the social fund nor her business proceeds were sufficient to cover all health costs associated with her child's disability. Additionally, many members commented how they still faced significant difficulties attaining assistive devices (such as wheelchairs, white canes, crutches and glasses) which were not provided through community health insurance alone. There are some instances of linkages with other NGOs supporting this, but it is notable that all VSLA groups mentioned this as a critical issue that they continued to face.

In summary there have been some clear benefits of the intervention on members' health inclusion, most notably on the purchase of community health insurance, but also with improvements in diet and hygiene. However, these improvements are limited in scope and the fact remains that as persons with disabilities, often living in rural hard to reach areas with low healthcare penetration, VSLA members still face significant issues regarding their health inclusion. However, the intervention is a major steppingstone in prioritising the importance of health access and the effect of income generation, savings and of the group social fund has helped some smoothing and amelioration of some medical expenses.

Legal Inclusion

The evaluation found evidence that the intervention had increased the knowledge and awareness of the rights of persons with disabilities, both among the members themselves and the wider community. This was augmented by increased participation of persons with disabilities in formal and informal community structures and increased awareness and accessibility

of a range of services. Multiple members reported increased awareness of their legal rights and entitlements and protections they are afforded through the group.

For example, a member of the Twuzuzanye group in Rutsiro noted how that being a member of a VSLA group has allowed them to *"understand very well now the different laws protecting persons with disabilities"*. This was corroborated by the business mentor discussion, where it was reported that *"persons with disabilities have been given the confidence and information to advocate for their rights and support each other"*. This improvement in self-confidence and respect and acceptance in the wider community explained in the previous section on social inclusion has enabled persons with disabilities on the project to better engage in the public sphere to assert their rights. A member from Nyanza reported that *"we are now more empowered, we no longer fear people and we now meet with local governance and general assemblies. We are empowered to explain our problems clearly"*. Another member concurred with this adding that *"we feel more self-confidence and can meet others in the community to discuss the challenges we are facing in general in the community. We are no longer hiding at home, and it has opened a gate to the community. The local leaders know us and that we are here and [they] are ready to welcome us"*.

However, a repeated challenge relayed across multiple groups, and corroborated by interviews with the BMs and NUDOR, was that many VSLA members are incorrectly categorized by the government according to their disability and economic condition (see text box below on socioeconomic categorisation) which precludes them from social protection

programmes that they should be entitled to. Engagements through the NUDOR and the BMs to the Local Authorities (LAs) have not been successful in changing this, although there has been some success in increasing awareness and access to the Vision 2020 Umurenge Programme (VUP) and Public Works programmes for those who are correctly categorised. This topic came up in a majority of the focus group discussions without being prompted by direct questioning, in some interviews it was the first things members said in their introductions, with multiple members reporting that they believe they are incorrectly categorised by official agencies. NUDOR reported that the LAs response has been for members to be patient for an upcoming review and reformation of the categories at the national level. However, the BMs in Rutsiro have had some success at getting the LAs to accept *group* level proposals for the VUP fund and they have had general success in onboarding persons with disabilities, who are correctly categorised, into the social programmes which they are entitled (see Table 2 below)

such as road digging given to those who are poor but able to work) and for Financial Services under the VUP Programme. Those eligible are able to submit project plans to the VUP and if granted are eligible to borrow at low interest rates with long periods of repayment (up to two years)

Table 2: Social Programmes

What has contributed to these changes?

In this section we seek to outline the factors which stand out as contingent for delivering the positive changes surfaced as part of this evaluation. In particular there is good evidence that the enriched training and support provided to the VSLA members, behavioural changes in the members during the course of the intervention and the linkages and advocacy with other organisations through project staff and the BMs stand out as fundamental explanations for the most notable changes seen during the course of this intervention.

Enriched training and specific support delivered to the VSLA members

Focus group discussions showed that the VSLA members directly attribute the intervention(s) to the benefits they have seen in their lives. There is good evidence that the enriched training and specific supportive role that the BMs have played have helped deliver some of the specific benefits outlined in the previous section. The positive role of the BMs is widely recognised outside the programme itself, and they are regularly invited to other organisations and stakeholders to spread VSLA methodology and inclusion of persons with disabilities in other interventions.

Rwandan Social Protection Programmes
<p>The Rwandan Government categorises it's population into four categories, which inform access to social protection programmes;</p> <p>Category 1: Unable to work (due to age for example) Category 2: Able to work but with limited income Category 3: Able to work and have income Category 4: Do business/ have an industry</p> <p>Those in category 1 are eligible for direct support from the government. Those in category 2 are eligible for Public Works (community activities</p>

The Chair of the Abizera Group in Rutsiro spoke of how she used the training she had received in modern farming and a loan of 40k RWF (roughly £30) from the group which she borrowed against her savings to invest in egg plant farming, with which she was able to double her initial investment. Following on from this she was able to distribute seeds to other members of the group and advise them on techniques as a ToT to apply in their own farms. The evidence that the trainings have influenced the behaviours of the participants was evident from the rich descriptions the participants gave to describe their businesses across the VSLA groups (see Vignettes in previous section).

Members from the Twuzuzanye Group in Rutsiro specifically mentioned the importance of the support and training of the Business Mentors. One member commented that the group *“have been able to advance, due to the support of the mentors who have been constantly supporting [them] with the trainings... the group are organizing and operating very well without conflict as they are constantly supported through the process by the business mentors”*. Another group member developed this point to suggest that the role of the business mentor is what differentiates their success vis-à-vis other VSLA groups outside of this programme, mentioning that *“that’s why external people from other groups do not function as well and have conflict.”*

The group members mention specifically that “support and skills” that they get “from the mentors” separates them from other VSLAs which have *“members getting money and not paying back... and often having to involve LAs for resolving conflicts”*. This approach was also outlined by members in Nyanza who reported that before going to LAs to resolve conflicts they would first seek to resolve internally

and if needed involve the BMs to help resolve amicably. The evaluators discussed this with project staff with CBM-UK, CBM-Rwanda and NUDOR who agreed that this explanation matched their own understanding, and a finding of low-incidence of debt non-repayment, attributable to the supportive role of the mentors, aligned with their own understanding of the project and intervention. A subsequent discussion with the NUDOR Director provided additional supportive context to this finding where it was noted that CARE and World Vision are now adopting the SaveAbility methodology in their own VSLA groups.

This supports the theory that additional elements to the SaveAbility methodology have advantages and additional benefits found in this project (such as a low incidence of non-repayment) may be attributable to the role of the mentor in providing training and support to the VSLA and its members (with the other groups without these elements acting as a pseudo control group).

Changing attitudes, changing lifestyles, changing life choices

It was also interesting to reflect on how the members described that they had also changed their attitudes towards saving, as a result of the trainings and support they received from the business mentors. For some this flowed into a lifestyle change., In Rusizi one member reported that before the intervention *“I used to buy Sorghum beer, but I stopped this, so I could save. I used to eat everything that I saw in the market. I now know the importance of saving, and only go to the market once a week so I can save. The group taught me how to save”*. In Rusizi members relayed how the VSLAs taught him how to count, so he can now manage his money much better, while another

reported that if he received 10K RWF he would spend it immediately, while now he would save or invest in things which would give him a profit at the end of the month.

Providing linkages and influencing others

Business mentors have also done commendable work in providing linkages into formal financial services for the VSLA members (such as into MFIs and SACCOs). It's important to note the substantial holistic supportive work done by the project, including linkages with other NGOs to support the VSLAs (more on this in the collaboration section). In discussion with the Business Mentors a significant number of collaborations with NGOs and District Authorities to provide direct support to VSLA in the project were mentioned. These included, non-exhaustively;

Caritas – provision and assistive devices to VSLA members

Rutsiro VUP – facilitated the provision of 1 million RWF to one VSLA to support a tea plantation by Rutsiro District under VUP and delivered through the SACCO)

Hope and Homes for Children – 5 million francs to support 15 parents of children with disabilities for health and education services

UNABU (NGO providing support to women and girls with disabilities) – sheep to VSLA members

Hinga Waze / USAID – VSLA members provided with items to encourage maize activities (value totalling 5.9 million francs) included maize dusting and drying equipment, 100 sacks, protection materials and 15 wheelbarrows.

This evaluation argues that the benefits attributable to support like this *should* be considered attributable to the

intervention. The role of Project Staff and Business Mentors as advocates and providing linkages to other organisations is a critical part of this intervention.

To expect analogous findings if this intervention was to be replicated elsewhere, the role of Business Mentor as an advocate needs to be invested in as this role is a vital component.

Likewise, the role of the BM as a means and fora of influence especially with other stakeholders such as the NGOs in the region (discussed in more detail in the collaboration section) is important.

Impact of Covid-19 on the intervention and the intervention's impact on how participants experienced Covid-19

Collaboration with the Local Authorities ensured that the functioning of the groups themselves was limited and essential meetings were able to continue while budget reallocation ensured that project underspend was able to be used to provide groups with hygiene facilities during meetings.

Group activities during covid-19

Groups were flexible and adaptive in their response to the pandemic which had a substantial effect on business operations. The Abizera Group in Rutsiro used their savings and proceeds from businesses which were still functional to help members to survive, by buying food. Once restrictions had eased, members were able to access loans to restart businesses. For example, one member used the money from her fruit business to get food during the pandemic, and thereafter accessed a loan to help restart her business. Some members of groups were able to access government support to help with food purchase.

Group Members were able to take out interest free loans for three months, which 20 members took advantage of, or access their savings ahead of the share-out, which 3 members took advantage of. With the support of business members advocating on their behalf to the Local Authorities, groups were able to meet with half their members at a time, and while commercial activities were hard, those members who were undertaking agricultural, or livestock activities were able to continue. Notably, group members report that they were better prepared than neighbours (without disabilities) for the pandemic as many neighbours did not have savings or access to loans for recovery. This was corroborated by discussions with the District Authorities, including the NCPD Coordinator, who noted that access to savings and loans ensured that through the pandemic members were able to cover household expenses, even when commercial businesses were not easy, while those outside of groups struggled comparatively.

In a VSLA Group from Nyanza the group shared equally the social fund to help members “*solve our own problems at home*” and allowed members to access savings and interest free loans if they needed food to survive. In this group these interest free loans did not have a time limit for repayment, but loans were instead to be paid “when they were able”. Notably one member even commented on how they used their savings to help their neighbours outside of the group.

Impact of Covid-19 on the project planning and management

Outside the direct effect of Covid-19 on the participants and their groups there were additional effects of the pandemic on the rollout of specific elements of the

intervention, and in particular the training provided by CAVM. The provision of the agricultural training by the College began just before the pandemic started and therefore the bulk of planned activities were therefore affected by the pandemic and the associated restrictions on activities. As a result, not all the planned and targeted trainings have been achieved. However, there are plans in place as part of the exit strategy (see subsequent section) to meet these goals in short measure.

Impact of being part of a group during Covid-19

Across these reports from group members and the local authorities we see good evidence that the intervention provided group members with a form of resilience, above and beyond those of many of their neighbours without disabilities who had no access to the benefits of membership within a VSLA Group

Collaboration with Authorities

Local Authorities (LAs) have been closely involved with the implementation of the project and have actively supported the project in the creation of synergies with others working within the same districts. During stakeholder meetings it was reported that the Government of Rwanda were confident that the project aligned with their poverty-alleviation agenda and responding to the needs of persons with disabilities. Local authorities recognised the skills and value of the Senior Business Mentors and from the third year of the project began inviting them as subject matter experts to activities involving persons with disabilities, including sector-level meetings. The strength of the collaboration between the project and the authorities is evident through the adaptation to Covid-19, whereby support

was agreed to conduct essential meetings with enhanced precautionary measures in place. Without this agreement, contingent on good relationships with the authorities, the outcomes of this project could have been significantly different.

NUDOR and the Business Mentors have worked closely with LAs to support the intervention and deliver additional benefits for the inclusion of persons with disabilities in their districts. In Rutsiro the BMs have supported groups in approaching the LAs for a VUP loan. While this was initially rejected as some members were in Categories 1 and 2, the mentor thereafter discussed this with the BDE (in charge of Business Development and Financial Services at Sector level) and secured a policy change. Now the group are able to resubmit a project proposal and are as a group eligible for VUP loans in the future. Similarly, another Business Mentor reported that in Rutsiro, and as a function of collaboration between BMs and LAs, that 100 persons with disabilities were now benefitting from inclusion to the Public Works programme, as compared to just 15 persons with disabilities 5 years ago and 49 persons with disabilities were now already benefitting from the VUP programme (which grants them access to loans of up to 100k RWF at 2% interest).

The Disability and Training Officer in Rutsiro noted that the collaboration with NUDOR was critical to the success of the project and that central to the success of this relationship was transparent and effective information sharing. Advocacy with the district authorities and wider community awareness sessions led to concrete outcomes; for example, in Year 3 of the project when local authorities committed to requesting all stakeholders

to report on their disability inclusion as a consequence of the presence of this programme and the advocacy for persons with disabilities.

In the first year of the project there was much better than expected recruitment of VSLA members, exceeding initial targets by over 80%¹⁴, which was attributed in the Year 1 Narrative report to the support of “all authorities, from the national level to the grassroots level [who have been] genuinely supportive and collaborative of this inclusive project”.

This collaboration is mutually beneficial, and the BDU in Rutsiro noted that the VSLAs provide an excellent mechanism for LAs to locate and reach persons with disabilities, and to efficiently transmit information to VSLAs. This later point was also noted by a local leader in Tuzamurane (not a group member) who noted that the VSLAs allowed the transmission of Covid-19 information from the district authorities through the VSLAs and into their communities. The Permanent Secretary of JADF at the Rutsiro District Office reported that before the intervention “persons with disabilities were a burden to the district, but now they are providing solutions within the communities in which they live, even for other members”.

Additionally, the mapping exercise undertaken for the project (developed and validated by Disability Mainstreaming Officers and NCPD Coordinators) provided local authorities with data which they were able to use for intervention planning at district level and to include persons with disabilities in social protection programmes. Before this mapping exercise there was a lack of data on persons with disabilities in the districts covered by the intervention. For example,

¹⁴ 5,402 VSLA members against Y1 target of 3,000

this mapping exercise enabled government health centres to use these population level statistics to adequately stock sunscreen for persons with albinism, to ensure sufficient coverage as part of community health insurance.

As noted in the section on “Economic Inclusion” this collaboration, although evidently successful, was also not completely without challenges, and NUDOR/BMs are still working to ensure the correct categorisation of persons with disabilities in the VSLAs. However, there are indications that positive changes may be coming forward from an upcoming review of the categories which would likely result in a policy change. This demonstrates a clear possibility for the project to have an influence on national policy and ensure part of its legacy.

Did the project promotion of disability inclusion amongst different stakeholders cause any change of attitude in communities towards inclusion of persons with disabilities?

VSLA members report significant changes in their treatment and respect in the communities in which they are situated. A VSLA member from Rutsiro reported how persons with disabilities are more respected, and are less stereotyped, whereas in the past they would be referred to by their condition. The member, who is a teacher, reported that there has been *“a big impact on access to education for children with disabilities. Five years ago, there were very few persons with disabilities in schools, due to a lack of awareness and accessibility”*. They also reported that they had seen changes to access within Local Authorities, Hospitals and other services where persons with

disabilities *“are more welcomed as compared to before”*.

Business Mentors from Rutsiro reported how the project had *“changed the mindset of people in the community; if they see persons with disabilities saving, borrowing money, buying livestock and land, they can see that persons with disabilities are capable.”* The BDU from Rutsiro corroborated this saying that *“before the project there was a mindset that persons with disabilities did not have the ability to work but they project has proven that they can.”*

There is evidence that involvement of the project has improved the inclusion of the participants. In the Tuvuzuzanye Group in Rutsiro since joining the group, one woman had been elected to the National Commission for Women, another was representing Youth within their Cell Office and was a member of their village leaders and a third was representing the National Council for Women at village level.

Quarterly Meetings were held in the districts with NUDOR, BMs, NGOs, local authorities and other stakeholders. In these meetings NUDOR were able to get commitments from NGOs to include persons with disabilities as beneficiaries. These meetings also allowed NUDOR to discuss successes and progress and track NGO commitments to the SDGs which cover persons with disabilities.

Additionally, this provided an excellent link up between NGOs and VSLAs and led to many of the aforementioned collaborations. NGOs working in the area, were enabled to meet with the groups (with permission, thus increasing the NGO access to persons with disabilities and increasing the opportunity for more interventions to be delivered). For example, Orara Weze (OW), chose a VSLA group to work with on a nutrition project

based on these relationships. They provided the chosen VSLA with 3 chickens per member and provided materials and training on the provision of nutritious food. CBM Rwanda reported that this collaboration had allowed the mainstreaming of some persons with disabilities and that NUDOR were now working with OW to recruit other VSLAs to OW programmes which was demonstrative of the productive partnership which had been established.

In year 2 of the project, project staff facilitated the training of 24 people from mainstream NGO VSLAs on disability inclusion, and all participants committed to promote inclusion within their own NGOs. The project has demonstrated significant ability to influence the policies of other organisations and has an impressive record of providing direct support in the form of trainings. Such points of influence, non-exhaustively, include:

- Collaboration with CARE International on the initial training of BM and provided training to CARE on disability inclusion.
- The CBM Programme Officer and NUDOR Livelihood Programme Coordinator facilitated a 2-day training to Global Communities on disability rights, inclusion and mainstreaming, which led to partner, Young Women Christian Association, to begin supporting children with severe disabilities with physiotherapy and orthopaedic assistive device.
- With the support of the NUDOR Livelihood Programme Coordinator, Send a Cow Rwanda were trained in social and disability inclusion, and influenced the inclusion of persons with

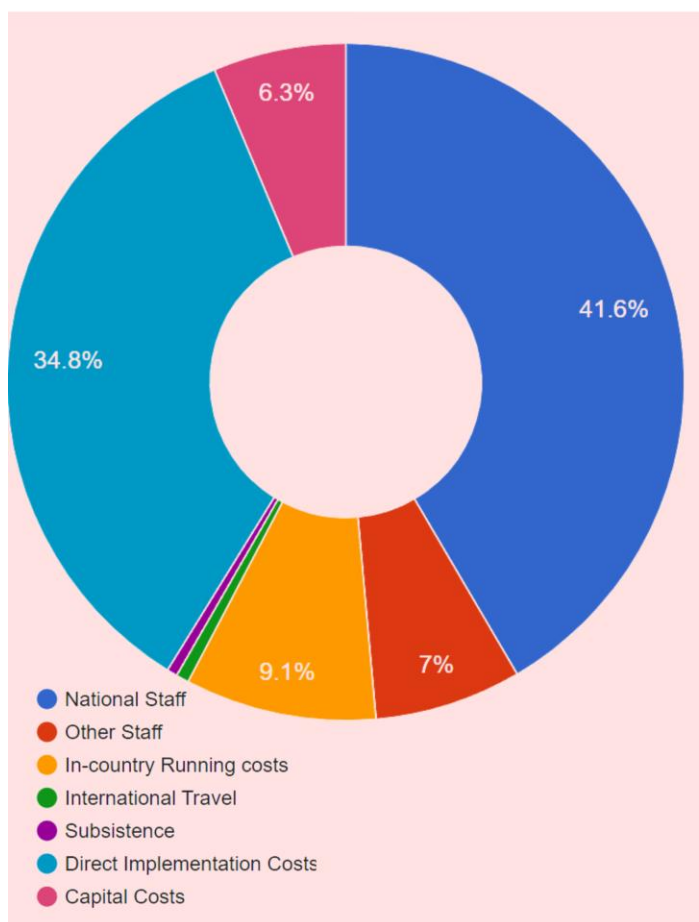
disabilities in Oxfam Rwanda's strategy.

- Relatedly stakeholder workshops organised in Year 2 of the Project secured agreements from organisations with Savings Groups to involve persons with disabilities in their groups. While clear commitments on percentages were not agreed, Action Aid, Hope and Homes for Children agreed to training on inclusion for their field staff.

In speaking to a SACCO in Rutsiro it was reported that they were very happy with the linkage with VSLAs which had been provided by the Business Mentors. The SACCO reported that they would be very happy to work with any VSLA group with disabilities and is open to work with persons with disabilities outside the groups. They reported that they were seeing more persons with disabilities in general than before the intervention, attributing this to the positive example given by the VSLA groups and the mobilising done by the BMs. However, the SACCO thought that in general persons with disabilities outside the groups remained isolated and while the SACCO was willing to work with them, that they thought their confidence to engage with the SACCOs was low.

Cost Effectiveness of the Project

Project Costs



Infographic 7: Project Cost Breakdown

The most significant costs associated with this project were national staff, but the majority of this expense (~70%) was associated with the 50 Business Members and their associated costs. As outlined above, there is strong evidence that the business mentors played a significant role in the benefits of this intervention.

The cost of this intervention per group member is £77¹⁵ this compares to \$20-60 in other VSLAs¹⁶. This obviously represents a steep increase on costs per member compared to other interventions but much of this cost is explicable through the utilisation of Business Mentor (i.e. in Y4 of the programme almost 70% of national staff costs were for the Business

Mentors and the Senior Business Mentors).

This comparison with other interventions also does not take into account that this project is targeting an extremely excluded population with complex vulnerabilities. As such there are additional costs to the project and moreover the aims of the project extend beyond the inclusion of those within the programme but also intentionally extend to the treatment and inclusion of persons with disabilities outside of the programme; attracting more additional costs vis-à-vis comparators.

The justification for these additional costs is apparent through the transformational impact it has had on the lives of persons with disabilities in this intervention and the intentional adaptation of this intervention's methodology by governmental authorities and other NGOs such as CARE and World Vision in Rwanda. However, so that the notable benefits of this project are realisable in as many contexts as possible, it would be useful for CBM/NUDOR to consider the truly essential elements of the project and any efficiencies which might be possible to introduce moving forward. These efficiencies should not however come from a diminishing of the role of the Business Mentor, or the trainings provided to the VSLAs.

It is worth noting that partners on the project believe the centrality of the Business Mentor's and the success they have had in transferring essential skills and development to the VSLA members is central to the sustainability of the project and that it is this which gives them confidence that they will continue to

¹⁵ From Savix performance data, at a cost of 102,918.70 RWF per member

¹⁶ From CBM 2016 VSLA Position Paper

succeed with the cessation of support from the project.

Collaboration between partners of the Project

Collaborations between the partners of the project are very strong. In particular the way that CBM UK, CBM Rwanda and NUDOR adapted to the difficulties of the Covid-19 pandemic is impressive. The strength of these partnerships was evident both from the interviews with the partners but was also clearly demonstrated throughout the evaluation itself and it is clear that there is strong and positive working relationships between key stakeholders in the project in these three organisations.

CAVM reported strong working relationships with NUDOR and expressed an explicit desire to work with NUDOR on similar projects again in the future. Relatedly as a result of the collaboration CBM and the University of Rwanda are collaborating on other initiatives¹⁷. The NUDOR Director extended specific praise to the strength of the relationship between NUDOR and CBM-UK, complimenting the strength of the support they received from the UK office.

Sustainability

As part of the evaluation process NUDOR shared the Exit Strategy with the evaluators and the strategy was discussed with both CAVM and NUDOR. CAVM made clear that there are plans in place to finish the outstanding trainings of ToTs in the coming months and that work was being done with the LAs and sector agronomists to ensure that follow ups occurred. The Exit Strategy makes clear a strategy to

transfer responsibility of the groups at Cell Level to the SEDOs (Social Economic Development Officers). Trainings of these officers occurred in October 2021 and the SEDOs have since undertaken joint visits to the VSLA groups with the Business Mentors. The SEDOs have committed to monitor the transactions of the VSLA groups after the project ends and put in place reporting mechanism to monitor statistical data. At Sector Level BDE Officers and Cooperative Officers have been trained on entrepreneurship advice and linkages into MFIs to ensure that mainstreaming can continue.

The VSLAs all reported that they thought the groups would continue to function and could succeed at the cessation of the project, but some did report that they wanted additional support and training. Business Mentors from Rutsiro report that many of their members are organically growing the project, with “members [having] already decided to support more persons with disabilities to make new groups”. This is also happening in Rusizi and Ruhango, where members from both groups reporting that they are “*mobilising other persons with disabilities not in groups to form their own groups*” and that “in the community we meet persons with disabilities and tell them to come see the benefits of the VSLA and encourage them to start their own ones and start their own small businesses”. In Year 4 of the project, it was reported that BMs supported 3 new groups to form, using their own funds to purchase the savings group equipment. Additionally, NGOs and LAs are in discussions with NUDOR to expand the project in other localities and LAs are also considering hiring some of the business

¹⁷ Community Based Inclusive development approaches, inclusive education, collaboration in

orthopaedic services and capacity building for partner’s team in rehabilitation

mentors to continue some activities in the district.

8. Conclusions

The project has contributed significantly and substantially towards its primary goal of alleviating poverty and improving socioeconomic inclusion of persons with disabilities in Rwanda.

For the participants in the programme, it is genuinely impressive to see the transformational effect that the intervention has had on multiple critical domains of inclusion in their lives. It is also clear that the project has managed to focus effectively on supporting those who are truly marginalised and deliver clear and significant benefits to their lives.

The specific success of this programme may be linked to this, as almost all those with disabilities, had been excluded from multiple spheres of inclusion in their daily lives, meaning that the potential for improvement by investing in inclusion was great. In comparison a similar intervention working with those who are already more included socio-economically in society might show comparatively less benefit from inclusion in a VSLA with this methodology.

The costs associated with this intervention are clearly higher than other VSLA programmes, but we should be careful making direct comparisons for two reasons. Firstly, this intervention takes place for a community of persons with disabilities with different needs than those with no disabilities

Other interventions which have been costed have not been designed to include persons with disabilities. Secondly, this intervention is fundamentally different to other VSLA interventions through the centrality of the

training and support provided by the Business Mentors, and this evaluation found that many of the successes of this programme was contingent on this particular component of the programme.

The strength of the collaborations on the project appear to be critical to the programme's success and could be a contingent factor for successful rollouts of this intervention in different circumstances and geographies. In addition to allowing the project to deal well through the disruption of Covid-19 many of the holistic benefits to the betterment of lives of persons with disabilities were reliant on the Project actively influencing stakeholders, both government and non-governmental. These relationships were clearly mutually beneficial to both the project and the various stakeholders associated with the SaveAbility project through its life cycle.

One potential and easily remedied weakness of the project was an overreliance on qualitative rather than quantitative data sources to track the success of the project. While quantitative data was continuously collected throughout the project it was not obvious that this rich dataset was being actively used and analysed at a strategic level. The metrics within the LogFrame are useful for demonstrating the success of the project but the SAVIX was underutilised to provide clear analyses of VSLA performance. This could have been used to investigate variables which explain variances in VSLA performance (by group, by district etc.). It is however clear that information on the performance of all of the groups was flowing through to and being assessed by Project Staff

and that an underutilisation of the SAVIX dataset was not reflective of an unawareness of what was going on in the groups. Additionally, this criticism is minor as the use/ analysis of SAVIX was not in the project requirements. This should however be considered by CBM and NUDOR for future VSLA interventions.

Overall, it is clear that the project has delivered innovative and commendable improvement to the lives of persons with disabilities in Rwanda. The methodology that this project tested, is already being

replicated by other organisations within Rwanda and other organisations should consider the inclusion of persons with disabilities within their own programmes and the incorporation of the SaveAbility methodology (or aspects of it) , particularly when working with populations with multiple vulnerabilities and high levels of exclusion, where the additional costs of Business Mentors and enriched training and support may have the largest benefits, and therefore be most likely to justify the additional costs as compared to other VSLA interventions.

9. Recommendations

1. This intervention and methodology should be implemented elsewhere and in particular in populations which face severe levels of exclusion, where the relative benefits delivered through the provision of the additional elements particularly the Business Mentors and the agricultural training can be expected to be the most impactful.
2. Investing in scalability strategies through translation of the known active ingredients of this methodology is important
3. Future Iterations of the same project should focus recruitment efforts against weighted population targets. In this evaluation it was reported that there was initial difficulty recruiting young participants who were more resistant to its worth and their capabilities. Targeted recruitment according to population averages would help reduce the probability of this problem recurring (in different populations it is possible different population segments may be differentially resistant).
4. While the most significant reason for the delay to the Agricultural Training was Covid-19, (which could not have been avoided), the Needs Assessment and Training were originally scheduled to occur earlier in the five-year programme and if this had been possible it would have allowed the VSLA members greater opportunity to apply their learnings to their income generating activities. The later instigation of training was caused by delays in the process of agreeing and signing an MOU with CAVM. Future expansions of similar projects should seek to implement these trainings earlier in the life cycle of the project, to allow the project to be even more responsive to delays so that beneficiaries are able to implement their trainings in income generating activities.
5. Additional value would be gleaned from using more continuous quantitative reporting and analysis of the performance of the groups. This requires prioritisation of, and investments in, data collection systems. A rich dataset has been generated to complement this project and ongoing analysis based on different variables could provide interesting information during the course of the project to inform and improve rollout. For example, to highlight different causal variables which might explain potential variation in VSLA group performances (such as effect of training, demographic profile of group members, proximity to formal financial institutions etc.)
6. More on-farm coaching to ensure that farmers are able to implement what they are taught. CAVM reported how they felt the value of this intensive follow up could lead to better outcomes so would recommend that any future implementation of this intervention bolstered this element.
7. In line with NUDORs suggestion consideration to those with

deafblindness should be initiated earlier in the project so that recipients are able to realise the benefits earlier in the intervention, and more substantial support, such as the dedicated rehabilitation centres, should be considered. Similar support providing assistive devices for other disabilities which restrict meeting

attendance should be built into the project design where possible.

8. CBM/NUDOR should review their methodology to outline an essential intervention package, assessing whether they believe they can apply the learnings they have had from this project to introduces efficiencies without reducing the impact of the intervention.

10. Project Timeline

Time	Event	Description
YO 2016	Pilot in Gasabo	Initial pilot undertaken by CBM Rwanda and NUDOR in Gasabo District, establishing 154 VSLA Groups with 3,887 members
Y0 2017	Needs Analysis and joint planning workshop	CBM UK and CBM Rwanda discuss needs and project design with NUDOR in a two-week visit, meeting with Mayors, key officials from agriculture, social protection, disability, persons with disabilities, representatives of disabled people's organisations (DPO) in all four districts.
Y1 (2017-2018)	Kick-off meeting in Kigali	National kick-off meeting in Kigali organized by CBM UK, CBM Rwanda and NUDOR to introduce Scottish Government and SaveAbility project to new staff and key stakeholders including Ministry of Local Government, National Council of Persons with Disabilities, and district representatives.
Y1 (2017-2018)	District kick-off meetings	Set of district kick-off meetings in all four districts to outline and explain the project objectives, activities and expected impact. This was well received and cooperation from LAs was agreed, with LAs agreeing to use door-to-door strategies to mobilise persons with disabilities to attend community meetings. Persons with disabilities received this positively and agreed to participate in the project.
Y1 (2017-2018)	Staff Trained	Project Staff and Senior Business Mentors trained in VSLA methodology. CARE International train Business Mentors. Sense International conduct functional assessment and then later conduct training on deafblindness and tactile communication
Y1 (2017-2018)	VSLA recruitment	In total 252 VSLA Groups with 5402 members (against a target of 120 VSLA groups) are formed by sector Business Mentors
Y1 (2017-2018)	Partnerships	MOU with CARE International signed
Y2 (2018-2019)	VSLA recruitment	6,523 VSLA members mobilised and joined the formed VSLAs
Y2 (2018-2019)	Partnerships	MOU with University of Rwanda College of Agriculture (CAVM) signed
Y2 (2018-2019)	Solar Distribution	110 solar chargers for the most vulnerable purchased and installed

Y2 (2018-2019)	Advocacy	Quarterly Stakeholder Meetings in each district held inc: LAs, service providers, and beneficiaries
Y2 (2018-2019)	Collaboration with MFIs	Most VSLAs have opened bank accounts in MFIs as a collective
Y2 (2018-2019)	Delays	Delay in MOU with UoR and with fund transfers causes delay on some planned activities for Y2 into Y3
Y2 (2018-2019)	Staff changes	CBM Rwanda Country Office Programme Officer leaves position, with recruitment continuing into Y3
Y2 (2018-2019)	Scottish Government Visit	Visit by delegation from Scottish Government to understand the implementation work of NUDOR and how the VSLA methodology is being applied
Y3 (2019-2020)	Training	Additional BMs trained in line with the planned expansion of the programme.
Y3 (2019-2020)	Representation	VSLA members (majority women) participate in quarterly stakeholder meetings, which included district authorities, NCPD reps, MFIs, Civil Society Organisations, District Partners and Beneficiary reps.
Y3 (2019-2020)	Advocacy	Community awareness sessions to improve knowledge and awareness concerning persons with disabilities and their rights, leading to a commitment from LAs to request that all stakeholders report on disability inclusion
Y3 (2019-2020)	Needs Assessment (Agriculture)	Needs assessment conducted by CAVM with the support of Business Mentors in 445 VSLA members across the target districts, using a semi-structured interview format to inform curriculum design of agricultural training
Y3 (2019-2020)	Agricultural Training	First 120 VSLA members from 29 VSLAs are trained in soil fertility management, vegetable and crop farming, small livestock husbandry, tree nursery management, and production towards market orientated agribusiness technologies and practices.
Y3 (2019-2020)	Budget reallocation	People with hearing impairments and BMs have little knowledge of Sign Language so budget reallocated to Y4 to Sign Language training.
Y3 (2019-2020)	Advocacy and collaboration	VLSA members with physical disabilities have trouble attending meetings, so LAs are advocated to provide these devices and collaboration with other orgs delivers 44 wheelchairs through Food for the Hungry
Y3 (2019-2020)	M&E	University of Edinburgh conduct mid-term evaluation (preparatory visit in April, evaluation in October 2019)
Y3 (2019-2020)	Needs Assessment	Sense International conduct a functional needs assessment for those with deafblindness on tactile communication

	(Sense International)	
Y3 (2019-2020)	Site visit from CBM Livelihood Advisor	Visit concentrated on VSLAs in Rutsiro and Ruhango Districts, including a follow up on the distribution of water tanks and solar energy panel; participation in the partner coordination meeting.
Y3 (2019-2020)	Scottish Government visit	Aim of visit was to assess the impact of the project on social inclusion of persons with disabilities in their communities. The delegation visited two VSLAs learning how the economic situation of members had improved over the course of the intervention and spoke with members who had established small businesses
Y4 (2020-2021)	Covid-19	Activities are impacted by Covid-19, and trainings are rescheduled and delivered during periods of eased restrictions. VSLA groups not significantly affected due to close collaboration with LAs.
Y4 (2020-2021)	Budget reallocation (Covid-19)	Budgets reallocated to provide facilities to meet hygiene requirements for meetings and for virtual communication costs on WhatsApp groups.
Y4 (2020-2021)	Adaptation to Covid-19 (VSLA Groups)	VSLA Groups adapt to Covid-19 pandemic with measures such as giving instant access to savings, distributing the social fund and offering interest free loans. Additionally, groups help to disseminate information about the pandemic among members and their communities.
Y4 (2020-2021)	Mapping	Mapping exercise of persons with disabilities completed and discussed with LAs and district partners and is being used to include persons with disabilities in social protection programmes and other initiatives
Y4 (2020-2021)	Tactile Communication training of people with deafblindness	Following the functional assessment Sense International conducted tactile communication training sessions with VSLA members with deafblindness.
Y4 (2020-2021)	Training	BMs receive refresher training in Enterprise Development, Most Significant Change Data Collection and Management Information on the SAVIX application
Y4 (2020-2021)	Training (Sign Language)	Training in Rwandan Basic Sign Language is provided to 120 VSLA members, 50 BMs and 2 Project Staff by the Rwanda National Union of the Deaf.
Y4 (2020-2021)	Assistive Equipment	31 persons with visual impairment are provided white canes and together with guides trained in their use to improve their mobility and safety.
Y4 (2020-2021)	Training (Agriculture)	CAVM continue training on Improved Farming Methods and Climate Resilience and Market Orientated Agribusinesses with VSLA group members. On-going coaching is also conducted, and during monitoring visits significant improvements in farm production are observed. These activities are however significantly

		impacted by Covid-19 restrictions and requirements at times for anti-virus tests.
Y4 (2020-2021)	Water Tanks and Solar Panels	Water Tanks and Solar Panels are distributed to the most vulnerable persons with disabilities, living in remote areas where water and electricity access is a significant challenge.
Y4 (2020-2021)	Advocacy	Mobile Awareness Campaign on the rights and inclusion of persons with disabilities conducted in Rusizi, Rutsiro and Ruhango .
Y4 (2020-2021)	Collaboration with MFIs	Linkages created between VSLA groups and MFIs through the support of the BMs. Some groups are depositing savings surpluses at Umutanguha Microfinance. However, some groups are limited by their remoteness and find it difficult to travel to areas where Umutanguha has an office. However, BMs have negotiated an agreement for Umutanguha officers to attend group meetings to collect money or provide loans. This borrowing through MFIs is increasing the capital of groups.
Y5 (2021-2022)	Covid-19	Stricter lockdown implemented in June – August 2021 which affected some of the planned activities.
Y5 (2021-2022)	Training (Agriculture)	CAVM continued to conduct training sessions on Improved Farming Methods and Climate Resilience, together with Market Orientated Agribusiness. In total, during the project, 683 VSLA members were trained by CAVM and 8,428 additional members received the training through ToT methodology.
Y5 (2021-2022)	Entrepreneur Support	VSLA group supported with on-going entrepreneurship advice from BMs.
Y5 (2021-2022)	Water Tanks	Distribution of additional water tanks.
Y5 (2021-2022)	Advocacy/ Training	Training on Disability Inclusion for NGOs operating in the project districts (AEE, Caritas and World Vision);
Y5 (2021-2022)	Advocacy	Awareness campaigns on rights of persons with disabilities (mobile campaign, TV and radio programmes, online newspaper articles) and stakeholders meetings; production and dissemination of short film about the project.
Y5 (2021-2022)	Exit strategy	Training of the Social Economic Development Officers (SEDOs) and the Business Development Economic Officers /Cooperatives' Officers to support VSLs; Joint visits SEDOs & BMs and BDOs and BMs to VSL groups; Meetings of SEDOs, BMs with VSLG committees; Regular meetings of BMs with SEDOs and BDOs; Meetings with other stakeholders: district authorities and MFIs.

Y5 (2021- 2022)	Training	Training in tactile communication to persons with deafblindness and their communicator guides.
Y5 (2021- 2022)	M&E	Project close-out: monitoring visit of CBM UK Programme Manager and CBM UK Programme Finance Manger
Y5 (2021- 2022)	M&E	Final project evaluation- University of Edinburgh

11. Annexes

Annex A: Theory of Change High Resolution PDF (separate attachment)

Annex B: Final Log Frame (separate attachment)